

30.04.2025

Lending of banks (MFIs) in Germany to domestic non-banks (non-MFIs) *
Breakdown of loans (including bills of exchange ¹) to domestic enterprises and households
by customer and purpose of loan

€ million

Period	Loans (including bills of exchange)									
	Total	General government	Enterprises and households						Total	of which: Financial vehicle corporations (FVCs)
			Total	Enterprises				Insurance companies ³		
				Total	of which:		Other financial intermediaries ^{4 5}			
					Total	of which: revolving loans and overdrafts ⁶				
1	2	3	4	5	6	7	8	9		
	Loans, total									
									end of year or month ^{*)}	
2023	3,649,923	254,262	3,395,661	1,367,950	1,163,783	87,032	3,570	200,597	5,015	
2024	3,701,374	272,521	3,428,853	1,382,930	1,168,656	86,281	3,269	211,005	4,386	
2024 June	3,670,944	262,577	3,408,367	1,377,552	1,171,718	93,066	3,731	202,103	5,327	
July	3,676,463	263,130	3,413,333	1,380,007	1,169,088	90,812	3,510	207,409	5,336	
Aug.	3,677,699	261,898	3,415,801	1,378,782	1,168,952	90,124	3,760	206,070	5,331	
Sep.	3,684,785	264,193	3,420,592	1,380,767	1,169,412	91,387	3,626	207,729	3,853	
Oct.	3,689,386	270,503	3,418,883	1,377,093	1,166,591	88,602	3,584	206,918	3,864	
Nov.	3,698,758	270,791	3,427,967	1,383,375	1,171,605	89,112	3,740	208,030	4,112	
Dec.	3,701,374	272,521	3,428,853	1,382,930	1,168,656	86,281	3,269	211,005	4,386	
2025 Jan.	3,706,881	277,521	3,429,360	1,384,287	1,171,833	88,403	3,815	208,639	4,383	
Feb.	3,716,845	278,021	3,438,824	1,391,150	1,175,380	89,967	3,798	211,972	4,717	
Mar.	3,717,750	279,444	3,438,306	1,387,461	1,172,818	90,771	3,498	211,145	4,714	
	Short-term loans									
									end of year or month ^{*)}	
2023	278,172	14,218	263,954	213,226	166,983	87,032	640	45,603	3,439	
2024	292,989	18,106	274,883	223,798	170,200	86,281	400	53,198	3,970	
2024 June	293,148	20,099	273,049	223,645	177,121	93,066	885	45,639	3,904	
July	289,462	19,314	270,148	220,832	172,885	90,812	660	47,287	4,012	
Aug.	283,585	17,444	266,141	216,954	170,092	90,124	923	45,939	4,033	
Sep.	293,109	18,855	274,254	223,154	174,052	91,387	777	48,325	3,763	
Oct.	290,482	20,154	270,328	220,568	170,556	88,602	716	49,296	3,774	
Nov.	291,153	19,197	271,956	223,406	172,577	89,112	860	49,969	4,022	
Dec.	292,989	18,106	274,883	223,798	170,200	86,281	400	53,198	3,970	
2025 Jan.	297,058	22,385	274,673	224,783	172,755	88,403	942	51,086	3,967	
Feb.	301,542	21,619	279,923	229,480	175,160	89,967	914	53,406	3,984	
Mar.	304,442	22,493	281,949	230,385	175,953	90,771	783	53,649	4,004	
	Medium-term loans									
									end of year or month ^{*)}	
2023	375,101	14,141	360,960	259,939	199,368	–	139	60,432	1,042	
2024	367,145	15,740	351,405	252,567	190,766	–	76	61,725	5	
2024 June	366,897	14,629	352,268	253,101	192,341	–	111	60,649	913	
July	370,486	14,950	355,536	256,425	192,497	–	109	63,819	835	
Aug.	371,093	15,224	355,869	256,703	192,840	–	108	63,755	826	
Sep.	371,274	15,220	356,054	257,130	193,177	–	109	63,844	10	
Oct.	369,225	15,428	353,797	254,819	192,602	–	107	62,110	10	
Nov.	368,677	15,741	352,936	253,877	191,941	–	106	61,830	10	
Dec.	367,145	15,740	351,405	252,567	190,766	–	76	61,725	5	
2025 Jan.	365,729	15,801	349,928	251,411	189,249	–	74	62,088	5	
Feb.	365,445	16,191	349,254	251,072	188,665	–	75	62,332	5	
Mar.	363,276	16,056	347,220	249,451	187,519	–	77	61,855	5	
	Long-term loans									
									end of year or month ^{*)}	
2023	2,996,650	225,903	2,770,747	894,785	797,432	–	2,791	94,562	534	
2024	3,041,240	238,675	2,802,565	906,565	807,690	–	2,793	96,082	411	
2024 June	3,010,899	227,849	2,783,050	900,806	802,256	–	2,735	95,815	510	
July	3,016,515	228,866	2,787,649	902,750	803,706	–	2,741	96,303	489	
Aug.	3,023,021	229,230	2,793,791	905,125	806,020	–	2,729	96,376	472	
Sep.	3,020,402	230,118	2,790,284	900,483	802,183	–	2,740	95,560	80	
Oct.	3,029,679	234,921	2,794,758	901,706	803,433	–	2,761	95,512	80	
Nov.	3,038,928	235,853	2,803,075	906,092	807,087	–	2,774	96,231	80	
Dec.	3,041,240	238,675	2,802,565	906,565	807,690	–	2,793	96,082	411	
2025 Jan.	3,044,094	239,335	2,804,759	908,093	809,829	–	2,799	95,465	411	
Feb.	3,049,858	240,211	2,809,647	910,598	811,555	–	2,809	96,234	728	
Mar.	3,050,032	240,895	2,809,137	907,625	809,346	–	2,638	95,641	705	

