

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans * (b) By category of banks

€ million

| Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------------------------------------------------------|---------------------------|--------------------------------------------------|------------------------------|-------------|---------------------------|----------------------------|--------------------------|---------|---------------------------------|----------------------------|--------|
| Period | of which | | | Lending to enterprises and self-employed persons | | | | | | | | | |
| | Housing loans | | | Total | of which Housing loans | Enterprises | | | Self-employed persons | | | | |
| | Total | Mortgage loans secured by residential real estate | Other housing loans | | | Total | Short- term lending | Medium- term lending | Long- term lending | Total | Short- term lending | Medium- term lending | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| Commercial banks ³ | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 1,005,314 | 428,466 | 401,357 | 27,109 | 517,388 | 94,185 | 431,259 | 127,200 | 104,561 | 199,498 | 86,129 | 6,747 | 16,919 |
| Q2 | 1,005,746 | 428,830 | 401,070 | 27,760 | 515,655 | 94,163 | 430,069 | 127,286 | 103,993 | 198,790 | 85,586 | 6,754 | 16,775 |
| Q3 | 1,007,746 | 430,217 | 402,100 | 28,117 | 514,232 | 94,090 | 428,499 | 126,397 | 101,579 | 200,523 | 85,733 | 6,882 | 17,000 |
| Q4 | 1,031,615 | 431,049 | 402,459 | 28,590 | 538,458 | 94,387 | 452,949 | 146,733 | 104,646 | 201,570 | 85,509 | 6,922 | 17,144 |
| 2026 Q1 | 1,036,493 | 430,112 | 401,753 | 28,359 | 541,790 | 93,265 | 456,340 | 143,394 | 108,232 | 204,714 | 85,450 | 6,915 | 17,110 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | + 587 | + 364 | - 287 | + 651 | - 1,578 | - 22 | - 1,035 | + 86 | - 468 | - 653 | - 543 | + 7 | - 144 |
| Q3 | + 2,340 | + 1,387 | + 1,030 | + 357 | - 1,083 | - 73 | - 1,230 | - 549 | - 2,414 | + 1,733 | + 147 | + 128 | + 225 |
| Q4 | + 14,262 | + 832 | + 359 | + 473 | + 14,414 | + 297 | + 14,638 | + 10,904 | + 2,747 | + 987 | - 224 | + 40 | + 144 |
| 2026 Q1 | + 9,671 | - 877 | - 636 | - 241 | + 8,120 | - 1,157 | + 8,329 | + 5,899 | + 2,646 | - 216 | - 209 | + 28 | - 74 |
| Big banks | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 441,804 | 259,711 | 251,009 | 8,702 | 205,310 | 49,172 | 161,130 | 61,099 | 21,660 | 78,371 | 44,180 | 2,370 | 965 |
| Q2 | 439,073 | 258,559 | 249,334 | 9,225 | 204,102 | 49,163 | 160,354 | 60,984 | 21,360 | 78,010 | 43,748 | 2,408 | 904 |
| Q3 | 436,533 | 257,881 | 248,551 | 9,330 | 202,795 | 49,102 | 159,272 | 59,055 | 21,915 | 78,302 | 43,523 | 2,448 | 891 |
| Q4 | 446,956 | 256,734 | 247,467 | 9,267 | 214,639 | 48,893 | 171,336 | 70,272 | 22,652 | 78,412 | 43,303 | 2,495 | 910 |
| 2026 Q1 | 448,140 | 254,604 | 245,478 | 9,126 | 217,023 | 48,142 | 173,834 | 66,700 | 24,220 | 82,914 | 43,189 | 2,503 | 916 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | - 2,731 | - 1,152 | - 1,675 | + 523 | - 1,208 | - 9 | - 776 | - 115 | - 300 | - 361 | - 432 | + 38 | - 61 |
| Q3 | - 2,200 | - 678 | - 783 | + 105 | - 967 | - 61 | - 742 | - 1,589 | + 555 | + 292 | - 225 | + 40 | - 13 |
| Q4 | + 3,193 | - 1,147 | - 1,084 | - 63 | + 4,614 | - 209 | + 4,834 | + 3,812 | + 797 | + 225 | - 220 | + 47 | + 19 |
| 2026 Q1 | + 1,184 | - 2,060 | - 1,919 | - 141 | + 2,254 | - 751 | + 2,368 | + 708 | + 588 | + 1,072 | - 114 | + 8 | + 6 |
| Regional banks and other commercial banks | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 452,657 | 165,314 | 148,059 | 17,255 | 222,753 | 44,272 | 187,378 | 40,692 | 50,812 | 95,874 | 35,375 | 3,154 | 13,031 |
| Q2 | 456,270 | 166,904 | 149,510 | 17,394 | 222,963 | 44,287 | 187,747 | 40,559 | 50,873 | 96,315 | 35,216 | 3,115 | 12,923 |
| Q3 | 461,926 | 169,031 | 151,361 | 17,670 | 224,378 | 44,307 | 188,910 | 42,231 | 49,288 | 97,391 | 35,468 | 3,145 | 13,106 |
| Q4 | 475,826 | 170,973 | 152,854 | 18,119 | 236,589 | 44,723 | 200,975 | 50,147 | 52,490 | 98,338 | 35,614 | 3,194 | 13,239 |
| 2026 Q1 | 479,909 | 172,283 | 154,141 | 18,142 | 237,855 | 44,433 | 202,188 | 50,287 | 53,737 | 98,164 | 35,667 | 3,174 | 13,190 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | + 3,703 | + 1,590 | + 1,451 | + 139 | + 300 | + 15 | + 459 | - 213 | + 231 | + 441 | - 159 | - 39 | - 108 |
| Q3 | + 5,656 | + 2,127 | + 1,851 | + 276 | + 1,415 | + 20 | + 1,163 | + 1,672 | - 1,585 | + 1,076 | + 252 | + 30 | + 183 |
| Q4 | + 11,523 | + 1,942 | + 1,493 | + 449 | + 9,629 | + 416 | + 9,483 | + 5,889 | + 2,822 | + 772 | + 146 | + 49 | + 133 |
| 2026 Q1 | + 8,856 | + 1,300 | + 1,287 | + 13 | + 6,017 | - 325 | + 6,156 | + 5,036 | + 1,287 | - 167 | - 139 | - 21 | - 89 |
| Branches of foreign banks | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 110,853 | 3,441 | 2,229 | 1,152 | 89,325 | 741 | 82,751 | 25,409 | 32,089 | 25,253 | 6,574 | 1,223 | 2,923 |
| Q2 | 110,403 | 3,367 | 2,286 | 1,141 | 88,590 | 713 | 81,968 | 25,743 | 31,760 | 24,465 | 6,622 | 1,231 | 2,948 |
| Q3 | 109,287 | 3,305 | 2,188 | 1,117 | 87,059 | 681 | 80,317 | 25,111 | 30,376 | 24,830 | 6,742 | 1,289 | 3,003 |
| Q4 | 108,833 | 3,342 | 2,138 | 1,204 | 87,230 | 771 | 80,638 | 26,314 | 29,504 | 24,820 | 6,592 | 1,233 | 2,995 |
| 2026 Q1 | 108,444 | 3,225 | 2,134 | 1,091 | 86,912 | 690 | 80,318 | 26,407 | 30,275 | 23,636 | 6,594 | 1,238 | 3,004 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | - 385 | - 74 | - 63 | - 11 | - 670 | - 28 | - 718 | + 414 | - 399 | - 733 | + 48 | + 8 | + 25 |
| Q3 | - 1,116 | - 62 | - 38 | - 24 | - 1,531 | - 32 | - 1,651 | - 632 | - 1,384 | + 365 | + 120 | + 58 | + 55 |
| Q4 | - 454 | + 37 | - 50 | + 87 | + 171 | + 90 | + 321 | + 1,203 | - 872 | - 10 | - 150 | - 56 | - 8 |
| 2026 Q1 | - 369 | - 117 | - 4 | - 113 | - 151 | - 81 | - 195 | + 155 | + 771 | - 1,121 | + 44 | + 41 | + 9 |

