## 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) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | Enterprises and households | | | | | | |
| | | | | Enterprises | | | | | |
| | | | | | of which: | | | | |
| | | | | | Non-financial corporations 2 | | | Other financial intermediaries 4 5 | |
| | Total | General government | Total | Total | Total | of which: revolving loans and overdrafts 6 | Insurance companies 3 | 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 Sep. | 3,755,837 | 289,099 | 3,466,738 | 1,389,341 | 1,176,135 | 91,135 | 3,448 | 209,758 | 4,896 |
| 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 | 3,899,828 | 303,285 | 3,596,543 | 1,496,037 | 1,189,536 | 90,473 | 3,592 | 302,909 | 4,716 |
| **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 Sep. | 305,345 | 25,276 | 280,069 | 227,531 | 172,745 | 91,135 | 668 | 54,118 | 3,967 |
| 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 | 391,941 | 29,536 | 362,405 | 308,802 | 173,585 | 90,473 | 556 | 134,661 | 4,193 |
| **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 Sep. | 362,296 | 16,674 | 345,622 | 246,380 | 185,199 | – | 159 | 61,022 | 77 |
| 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 | 372,392 | 18,828 | 353,564 | 253,959 | 183,305 | – | 183 | 70,471 | 83 |
| **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 Sep. | 3,088,196 | 247,149 | 2,841,047 | 915,430 | 818,191 | – | 2,621 | 94,618 | 852 |
| 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 | 3,135,495 | 254,921 | 2,880,574 | 933,276 | 832,646 | – | 2,853 | 97,777 | 440 |

***** 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

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## 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 | Households and non-profit institutions serving households: Total | of which by debtor group: Self-employed persons: Total | Self-employed persons: of which revolving loans and overdrafts 6 | Employees and other individuals: Total | Employees and other individuals: of which revolving loans and overdrafts 6 | Non-profit institutions serving households | of which by purpose of loan: Housing loans: Total | Housing loans: of which employees and other individuals | Consumer credit: Total | Consumer credit: of which employees and other individuals | Other loans: Total | Other loans: 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 Sep. | 2,077,397 | 516,826 | 15,150 | 1,543,734 | 12,389 | 16,837 | 1,624,515 | 1,305,727 | 202,803 | 187,176 | 250,079 | 50,831 |
| 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 | 2,100,506 | 520,633 | 15,431 | 1,562,984 | 12,643 | 16,889 | 1,649,569 | 1,324,775 | 203,969 | 188,586 | 246,968 | 49,623 |
| **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 Sep. | 52,538 | 21,183 | 15,150 | 30,795 | 12,389 | 560 | 3,420 | 2,100 | 26,911 | 25,134 | 22,207 | 3,561 |
| 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 | 53,603 | 21,314 | 15,431 | 31,699 | 12,643 | 590 | 3,302 | 2,076 | 27,211 | 25,306 | 23,090 | 4,317 |
| **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 Sep. | 99,242 | 31,198 | – | 67,641 | – | 403 | 20,974 | 14,739 | 56,565 | 48,916 | 21,703 | 3,986 |
| 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 |
| **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 Sep. | 1,925,617 | 464,445 | – | 1,445,298 | – | 15,874 | 1,600,121 | 1,288,888 | 119,327 | 113,126 | 206,169 | 43,284 |
| 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 | 1,947,298 | 468,595 | – | 1,462,819 | – | 15,884 | 1,625,270 | 1,307,795 | 119,517 | 113,606 | 202,511 | 41,418 |

and global credit facilities without regular contractually agreed minimum repayment.