

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

Loans (including bills of exchange)									
Period	Total	General government	Enterprises and households						
			Total	Enterprises					
				Total	of which:				
					Non-financial corporations ²		Insurance companies ³	Other financial intermediaries ^{4 5}	
						of which: revolving loans and overdrafts ⁶		Total	of which: Financial vehicle corporations (FVCs)
	1	2	3	4	5	6	7	8	9
Loans, total									
								end of year or month ^{*)}	
2024	3,701,374	272,521	3,428,853	1,382,930	1,168,656	86,281	3,269	211,005	4,386
2025	3,838,902	295,352	3,543,550	1,458,181	1,177,059	84,323	3,384	277,738	4,593
2025 Oct.	3,818,266	293,294	3,524,972	1,444,488	1,179,227	88,192	3,643	261,618	4,874
Nov.	3,845,794	293,824	3,551,970	1,469,207	1,186,455	87,647	3,637	279,115	4,830
Dec.	3,838,902	295,352	3,543,550	1,458,181	1,177,059	84,323	3,384	277,738	4,593
2026 Jan.	3,837,829	299,756	3,538,073	1,454,362	1,174,649	86,363	3,819	275,894	4,807
Feb.	3,845,929	297,676	3,548,253	1,461,454	1,181,182	85,589	3,515	276,757	4,709
Mar.	3,855,996	299,323	3,556,673	1,466,812	1,180,292	87,106	3,629	282,891	4,719
Apr.	3,866,618	301,455	3,565,163	1,472,728	1,181,465	86,715	3,899	287,364	4,734
May	3,869,486	301,114	3,568,372	1,472,005	1,186,228	88,281	3,377	282,400	4,703
June	3,899,945	303,285	3,596,660	1,496,151	1,189,651	90,473	3,592	302,908	4,716
July	3,909,992	311,870	3,598,122	1,492,331	1,188,912	87,756	5,475	297,944	4,824
Short-term loans									
								end of year or month ^{*)}	
2024	292,989	18,106	274,883	223,798	170,200	86,281	400	53,198	3,970
2025	365,259	26,411	338,848	286,161	168,327	84,323	432	117,402	3,975
2025 Oct.	353,389	26,689	326,700	275,284	170,339	88,192	852	104,093	3,966
Nov.	369,799	25,547	344,252	293,861	173,576	87,647	757	119,528	3,960
Dec.	365,259	26,411	338,848	286,161	168,327	84,323	432	117,402	3,975
2026 Jan.	364,733	30,236	334,497	283,725	171,108	86,363	877	111,740	4,204
Feb.	362,655	27,470	335,185	284,433	172,440	85,589	590	111,403	4,127
Mar.	370,656	28,948	341,708	289,046	171,029	87,106	695	117,322	4,145
Apr.	373,023	29,991	343,032	291,317	167,915	86,715	895	122,507	4,179
May	367,150	27,297	339,853	288,079	169,952	88,281	357	117,770	4,164
June	392,027	29,526	362,501	308,901	173,684	90,473	556	134,661	4,193
July	384,779	32,016	352,763	300,387	170,517	87,756	2,428	127,442	4,009
Medium-term loans									
								end of year or month ^{*)}	
2024	367,145	15,740	351,405	252,567	190,766	–	76	61,725	5
2025	365,357	17,434	347,923	248,574	182,857	–	180	65,537	84
2025 Oct.	366,054	17,258	348,796	249,235	186,341	–	161	62,733	77
Nov.	368,805	17,425	351,380	251,944	187,530	–	162	64,252	81
Dec.	365,357	17,434	347,923	248,574	182,857	–	180	65,537	84
2026 Jan.	364,261	17,543	346,718	247,790	181,329	–	190	66,271	84
Feb.	365,043	18,106	346,937	248,403	181,709	–	169	66,525	83
Mar.	367,647	18,261	349,386	250,045	182,237	–	174	67,634	82
Apr.	367,644	18,802	348,842	249,736	181,963	–	174	67,599	82
May	368,325	19,010	349,315	249,995	182,534	–	176	67,285	83
June	372,424	18,838	353,586	253,981	183,327	–	183	70,471	83
July	374,242	19,419	354,823	254,676	182,475	–	185	72,016	390
Long-term loans									
								end of year or month ^{*)}	
2024	3,041,240	238,675	2,802,565	906,565	807,690	–	2,793	96,082	411
2025	3,108,286	251,507	2,856,779	923,446	825,875	–	2,772	94,799	534
2025 Oct.	3,098,823	249,347	2,849,476	919,969	822,547	–	2,630	94,792	831
Nov.	3,107,190	250,852	2,856,338	923,402	825,349	–	2,718	95,335	789
Dec.	3,108,286	251,507	2,856,779	923,446	825,875	–	2,772	94,799	534
2026 Jan.	3,108,835	251,977	2,856,858	922,847	822,212	–	2,752	97,883	519
Feb.	3,118,231	252,100	2,866,131	928,618	827,033	–	2,756	98,829	499
Mar.	3,117,693	252,114	2,865,579	927,721	827,026	–	2,760	97,935	492
Apr.	3,125,951	252,662	2,873,289	931,675	831,587	–	2,830	97,258	473
May	3,134,011	254,807	2,879,204	933,931	833,742	–	2,844	97,345	456
June	3,135,494	254,921	2,880,573	933,269	832,640	–	2,853	97,776	440
July	3,150,971	260,435	2,890,536	937,268	835,920	–	2,862	98,486	425

