

## I. Banks and other financial institutions

### 2. Deposits and loans in Germany

a) Loans of monetary financial institutions (excluding the Bundesbank) in Germany to the domestic private sector \*

seasonally adjusted +

Period	Outstanding amounts in € billion <sup>3</sup>											
	Total 1 r)	of which:		of which:		Breakdown by maturity:			Households 2 r)	Breakdown by use:		
		Financial corporations 1	Insurance corporations and pensions funds	Other financial intermediaries 1	Non-financial corporations r)	Up to 1 year r)	Over 1 and up to 5 years	Over 5 years		Consumer credit	Loans for house purchases r)	Other loans
<b>Outstanding amounts in € billion <sup>3</sup></b>												
2022 Q4	3,382.4	200.0	5.1	194.9	1,165.0	191.0	190.6	783.4	2,017.4	198.2	1,561.3	257.8
2023 Q1	3,399.6	205.3	4.1	201.2	1,168.5	184.3	195.7	788.4	2,025.8	199.4	1,570.6	255.8
Q2	3,409.1	205.3	4.1	201.2	1,175.7	184.3	198.3	793.1	2,028.1	199.6	1,574.1	254.4
Q3	3,416.0	210.0	4.3	205.7	1,176.6	184.4	197.2	795.0	2,029.4	199.3	1,576.8	253.3
Q4	3,412.9	205.7	3.8	201.9	1,176.4	179.0	199.1	798.3	2,030.8	200.1	1,578.6	252.1
2023 Jan.	3,394.0	199.1	4.5	194.6	1,174.0	194.9	193.1	786.1	2,021.0	198.3	1,565.0	257.6
Feb.	3,398.7	202.2	4.1	198.1	1,172.8	186.7	197.9	788.2	2,023.8	199.1	1,567.6	257.1
Mar.	3,399.6	205.3	4.1	201.2	1,168.5	184.3	195.7	788.4	2,025.8	199.4	1,570.6	255.8
Apr.	3,405.5	206.5	5.3	201.2	1,172.1	186.5	196.0	789.6	2,027.0	199.2	1,572.4	255.4
May	3,410.6	206.5	4.4	202.1	1,176.6	184.2	199.4	793.0	2,027.5	199.4	1,573.1	254.9
June	3,409.1	205.3	4.1	201.2	1,175.7	184.3	198.3	793.1	2,028.1	199.6	1,574.1	254.4
July	3,413.2	207.2	4.5	202.8	1,177.8	185.6	199.2	793.0	2,028.2	199.6	1,574.4	254.2
Aug.	3,413.7	207.9	4.4	203.5	1,177.2	184.6	198.3	794.3	2,028.6	199.5	1,575.4	253.7
Sep.	3,416.0	210.0	4.3	205.7	1,176.6	184.4	197.2	795.0	2,029.4	199.3	1,576.8	253.3
Oct.	3,415.4	210.5	4.4	206.1	1,175.4	181.6	197.5	796.3	2,029.5	199.7	1,576.8	253.0
Nov.	3,417.1	208.6	4.0	204.6	1,178.1	183.5	197.8	796.9	2,030.3	199.8	1,578.0	252.5
Dec.	3,412.9	205.7	3.8	201.9	1,176.4	179.0	199.1	798.3	2,030.8	200.1	1,578.6	252.1
2024 Jan. p	3,415.6	204.3	3.7	200.6	1,177.9	178.1	199.6	800.2	2,033.3	200.2	1,581.7	251.4
<b>Transactions during period in € billion</b>												
2022 Q4	24.2	11.4	0.4	11.0	1.3	-14.3	7.4	8.3	11.4	0.1	12.4	-1.0
2023 Q1	19.3	5.5	-0.8	6.3	5.8	-5.1	5.1	5.9	8.0	0.8	8.5	-1.3
Q2	8.1	1.4	0.0	1.4	4.8	-2.0	1.7	5.1	1.9	-0.0	3.6	-1.6
Q3	3.7	4.5	0.1	4.4	-2.0	-1.8	-2.4	2.2	1.2	0.1	2.8	-1.7
