

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
by category of banks

€ million

Period	Loans (including bills of exchange)					
	General government	Enterprises and households				
		Total	Enterprises			
			Total	of which:		
				Non-financial corporations ²	Insurance companies ³	Other financial intermediaries ^{4 5}
	1	2	3	4	5	6
						7

Big banks**Loans, total**

end of year or month *

2024	464,493	23,534	440,959	159,443	129,572	119	29,752
2025	475,499	28,543	446,956	171,336	127,478	175	43,683
2025 Nov.	473,262	27,634	445,628	169,029	130,518	366	38,145
2025 Dec.	475,499	28,543	446,956	171,336	127,478	175	43,683
2026 Jan.	471,717	28,410	443,307	168,299	128,217	316	39,766
Feb.	472,554	28,281	444,273	169,476	130,121	236	39,119
Mar.	476,207	28,067	448,140	173,834	130,987	155	42,692
Apr.	474,938	28,187	446,751	172,968	129,638	533	42,797
May	476,144	28,230	447,914	174,327	130,932	142	43,253
June	477,760	28,905	448,855	176,699	131,222	304	45,173
July	471,713	29,537	442,176	170,774	130,552	2,025	38,197

Short-term loans

end of year or month *

2024	66,490	1,524	64,966	59,130	40,103	101	18,926
2025	79,664	3,342	76,322	70,272	37,814	159	32,299
2025 Nov.	76,302	3,044	73,258	67,650	40,649	351	26,650
2025 Dec.	79,664	3,342	76,322	70,272	37,814	159	32,299
2026 Jan.	76,332	3,258	73,074	67,007	39,179	299	27,529
Feb.	71,914	3,076	68,838	62,978	37,470	220	25,288
Mar.	76,156	2,935	73,221	66,700	37,662	139	28,899
Apr.	75,645	3,052	72,593	66,104	36,392	517	29,195
May	75,984	2,989	72,995	66,643	37,073	122	29,448
June	79,850	3,804	76,046	69,214	37,896	285	31,033
July	74,165	4,249	69,916	63,438	37,174	2,006	24,258

Medium-term loans

end of year or month *

2024	27,514	2,115	25,399	21,619	18,496	2	3,121
2025	28,450	2,270	26,180	22,652	18,971	1	3,680
2025 Nov.	28,451	2,167	26,284	22,733	19,029	1	3,703
2025 Dec.	28,450	2,270	26,180	22,652	18,971	1	3,680
2026 Jan.	28,185	2,223	25,962	22,579	18,920	1	3,658
Feb.	29,449	2,200	27,249	23,904	19,572	1	4,331
Mar.	29,886	2,182	27,704	24,220	19,799	1	4,420
Apr.	30,176	2,266	27,910	24,448	20,025	1	4,422
May	30,618	2,234	28,384	24,905	20,244	2	4,659
June	31,070	2,155	28,915	25,453	20,591	2	4,860
July	31,235	2,313	28,922	25,484	20,804	2	4,678

Long-term loans

end of year or month *

2024	370,489	19,895	350,594	78,694	70,973	16	7,705
2025	367,385	22,931	344,454	78,412	70,693	15	7,704
2025 Nov.	368,509	22,423	346,086	78,646	70,840	14	7,792
2025 Dec.	367,385	22,931	344,454	78,412	70,693	15	7,704
2026 Jan.	367,200	22,929	344,271	78,713	70,118	16	8,579
Feb.	371,191	23,005	348,186	82,594	73,079	15	9,500
Mar.	370,165	22,950	347,215	82,914	73,526	15	9,373
Apr.	369,117	22,869	346,248	82,416	73,221	15	9,180
May	369,542	23,007	346,535	82,779	73,615	18	9,146
June	366,840	22,946	343,894	82,032	72,735	17	9,280
July	366,313	22,975	343,338	81,852	72,574	17	9,261

* 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.