* for the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the

explanatory notes of the Statistical Series Banking Statistics. 1 Including sole proprietors 2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

I Banks (MFIs) in Germany

| Long-term lending | Lending to employees and other individuals | | | | | | | Lending to non-profits institutions | | | | | Period |
|---------------------------------|--------------------------------------------|---------------|--------------------------------|-----------------------------------------------------|--------------------|---------------------|-------------------|-------------------------------------|------------------------|--------------------|---------------------|-------------------|--------------------------------------------------|
| | Total | of which | | | Short-term lending | Medium-term lending | Long-term lending | Total | of which Housing loans | Short-term lending | Medium-term lending | Long-term lending | |
| | | Housing loans | Instalment credit ¹ | Debit balances on wage, salary and pension accounts | | | | | | | | | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | |
| End of quarter * | | | | | | | | | | | | | Commercial banks ³ |
| 62,463 | 486,046 | 333,803 | 128,401 | 2,833 | 18,382 | 47,703 | 419,961 | 1,880 | 478 | 160 | 148 | 1,572 | 2025 Q1 |
| 62,057 | 488,206 | 334,225 | 129,752 | 2,759 | 18,714 | 48,296 | 421,196 | 1,885 | 442 | 191 | 149 | 1,545 | 2025 Q2 |
| 61,851 | 491,644 | 335,691 | 131,288 | 2,832 | 19,030 | 49,265 | 423,349 | 1,870 | 436 | 187 | 154 | 1,529 | 2025 Q3 |
| 61,443 | 491,325 | 336,310 | 130,441 | 2,714 | 18,721 | 49,542 | 423,062 | 1,832 | 352 | 196 | 144 | 1,492 | 2025 Q4 |
| 61,425 | 493,006 | 336,569 | 132,035 | 2,811 | 19,097 | 49,923 | 423,986 | 1,697 | 278 | 211 | 134 | 1,352 | 2026 Q1 |
| Changes during quarter * | | | | | | | | | | | | | |
| - 406 | + 2,160 | + 422 | + 1,351 | - 74 | + 332 | + 593 | + 1,235 | + 5 | - 36 | + 31 | + 1 | - 27 | 2025 Q2 |
| - 206 | + 3,438 | + 1,466 | + 1,536 | + 73 | + 316 | + 969 | + 2,153 | - 15 | - 6 | - 4 | + 5 | - 16 | 2025 Q3 |
| - 408 | - 114 | + 619 | - 847 | - 118 | - 309 | + 282 | - 87 | - 38 | - 84 | + 9 | - 10 | - 37 | 2025 Q4 |
| - 163 | + 1,556 | + 284 | + 1,599 | + 97 | + 176 | + 381 | + 999 | - 5 | - 4 | + 15 | - 10 | - 10 | 2026 Q1 |
| End of quarter * | | | | | | | | | | | | | Big banks |
| 40,845 | 235,917 | 210,381 | 17,920 | 1,441 | 3,870 | 2,659 | 229,388 | 577 | 158 | 62 | 31 | 484 | 2025 Q1 |
| 40,436 | 234,393 | 209,237 | 17,663 | 1,356 | 3,791 | 2,620 | 227,982 | 578 | 159 | 64 | 27 | 487 | 2025 Q2 |
| 40,184 | 233,176 | 208,621 | 17,226 | 1,376 | 3,612 | 2,604 | 226,960 | 562 | 158 | 57 | 27 | 478 | 2025 Q3 |
| 39,898 | 231,752 | 207,682 | 16,649 | 1,279 | 3,490 | 2,592 | 225,670 | 565 | 159 | 65 | 26 | 474 | 2025 Q4 |
