

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 ^{*)}	
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 July	3,741,763	287,076	3,454,687	1,386,936	1,174,028	89,432	3,411	209,497	4,582	
Aug.	3,749,168	285,577	3,463,591	1,390,648	1,177,889	90,443	3,474	209,285	4,542	
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.	3,866,622	301,455	3,565,167	1,472,586	1,181,348	86,715	3,899	287,339	4,734	
	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 July	298,225	25,453	272,772	221,773	171,113	89,432	620	50,040	3,946	
Aug.	298,411	23,388	275,023	224,352	171,530	90,443	689	52,133	3,932	
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.	372,647	29,991	342,656	290,967	167,565	86,715	895	122,507	4,179	
	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 July	366,726	16,562	350,164	251,543	187,054	–	162	64,327	77	
Aug.	363,540	16,981	346,559	247,422	185,217	–	162	62,043	77	
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.	367,900	18,802	349,098	249,994	182,228	–	174	67,592	82	
	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 July	3,076,812	245,061	2,831,751	913,620	815,861	–	2,629	95,130	559	
Aug.	3,087,217	245,208	2,842,009	918,874	821,142	–	2,623	95,109	533	
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.	3,126,075	252,662	2,873,413	931,625	831,555	–	2,830	97,240	473	

* 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			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 *												
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 July	2,067,751	515,036	14,361	1,535,710	11,916	17,005	1,616,272	1,298,910	201,023	185,516	250,456	51,284
Aug.	2,072,943	516,391	14,287	1,539,580	11,879	16,972	1,620,500	1,302,221	201,766	186,216	250,677	51,143
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.	2,092,581	518,678	14,656	1,556,880	12,188	17,023	1,643,353	1,320,404	202,000	186,643	247,228	49,833
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 July	50,999	20,371	14,361	30,016	11,916	612	3,542	2,199	26,186	24,453	21,271	3,364
Aug.	50,671	20,288	14,287	29,810	11,879	573	3,462	2,130	25,999	24,317	21,210	3,363
Sep.	52,538	21,183	15,150	30,795	12,389	560	3,420	2,100	25,991	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.	51,689	20,530	14,656	30,584	12,188	575	3,441	2,139	26,176	24,352	22,072	4,093
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 July	98,621	31,112	–	67,108	–	401	20,894	14,673	56,028	48,475	21,699	3,960
Aug.	99,137	31,270	–	67,464	–	403	20,918	14,678	56,453	48,817	21,766	3,969
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.	99,104	30,891	–	67,792	–	421	20,889	14,766	56,696	49,135	21,519	3,891
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 July	1,918,131	463,553	–	1,438,586	–	15,992	1,591,836	1,282,038	118,809	112,588	207,486	43,960
Aug.	1,923,135	464,833	–	1,442,306	–	15,996	1,596,120	1,285,413	119,314	113,082	207,701	43,811
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.	1,941,788	467,257	–	1,458,504	–	16,027	1,619,023	1,303,499	119,128	113,156	203,637	41,849

and global credit facilities without regular contractually agreed minimum repayment.