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

by category of banks

€ million

Households and non-profit institutions serving households										
	of which by debtor group			of which by purpose of loan						
	Self-employed persons	Employees and other individuals	Non-profit institutions serving households	Housing loans		Consumer credit		Other loans		
				Total	of which employees and other individuals	Total	of which employees and other individuals	Total	of which employees and other individuals	
Period	8	9	10	11	12	13	14	15	16	17

Big banks**Loans, total**

end of year or month *

2024	281,516	44,310	236,631	575	244,826	211,095	17,712	17,034	18,978	8,502
2025	275,620	43,303	231,752	565	240,825	207,682	18,930	18,101	15,865	5,969
2025 Nov.	276,599	43,440	232,585	574	241,943	208,646	18,769	18,028	15,887	5,911
2025 Dec.	275,620	43,303	231,752	565	240,825	207,682	18,930	18,101	15,865	5,969
2026 Jan.	275,008	43,254	231,336	418	240,369	207,323	18,969	18,193	15,670	5,820
2026 Feb.	274,797	43,335	231,046	416	240,376	207,316	18,722	17,937	15,699	5,793
2026 Mar.	274,306	43,189	230,689	428	239,297	206,376	19,291	18,430	15,718	5,883
2026 Apr.	273,783	43,034	230,329	420	238,932	206,060	19,097	18,235	15,754	6,034
2026 May	273,587	43,043	230,133	411	239,882	206,856	18,978	18,087	14,727	5,190
2026 June	272,156	42,772	228,978	406	237,713	204,815	19,091	18,193	15,352	5,970
2026 July	271,402	42,602	228,391	409	237,366	204,530	18,996	18,117	15,040	5,744

Short-term loans

end of year or month *

2024	5,836	2,272	3,511	53	159	92	2,776	2,305	2,901	1,114
2025	6,050	2,495	3,490	65	199	95	3,100	2,460	2,751	935
2025 Nov.	5,608	2,352	3,188	68	212	102	2,806	2,261	2,590	825
2025 Dec.	6,050	2,495	3,490	65	199	95	3,100	2,460	2,751	935
2026 Jan.	6,067	2,415	3,585	67	196	97	3,137	2,548	2,734	940
2026 Feb.	5,860	2,405	3,389	66	184	92	2,953	2,355	2,723	942
2026 Mar.	6,521	2,503	3,933	85	198	104	3,576	2,899	2,747	930
2026 Apr.	6,489	2,427	3,977	85	199	106	3,473	2,795	2,817	1,076
2026 May	6,352	2,434	3,843	75	183	105	3,489	2,781	2,680	957
2026 June	6,832	2,544	4,212	76	188	101	3,671	2,957	2,973	1,154
2026 July	6,478	2,409	3,992	77	194	106	3,654	2,953	2,630	933

Medium-term loans

end of year or month *

2024	3,780	984	2,767	29	1,289	801	1,382	1,326	1,109	640
2025	3,528	910	2,592	26	1,187	730	1,405	1,364	936	498
2025 Nov.	3,551	902	2,623	26	1,168	733	1,424	1,382	959	508
2025 Dec.	3,528	910	2,592	26	1,187	730	1,405	1,364	936	498
2026 Jan.	3,383	919	2,453	11	1,198	726	1,411	1,371	774	356
2026 Feb.	3,345	919	2,415	11	1,165	724	1,399	1,359	781	332
2026 Mar.	3,484	916	2,558	10	1,153	720	1,397	1,357	934	481
2026 Apr.	3,462	909	2,550	3	1,140	716	1,396	1,356	926	478
2026 May	3,479	924	2,552	3	1,199	743	1,390	1,350	890	459
2026 June	3,462	895	2,565	2	1,210	763	1,412	1,367	840	435
2026 July	3,438	892	2,542	4	1,204	746	1,415	1,370	819	426