| 39,770 | 230,689 | 206,376 | 17,079 | 1,346 | 3,933 | 2,558 | 224,198 | 428 | 86 | 85 | 10 | 333 | 2026 Q1 |
| Changes during quarter * | | | | | | | | | | | | | |
| - 409 | - 1,524 | - 1,144 | - 257 | - 85 | - 79 | - 39 | - 1,406 | + 1 | + 1 | + 2 | - 4 | + 3 | 2025 Q2 |
| - 252 | - 1,217 | - 616 | - 437 | + 20 | - 179 | - 16 | - 1,022 | - 16 | - 1 | - 7 | - | - 9 | 2025 Q3 |
| - 286 | - 1,424 | - 939 | - 577 | - 97 | - 122 | - 12 | - 1,290 | + 3 | + 1 | + 8 | - 1 | - 4 | 2025 Q4 |
| - 128 | - 1,063 | - 1,306 | + 430 | + 67 | + 443 | - 34 | - 1,472 | - 7 | - 3 | + 20 | - 16 | - 11 | 2026 Q1 |
| End of quarter * | | | | | | | | | | | | | Regional banks and other commercial banks |
| 19,190 | 228,786 | 120,725 | 99,709 | 1,375 | 8,402 | 38,142 | 182,242 | 1,118 | 317 | 24 | 74 | 1,020 | 2025 Q1 |
| 19,178 | 232,209 | 122,336 | 101,363 | 1,386 | 8,571 | 38,746 | 184,892 | 1,098 | 281 | 28 | 80 | 990 | 2025 Q2 |
| 19,217 | 236,453 | 124,448 | 103,158 | 1,438 | 8,865 | 39,604 | 187,984 | 1,095 | 276 | 28 | 85 | 982 | 2025 Q3 |
| 19,181 | 238,183 | 126,059 | 103,490 | 1,417 | 8,701 | 40,027 | 189,455 | 1,054 | 191 | 31 | 78 | 945 | 2025 Q4 |
| 19,303 | 240,975 | 127,660 | 104,680 | 1,447 | 8,717 | 40,367 | 191,891 | 1,079 | 190 | 45 | 83 | 951 | 2026 Q1 |
| Changes during quarter * | | | | | | | | | | | | | |
| - 12 | + 3,423 | + 1,611 | + 1,654 | + 11 | + 169 | + 604 | + 2,650 | - 20 | - 36 | + 4 | + 6 | - 30 | 2025 Q2 |
| + 39 | + 4,244 | + 2,112 | + 1,795 | + 52 | + 294 | + 858 | + 3,092 | - 3 | - 5 | - | + 5 | - 8 | 2025 Q3 |
| - 36 | + 1,935 | + 1,611 | + 332 | - 21 | - 164 | + 428 | + 1,671 | - 41 | - 85 | + 3 | - 7 | - 37 | 2025 Q4 |
| - 29 | + 2,814 | + 1,626 | + 1,195 | + 30 | - 37 | + 340 | + 2,511 | + 25 | - 1 | + 14 | + 5 | + 6 | 2026 Q1 |
| End of quarter * | | | | | | | | | | | | | Branches of foreign banks |
| 2,428 | 21,343 | 2,697 | 10,772 | 17 | 6,110 | 6,902 | 8,331 | 185 | 3 | 74 | 43 | 68 | 2025 Q1 |
| 2,443 | 21,604 | 2,652 | 10,726 | 17 | 6,352 | 6,930 | 8,322 | 209 | 2 | 99 | 42 | 68 | 2025 Q2 |
| 2,450 | 22,015 | 2,622 | 10,904 | 18 | 6,553 | 7,057 | 8,405 | 213 | 2 | 102 | 42 | 69 | 2025 Q3 |
| 2,364 | 21,390 | 2,569 | 10,302 | 18 | 6,530 | 6,923 | 7,937 | 213 | 2 | 100 | 40 | 73 | 2025 Q4 |
| 2,352 | 21,342 | 2,533 | 10,276 | 18 | 6,447 | 6,998 | 7,897 | 190 | 2 | 81 | 41 | 68 | 2026 Q1 |
| Changes during quarter * | | | | | | | | | | | | | |
| + 15 | + 261 | - 45 | - 46 | - | + 242 | + 28 | - 9 | + 24 | - 1 | + 25 | - 1 | - | 2025 Q2 |
| + 7 | + 411 | - 30 | + 178 | + 1 | + 201 | + 127 | + 83 | + 4 | - | + 3 | - | + 1 | 2025 Q3 |
| - 86 | - 625 | - 53 | - 602 | - | - 23 | - 134 | - 468 | - | - | - 2 | - 2 | + 4 | 2025 Q4 |
| - 6 | - 195 | - 36 | - 26 | - | - 230 | + 75 | - 40 | - 23 | - | - 19 | + 1 | - 5 | 2026 Q1 |

³ Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

cont'd: 7 Lending to domestic enterprises and households, housing loans * (b) By category of banks

