

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 ^{*)}	
2022	3,613,284	247,976	3,365,308	1,350,579	1,152,096	88,623	4,774	193,709	4,540	
2023	3,649,923	254,262	3,395,661	1,367,950	1,163,783	87,032	3,570	200,597	5,015	
2023 May	3,650,635	249,769	3,400,866	1,380,981	1,173,003	92,824	4,135	203,843	5,029	
June	3,645,719	248,692	3,397,027	1,375,147	1,168,005	93,679	4,061	203,081	5,116	
July	3,653,946	252,053	3,401,893	1,377,937	1,171,050	91,922	4,289	202,598	5,080	
Aug.	3,649,964	249,451	3,400,513	1,374,091	1,167,975	88,866	4,378	201,738	5,079	
Sep.	3,653,618	251,980	3,401,638	1,373,201	1,163,780	89,455	4,249	205,172	5,038	
Oct.	3,656,697	255,127	3,401,570	1,373,040	1,165,474	88,367	4,390	203,176	4,989	
Nov.	3,661,275	254,393	3,406,882	1,377,787	1,170,856	90,069	4,324	202,607	4,964	
Dec.	3,649,923	254,262	3,395,661	1,367,950	1,163,783	87,032	3,570	200,597	5,015	
2024 Jan.	3,649,490	256,263	3,393,227	1,368,763	1,166,121	87,942	3,854	198,788	5,128	
Feb.	3,654,020	254,831	3,399,189	1,374,337	1,168,668	89,509	3,801	201,868	5,211	
	Short-term loans									
									end of year or month ^{*)}	
2022	293,747	14,323	279,424	228,509	179,298	88,623	1,611	47,600	3,303	
2023	278,172	14,218	263,954	213,226	166,983	87,032	640	45,603	3,439	
2023 May	297,514	17,361	280,153	229,130	178,367	92,824	1,116	49,647	3,594	
June	297,354	17,759	279,595	227,906	178,692	93,679	989	48,225	3,623	
July	296,205	19,647	276,558	225,856	178,034	91,922	1,231	46,591	3,538	
Aug.	286,943	16,839	270,104	219,334	172,543	88,866	1,338	45,453	3,557	
Sep.	293,771	18,955	274,816	223,792	173,023	89,455	1,214	49,555	3,578	
Oct.	290,604	20,280	270,324	219,545	170,837	88,367	1,361	47,347	3,540	
Nov.	287,954	16,569	271,385	221,293	173,373	90,069	1,378	46,542	3,414	
Dec.	278,172	14,218	263,954	213,226	166,983	87,032	640	45,603	3,439	
2024 Jan.	279,569	16,841	262,728	212,846	168,209	87,942	967	43,670	3,574	
Feb.	280,943	14,124	266,819	217,381	170,102	89,509	922	46,357	3,607	
	Medium-term loans									
									end of year or month ^{*)}	
2022	362,844	14,101	348,743	245,699	190,198	–	161	55,340	756	
2023	375,101	14,141	360,960	259,939	199,368	–	139	60,432	1,042	
2023 May	374,361	13,609	360,752	259,778	200,489	–	149	59,140	988	
June	373,330	13,360	359,970	258,371	197,857	–	148	60,366	1,065	
July	375,598	13,529	362,069	260,392	198,921	–	132	61,339	1,113	
Aug.	376,628	13,813	362,815	261,112	199,189	–	130	61,793	1,106	
Sep.	373,149	13,651	359,498	258,037	196,244	–	142	61,651	1,070	
Oct.	374,565	13,827	360,738	259,441	197,857	–	141	61,443	918	
Nov.	375,404	14,052	361,352	260,232	198,859	–	144	61,229	1,020	
Dec.	375,101	14,141	360,960	259,939	199,368	–	139	60,432	1,042	
2024 Jan.	373,336	13,818	359,518	259,391	198,596	–	139	60,656	1,036	
Feb.	371,078	14,083	356,995	257,176	196,467	–	137	60,572	1,083	
	Long-term loans									
									end of year or month ^{*)}	
2022	2,956,693	219,552	2,737,141	876,371	782,600	–	3,002	90,769	481	
2023	2,996,650	225,903	2,770,747	894,785	797,432	–	2,791	94,562	534	
2023 May	2,978,760	218,799	2,759,961	892,073	794,147	–	2,870	95,056	447	
June	2,975,035	217,573	2,757,462	888,870	791,456	–	2,924	94,490	428	
July	2,982,143	218,877	2,763,266	891,689	794,095	–	2,926	94,668	429	
Aug.	2,986,393	218,799	2,767,594	893,645	796,243	–	2,910	94,492	416	
Sep.	2,986,698	219,374	2,767,324	891,372	794,513	–	2,893	93,966	390	
Oct.	2,991,528	221,020	2,770,508	894,054	796,780	–	2,888	94,386	531	
Nov.	2,997,917	223,772	2,774,145	896,262	798,624	–	2,802	94,836	530	
Dec.	2,996,650	225,903	2,770,747	894,785	797,432	–	2,791	94,562	534	
2024 Jan.	2,996,585	225,604	2,770,981	896,526	799,316	–	2,748	94,462	518	
Feb.	3,001,999	226,624	2,775,375	899,780	802,099	–	2,742	94,939	521	

