III Building and loan associations (MFIs) in Germany

1 Loans, building loans *

€ million

End of year or month	Unsecuritised lending to banks (MFIs), bank balances (including building loans to banks) 1	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								
			Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans			Other loans			
					Total	of which To employees and other individuals	Total	of which Medium-term	of which Long-term				
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
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
2025	19,737	191,987	19,680	172,307	25,236	22,105	128,627	2,248	125,912	38,124	6,919	1,521	35,404
2025 Dec.	19,737	191,987	19,680	172,307	25,236	22,105	128,627	2,248	125,912	38,124	6,919	1,521	35,404
2026 Jan.	19,719	192,091	19,707	172,384	25,631	22,452	128,244	2,204	125,577	38,216	6,883	1,520	35,260
Feb.	19,446	192,289	19,742	172,547	25,971	22,745	127,929	2,180	125,298	38,389	6,882	1,521	35,183
Mar.	19,388	192,775	19,803	172,972	26,459	23,170	127,697	2,176	125,024	38,619	6,886	1,520	34,878
Apr.	19,438	193,036	19,832	173,204	26,915	23,559	127,271	2,181	124,562	38,850	6,917	1,521	34,749
May	19,471	193,155	19,838	173,317	27,166	23,771	126,990	2,166	124,312	38,999	6,923	1,522	34,563
June	19,591	193,683	19,888	173,795	27,653	24,203	126,858	2,164	124,185	39,172	6,922	1,512	34,478
July	19,679	194,144	19,918	174,226	28,152	24,642	126,628	2,158	123,921	39,364	6,970	1,516	34,213
Aug.	19,821	194,426	19,959	174,467	28,564	25,011	126,342	2,144	123,661	39,520	6,988	1,513	34,224
Sep.	19,577	194,871	20,012	174,859	29,009	25,395	126,144	2,142	123,479	39,718	6,996	1,508	33,613
Private building and loan associations													
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
2025	7,577	150,833	14,237	136,596	16,217	14,395	99,982	1,986	97,547	34,634	3,283	612	18,913
2025 Dec.	7,577	150,833	14,237	136,596	16,217	14,395	99,982	1,986	97,547	34,634	3,283	612	18,913
2026 Jan.	7,647	150,822	14,249	136,573	16,464	14,618	99,619	1,945	97,231	34,739	3,269	612	18,848
Feb.	7,445	150,920	14,261	136,659	16,672	14,801	99,332	1,925	96,976	34,916	3,276	614	18,879
Mar.	7,434	151,243	14,298	136,945	16,993	15,085	99,109	1,922	96,709	35,141	3,272	611	18,773
Apr.	7,597	151,391	14,307	137,084	17,294	15,345	98,719	1,928	96,282	35,378	3,289	614	18,903
May	7,656	151,427	14,294	137,133	17,429	15,462	98,474	1,915	96,066	35,524	3,292	616	18,768
June	7,819	151,786	14,310	137,476	17,760	15,766	98,326	1,911	95,926	35,700	3,291	612	18,692
July	7,962	152,058	14,315	137,743	18,085	16,061	98,080	1,904	95,646	35,893	3,322	614	18,664
Aug.	8,104	152,196	14,326	137,870	18,357	16,310	97,780	1,892	95,371	36,059	3,329	613	18,678
Sep.	7,897	152,460	14,346	138,114	18,644	16,562	97,552	1,889	95,160	36,264	3,325	607	18,658
Public building and loan associations													
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
2025	12,160	41,154	5,443	35,711	9,019	7,710	28,645	262	28,365	3,490	3,636	909	16,491
2025 Dec.	12,160	41,154	5,443	35,711	9,019	7,710	28,645	262	28,365	3,490	3,636	909	16,491
2026 Jan.	12,072	41,269	5,458	35,811	9,167	7,834	28,625	259	28,346	3,477	3,614	908	16,412
Feb.	12,001	41,369	5,481	35,888	9,299	7,944	28,597	255	28,322	3,473	3,606	907	16,304
Mar.	11,954	41,532	5,505	36,027	9,466	8,085	28,588	254	28,315	3,478	3,614	909	16,105
Apr.	11,841	41,645	5,525	36,120	9,621	8,214	28,552	253	28,280	3,472	3,628	907	15,846
May	11,815	41,728	5,544	36,184	9,737	8,309	28,516	251	28,246	3,475	3,631	906	15,795
June	11,772	41,897	5,578	36,319	9,893	8,437	28,532	253	28,259	3,472	3,631	900	15,786
July	11,717	42,086	5,603	36,483	10,067	8,581	28,548	254	28,275	3,471	3,648	902	15,549
Aug.	11,717	42,230	5,633	36,597	10,207	8,701	28,562	252	28,290	3,461	3,659	900	15,546
Sep.	11,680	42,411	5,666	36,745	10,365	8,833	28,592	253	28,319	3,454	3,671	901	14,955