€ million

| Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------------------------------------------------------|---------------------------|---------|--------------------------------------------------|-------------|--------------------------|----------------------------|--------------------------|-----------------------|---------------------------------|----------------------------|-------|
| Period | of which | | | | Lending to enterprises and self-employed persons | | | | | | | | |
| | Housing loans | | | Total | of which Housing loans | Enterprises | | | | Self-employed persons | | | |
| | Total | Mortgage loans secured by residential real estate | Other housing loans | | | Total | Sort- term lending | Medium- term lending | Long- term lending | Total | Short- term lending | Medium- term lending | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| Landesbanken | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 193,137 | 29,412 | 22,937 | 6,475 | 178,904 | 17,117 | 172,385 | 26,862 | 39,913 | 105,610 | 6,519 | 382 | 809 |
| Q2 | 193,252 | 28,978 | 22,384 | 6,594 | 179,020 | 16,717 | 172,473 | 27,425 | 40,910 | 104,138 | 6,547 | 405 | 824 |
| Q3 | 210,935 | 31,676 | 24,657 | 7,019 | 196,769 | 19,475 | 189,871 | 27,729 | 45,702 | 116,440 | 6,898 | 420 | 930 |
| Q4 | 221,231 | 29,171 | 22,279 | 6,892 | 207,029 | 16,963 | 200,124 | 37,513 | 45,658 | 116,953 | 6,905 | 406 | 913 |
| 2026 Q1 | 224,423 | 29,198 | 22,209 | 6,989 | 210,376 | 17,053 | 203,435 | 41,594 | 45,814 | 116,027 | 6,941 | 402 | 993 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | + 115 | - 434 | - 553 | + 119 | + 116 | - 400 | + 88 | + 563 | + 997 | - 1,472 | + 28 | + 23 | + 15 |
| Q3 | + 640 | + 75 | + 83 | - 8 | + 706 | + 135 | + 592 | - 314 | + 604 | + 302 | + 114 | + 15 | - 5 |
| Q4 | + 4,856 | - 370 | - 243 | - 127 | + 4,820 | - 377 | + 4,813 | + 4,974 | - 394 | + 233 | + 7 | - 14 | - 17 |
| 2026 Q1 | + 3,707 | + 27 | - 70 | + 97 | + 3,777 | + 90 | + 3,826 | + 4,081 | + 226 | - 481 | - 49 | - 4 | - 5 |
| Saving banks | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 1,002,581 | 595,422 | 399,100 | 196,322 | 565,851 | 202,184 | 360,855 | 37,320 | 43,159 | 280,376 | 204,996 | 6,695 | 5,487 |
| Q2 | 1,006,522 | 599,186 | 400,211 | 198,975 | 567,811 | 203,818 | 362,003 | 37,395 | 42,878 | 281,730 | 205,808 | 6,608 | 5,475 |
| Q3 | 1,011,703 | 604,309 | 402,182 | 202,127 | 569,413 | 205,522 | 362,617 | 36,935 | 42,749 | 282,933 | 206,796 | 6,548 | 5,552 |
| Q4 | 1,015,122 | 608,995 | 403,485 | 205,510 | 570,499 | 207,539 | 363,223 | 35,494 | 42,356 | 285,373 | 207,276 | 6,485 | 5,487 |
| 2026 Q1 | 1,016,764 | 611,065 | 405,390 | 205,675 | 571,330 | 208,571 | 363,512 | 36,829 | 41,016 | 285,667 | 207,818 | 6,612 | 5,396 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | + 3,941 | + 3,764 | + 1,111 | + 2,653 | + 1,960 | + 1,634 | + 1,148 | + 75 | - 281 | + 1,354 | + 812 | - 87 | - 12 |
| Q3 | + 5,181 | + 5,123 | + 1,916 | + 3,207 | + 1,602 | + 1,704 | + 614 | - 460 | - 129 | + 1,203 | + 988 | - 60 | + 77 |
| Q4 | + 3,279 | + 4,686 | + 1,303 | + 3,383 | + 946 | + 2,017 | + 466 | - 1,581 | - 393 | + 2,440 | + 480 | - 63 | - 65 |
| 2026 Q1 | + 1,642 | + 2,070 | + 1,905 | + 165 | + 831 | + 1,032 | + 289 | + 1,335 | - 1,340 | + 294 | + 542 | + 127 | - 91 |
| Credit cooperatives | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 781,839 | 472,714 | 448,597 | 24,117 | 404,883 | 137,249 | 224,433 | 23,900 | 25,818 | 174,715 | 180,450 | 7,341 | 7,324 |
| Q2 | 790,420 | 478,904 | 455,104 | 23,800 | 409,279 | 139,528 | 227,259 | 23,943 | 25,652 | 177,664 | 182,020 | 7,396 | 7,296 |
| Q3 | 798,101 | 485,494 | 461,913 | 23,581 | 412,443 | 141,566 | 229,020 | 23,711 | 25,357 | 179,952 | 183,423 | 7,131 | 7,322 |
| Q4 | 804,998 | 491,048 | 467,641 | 23,407 | 415,035 | 143,471 | 231,337 | 23,540 | 24,860 | 182,937 | 183,698 | 6,972 | 7,240 |
| 2026 Q1 | 807,829 | 494,129 | 471,168 | 22,961 | 418,040 | 145,380 | 233,357 | 23,930 | 24,302 | 185,125 | 184,683 | 7,131 | 7,126 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | + 8,541 | + 6,160 | + 6,477 | - 317 | + 4,396 | + 2,279 | + 2,786 | - 47 | - 166 | + 2,999 | + 1,610 | + 55 | - 28 |
| Q3 | + 7,681 | + 6,690 | + 6,809 | - 119 | + 3,164 | + 2,038 | + 1,761 | - 232 | - 295 | + 2,288 | + 1,403 | - 265 | + 26 |
| Q4 | + 6,544 | + 5,554 | + 5,728 | - 174 | + 2,444 | + 1,905 | + 2,169 | - 209 | - 517 | + 2,895 | + 275 | - 159 | - 82 |
| 2026 Q1 | + 2,831 | + 3,766 | + 4,162 | - 396 | + 2,600 | + 2,124 | + 970 | + 390 | - 618 | + 1,198 | + 1,630 | + 159 | - 24 |
| Mortgage banks | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 115,792 | 67,255 | 63,158 | 4,097 | 81,683 | 33,293 | 72,556 | 1,891 | 17,558 | 53,107 | 9,127 | 1 | 285 |
| Q2 | 114,774 | 66,979 | 62,897 | 4,082 | 80,517 | 32,859 | 71,398 | 1,405 | 18,161 | 51,832 | 9,119 | 1 | 288 |
| Q3 | 97,389 | 61,905 | 58,921 | 2,984 | 62,993 | 27,637 | 54,076 | 482 | 14,103 | 39,491 | 8,917 | 1 | 199 |
| Q4 | 97,961 | 61,715 | 58,825 | 2,890 | 63,494 | 27,333 | 54,602 | 596 | 14,760 | 39,246 | 8,892 | 2 | 178 |
| 2026 Q1 | 97,556 | 61,498 | 58,695 | 2,803 | 62,934 | 26,956 | 54,046 | 554 | 14,835 | 38,657 | 8,888 | 45 | 149 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | - 808 | - 276 | - 261 | - 15 | - 956 | - 434 | - 948 | - 276 | + 603 | - 1,275 | - 8 | - | + 3 |
| Q3 | - 77 | - 156 | + 79 | - 235 | - 216 | - 304 | - 251 | + 125 | - 355 | - 21 | + 35 | - | + 22 |
| Q4 | + 572 | - 135 | - 41 | - 94 | + 406 | - 304 | + 431 | + 114 | + 657 | - 340 | - 25 | + 1 | - 21 |
| 2026 Q1 | - 405 | - 157 | - 70 | - 87 | - 560 | - 317 | - 556 | - 42 | + 75 | - 589 | - 4 | + 43 | - 29 |