Long-term loans

end of year or month *

2024	271,900	41,054	230,353	493	243,378	210,202	13,554	13,403	14,968	6,748
2025	266,042	39,898	225,670	474	239,439	206,857	14,425	14,277	12,178	4,536
2025 Nov.	267,440	40,186	226,774	480	240,563	207,811	14,539	14,385	12,338	4,578
2025 Dec.	266,042	39,898	225,670	474	239,439	206,857	14,425	14,277	12,178	4,536
2026 Jan.	265,558	39,920	225,298	340	238,975	206,500	14,421	14,274	12,162	4,524
2026 Feb.	265,592	40,011	225,242	339	239,027	206,500	14,370	14,223	12,195	4,519
2026 Mar.	264,301	39,770	224,198	333	237,946	205,552	14,318	14,174	12,037	4,472
2026 Apr.	263,832	39,698	223,802	332	237,593	205,238	14,228	14,084	12,011	4,480
2026 May	263,756	39,685	223,738	333	238,500	206,008	14,099	13,956	11,157	3,774
2026 June	261,862	39,333	222,201	328	236,315	203,951	14,008	13,869	11,539	4,381
2026 July	261,486	39,301	221,857	328	235,968	203,678	13,927	13,794	11,591	4,385

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
by category of banks

€ million

	Loans (including bills of exchange)						
			Enterprises and households				
				Enterprises			
					of which:		
	Total	General government	Total	Total	Non-financial corporations 2	Insurance companies 3	Other financial intermediaries 4 5
Period	1	2	3	4	5	6	7
Regional banks and other commercial banks							
Loans, total							
							end of year or month *
2024	471,525	21,083	450,442	186,763	148,540	131	38,092
2025	500,003	24,176	475,827	200,975	150,567	94	50,314
2025 Nov.	507,495	24,651	482,844	208,653	152,375	143	56,135
2025 Dec.	500,003	24,176	475,827	200,975	150,567	94	50,314
2026 Jan.	498,194	24,855	473,339	198,321	151,971	142	46,208
Feb.	500,068	24,174	475,894	199,982	153,517	62	46,403
Mar.	503,681	23,769	479,912	202,190	151,310	159	50,721
Apr.	502,345	24,003	478,342	200,277	150,194	184	49,899
May	505,250	23,893	481,357	202,189	152,022	92	50,075
June	509,541	23,994	485,547	204,603	151,311	111	53,181
July	511,787	25,216	486,571	203,790	150,391	172	53,227
Short-term loans							
							end of year or month *
2024	56,512	4,960	51,552	40,085	27,506	89	12,490
2025	68,031	5,959	62,072	50,146	26,986	73	23,087
2025 Nov.	76,865	6,531	70,334	58,421	28,550	122	29,749
2025 Dec.	68,031	5,959	62,072	50,146	26,986	73	23,087
2026 Jan.	64,785	6,569	58,216	46,470	28,095	123	18,252
Feb.	65,474	5,836	59,638	47,826	28,754	44	19,028
Mar.	67,693	5,470	62,223	50,287	27,730	136	22,421
Apr.	64,872	5,634	59,238	47,490	25,917	138	21,435
May	65,737	5,220	60,517	48,740	27,051	54	21,635
June	65,918	5,108	60,810	48,732	26,093	72	22,567
July	65,422	5,633	59,789	47,768	25,747	140	21,881
Medium-term loans							
							end of year or month *
2024	104,797	1,474	103,323	51,372	32,144	11	19,217
2025	108,041	2,206	105,835	52,490	30,939	14	21,537
2025 Nov.	107,150	2,152	104,998	51,948	31,288	14	20,646
2025 Dec.	108,041	2,206	105,835	52,490	30,939	14	21,537
2026 Jan.	108,793	2,230	106,563	53,173	30,856	12	22,305
Feb.	108,278	2,231	106,047	52,745	30,954	11	21,780
Mar.	109,647	2,269	107,378	53,737	30,935	15	22,787
Apr.	109,113	2,282	106,831	53,501	30,574	15	22,912
May	109,601	2,286	107,315	53,732	30,874	15	22,843
June	112,450	2,398	110,052	56,099	31,287	16	24,796
July	113,119	2,406	110,713	56,364	30,913	16	25,435
Long-term loans							
							end of year or month *
2024	310,216	14,649	295,567	95,306	88,890	31	6,385
2025	323,931	16,011	307,920	98,339	92,642	7	5,690
2025 Nov.	323,480	15,968	307,512	98,284	92,537	7	5,740
2025 Dec.	323,931	16,011	307,920	98,339	92,642	7	5,690
2026 Jan.	324,616	16,056	308,560	98,678	93,020	7	5,651
Feb.	326,316	16,107	310,209	99,411	93,809	7	5,595
Mar.	326,341	16,030	310,311	98,166	92,645	8	5,513
Apr.	328,360	16,087	312,273	99,286	93,703	31	5,552
May	329,912	16,387	313,525	99,717	94,097	23	5,597
June	331,173	16,488	314,685	99,772	93,931	23	5,818
July	333,246	17,177	316,069	99,658	93,731	16	5,911