***** 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 unsecuritised 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 out-standing	*Memo items*			
		of which		Deposits under savings and loan contracts									
	Total	Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic house-holds	Other domestic non-banks	Other [2]			Number of institutions	Balance sheet total [3]	Number of savings and loan contracts for bulding purposes, in thousands	Total amount covered by such contracts
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
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
2025	37,579	20,845	550	176,558	173,587	2,971	13,900	1,513	9,915	13	260,346	20,130	968,719
2025 Oct.	38,740	21,697	571	175,654	172,711	2,943	13,542	1,464	10,191	13	261,002	20,229	967,707
Nov.	38,449	21,121	556	175,609	172,653	2,956	13,711	1,457	9,915	13	260,739	20,180	968,088
Dec.	37,579	20,845	550	176,558	173,587	2,971	13,900	1,513	9,915	13	260,346	20,130	968,719
2026 Jan.	36,850	20,907	539	176,408	173,429	2,979	14,123	1,526	10,358	13	260,072	20,065	968,472
Feb.	36,626	20,963	528	176,162	173,172	2,990	13,849	1,523	10,858	13	259,844	19,995	968,181
Mar.	37,430	20,691	524	175,637	172,650	2,987	13,571	1,529	10,858	13	259,892	19,911	967,302
Apr.	37,989	21,040	521	175,049	172,113	2,936	13,697	1,516	10,859	13	259,996	19,827	966,624
May	37,820	20,935	490	174,990	172,047	2,943	13,706	1,525	10,859	13	260,134	19,769	966,724
June	38,933	21,447	483	174,560	171,601	2,959	13,805	1,530	10,859	13	261,027	19,700	966,156
July	39,770	21,749	477	174,030	171,073	2,957	13,820	1,505	10,869	13	261,199	19,622	965,507
Aug.	40,219	21,878	465	173,709	170,747	2,962	13,965	1,564	10,869	13	261,576	19,557	965,218
Sep.	39,703	22,188	454	173,369	170,381	2,988	14,385	1,569	10,714	13	261,667	19,494	964,926
Private building and loan associations													
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
2025	33,323	19,974	115	112,676	111,562	1,114	13,654	1,160	9,915	8	184,658	12,954	639,172
2025 Oct.	34,487	20,835	131	112,141	111,020	1,121	13,260	1,111	10,191	8	185,442	13,017	638,625
Nov.	34,216	20,254	117	112,070	110,954	1,116	13,414	1,106	9,915	8	185,124	12,986	638,772
Dec.	33,323	19,974	115	112,676	111,562	1,114	13,654	1,160	9,915	8	184,658	12,954	639,172
2026 Jan.	32,721	20,031	112	112,554	111,440	1,114	13,863	1,175	10,358	8	184,451	12,916	638,987
Feb.	32,658	20,082	108	112,309	111,197	1,112	13,583	1,170	10,858	8	184,383	12,870	638,679
Mar.	33,455	19,794	107	111,893	110,794	1,099	13,294	1,176	10,858	8	184,494	12,813	637,949
Apr.	34,121	20,139	103	111,441	110,394	1,047	13,445	1,166	10,859	8	184,851	12,762	637,462
May	33,987	20,023	101	111,401	110,351	1,050	13,444	1,177	10,859	8	185,005	12,730	637,627
June	34,865	20,523	95	111,149	110,084	1,065	13,542	1,182	10,859	8	185,800	12,691	637,300
July	35,608	20,792	93	110,788	109,724	1,064	13,577	1,158	10,869	8	186,041	12,641	636,860
Aug.	35,844	20,878	89	110,554	109,495	1,059	13,704	1,220	10,869	8	186,255	12,601	636,686
Sep.	35,684	21,179	82	110,301	109,249	1,052	14,128	1,225	10,714	8	186,759	12,565	636,475
Public building and loan associations													
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
2025	4,256	871	435	63,882	62,025	1,857	246	353	–	5	75,688	7,176	329,547
2025 Oct.	4,253	862	440	63,513	61,691	1,822	282	353	–	5	75,560	7,212	329,082
Nov.	4,233	867	439	63,539	61,699	1,840	297	351	–	5	75,615	7,194	329,316
Dec.	4,256	871	435	63,882	62,025	1,857	246	353	–	5	75,688	7,176	329,547
2026 Jan.	4,129	876	427	63,854	61,989	1,865	260	351	–	5	75,621	7,149	329,485
Feb.	3,968	881	420	63,853	61,975	1,878	266	353	–	5	75,461	7,125	329,502
Mar.	3,975	897	417	63,744	61,856	1,888	277	353	–	5	75,398	7,098	329,353
Apr.	3,868	901	418	63,608	61,719	1,889	252	350	–	5	75,145	7,065	329,162
May	3,833	912	389	63,589	61,696	1,893	262	348	–	5	75,129	7,039	329,097
June	4,068	924	388	63,411	61,517	1,894	263	348	–	5	75,227	7,009	328,856
July	4,162	957	384	63,242	61,349	1,893	243	347	–	5	75,158	6,981	328,647
Aug.	4,375	1,000	376	63,155	61,252	1,903	261	344	–	5	75,321	6,955	328,532
Sep.	4,019	1,009	372	63,068	61,132	1,936	257	344	–	5	74,908	6,929	328,451

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