

III Building and loan associations (MFIs) in Germany

1 Loans, building loans *

€ million

End of year or month	Building loans to domestic households 2										Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
	Total	by debtor group		by type and maturity						Other loans			
		Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans							
				Total	of which To employees and other individuals	Total	Medium-term	Long-term					
1	2	3	4	5	6	7	8	9	10	11	12	13	
All building and loan associations													
2020	29,453	158,185	15,872	142,313	10,690	9,661	123,043	4,782	117,912	24,452	8,062	1,331	41,633
2021	27,096	168,019	16,828	151,191	10,005	9,066	128,295	4,205	123,784	29,719	7,818	1,473	42,191
2022	30,228	177,437	17,974	159,463	11,015	9,906	132,739	3,604	128,753	33,683	7,781	1,432	38,325
2023	25,600	183,297	18,735	164,562	15,344	13,586	132,623	3,018	129,205	35,330	7,297	1,479	37,752
2024	23,474	187,773	19,330	168,443	20,312	17,851	130,947	2,546	128,019	36,514	7,045	1,509	36,135
2024 June	23,873	185,467	19,058	166,409	17,811	15,689	131,673	2,793	128,473	35,983	7,171	1,504	36,202
July	24,056	185,949	19,122	166,827	18,342	16,153	131,483	2,704	128,329	36,124	7,073	1,502	36,429
Aug.	24,399	186,345	19,183	167,162	18,765	16,517	131,335	2,670	128,241	36,245	7,137	1,503	36,172
Sep.	24,597	186,810	19,252	167,558	19,201	16,892	131,241	2,647	128,186	36,368	7,132	1,508	36,059
Oct.	25,168	187,070	19,281	167,789	19,651	17,290	130,968	2,589	127,949	36,451	7,006	1,503	36,171
Nov.	24,542	187,252	19,316	167,936	19,964	17,558	130,781	2,563	127,814	36,507	7,019	1,506	35,969
Dec.	23,474	187,773	19,330	168,443	20,312	17,851	130,947	2,546	128,019	36,514	7,045	1,509	36,135
2025 Jan.	23,730	187,840	19,377	168,463	20,754	18,236	130,544	2,493	127,646	36,542	7,015	1,506	36,100
Feb.	23,305	188,012	19,416	168,596	21,070	18,505	130,293	2,455	127,444	36,649	7,023	1,501	36,149
Mar.	22,869	188,311	19,436	168,875	21,462	18,842	130,048	2,430	127,199	36,801	7,028	1,505	36,256
Private building and loan associations													
2020	14,251	127,303	12,401	114,902	7,921	7,195	96,812	4,000	92,490	22,570	4,931	481	18,424
2021	12,351	135,616	13,007	122,609	7,351	6,692	100,956	3,576	97,092	27,309	4,364	590	19,413
2022	15,657	142,659	13,728	128,931	7,940	7,177	104,120	3,092	100,668	30,599	4,290	557	16,956
2023	11,561	146,354	14,050	132,304	10,472	9,359	103,818	2,578	100,864	32,064	3,689	568	17,713
2024	10,651	148,698	14,257	134,441	13,389	11,892	102,206	2,221	99,619	33,103	3,536	597	18,549
2024 June	10,514	147,505	14,166	133,339	11,954	10,628	102,942	2,429	100,125	32,609	3,479	595	17,871
July	10,953	147,735	14,182	133,553	12,297	10,936	102,712	2,344	99,936	32,726	3,490	595	18,206
Aug.	11,380	147,932	14,215	133,717	12,529	11,136	102,571	2,321	99,842	32,832	3,511	597	18,211
Sep.	11,629	148,194	14,259	133,935	12,784	11,356	102,463	2,301	99,770	32,947	3,526	602	18,209
Oct.	12,248	148,255	14,256	133,999	13,058	11,605	102,173	2,245	99,516	33,024	3,541	596	18,412
Nov.	11,703	148,302	14,264	134,038	13,199	11,729	102,022	2,232	99,403	33,081	3,549	597	18,302
Dec.	10,651	148,698	14,257	134,441	13,389	11,892	102,206	2,221	99,619	33,103	3,536	597	18,549
2025 Jan.	10,954	148,658	14,270	134,388	13,682	12,151	101,844	2,172	99,283	33,132	3,514	604	18,816
Feb.	10,573	148,705	14,288	134,417	13,862	12,306	101,617	2,145	99,095	33,226	3,508	602	18,952
Mar.	10,201	148,872	14,291	134,581	14,076	12,490	101,439	2,127	98,911	33,357	3,489	602	19,145
Public building and loan associations													
2020	15,202	30,882	3,471	27,411	2,769	2,466	26,231	782	25,422	1,882	3,131	850	23,209
2021	14,745	32,403	3,821	28,582	2,654	2,374	27,339	629	26,692	2,410	3,454	883	22,778
2022	14,571	34,778	4,246	30,532	3,075	2,729	28,619	512	28,085	3,084	3,491	875	21,369
2023	14,039	36,943	4,685	32,258	4,872	4,227	28,805	440	28,341	3,266	3,608	911	20,039
2024	12,823	39,075	5,073	34,002	6,923	5,959	28,741	325	28,400	3,411	3,509	912	17,586
2024 June	13,359	37,962	4,892	33,070	5,857	5,061	28,731	364	28,348	3,374	3,692	909	18,331
July	13,103	38,214	4,940	33,274	6,045	5,217	28,771	360	28,393	3,398	3,583	907	18,223
Aug.	13,019	38,413	4,968	33,445	6,236	5,381	28,764	349	28,399	3,413	3,626	906	17,961
Sep.	12,968	38,616	4,993	33,623	6,417	5,536	28,778	346	28,416	3,421	3,606	906	17,850
Oct.	12,920	38,815	5,025	33,790	6,593	5,685	28,795	344	28,433	3,427	3,465	907	17,759
Nov.	12,839	38,950	5,052	33,898	6,765	5,829	28,759	331	28,411	3,426	3,470	909	17,667
Dec.	12,823	39,075	5,073	34,002	6,923	5,959	28,741	325	28,400	3,411	3,509	912	17,586
2025 Jan.	12,776	39,182	5,107	34,075	7,072	6,085	28,700	321	28,363	3,410	3,501	902	17,284
Feb.	12,732	39,307	5,128	34,179	7,208	6,199	28,676	310	28,349	3,423	3,515	899	17,197
Mar.	12,668	39,439	5,145	34,294	7,386	6,352	28,609	303	28,288	3,444	3,539	903	17,111