* for the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the

explanatory notes of the Statistical Series Banking Statistics. 1 Including sole proprietors 2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

I Banks (MFIs) in Germany

| Lending to employees and other individuals | | | | | | | | | | | | | Lending to non-profits institutions | | | | | Period |
|--------------------------------------------|---------|---------------|--------------------------------|-------|--------------------|---------------------|-------------------|-------|------------------------|--------------------|---------------------|-------------------|-----------------------------------------------------|--|--|--|--|--------|
| Long-term lending | Total | of which | | | Short-term lending | Medium-term lending | Long-term lending | Total | of which Housing loans | Short-term lending | Medium-term lending | Long-term lending | Debit balances on wage, salary and pension accounts | | | | | |
| | | Housing loans | Instalment credit ¹ | | | | | | | | | | | | | | | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | | | | | | |
| End of quarter * | | | | | | | | | | | | | Landesbanken | | | | | |
| 5,328 | 13,592 | 11,971 | 370 | 215 | 564 | 555 | 12,473 | 641 | 324 | 14 | 21 | 606 | 2025 Q1 | | | | | |
| 5,318 | 13,541 | 11,938 | 375 | 202 | 532 | 561 | 12,448 | 691 | 323 | 18 | 19 | 654 | Q2 | | | | | |
| 5,548 | 13,467 | 11,880 | 356 | 189 | 549 | 535 | 12,383 | 699 | 321 | 12 | 19 | 668 | Q3 | | | | | |
| 5,586 | 13,519 | 11,889 | 345 | 205 | 555 | 571 | 12,393 | 683 | 319 | 5 | 19 | 659 | Q4 | | | | | |
| 5,546 | 13,360 | 11,828 | 324 | 222 | 559 | 462 | 12,339 | 687 | 317 | 14 | 20 | 653 | 2026 Q1 | | | | | |
| Changes during quarter * | | | | | | | | | | | | | | | | | | |
| - 10 | - 51 | - 33 | + 5 | - 13 | - 32 | + 6 | - 25 | + 50 | - 1 | + 4 | - 2 | + 48 | 2025 Q2 | | | | | |
| + 104 | - 74 | - 58 | - 19 | - 13 | + 17 | - 26 | - 65 | + 8 | - 2 | - 6 | - | + 14 | Q3 | | | | | |
| + 38 | + 52 | + 9 | - 11 | + 16 | + 6 | + 36 | + 10 | - 16 | - 2 | - 7 | - | - 9 | Q4 | | | | | |
| - 40 | - 74 | - 61 | - 21 | + 17 | + 4 | - 24 | - 54 | + 4 | - 2 | + 9 | + 1 | - 6 | 2026 Q1 | | | | | |
| End of quarter * | | | | | | | | | | | | | Saving banks | | | | | |
| 192,814 | 430,415 | 391,722 | 27,669 | 2,976 | 5,323 | 6,798 | 418,294 | 6,315 | 1,516 | 205 | 108 | 6,002 | 2025 Q1 | | | | | |
| 193,725 | 432,428 | 393,876 | 27,540 | 2,996 | 5,331 | 6,800 | 420,297 | 6,283 | 1,492 | 206 | 128 | 5,949 | Q2 | | | | | |
| 194,696 | 436,055 | 397,302 | 27,637 | 2,921 | 5,520 | 6,910 | 423,625 | 6,235 | 1,485 | 198 | 134 | 5,903 | Q3 | | | | | |
| 195,304 | 438,448 | 400,001 | 27,535 | 2,841 | 5,388 | 6,885 | 426,175 | 6,175 | 1,455 | 193 | 132 | 5,850 | Q4 | | | | | |
| 195,810 | 439,366 | 401,047 | 27,440 | 2,887 | 5,542 | 6,842 | 426,982 | 6,068 | 1,447 | 195 | 130 | 5,743 | 2026 Q1 | | | | | |