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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

by category of banks

€ 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	Non-profit institutions serving households	Housing loans		Consumer credit		Other loans		
				Total	of which employees and other individuals	Total	of which employees and other individuals	Total	of which employees and other individuals	
8	9	10	11	12	13	14	15	16	17	
Regional banks and other commercial banks										
Loans, total										
										end of year or month *
2024	263,679	35,535	227,025	1,119	131,619	119,495	112,074	103,380	19,986	4,150
2025	274,852	35,614	238,184	1,054	138,126	126,060	116,473	107,807	20,253	4,317
2025 Nov.	274,191	35,600	237,535	1,056	137,608	125,493	116,353	107,753	20,230	4,289
Dec.	274,852	35,614	238,184	1,054	138,126	126,060	116,473	107,807	20,253	4,317
2026 Jan.	275,018	35,662	238,292	1,064	138,253	126,201	116,552	107,850	20,213	4,241
Feb.	275,912	35,694	239,134	1,084	138,844	126,775	116,707	108,026	20,361	4,333
Mar.	277,722	35,667	240,976	1,079	139,746	127,661	117,563	108,861	20,413	4,454
Apr.	278,065	35,336	241,652	1,077	140,487	128,482	117,287	108,725	20,291	4,445
May	279,168	35,414	242,677	1,077	141,104	129,103	117,710	109,071	20,354	4,503
June	280,944	35,437	244,477	1,030	141,920	129,914	118,590	109,946	20,434	4,617
July	282,781	35,518	246,240	1,023	142,885	130,852	119,465	110,790	20,431	4,598
Short-term loans										
										end of year or month *
2024	11,467	3,052	8,383	32	673	415	7,292	6,951	3,502	1,017
2025	11,926	3,194	8,701	31	784	522	7,267	6,947	3,875	1,232
2025 Nov.	11,913	3,209	8,672	32	767	493	7,317	6,998	3,829	1,181
Dec.	11,926	3,194	8,701	31	784	522	7,267	6,947	3,875	1,232
2026 Jan.	11,746	3,205	8,504	37	797	528	7,103	6,766	3,846	1,210
Feb.	11,812	3,222	8,547	43	799	529	7,069	6,735	3,944	1,283
Mar.	11,936	3,174	8,717	45	825	543	7,093	6,770	4,018	1,404
Apr.	11,748	3,138	8,565	45	810	527	6,954	6,637	3,984	1,401
May	11,777	3,131	8,599	47	805	522	6,928	6,601	4,044	1,476
June	12,078	3,181	8,851	46	813	535	7,070	6,737	4,195	1,579
July	12,021	3,181	8,798	42	810	531	7,028	6,702	4,183	1,565
Medium-term loans										
										end of year or month *
2024	51,951	13,339	38,541	71	2,633	2,174	42,121	35,176	7,197	1,191
2025	53,345	13,239	40,028	78	2,757	2,266	43,314	36,470	7,274	1,292
2025 Nov.	53,050	13,146	39,824	80	2,753	2,256	43,067	36,283	7,230	1,285
Dec.	53,345	13,239	40,028	78	2,757	2,266	43,314	36,470	7,274	1,292
2026 Jan.	53,390	13,240	40,068	82	2,772	2,275	43,365	36,504	7,253	1,289
Feb.	53,302	13,168	40,053	81	2,796	2,295	43,297	36,458	7,209	1,300
Mar.	53,641	13,190	40,368	83	2,804	2,305	43,611	36,748	7,226	1,315
Apr.	53,330	13,063	40,185	82	2,855	2,351	43,245	36,510	7,230	1,324
May	53,583	13,081	40,416	86	2,899	2,395	43,470	36,694	7,214	1,327
June	53,953	13,077	40,788	88	2,938	2,436	43,778	37,011	7,237	1,341
July	54,349	13,105	41,157	87	2,986	2,481	44,132	37,338	7,231	1,338
Long-term loans										
										end of year or month *
2024	200,261	19,144	180,101	1,016	128,313	116,906	62,661	61,253	9,287	1,942
2025	209,581	19,181	189,455	945	134,585	123,272	65,892	64,390	9,104	1,793
2025 Nov.	209,228	19,245	189,039	944	134,088	122,744	65,969	64,472	9,171	1,823
Dec.	209,581	19,181	189,455	945	134,585	123,272	65,892	64,390	9,104	1,793
2026 Jan.	209,882	19,217	189,720	945	134,684	123,398	66,084	64,580	9,114	1,742
Feb.	210,798	19,304	190,534	960	135,249	123,951	66,341	64,833	9,208	1,750
Mar.	212,145	19,303	191,891	951	136,117	124,813	66,859	65,343	9,169	1,735
Apr.	212,987	19,135	192,902	950	136,822	125,604	67,088	65,578	9,077	1,720
May	213,808	19,202	193,662	944	137,400	126,186	67,312	65,776	9,096	1,700
June	214,913	19,179	194,838	896	138,169	126,943	67,742	66,198	9,002	1,697
July	216,411	19,232	196,285	894	139,089	127,840	68,305	66,750	9,017	1,695

