

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	of which:		Insurance companies ³	Other financial intermediaries ^{4 5}		
					Non-financial corporations ²					
					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 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.	3,866,618	301,455	3,565,163	1,472,728	1,181,465	86,715	3,899	287,364	4,734	
May	3,869,461	301,114	3,568,347	1,472,006	1,186,261	88,281	3,377	282,368	4,703	
	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 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.	373,023	29,991	343,032	291,317	167,915	86,715	895	122,507	4,179	
May	367,123	27,297	339,826	288,079	169,952	88,281	357	117,770	4,164	
	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 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.	367,644	18,802	348,842	249,736	181,963	–	174	67,599	82	
May	368,326	19,010	349,316	249,996	182,535	–	176	67,285	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 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.	3,125,951	252,662	2,873,289	931,675	831,587	–	2,830	97,258	473	
May	3,134,012	254,807	2,879,205	933,931	833,774	–	2,844	97,313	456	

* 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

30.06.2026

still

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Breakdown of loans (including bills of exchange ¹) to domestic enterprises and households
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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 *	
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 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
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
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
2025 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
2025 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
2026 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
2026 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
2026 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
2026 May	2,096,341	520,186	14,731	1,559,161	12,131	16,994	1,647,442	1,323,278	202,494	187,037	246,405	48,846
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 Aug.	50,671	20,288	14,287	29,810	11,879	573	3,462	2,130	25,999	24,317	21,210	3,363
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
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
2025 Nov.	50,391	20,353	14,388	29,496	11,255	542	3,414	2,120	25,689	23,924	21,288	3,452
2025 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
2026 Feb.	50,752	20,848	14,813	29,371	11,642	533	3,403	2,097	25,478	23,700	21,871	3,574
2026 Mar.	52,662	21,274	15,210	30,820	12,629	568	3,567	2,214	26,563	24,720	22,532	3,886
2026 Apr.	51,715	20,530	14,656	30,610	12,188	575	3,441	2,139	26,176	24,352	22,098	4,119
2026 May	51,747	20,593	14,731	30,595	12,131	559	3,394	2,111	26,352	24,475	22,001	4,009
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 Aug.	99,137	31,270	–	67,464	–	403	20,918	14,678	56,453	48,817	21,766	3,969
2025 Sep.	99,242	31,198	–	67,641	–	403	20,974	14,739	56,565	48,916	21,703	3,986
2025 Oct.	99,561	31,229	–	67,931	–	401	21,076	14,823	56,721	49,076	21,764	4,032
2025 Nov.	99,436	31,282	–	67,746	–	408	21,196	14,891	56,363	48,749	21,877	4,106
2025 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
2026 Feb.	98,534	30,971	–	67,141	–	422	20,872	14,694	56,391	48,724	21,271	3,723
2026 Mar.	99,341	30,961	–	67,972	–	408	20,867	14,738	57,018	49,334	21,456	3,900
2026 Apr.	99,106	30,891	–	67,794	–	421	20,890	14,767	56,696	49,135	21,520	3,892
2026 May	99,320	30,896	–	68,003	–	421	20,944	14,825	56,903	49,303	21,473	3,875
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 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
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
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
2025 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
2025 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
2026 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
2026 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
2026 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
2026 May	1,945,274	468,697	–	1,460,563	–	16,014	1,623,104	1,306,342	119,239	113,259	202,931	40,962

and global credit facilities without regular contractually agreed minimum repayment.