IV. Banks

6. Lending by banks (MFIs) in Germany to domestic enterprises and households, housing loans, sectors of economic activity *

billion €

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) 1													
		of which:												
			Housing loans			Lending to enterprises and self-employed persons								
	Total	Mortgage loans, total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which: Housing loans	Manufacturing	Electricity, gas and water supply; refuse disposal, mining and quarrying	Construction	Wholesale and retail trade; repair of motor vehicles and motorcycles	Agriculture, forestry, fishing and aquaculture	Transportation and storage; post and telecommunications	Financial intermediation (excluding MFIs) and insurance companies
	Lending, total													**End of year or quarter ***
2024	3,428.8	1,773.5	1,823.0	1,544.5	278.6	1,892.1	534.7	147.9	146.9	113.7	154.4	56.5	51.1	227.8
2025 Q2	3,450.9	1,781.4	1,839.9	1,553.1	286.8	1,903.0	540.6	149.9	147.4	113.5	155.5	55.4	52.9	230.1
Q3	3,466.7	1,792.4	1,852.0	1,562.4	289.6	1,906.2	541.9	148.2	150.9	113.6	153.3	55.8	52.4	227.2
Q4	3,543.5	1,801.8	1,862.1	1,568.9	293.3	1,975.5	543.9	144.9	156.6	111.8	152.9	55.7	49.7	295.7
2026 Q1	3,556.7	1,806.3	1,867.1	1,574.1	293.0	1,985.7	545.6	150.9	160.6	85.5	147.4	55.7	48.9	301.0
Q2	3,596.7	1,815.6	1,878.2	1,582.2	296.1	2,016.8	549.1	149.0	165.6	85.6	147.5	56.4	48.2	321.3
	Short-term lending													
2024	274.9	.	7.4	.	7.4	244.6	5.4	35.5	6.0	22.5	48.0	4.0	4.6	54.1
2025 Q2	282.6	.	7.4	.	7.4	251.7	5.3	40.1	6.6	22.8	50.1	3.5	4.1	55.4
Q3	280.1	.	7.6	.	7.6	248.7	5.5	39.4	7.3	22.5	49.6	3.5	4.0	55.2
Q4	338.8	.	7.7	.	7.7	307.1	5.6	38.1	7.6	21.4	49.3	3.4	3.6	118.8
2026 Q1	341.7	.	7.9	.	7.9	310.3	5.7	40.0	8.4	12.6	48.5	3.4	3.7	118.5
Q2	362.5	.	7.5	.	7.5	330.2	5.4	39.1	9.0	12.5	48.5	3.8	3.7	135.7
	Medium-term lending													
2024	351.4	.	38.3	.	38.3	283.6	22.9	31.9	10.3	21.8	25.2	4.3	10.3	62.5
2025 Q2	346.7	.	37.2	.	37.2	279.6	22.5	32.1	6.0	21.1	24.9	4.1	12.0	64.4
Q3	345.6	.	36.0	.	36.0	277.6	21.2	32.5	6.4	21.1	24.3	4.2	11.7	61.9
Q4	347.9	.	35.9	.	35.9	279.7	21.1	31.0	7.0	20.3	24.6	4.2	10.8	66.5
2026 Q1	349.4	.	35.7	.	35.7	281.0	21.0	31.6	7.2	12.8	24.1	4.2	10.4	68.5
Q2	353.6	.	36.1	.	36.1	284.7	21.2	31.9	7.6	12.9	24.5	4.3	9.9	71.4
	Long-term lending													
2024	2,802.6	1,773.5	1,777.3	1,544.5	232.9	1,363.9	506.4	80.5	130.5	69.4	81.2	48.2	36.3	111.2