* 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

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		Non-profit institutions serving households	Housing loans		Consumer credit		Other loans		
	Total	of which revolving loans and overdrafts ⁶	Total	of which revolving loans and overdrafts ⁶		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 *	
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
2025	2,085,369	517,327	14,786	1,551,417	11,940	16,625	1,634,531	1,314,070	202,374	186,785	248,464	50,562
2025 Oct.	2,080,484	516,548	14,339	1,547,202	12,295	16,734	1,628,723	1,309,382	202,696	187,143	249,065	50,677
Nov.	2,082,763	517,409	14,388	1,548,586	11,255	16,768	1,632,562	1,312,451	200,911	185,452	249,290	50,683
Dec.	2,085,369	517,327	14,786	1,551,417	11,940	16,625	1,634,531	1,314,070	202,374	186,785	248,464	50,562
2026 Jan.	2,083,711	518,869	14,749	1,547,853	12,055	16,989	1,634,570	1,313,046	200,642	185,128	248,499	49,679
Feb.	2,086,799	520,220	14,813	1,549,517	11,642	17,062	1,637,465	1,315,046	200,408	184,916	248,926	49,555
Mar.	2,089,861	518,891	15,210	1,554,024	12,629	16,946	1,639,805	1,317,165	202,623	187,071	247,433	49,788
Apr.	2,092,435	519,046	14,656	1,556,366	12,188	17,023	1,643,183	1,319,866	202,000	186,643	247,252	49,857
May	2,096,367	520,213	14,731	1,559,160	12,131	16,994	1,647,442	1,323,278	202,494	187,037	246,431	48,845
June	2,100,509	520,638	15,431	1,562,982	12,642	16,889	1,649,569	1,324,775	203,968	188,585	246,972	49,622
July	2,105,791	521,154	14,411	1,567,759	12,434	16,878	1,654,624	1,328,866	204,815	189,463	246,352	49,430
Short-term loans												
											end of year or month *	
2024	51,085	20,775	14,863	29,784	11,905	526	3,168	1,993	26,084	24,221	21,833	3,570
2025	52,687	20,952	14,786	31,176	11,940	559	3,348	2,082	27,399	25,534	21,940	3,560
2025 Oct.	51,416	20,381	14,339	30,472	12,295	563	3,550	2,197	26,567	24,833	21,299	3,442
Nov.	50,391	20,353	14,388	29,496	11,255	542	3,414	2,120	25,689	23,924	21,288	3,452
Dec.	52,687	20,952	14,786	31,176	11,940	559	3,348	2,082	27,399	25,534	21,940	3,560
2026 Jan.	50,772	20,669	14,749	29,558	12,055	545	3,395	2,104	25,747	23,973	21,630	3,481
Feb.	50,752	20,848	14,813	29,371	11,642	533	3,403	2,097	25,478	23,700	21,871	3,574
Mar.	52,662	21,274	15,210	30,820	12,629	568	3,567	2,214	26,563	24,720	22,532	3,886
Apr.	51,715	20,530	14,656	30,610	12,188	575	3,441	2,139	26,176	24,352	22,098	4,119
May	51,774	20,620	14,731	30,595	12,131	559	3,394	2,111	26,352	24,475	22,028	4,009