| Changes during quarter * | | | | | | | | | | | | | | | | | | |
| + 911 | + 2,013 | + 2,154 | - 129 | + 20 | + 8 | + 2 | + 2,003 | - 32 | - 24 | + 1 | + 20 | - 53 | 2025 Q2 | | | | | |
| + 971 | + 3,627 | + 3,426 | + 97 | + 20 | + 189 | + 110 | + 3,328 | - 48 | - 7 | + 8 | + 6 | - 46 | Q3 | | | | | |
| + 608 | + 2,393 | + 2,699 | - 102 | - 80 | - 132 | - 25 | + 2,550 | - 60 | - 30 | - 5 | - 2 | - 53 | Q4 | | | | | |
| + 506 | + 918 | + 1,046 | - 95 | + 46 | + 154 | - 43 | + 807 | - 107 | - 8 | + 2 | - 2 | - 107 | 2026 Q1 | | | | | |
| End of quarter * | | | | | | | | | | | | | Credit cooperatives | | | | | |
| 165,785 | 370,750 | 334,813 | 25,509 | 1,632 | 4,269 | 8,070 | 358,411 | 6,206 | 652 | 139 | 94 | 5,973 | 2025 Q1 | | | | | |
| 167,328 | 374,897 | 338,737 | 25,448 | 1,649 | 4,524 | 7,940 | 362,433 | 6,244 | 639 | 159 | 84 | 6,001 | Q2 | | | | | |
| 168,970 | 379,452 | 343,287 | 25,337 | 1,682 | 4,510 | 8,006 | 366,936 | 6,206 | 641 | 131 | 81 | 5,994 | Q3 | | | | | |
| 169,486 | 383,734 | 346,930 | 24,896 | 1,533 | 5,306 | 7,992 | 370,436 | 6,229 | 647 | 138 | 94 | 5,997 | Q4 | | | | | |
| 170,426 | 382,984 | 347,921 | 24,399 | 1,660 | 4,411 | 7,826 | 370,747 | 6,805 | 828 | 125 | 110 | 6,570 | 2026 Q1 | | | | | |
| Changes during quarter * | | | | | | | | | | | | | | | | | | |
| + 1,583 | + 4,107 | + 3,894 | - 66 | + 17 | + 255 | - 130 | + 3,982 | + 38 | - 13 | + 20 | - 10 | + 28 | 2025 Q2 | | | | | |
| + 1,642 | + 4,555 | + 4,650 | - 161 | + 33 | - 14 | + 66 | + 4,503 | - 38 | + 2 | - 28 | - 3 | - 7 | Q3 | | | | | |
| + 516 | + 4,077 | + 3,643 | - 441 | - 149 | + 796 | - 19 | + 3,300 | + 23 | + 6 | + 7 | + 13 | + 3 | Q4 | | | | | |
| + 1,495 | + 395 | + 1,651 | - 217 | + 127 | - 1,015 | - 166 | + 1,576 | - 164 | - 9 | - 13 | - 14 | - 137 | 2026 Q1 | | | | | |
| End of quarter * | | | | | | | | | | | | | Mortgage banks | | | | | |
| 8,841 | 34,003 | 33,901 | 17 | - | 3 | 20 | 33,980 | 106 | 61 | - | - | 106 | 2025 Q1 | | | | | |
| 8,830 | 34,152 | 34,059 | 16 | - | 3 | 21 | 34,128 | 105 | 61 | - | - | 105 | Q2 | | | | | |
| 8,717 | 34,292 | 34,208 | 15 | - | 3 | 23 | 34,266 | 104 | 60 | - | - | 104 | Q3 | | | | | |
| 8,712 | 34,460 | 34,379 | 16 | - | 3 | 23 | 34,434 | 7 | 3 | - | - | 7 | Q4 | | | | | |
| 8,694 | 34,615 | 34,539 | 13 | - | 4 | 24 | 34,587 | 7 | 3 | - | - | 7 | 2026 Q1 | | | | | |
| Changes during quarter * | | | | | | | | | | | | | | | | | | |
| - 11 | + 149 | + 158 | - 1 | - | - | + 1 | + 148 | - 1 | - | - | - | - 1 | 2025 Q2 | | | | | |
| + 13 | + 140 | + 149 | - 1 | - | - | + 2 | + 138 | - 1 | - 1 | - | - | - 1 | Q3 | | | | | |
| - 5 | + 168 | + 171 | + 1 | - | - | - | + 168 | - 2 | - 2 | - | - | - 2 | Q4 | | | | | |
| - 18 | + 155 | + 160 | - 3 | - | + 1 | + 1 | + 153 | - | - | - | - | - | 2026 Q1 | | | | | |

I Banks (MFIs) in Germany

cont'd: 7 Lending to domestic enterprises and households, housing loans * (b) By category of banks