2025 Q2	2,821.6	1,781.4	1,795.3	1,553.1	242.2	1,371.7	512.8	77.7	134.8	69.7	80.5	47.8	36.7	110.4
Q3	2,841.0	1,792.4	1,808.5	1,562.4	246.0	1,379.9	515.2	76.3	137.3	69.9	79.4	48.2	36.8	110.1
Q4	2,856.8	1,801.8	1,818.5	1,568.9	249.6	1,388.7	517.2	75.8	141.9	70.2	78.9	48.1	35.2	110.5
2026 Q1	2,865.6	1,806.3	1,823.4	1,574.1	249.3	1,394.4	518.9	79.3	144.9	60.1	74.8	48.1	34.7	114.0
Q2	2,880.6	1,815.6	1,834.6	1,582.2	252.5	1,401.9	522.6	78.0	149.0	60.2	74.5	48.3	34.7	114.2
	Lending, total													**Change during quarter ***
2025 Q2	+ 12.7	+ 6.3	+ 10.7	+ 7.2	+ 3.5	+ 3.4	+ 3.2	– 0.4	+ 2.1	+ 0.4	+ 0.6	+ 0.2	– 2.4	+ 1.8
Q3	+ 16.5	+ 11.0	+ 14.8	+ 11.2	+ 3.6	+ 3.8	+ 3.9	– 1.7	+ 3.5	+ 0.0	– 2.3	+ 0.4	– 0.4	– 2.7
Q4	+ 29.4	+ 9.3	+ 12.2	+ 8.6	+ 3.7	+ 21.9	+ 4.0	– 3.3	+ 5.6	– 1.7	– 0.4	– 0.1	– 2.5	+ 22.2
2026 Q1	+ 18.4	+ 5.4	+ 5.8	+ 5.9	– 0.2	+ 15.0	+ 2.0	+ 1.2	+ 3.2	– 1.2	+ 0.5	+ 0.4	– 0.8	+ 8.0
Q2	+ 41.5	+ 9.0	+ 11.2	+ 8.1	+ 3.0	+ 32.0	+ 3.4	– 1.9	+ 5.0	+ 0.1	+ 0.0	+ 0.9	+ 0.0	+ 20.5
	Short-term lending													
2025 Q2	+ 0.9	.	– 0.1	.	– 0.1	+ 0.2	– 0.1	+ 0.8	– 0.6	– 0.3	+ 0.6	+ 0.0	+ 0.0	+ 0.9
Q3	– 1.7	.	+ 0.2	.	+ 0.2	– 2.2	+ 0.2	– 0.7	+ 0.6	– 0.2	– 0.6	– 0.0	– 0.2	+ 0.2
Q4	+ 13.7	.	+ 0.1	.	+ 0.1	+ 13.3	+ 0.1	– 1.3	+ 0.4	– 1.2	– 0.2	– 0.0	– 0.3	+ 18.6
2026 Q1	+ 11.8	.	+ 0.3	.	+ 0.3	+ 12.5	+ 0.1	+ 1.8	+ 1.3	+ 0.9	+ 1.0	+ 0.4	+ 0.2	+ 6.3
Q2	+ 20.8	.	– 0.5	.	– 0.5	+ 19.9	– 0.3	– 0.9	+ 0.5	– 0.1	+ 0.0	+ 0.4	– 0.1	+ 17.3
	Medium-term lending													
2025 Q2	– 0.6	.	– 0.2	.	– 0.2	– 0.9	– 0.1	– 0.2	+ 0.3	+ 0.2	+ 0.4	+ 0.0	– 2.1	+ 1.5
Q3	– 1.5	.	– 0.4	.	– 0.4	– 2.5	– 0.5	+ 0.3	+ 0.3	+ 0.0	– 0.6	+ 0.1	– 0.4	– 2.4
Q4	+ 1.6	.	– 0.0	.	– 0.0	+ 1.5	– 0.1	– 1.4	+ 0.7	– 0.8	+ 0.3	– 0.0	– 0.8	+ 3.8
2026 Q1	+ 0.5	.	– 0.2	.	– 0.2	+ 0.3	– 0.1	+ 0.6	+ 0.1	– 1.3	– 0.1	+ 0.0	– 0.4	+ 0.9
Q2	+ 5.4	.	+ 0.4	.	+ 0.4	+ 4.4	+ 0.2	+ 0.4	+ 0.5	+ 0.2	+ 0.4	+ 0.1	– 0.4	+ 2.9
	Long-term lending													
2025 Q2	+ 12.4	+ 6.3	+ 11.1	+ 7.2	+ 3.8	+ 4.2	+ 3.4	– 1.0	+ 2.5	+ 0.5	– 0.4	+ 0.2	– 0.3	– 0.7
Q3	+ 19.7	+ 11.0	+ 15.0	+ 11.2	+ 3.9	+ 8.5	+ 4.3	– 1.4	+ 2.5	+ 0.3	– 1.1	+ 0.4	+ 0.1	– 0.4
Q4	+ 14.1	+ 9.3	+ 12.2	+ 8.6	+ 3.6	+ 7.0	+ 4.1	– 0.5	+ 4.5	+ 0.3	– 0.5	– 0.1	– 1.4	– 0.2
2026 Q1	+ 6.1	+ 5.4	+ 5.7	+ 5.9	– 0.3	+ 2.3	+ 1.9	– 1.2	+ 1.8	– 0.9	– 0.4	– 0.0	– 0.5	+ 0.8
Q2	+ 15.4	+ 9.0	+ 11.3	+ 8.1	+ 3.1	+ 7.6	+ 3.5	– 1.4	+ 4.0	+ 0.0	– 0.4	+ 0.4	+ 0.4	+ 0.3