* Definition in line with Monthly report, Tab.IV.5, column 2 or Statistical Series Banking statistics, Table I.6, columns 2 + 3. ¹ Holdings of bills of exchange (sectoral classification according to the drawee). ² Including non-financial quasi-corporations.

³ Insurance companies and pension funds. ⁴ Non-monetary financial intermediaries except insurance companies. ⁵ Including enterprises with activities auxiliary to financial services and insurance activities. ⁶ Only euro-denominated loans, including call

30.04.2025

still

Lending of banks (MFIs) in Germany to domestic non-banks (non-MFIs) *
Breakdown of loans (including bills of exchange ¹) to domestic enterprises and households
by customer and purpose of loan

€ million

Households and non-profit institutions serving households												
Period	of which by debtor group					of which by purpose of loan						
	Self-employed persons		Employees and other individuals			Housing loans		Consumer credit		Other loans		
	Total	of which revolving loans and overdrafts ⁶	Total	of which revolving loans and overdrafts ⁶	Non-profit institutions serving households	Total	of which employees and other individuals	Total	of which employees and other individuals	Total	of which employees and other individuals	
10	11	12	13	14	15	16	17	18	19	20	21	
Loans, total												
											end of year or month *	
2023	2,027,711	504,816	15,020	1,505,687	11,834	17,208	1,577,249	1,271,293	199,473	180,987	250,989	53,406
2024	2,045,923	509,169	14,863	1,519,873	11,905	16,881	1,595,866	1,283,776	197,342	181,343	252,715	54,754
2024 June	2,030,815	506,422	15,327	1,507,460	11,546	16,933	1,582,834	1,274,181	199,704	181,504	248,277	51,775
July	2,033,326	506,471	14,347	1,509,919	11,728	16,936	1,585,293	1,276,050	200,431	182,313	247,602	51,556
Aug.	2,037,019	507,260	14,359	1,512,906	11,769	16,853	1,588,345	1,278,405	201,387	183,174	247,287	51,327
Sep.	2,039,825	507,725	15,434	1,515,256	12,543	16,844	1,590,513	1,280,072	201,822	183,565	247,490	51,619
Oct.	2,041,790	507,780	14,392	1,517,092	12,139	16,918	1,591,696	1,281,067	198,296	180,148	251,798	55,877
Nov.	2,044,592	509,195	14,408	1,518,501	11,021	16,896	1,595,025	1,283,456	195,932	180,021	253,635	55,024
Dec.	2,045,923	509,169	14,863	1,519,873	11,905	16,881	1,595,866	1,283,776	197,342	181,343	252,715	54,754
2025 Jan.	2,045,073	509,625	14,530	1,518,434	11,852	17,014	1,595,996	1,283,490	196,940	180,958	252,137	53,986
Feb.	2,047,674	511,886	14,762	1,518,829	11,532	16,959	1,598,315	1,284,989	195,289	179,798	254,070	54,042
Mar.	2,050,845	512,223	15,415	1,521,737	12,472	16,885	1,601,277	1,287,250	196,034	180,495	253,534	53,992
Short-term loans												
											end of year or month *	
2023	50,728	20,642	15,020	29,533	11,834	553	3,196	2,054	25,781	24,012	21,751	3,466
2024	51,085	20,775	14,863	29,784	11,905	526	3,168	1,993	26,084	24,221	21,833	3,570
2024 June	49,404	20,747	15,327	28,150	11,546	507	3,278	2,074	24,685	22,926	21,441	3,150