€ million

| Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------------------------------------------------------|---------------------------|--------------------------------------------------|------------------------------|-------------|---------------------------|----------------------------|--------------------------|---------|---------------------------------|----------------------------|-------|
| Period | of which | | | Lending to enterprises and self-employed persons | | | | | | | | | |
| | Housing loans | | | Total | of which Housing loans | Enterprises | | | Self-employed persons | | | | |
| | Total | Mortgage loans secured by residential real estate | Other housing loans | | | Total | Short- term lending | Medium- term lending | Long- term lending | Total | Short- term lending | Medium- term lending | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | |
| Building and loan associations | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 191,222 | 187,816 | 166,476 | 21,340 | 22,347 | 19,744 | 2,911 | 70 | 20 | 2,821 | 19,436 | 143 | 190 |
| Q2 | 192,580 | 188,971 | 167,082 | 21,889 | 22,718 | 19,907 | 3,169 | 94 | 19 | 3,056 | 19,549 | 147 | 184 |
| Q3 | 193,909 | 190,267 | 167,979 | 22,288 | 22,794 | 19,964 | 3,200 | 87 | 22 | 3,091 | 19,594 | 147 | 179 |
| Q4 | 195,217 | 191,566 | 169,096 | 22,470 | 22,910 | 20,050 | 3,230 | 48 | 21 | 3,161 | 19,680 | 137 | 178 |
| 2026 Q1 | 195,994 | 192,343 | 169,647 | 22,696 | 23,022 | 20,171 | 3,219 | 55 | 21 | 3,143 | 19,803 | 143 | 175 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | + 1,358 | + 1,155 | + 606 | + 549 | + 371 | + 163 | + 258 | + 24 | - 1 | + 235 | + 113 | + 4 | - 6 |
| Q3 | + 1,329 | + 1,296 | + 897 | + 399 | + 81 | + 62 | + 31 | - 7 | + 3 | + 35 | + 50 | - | - 5 |
| Q4 | + 1,308 | + 1,299 | + 1,117 | + 182 | + 116 | + 86 | + 30 | - 39 | - 1 | + 70 | + 86 | - 10 | - 1 |
| 2026 Q1 | + 777 | + 777 | + 551 | + 226 | + 112 | + 121 | - 11 | + 7 | - | - 18 | + 123 | + 6 | - 3 |
| Banks with special, development and other central support tasks | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 148,425 | 48,029 | 44,185 | 3,844 | 128,600 | 33,591 | 123,069 | 13,008 | 18,423 | 91,638 | 5,531 | 59 | 22 |
| Q2 | 147,572 | 48,027 | 44,332 | 3,695 | 127,955 | 33,594 | 122,484 | 12,767 | 17,131 | 92,586 | 5,471 | 55 | 19 |
| Q3 | 146,949 | 48,158 | 44,689 | 3,469 | 127,518 | 33,673 | 122,055 | 12,188 | 16,868 | 92,999 | 5,463 | 53 | 14 |
| Q4 | 177,402 | 48,594 | 45,089 | 3,505 | 158,083 | 34,127 | 152,716 | 42,237 | 16,273 | 94,206 | 5,367 | 28 | 12 |
| 2026 Q1 | 177,663 | 48,738 | 45,193 | 3,545 | 158,262 | 34,211 | 152,954 | 42,740 | 15,826 | 94,388 | 5,308 | 26 | 12 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | - 1,068 | - 2 | + 147 | - 149 | - 860 | + 3 | - 800 | - 241 | - 1,412 | + 853 | - 60 | - 4 | - 3 |
| Q3 | - 623 | + 381 | + 357 | + 24 | - 437 | + 329 | - 429 | - 579 | - 263 | + 413 | - 8 | - 2 | - 5 |
| Q4 | - 1,407 | + 371 | + 335 | + 36 | - 1,295 | + 389 | - 1,199 | - 591 | - 595 | - 13 | - 96 | - 25 | - 2 |
| 2026 Q1 | + 261 | + 144 | + 104 | + 40 | + 179 | + 84 | + 238 | + 503 | - 447 | + 182 | - 59 | - 2 | - |
| Memo item: Foreign banks | | | | | | | | | | | | | |
| | | | | | | | | | | | End of quarter * | | |
| 2025 Q1 | 410,878 | 140,885 | 133,941 | 6,944 | 206,920 | 25,478 | 175,892 | 49,763 | 58,512 | 67,617 | 31,028 | 2,949 | 6,133 |
| Q2 | 412,986 | 142,247 | 135,141 | 7,106 | 206,306 | 25,419 | 175,439 | 50,814 | 58,251 | 66,374 | 30,867 | 2,943 | 6,115 |
| Q3 | 413,617 | 144,246 | 137,091 | 7,155 | 203,512 | 25,448 | 172,665 | 48,366 | 57,085 | 67,214 | 30,847 | 2,969 | 6,131 |
| Q4 | 422,701 | 145,677 | 138,244 | 7,433 | 211,894 | 25,490 | 181,373 | 58,109 | 56,228 | 67,036 | 30,521 | 2,930 | 6,103 |
| 2026 Q1 | 425,547 | 146,990 | 139,746 | 7,244 | 212,453 | 25,396 | 182,161 | 58,646 | 58,124 | 65,391 | 30,292 | 2,873 | 6,078 |
| | | | | | | | | | | | Changes during quarter * | | |
| 2025 Q2 | + 2,173 | + 1,362 | + 1,200 | + 162 | - 549 | - 59 | - 388 | + 1,131 | - 331 | - 1,188 | - 161 | - 6 | - 18 |
| Q3 | + 631 | + 1,999 | + 1,950 | + 49 | - 2,794 | + 29 | - 2,774 | - 2,448 | - 1,166 | + 840 | - 20 | + 26 | + 16 |
| Q4 | + 7,009 | + 1,431 | + 1,153 | + 278 | + 6,307 | + 42 | + 6,633 | + 7,768 | - 957 | - 178 | - 326 | - 39 | - 28 |
| 2026 Q1 | + 2,866 | + 1,313 | + 1,502 | - 189 | + 726 | - 94 | + 913 | + 599 | + 1,896 | - 1,582 | - 187 | - 21 | - 25 |

* for the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the

explanatory notes of the Statistical Series Banking Statistics. 1 Including sole proprietors 2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