* Excluding lending by foreign branches. Breakdown of lending by building and loan associations by areas and sectors estimated. Statistical breaks have been eliminated from the changes. The figures for the latest date are always to be regarded as provisional; subsequent alterations, which appear in the following Monthly Report,

IV. Banks

Services sector (including the professions): Total	of which: Housing enterprises	of which: Holding companies	of which: Other real estate activities	Memo items: Lending to self-employed persons 2	Memo items: Lending to craft enterprises	Lending to employees and other individuals: Total	Housing loans	Other lending: Total	of which: Instalment loans 3	of which: Debit balances on wage, salary and pension accounts	Lending to non-profit institutions: Total	of which: Housing loans	Period
End of year or quarter *												**Lending, total**	
993.9	358.8	76.8	223.6	509.2	54.0	1,519.9	1,283.8	236.1	187.7	7.1	16.9	4.5	2024
998.1	365.6	75.7	224.3	514.1	54.1	1,531.0	1,294.9	236.1	187.9	7.6	16.9	4.4	2025 Q2
1,004.7	370.2	77.2	225.3	516.8	53.5	1,543.7	1,305.7	238.0	189.2	7.6	16.8	4.4	Q3
1,008.2	375.6	76.5	224.7	517.3	53.1	1,551.4	1,314.1	237.3	187.4	7.3	16.6	4.2	Q4
1,035.8	382.1	77.7	236.6	518.9	48.1	1,554.0	1,317.2	236.9	188.3	7.6	16.9	4.3	2026 Q1
1,043.2	384.9	79.7	236.6	520.6	48.2	1,563.0	1,324.8	238.2	188.8	7.6	16.9	4.3	Q2
												Short-term lending	
70.0	14.9	12.5	11.5	20.8	6.6	29.8	2.0	27.8	2.5	7.1	0.5	−	2024
69.0	14.9	13.3	11.3	21.4	7.3	30.3	2.1	28.2	2.3	7.6	0.6	−	2025 Q2
67.2	14.3	14.1	10.7	21.2	6.9	30.8	2.1	28.7	2.3	7.6	0.6	−	Q3
64.8	14.4	12.8	10.3	21.0	6.8	31.2	2.1	29.1	2.2	7.3	0.6	0.0	Q4
75.1	20.5	13.4	13.3	21.3	7.2	30.8	2.2	28.6	2.7	7.6	0.6	0.0	2026 Q1
77.8	20.3	15.2	13.2	21.3	7.3	31.7	2.1	29.6	2.7	7.6	0.6	0.0	Q2
												Medium-term lending	
117.4	24.9	22.7	32.8	31.1	6.1	67.4	15.3	52.0	47.0	.	0.4	0.0	2024
114.9	23.9	21.2	34.1	30.9	6.1	66.7	14.6	52.0	46.9	.	0.4	0.0	2025 Q2
115.5	24.3	20.9	34.4	31.2	5.9	67.6	14.7	52.9	47.6	.	0.4	0.0	Q3
115.3	24.4	20.9	33.7	31.2	5.8	67.8	14.8	53.0	47.3	.	0.4	0.0	Q4
122.2	27.9	21.8	36.2	31.0	5.8	68.0	14.7	53.2	47.4	.	0.4	0.0	2026 Q1
122.3	27.9	21.5	36.1	30.7	5.8	68.5	14.9	53.6	47.8	.	0.4	0.0	Q2
												Long-term lending	
806.5	318.9	41.6	179.3	457.3	41.3	1,422.7	1,266.4	156.3	138.2	.	15.9	4.5	2024