July	49,316	19,983	14,347	28,851	11,728	482	3,477	2,215	25,259	23,556	20,580	3,080
Aug.	49,187	19,894	14,359	28,864	11,769	429	3,344	2,129	25,435	23,733	20,408	3,002
Sep.	51,100	21,019	15,434	29,611	12,543	470	3,304	2,111	26,140	24,351	21,656	3,149
Oct.	49,760	20,204	14,392	29,090	12,139	466	3,324	2,117	25,578	23,836	20,858	3,137
Nov.	48,550	20,155	14,408	27,923	11,021	472	3,189	2,008	24,297	22,558	21,064	3,357
Dec.	51,085	20,775	14,863	29,784	11,905	526	3,168	1,993	26,084	24,221	21,833	3,570
2025 Jan.	49,890	20,539	14,530	28,795	11,852	556	3,393	2,097	25,243	23,462	21,254	3,236
Feb.	50,443	20,973	14,762	28,952	11,532	518	3,285	2,008	25,286	23,608	21,872	3,336
Mar.	51,564	21,369	15,415	29,649	12,472	546	3,412	2,099	25,713	23,937	22,439	3,613
Medium-term loans												
											end of year or month *	
2023	101,021	31,212	–	69,367	–	442	24,357	17,529	56,928	47,995	19,736	3,843
2024	98,838	31,054	–	67,370	–	414	21,724	15,347	55,662	47,810	21,452	4,213
2024 June	99,167	30,989	–	67,733	–	445	22,796	16,180	56,468	47,607	19,903	3,946
July	99,111	30,972	–	67,705	–	434	22,497	15,961	56,707	47,855	19,907	3,889
Aug.	99,166	31,022	–	67,706	–	438	22,331	15,777	56,985	48,046	19,850	3,883
Sep.	98,924	30,893	–	67,577	–	454	22,195	15,663	56,977	48,025	19,752	3,889
Oct.	98,978	31,039	–	67,473	–	466	22,089	15,642	56,185	47,259	20,704	4,572
Nov.	99,059	31,221	–	67,369	–	469	21,936	15,537	55,357	47,539	21,766	4,293
Dec.	98,838	31,054	–	67,370	–	414	21,724	15,347	55,662	47,810	21,452	4,213
2025 Jan.	98,517	30,911	–	67,216	–	390	21,390	15,106	55,777	47,905	21,350	4,205
Feb.	98,182	31,436	–	66,355	–	391	21,200	14,956	54,800	47,192	22,182	4,207
Mar.	97,769	31,037	–	66,346	–	386	20,989	14,790	54,990	47,410	21,790	4,146
Long-term loans												
											end of year or month *	
2023	1,875,962	452,962	–	1,406,787	–	16,213	1,549,696	1,251,710	116,764	108,980	209,502	46,097
2024	1,896,000	457,340	–	1,422,719	–	15,941	1,570,974	1,266,436	115,596	109,312	209,430	46,971
2024 June	1,882,244	454,686	–	1,411,577	–	15,981	1,556,760	1,255,927	118,551	110,971	206,933	44,679
July	1,884,899	455,516	–	1,413,363	–	16,020	1,559,319	1,257,874	118,465	110,902	207,115	44,587
Aug.	1,888,666	456,344	–	1,416,336	–	15,986	1,562,670	1,260,499	118,967	111,395	207,029	44,442
Sep.	1,889,801	455,813	–	1,418,068	–	15,920	1,565,014	1,262,298	118,705	111,189	206,082	44,581
Oct.	1,893,052	456,537	–	1,420,529	–	15,986	1,566,283	1,263,308	116,533	109,053	210,236	48,168
Nov.	1,896,983	457,819	–	1,423,209	–	15,955	1,569,900	1,265,911	116,278	109,924	210,805	47,374
Dec.	1,896,000	457,340	–	1,422,719	–	15,941	1,570,974	1,266,436	115,596	109,312	209,430	46,971
2025 Jan.	1,896,666	458,175	–	1,422,423	–	16,068	1,571,213	1,266,287	115,920	109,591	209,533	46,545
Feb.	1,899,049	459,477	–	1,423,522	–	16,050	1,573,830	1,268,025	115,203	108,998	210,016	46,499
Mar.	1,901,512	459,817	–	1,425,742	–	15,953	1,576,876	1,270,361	115,331	109,148	209,305	46,233

and global credit facilities without regular contractually agreed minimum repayment.