* Excluding assets and liabilities of the foreign branches. 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 unsecured loans and advances to domestic building and loan associations. 2 Including non-profit institutions.

III Building and loan associations (MFIs) in Germany

2 Deposits and borrowing, by size of business *

€ million

End of year or month	Deposits and borrowing from banks (MFIs) ¹			Deposits and borrowing from domestic non-banks (non-MFIs)			Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities outstanding	Memo items				
	Total	of which		Total	Deposits under savings and loan contracts				Number of institutions	Balance sheet total ³	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts	
		Time deposits of more than 2 years	Deposits under savings and loan contracts		Domestic households	Other domestic non-banks							Other ²
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
2020	29,636	15,487	2,928	180,540	178,073	2,467	8,330	947	2,760	18	244,856	24,923	910,238
2021	33,103	21,610	2,957	182,731	180,035	2,696	9,165	1,707	4,242	18	253,225	23,760	907,831
2022	38,649	26,945	2,521	183,714	180,793	2,921	9,215	1,707	5,159	18	259,728	22,586	923,798
2023	37,938	25,523	1,179	181,718	178,799	2,919	10,562	1,630	6,550	15	259,518	21,839	955,952
2024	37,583	21,561	774	178,506	175,531	2,975	14,392	1,539	7,472	13	260,522	20,938	968,673
2024 Apr.	37,275	25,109	955	179,448	176,549	2,899	11,417	1,597	7,495	14	258,147	21,481	959,165
May	37,507	25,098	937	179,255	176,332	2,923	11,651	1,592	7,525	14	258,580	21,405	960,204
June	37,625	25,009	909	178,864	175,929	2,935	11,742	1,595	7,625	14	258,642	21,332	961,144
July	38,771	24,964	884	178,323	175,402	2,921	12,112	1,584	7,610	14	259,589	21,249	961,791
Aug.	38,051	24,676	849	178,015	175,094	2,921	13,697	1,574	7,610	14	260,319	21,179	962,917
Sep.	38,639	24,658	825	177,818	174,884	2,934	14,215	1,567	7,132	13	260,910	21,125	964,763
Oct.	38,719	24,626	813	177,573	174,620	2,953	14,533	1,550	7,632	13	261,535	21,051	966,417
Nov.	38,459	24,648	802	177,467	174,496	2,971	14,453	1,539	7,472	13	261,032	20,993	967,469
Dec.	37,583	21,561	774	178,506	175,531	2,975	14,392	1,539	7,472	13	260,522	20,938	968,673
2025 Jan.	37,075	21,561	760	178,363	175,409	2,954	14,834	1,523	8,070	13	260,500	20,870	968,726
Feb.	37,047	21,658	705	178,149	175,193	2,956	14,824	1,522	8,069	13	260,250	20,794	968,666
Mar.	37,861	21,703	686	177,706	174,752	2,954	14,704	1,514	8,069	13	260,238	20,714	968,447
Private building and loan associations													
2020	25,711	14,625	1,735	117,063	115,999	1,064	8,017	599	2,760	10	170,006	16,018	603,598
2021	29,252	20,879	1,712	118,689	117,542	1,147	8,716	1,354	4,242	10	177,699	15,324	602,719
2022	34,759	26,257	1,426	118,687	117,480	1,207	8,841	1,347	5,159	10	183,124	14,493	610,441