* 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

16.04.2024

still

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€ 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 *												
2022	2,014,729	501,661	14,276	1,495,782	12,760	17,286	1,560,075	1,260,103	197,999	179,271	256,655	56,407
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
2023 May	2,019,885	504,242	14,396	1,498,075	12,515	17,568	1,567,099	1,263,972	198,148	179,230	254,638	54,872
June	2,021,880	504,257	15,111	1,500,131	12,418	17,492	1,568,688	1,265,206	199,190	180,223	254,002	54,700
July	2,023,956	504,239	14,258	1,502,137	12,408	17,580	1,570,713	1,266,689	199,598	180,893	253,645	54,551
Aug.	2,026,422	504,520	14,143	1,504,268	12,537	17,634	1,572,814	1,268,249	200,078	181,349	253,530	54,666
Sep.	2,028,437	505,016	15,036	1,505,889	12,450	17,532	1,575,402	1,270,143	200,231	181,526	252,804	54,218
Oct.	2,028,530	505,069	14,485	1,506,097	12,581	17,364	1,576,033	1,270,406	200,309	181,685	252,188	54,000
Nov.	2,029,095	505,479	14,656	1,506,285	11,819	17,331	1,577,591	1,271,580	199,480	180,958	252,024	53,744
Dec.	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 Jan.	2,024,464	504,569	14,692	1,502,781	12,074	17,114	1,575,101	1,269,419	198,682	180,313	250,681	53,049
Feb.	2,024,852	504,900	14,776	1,502,915	11,688	17,037	1,575,530	1,269,570	198,490	180,203	250,832	53,142
Short-term loans												
end of year or month *												
2022	50,915	20,427	14,276	29,913	12,760	575	3,513	2,386	25,593	23,817	21,809	3,709
2023	50,728	20,642	15,020	29,533	11,834	553	3,196	2,054	25,781	24,012	21,751	3,466
2023 May	51,023	20,338	14,396	30,091	12,515	594	3,427	2,292	26,145	24,384	21,451	3,414
June	51,689	20,994	15,111	30,100	12,418	595	3,303	2,177	26,286	24,490	22,100	3,431
July	50,702	20,160	14,258	29,948	12,408	594	3,414	2,239	26,051	24,337	21,237	3,368
Aug.	50,770	19,731	14,143	30,481	12,537	558	3,393	2,196	26,291	24,580	21,086	3,701
Sep.	51,024	20,571	15,036	29,890	12,450	563	3,237	2,084	26,042	24,303	21,745	3,501
Oct.	50,779	20,044	14,485	30,194	12,581	541	3,312	2,142	26,136	24,447	21,331	3,599
Nov.	50,092	20,146	14,656	29,398	11,819	548	3,297	2,140	25,387	23,674	21,408	3,581
Dec.	50,728	20,642	15,020	29,533	11,834	553	3,196	2,054	25,781	24,012	21,751	3,466
2024 Jan.	49,882	20,295	14,692	29,036	12,074	551	3,352	2,135	25,328	23,594	21,202	3,307
Feb.	49,438	20,332	14,776	28,601	11,688	505	3,248	2,048	24,817	23,103	21,373	3,450
Medium-term loans												
end of year or month *												
2022	103,044	30,123	–	72,347	–	574	26,848	19,809	57,020	48,532	19,176	4,006
2023	101,021	31,212	–	69,367	–	442	24,357	17,529	56,928	47,995	19,736	3,843
2023 May	100,974	30,589	–	69,826	–	559	25,817	18,737	55,987	47,198	19,170	3,891
June	101,599	30,935	–	70,111	–	553	25,699	18,640	56,404	47,567	19,496	3,904
July	101,677	31,065	–	70,041	–	571	25,553	18,565	56,421	47,555	19,703	3,921
Aug.	101,703	31,149	–	69,963	–	591	25,400	18,450	56,528	47,607	19,775	3,906
Sep.	101,461	31,111	–	69,739	–	611	25,142	18,229	56,584	47,615	19,735	3,895
Oct.	101,297	31,280	–	69,562	–	455	25,050	18,097	56,610	47,640	19,637	3,825
Nov.	101,120	31,205	–	69,456	–	459	24,626	17,729	56,770	47,880	19,724	3,847
Dec.	101,021	31,212	–	69,367	–	442	24,357	17,529	56,928	47,995	19,736	3,843
2024 Jan.	100,127	31,050	–	68,638	–	439	23,935	17,199	56,488	47,580	19,704	3,859
Feb.	99,819	31,025	–	68,359	–	435	23,691	16,990	56,341	47,458	19,787	3,911
Long-term loans												
end of year or month *												
2022	1,860,770	451,111	–	1,393,522	–	16,137	1,529,714	1,237,908	115,386	106,922	215,670	48,692
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
2023 May	1,867,888	453,315	–	1,398,158	–	16,415	1,537,855	1,242,943	116,016	107,648	214,017	47,567
June	1,868,592	452,328	–	1,399,920	–	16,344	1,539,686	1,244,389	116,500	108,166	212,406	47,365
July	1,871,577	453,014	–	1,402,148	–	16,415	1,541,746	1,245,885	117,126	109,001	212,705	47,262
Aug.	1,873,949	453,640	–	1,403,824	–	16,485	1,544,021	1,247,603	117,259	109,162	212,669	47,059
Sep.	1,875,952	453,334	–	1,406,260	–	16,358	1,547,023	1,249,830	117,605	109,608	211,324	46,822
Oct.	1,876,454	453,745	–	1,406,341	–	16,368	1,547,671	1,250,167	117,563	109,598	211,220	46,576
Nov.	1,877,883	454,128	–	1,407,431	–	16,324	1,549,668	1,251,711	117,323	109,404	210,892	46,316
Dec.	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 Jan.	1,874,455	453,224	–	1,405,107	–	16,124	1,547,814	1,250,085	116,866	109,139	209,775	45,883
Feb.	1,875,595	453,543	–	1,405,955	–	16,097	1,548,591	1,250,532	117,332	109,642	209,672	45,781

and global credit facilities without regular contractually agreed minimum repayment.