Q4	-1.7	-3.5	-0.5	-3.0	1.4	-4.2	1.0	4.6	0.4	-0.1	2.0	-1.5
2023 Jan.	12.2	-0.3	-0.5	0.2	8.9	4.3	2.3	2.3	3.6	0.1	3.8	-0.2
Feb.	3.1	2.5	-0.4	3.0	-1.8	-8.8	4.8	2.2	2.3	0.3	2.6	-0.6
Mar.	4.1	3.3	0.1	3.2	-1.3	-0.7	-2.0	1.4	2.1	0.4	2.2	-0.5
Apr.	6.1	1.2	1.1	0.1	3.7	2.0	0.3	1.4	1.1	-0.3	1.8	-0.4
May	3.5	0.0	-0.9	0.9	3.2	-3.2	2.9	3.5	0.3	0.1	0.8	-0.6
June	-1.5	0.1	-0.2	0.3	-2.2	-0.9	-1.5	0.1	0.6	0.2	1.0	-0.6
July	3.3	2.0	0.3	1.7	1.3	0.7	0.4	0.2	0.0	0.2	0.4	-0.6
Aug.	-0.7	0.5	-0.1	0.5	-1.4	-1.4	-1.3	1.2	0.3	-0.2	1.0	-0.6
Sep.	1.1	2.1	-0.1	2.2	-1.9	-1.1	-1.5	0.7	0.9	0.1	1.4	-0.6
Oct.	-0.7	0.4	0.1	0.3	-0.9	-2.5	0.1	1.6	-0.1	0.2	0.0	-0.4
Nov.	2.8	-1.4	-0.4	-1.0	3.8	2.4	-0.1	1.5	0.4	-0.3	1.2	-0.5
Dec.	-3.8	-2.5	-0.2	-2.3	-1.5	-4.1	1.1	1.5	0.2	-0.0	0.8	-0.6
2024 Jan. p	3.3	-1.6	-0.1	-1.5	2.2	-1.3	0.8	2.6	2.7	-0.2	3.4	-0.5
<b>Period-to-period growth rates of transactions as a percentage <sup>4</sup></b>												
2022 Q4	0.7	6.1	8.4	6.0	0.1	-7.0	4.0	1.1	0.6	0.0	0.8	-0.4
2023 Q1	0.6	2.8	-16.2	3.2	0.5	-2.7	2.7	0.7	0.4	0.4	0.5	-0.5
Q2	0.2	0.7	0.4	0.7	0.4	-1.1	0.9	0.6	0.1	-0.0	0.2	-0.6
Q3	0.1	2.2	2.9	2.2	-0.2	-1.0	-1.2	0.3	0.1	0.1	0.2	-0.7
Q4	-0.0	-1.7	-11.0	-1.5	0.1	-2.3	0.5	0.6	0.0	-0.1	0.1	-0.6
2023 Jan.	0.4	-0.2	-9.3	0.1	0.8	2.3	1.2	0.3	0.2	0.0	0.2	-0.1
Feb.	0.1	1.3	-9.3	1.5	-0.2	-4.5	2.5	0.3	0.1	0.2	0.2	-0.2
Mar.	0.1	1.6	1.8	1.6	-0.1	-0.4	-1.0	0.2	0.1	0.2	0.1	-0.2
Apr.	0.2	0.6	27.5	0.1	0.3	1.1	0.2	0.2	0.1	-0.2	0.1	-0.2
May	0.1	0.0	-17.4	0.5	0.3	-1.7	1.5	0.4	0.0	0.1	0.0	-0.2
June	-0.0	0.1	-4.7	0.2	-0.2	-0.5	-0.8	0.0	0.0	0.1	0.1	-0.2
July	0.1	1.0	7.5	0.8	0.1	0.4	0.2	0.0	0.0	0.1	0.0	-0.2
Aug.	-0.0	0.2	-1.1	0.2	-0.1	-0.8	-0.6	0.2	0.0	-0.1	0.1	-0.2
Sep.	0.0	1.0	-3.2	1.1	-0.2	-0.6	-0.8	0.1	0.0	0.1	0.1	-0.2
Oct.	-0.0	0.2	1.9	0.1	-0.1	-1.4	0.0	0.2	-0.0	0.1	0.0	-0.2
Nov.	0.1	-0.6	-8.6	-0.5	0.3	1.3	-0.1	0.2	0.0	-0.2	0.1	-0.2
Dec.	-0.1	-1.2	-4.5	-1.1	-0.1	-2.2	0.6	0.2	0.0	-0.0	0.0	-0.2
2024 Jan. p	0.1	-0.8	-3.1	-0.7	0.2	-0.7	0.4	0.3	0.1	-0.1	0.2	-0.2

Source of the unadjusted figures for transactions and growth rates: European Central Bank; provisional. \* Adjusted for loan sales and securitisations. Adjustment method based on extended data collected according to Regulation ECB/2013/33. + Using Census X-12-ARIMA, 0.2.8. 1 Excluding reverse repos with central counterparties.

2 Including non-profit institutions serving households. 3 Outstanding amount at the end of the quarter and month, respectively. 4 Figures calculated on the basis of indices with five decimal places.