2023	33,945	24,697	447	116,567	115,403	1,164	10,293	1,267	6,550	9	182,626	14,001	631,784
2024	34,247	20,789	206	114,119	112,946	1,173	14,113	1,175	7,472	8	185,239	13,456	639,474
2024 Apr.	33,528	24,292	297	114,850	113,699	1,151	10,969	1,236	7,495	9	182,048	13,771	633,533
May	33,719	24,278	283	114,710	113,544	1,166	11,183	1,231	7,525	9	182,453	13,729	634,181
June	34,289	24,201	265	114,481	113,309	1,172	11,282	1,230	7,625	9	183,100	13,688	634,756
July	35,142	24,154	253	114,105	112,939	1,166	11,793	1,223	7,610	9	184,077	13,636	634,980
Aug.	34,462	23,871	243	113,910	112,755	1,155	13,381	1,210	7,610	9	184,906	13,592	635,571
Sep.	35,029	23,855	232	113,778	112,616	1,162	13,892	1,206	7,132	8	185,508	13,560	636,767
Oct.	35,219	23,819	222	113,562	112,395	1,167	14,220	1,189	7,632	8	186,244	13,523	638,050
Nov.	35,039	23,841	213	113,461	112,293	1,168	14,126	1,179	7,472	8	185,774	13,485	638,606
Dec.	34,247	20,789	206	114,119	112,946	1,173	14,113	1,175	7,472	8	185,239	13,456	639,474
2025 Jan.	33,997	20,793	203	113,991	112,829	1,162	14,539	1,157	8,070	8	185,441	13,413	639,351
Feb.	34,006	20,870	191	113,778	112,617	1,161	14,526	1,157	8,069	8	185,229	13,360	639,136
Mar.	34,732	20,911	184	113,454	112,302	1,152	14,397	1,150	8,069	8	185,219	13,307	638,840
Public building and loan associations													
2020	3,925	862	1,193	63,477	62,074	1,403	313	348	–	8	74,850	8,905	306,640
2021	3,851	731	1,245	64,042	62,493	1,549	449	353	–	8	75,526	8,436	305,112
2022	3,890	688	1,095	65,027	63,313	1,714	374	360	–	8	76,604	8,093	313,357
2023	3,993	826	732	65,151	63,396	1,755	269	363	–	6	76,892	7,838	324,168
2024	3,336	772	568	64,387	62,585	1,802	279	364	–	5	75,283	7,482	329,199
2024 Apr.	3,747	817	658	64,598	62,850	1,748	448	361	–	5	76,099	7,710	325,632
May	3,788	820	654	64,545	62,788	1,757	468	361	–	5	76,127	7,676	326,023
June	3,336	808	644	64,383	62,620	1,763	460	365	–	5	75,542	7,644	326,388
July	3,629	810	631	64,218	62,463	1,755	319	361	–	5	75,512	7,613	326,811
Aug.	3,589	805	606	64,105	62,339	1,766	316	364	–	5	75,413	7,587	327,346
Sep.	3,610	803	593	64,040	62,268	1,772	323	361	–	5	75,402	7,565	327,996
Oct.	3,500	807	591	64,011	62,225	1,786	313	361	–	5	75,291	7,528	328,367
Nov.	3,420	807	589	64,006	62,203	1,803	327	360	–	5	75,258	7,508	328,863
Dec.	3,336	772	568	64,387	62,585	1,802	279	364	–	5	75,283	7,482	329,199
2025 Jan.	3,078	768	557	64,372	62,580	1,792	295	366	–	5	75,059	7,457	329,375
Feb.	3,041	788	514	64,371	62,576	1,795	298	365	–	5	75,021	7,434	329,530
Mar.	3,129	792	502	64,252	62,450	1,802	307	364	–	5	75,019	7,408	329,607

* Excluding assets and liabilities of the foreign branches. 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 Sta-

tistical Series Banking Statistics. **1** Including liabilities to domestic building and loan associations. **2** Including small amounts of savings deposits. **3** See table I. 1, footnote 1.