June	53,600	21,313	15,431	31,697	12,642	590	3,302	2,076	27,210	25,305	23,088	4,316
July	52,376	20,407	14,411	31,417	12,434	552	3,490	2,204	26,872	25,033	22,014	4,180
Medium-term loans												
											end of year or month *	
2024	98,838	31,054	–	67,370	–	414	21,724	15,347	55,662	47,810	21,452	4,213
2025	99,349	31,152	–	67,793	–	404	21,087	14,838	56,534	48,866	21,728	4,089
2025 Oct.	99,561	31,229	–	67,931	–	401	21,076	14,823	56,721	49,076	21,764	4,032
Nov.	99,436	31,282	–	67,746	–	408	21,196	14,891	56,363	48,749	21,877	4,106
Dec.	99,349	31,152	–	67,793	–	404	21,087	14,838	56,534	48,866	21,728	4,089
2026 Jan.	98,928	31,133	–	67,377	–	418	20,955	14,712	56,511	48,829	21,462	3,836
Feb.	98,534	30,971	–	67,141	–	422	20,872	14,694	56,391	48,724	21,271	3,723
Mar.	99,341	30,961	–	67,972	–	408	20,867	14,738	57,018	49,334	21,456	3,900
Apr.	99,106	30,891	–	67,794	–	421	20,890	14,767	56,696	49,135	21,520	3,892
May	99,320	30,896	–	68,003	–	421	20,944	14,825	56,903	49,303	21,473	3,875
June	99,605	30,724	–	68,466	–	415	20,997	14,904	57,241	49,674	21,367	3,888
July	100,147	30,784	–	68,940	–	423	21,069	14,971	57,696	50,098	21,382	3,871
Long-term loans												
											end of year or month *	
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
2025	1,933,333	465,223	–	1,452,448	–	15,662	1,610,096	1,297,150	118,441	112,385	204,796	42,913
2025 Oct.	1,929,507	464,938	–	1,448,799	–	15,770	1,604,097	1,292,362	119,408	113,234	206,002	43,203
Nov.	1,932,936	465,774	–	1,451,344	–	15,818	1,607,952	1,295,440	118,859	112,779	206,125	43,125
Dec.	1,933,333	465,223	–	1,452,448	–	15,662	1,610,096	1,297,150	118,441	112,385	204,796	42,913
2026 Jan.	1,934,011	467,067	–	1,450,918	–	16,026	1,610,220	1,296,230	118,384	112,326	205,407	42,362
Feb.	1,937,513	468,401	–	1,453,005	–	16,107	1,613,190	1,298,255	118,539	112,492	205,784	42,258
Mar.	1,937,858	466,656	–	1,455,232	–	15,970	1,615,371	1,300,213	119,042	113,017	203,445	42,002
Apr.	1,941,614	467,625	–	1,457,962	–	16,027	1,618,852	1,302,960	119,128	113,156	203,634	41,846
May	1,945,273	468,697	–	1,460,562	–	16,014	1,623,104	1,306,342	119,239	113,259	202,930	40,961
June	1,947,304	468,601	–	1,462,819	–	15,884	1,625,270	1,307,795	119,517	113,606	202,517	41,418
July	1,953,268	469,963	–	1,467,402	–	15,903	1,630,065	1,311,691	120,247	114,332	202,956	41,379

and global credit facilities without regular contractually agreed minimum repayment.