814.1	326.8	41.3	178.9	461.9	40.7	1,434.0	1,278.2	155.9	138.7	.	15.9	4.4	2025 Q2
822.0	331.5	42.2	180.1	464.4	40.7	1,445.3	1,288.9	156.4	139.2	.	15.9	4.3	Q3
828.1	336.8	42.9	180.8	465.2	40.5	1,452.4	1,297.2	155.3	137.9	.	15.7	4.2	Q4
838.4	333.8	42.5	187.1	466.7	35.1	1,455.2	1,300.2	155.0	138.1	.	16.0	4.3	2026 Q1
843.1	336.7	42.9	187.4	468.6	35.1	1,462.8	1,307.8	155.0	138.3	.	15.9	4.3	Q2
Change during quarter *												**Lending, total**	
+ 1.0	+ 3.8	− 1.5	+ 0.1	+ 2.0	+ 0.3	+ 9.2	+ 7.6	+ 1.6	+ 0.9	− 0.1	+ 0.1	− 0.1	2025 Q2
+ 7.0	+ 4.7	+ 1.6	+ 0.8	+ 2.7	− 0.6	+ 12.8	+ 10.9	+ 1.8	+ 1.2	+ 0.1	− 0.1	− 0.0	Q3
+ 2.2	+ 5.3	− 1.7	− 0.7	+ 0.5	− 0.4	+ 7.7	+ 8.3	− 0.7	− 1.5	− 0.3	− 0.1	− 0.1	Q4
+ 3.6	+ 3.0	− 0.6	+ 0.8	+ 2.0	+ 0.2	+ 3.7	+ 3.8	− 0.1	+ 1.2	+ 0.3	− 0.3	− 0.0	2026 Q1
+ 7.3	+ 2.7	+ 2.0	− 0.0	+ 2.0	+ 0.1	+ 9.6	+ 7.8	+ 1.9	+ 1.1	+ 0.0	− 0.1	+ 0.0	Q2
												Short-term lending	
− 1.2	+ 0.1	− 0.6	− 0.1	− 0.0	+ 0.2	+ 0.6	− 0.0	+ 0.6	− 0.0	− 0.1	+ 0.1	−	2025 Q2
− 1.3	− 0.4	+ 0.9	− 0.3	− 0.2	− 0.4	+ 0.5	+ 0.0	+ 0.5	+ 0.0	+ 0.1	− 0.0	−	Q3
− 2.6	+ 0.1	− 1.4	− 0.6	− 0.2	− 0.2	+ 0.4	− 0.0	+ 0.4	− 0.1	− 0.3	− 0.0	+ 0.0	Q4
+ 0.6	− 0.1	+ 0.4	− 0.1	+ 0.4	+ 0.4	− 0.7	+ 0.1	− 0.8	+ 0.4	+ 0.3	+ 0.0	+ 0.0	2026 Q1
+ 2.7	− 0.2	+ 1.8	− 0.1	+ 0.0	+ 0.1	+ 0.9	− 0.1	+ 1.0	+ 0.0	+ 0.0	+ 0.0	− 0.0	Q2
												Medium-term lending	
− 1.0	− 0.2	− 0.6	+ 0.5	− 0.2	+ 0.1	+ 0.3	− 0.1	+ 0.5	+ 0.4	.	+ 0.0	− 0.0	2025 Q2
+ 0.1	+ 0.3	− 0.3	− 0.1	+ 0.3	− 0.2	+ 1.0	+ 0.1	+ 0.9	+ 0.7	.	+ 0.0	− 0.0	Q3
− 0.3	+ 0.1	− 0.1	− 0.8	− 0.0	− 0.1	+ 0.2	+ 0.1	+ 0.1	− 0.1	.	+ 0.0	− 0.0	Q4
+ 0.3	− 0.1	+ 0.4	+ 0.3	− 0.2	+ 0.1	+ 0.3	− 0.1	+ 0.4	+ 0.2	.	− 0.0	+ 0.0	2026 Q1
+ 0.4	+ 0.0	− 0.2	− 0.1	− 0.0	+ 0.0	+ 0.9	+ 0.2	+ 0.8	+ 0.8	.	+ 0.0	+ 0.0	Q2
												Long-term lending	
+ 3.3	+ 3.9	− 0.4	− 0.3	+ 2.1	+ 0.0	+ 8.2	+ 7.8	+ 0.5	+ 0.5	.	− 0.0	− 0.1	2025 Q2
+ 8.2	+ 4.8	+ 1.0	+ 1.3	+ 2.6	− 0.0	+ 11.3	+ 10.8	+ 0.4	+ 0.5	.	− 0.1	− 0.0	Q3
+ 5.0	+ 5.1	− 0.3	+ 0.7	+ 0.8	− 0.1	+ 7.1	+ 8.3	− 1.1	− 1.3	.	− 0.1	− 0.1	Q4
+ 2.7	+ 3.2	− 1.4	+ 0.6	+ 1.8	− 0.3	+ 4.1	+ 3.8	+ 0.4	+ 0.6	.	− 0.3	− 0.0	2026 Q1
+ 4.2	+ 2.8	+ 0.4	+ 0.1	+ 2.0	− 0.0	+ 7.8	+ 7.8	+ 0.1	+ 0.2	.	− 0.1	+ 0.0	Q2

are not specially marked. **1** Excluding fiduciary loans. **2** Including sole proprietors. **3** Excluding mortgage loans and housing loans, even in the form of instalment credit.