I Banks (MFIs) in Germany

| | | | | | | | | | | | | | Period | | | | |
|--------------------------------------------|---------|---------------|--------------------------------|-----------------------------------------------------|--------------------|---------------------|-------------------|-------|------------------------|--------------------|---------------------|-------------------|------------------------------------------------------------------------|--|--|--|--|
| Lending to employees and other individuals | | | | | | | | | | | | | Lending to non-profits institutions | | | | |
| Long-term lending | Total | of which | | | Short-term lending | Medium-term lending | Long-term lending | Total | of which Housing loans | Short-term lending | Medium-term lending | Long-term lending | | | | | |
| | | Housing loans | Instalment credit ¹ | Debit balances on wage, salary and pension accounts | | | | | | | | | | | | | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | | | | | |
| End of quarter * | | | | | | | | | | | | | Building and loan associations | | | | |
| 19,103 | 168,682 | 167,880 | 16 | - | 952 | 2,544 | 165,186 | 193 | 192 | - | - | 193 | 2025 Q1 | | | | |
| 19,218 | 169,670 | 168,874 | 17 | - | 990 | 2,475 | 166,205 | 192 | 190 | - | - | 192 | 2025 Q2 | | | | |
| 19,268 | 170,924 | 170,114 | 14 | - | 1,031 | 2,414 | 167,479 | 191 | 189 | - | - | 191 | 2025 Q3 | | | | |
| 19,365 | 172,111 | 171,322 | 20 | - | 991 | 2,364 | 168,756 | 196 | 194 | 1 | - | 195 | 2025 Q4 | | | | |
| 19,485 | 172,767 | 171,969 | 28 | - | 1,022 | 2,285 | 169,460 | 205 | 203 | 3 | - | 202 | 2026 Q1 | | | | |
| Changes during quarter * | | | | | | | | | | | | | | | | | |
| + 115 | + 988 | + 994 | + 1 | - | + 38 | - 69 | + 1,019 | - 1 | - 2 | - | - | - 1 | 2025 Q2 | | | | |
| + 55 | + 1,249 | + 1,235 | - 3 | - | + 41 | - 61 | + 1,269 | - 1 | - 1 | - | - | - 1 | 2025 Q3 | | | | |
| + 97 | + 1,187 | + 1,208 | + 6 | - | - 40 | - 50 | + 1,277 | + 5 | + 5 | + 1 | - | + 4 | 2025 Q4 | | | | |
| + 120 | + 656 | + 647 | + 8 | - | + 31 | - 79 | + 704 | + 9 | + 9 | + 2 | - | + 7 | 2026 Q1 | | | | |
| End of quarter * | | | | | | | | | | | | | Banks with special, development and other central support tasks | | | | |
| 5,450 | 18,282 | 13,190 | 4,958 | - | 155 | 655 | 17,472 | 1,543 | 1,248 | 28 | 15 | 1,500 | 2025 Q1 | | | | |
| 5,397 | 18,079 | 13,192 | 4,731 | - | 182 | 569 | 17,328 | 1,538 | 1,241 | 31 | 15 | 1,492 | 2025 Q2 | | | | |
| 5,396 | 17,902 | 13,246 | 4,527 | - | 152 | 485 | 17,265 | 1,529 | 1,239 | 32 | 15 | 1,482 | 2025 Q3 | | | | |
| 5,327 | 17,817 | 13,238 | 4,153 | - | 212 | 414 | 17,191 | 1,502 | 1,229 | 26 | 15 | 1,461 | 2025 Q4 | | | | |
| 5,270 | 17,925 | 13,291 | 4,040 | - | 186 | 608 | 17,131 | 1,476 | 1,236 | 20 | 14 | 1,442 | 2026 Q1 | | | | |
| Changes during quarter * | | | | | | | | | | | | | | | | | |
| - 53 | - 203 | + 2 | - 227 | - | + 27 | - 86 | - 144 | - 5 | - 7 | + 3 | - | - 8 | 2025 Q2 | | | | |
| - 1 | - 177 | + 54 | - 204 | - | - 30 | - 84 | - 63 | - 9 | - 2 | + 1 | - | - 10 | 2025 Q3 | | | | |
| - 69 | - 85 | - 8 | - 134 | - | + 60 | - 71 | - 74 | - 27 | - 10 | - 6 | - | - 21 | 2025 Q4 | | | | |
| - 57 | + 108 | + 53 | - 113 | - | - 26 | + 194 | - 60 | - 26 | + 7 | - 6 | - 1 | - 19 | 2026 Q1 | | | | |
| End of quarter * | | | | | | | | | | | | | Memo item: Foreign banks | | | | |
| 21,946 | 203,546 | 115,361 | 74,445 | 1,314 | 11,791 | 21,955 | 169,800 | 412 | 46 | 93 | 81 | 238 | 2025 Q1 | | | | |
| 21,809 | 206,240 | 116,784 | 75,255 | 1,310 | 12,164 | 22,172 | 171,904 | 440 | 44 | 119 | 84 | 237 | 2025 Q2 | | | | |
| 21,747 | 209,657 | 118,755 | 76,230 | 1,332 | 12,582 | 22,508 | 174,567 | 448 | 43 | 122 | 90 | 236 | 2025 Q3 | | | | |
| 21,488 | 210,362 | 120,144 | 75,537 | 1,338 | 12,477 | 22,444 | 175,441 | 445 | 43 | 118 | 87 | 240 | 2025 Q4 | | | | |
| 21,341 | 212,653 | 121,554 | 76,310 | 1,355 | 12,473 | 22,725 | 177,455 | 441 | 40 | 123 | 89 | 229 | 2026 Q1 | | | | |
| Changes during quarter * | | | | | | | | | | | | | | | | | |
| - 137 | + 2,694 | + 1,423 | + 810 | - 4 | + 373 | + 217 | + 2,104 | + 28 | - 2 | + 26 | + 3 | - 1 | 2025 Q2 | | | | |
| - 62 | + 3,417 | + 1,971 | + 975 | + 22 | + 418 | + 336 | + 2,663 | + 8 | - 1 | + 3 | + 6 | - 1 | 2025 Q3 | | | | |
| - 259 | + 705 | + 1,389 | - 693 | + 6 | - 105 | - 64 | + 874 | - 3 | - | - 4 | - 3 | + 4 | 2025 Q4 | | | | |
| - 141 | + 2,144 | + 1,410 | + 773 | + 17 | - 151 | + 281 | + 2,014 | - 4 | - 3 | + 5 | + 2 | - 11 | 2026 Q1 | | | | |