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€ million

	Loans (including bills of exchange)						
Period	Total	General government	Enterprises and households				
			Total	Enterprises			
					of which:		
					Non-financial corporations 2	Insurance companies 3	Other financial intermediaries 4 5
1	2	3	4	5	6	7	
Branches of foreign banks							
Loans, total							
2024	112,537	676	111,861	84,095	67,160	252	16,683
2025	109,311	477	108,834	80,638	64,107	238	16,293
2025 Nov.	108,876	462	108,414	80,042	64,300	219	15,523
2025 Dec.	109,311	477	108,834	80,638	64,107	238	16,293
2026 Jan.	106,778	433	106,345	78,395	62,952	403	15,040
Feb.	107,206	427	106,779	79,210	63,448	252	15,510
Mar.	108,821	426	108,395	80,268	64,162	287	15,819
Apr.	109,102	428	108,674	80,310	64,823	248	15,239
May	108,953	428	108,525	80,147	64,409	244	15,494
June	113,318	443	112,875	84,317	67,284	260	16,773
July	111,825	436	111,389	82,753	65,839	280	16,634
Short-term loans							
2024	33,622	335	33,287	25,996	19,336	113	6,547
2025	34,532	355	34,177	26,314	20,515	54	5,745
2025 Nov.	33,506	335	33,171	25,054	20,038	80	4,936
2025 Dec.	34,532	355	34,177	26,314	20,515	54	5,745
2026 Jan.	32,184	321	31,863	24,204	19,288	218	4,698
Feb.	33,447	317	33,130	25,611	20,201	87	5,323
Mar.	34,440	317	34,123	26,357	20,134	122	6,101
Apr.	35,035	319	34,716	26,814	20,667	83	6,064
May	35,263	319	34,944	27,029	20,655	79	6,295
June	38,360	336	38,024	30,015	22,272	95	7,648
July	36,545	342	36,203	28,157	20,638	115	7,404
Medium-term loans							
2024	41,703	261	41,442	31,988	26,247	2	5,739
2025	39,511	48	39,463	29,504	22,764	.	.
2025 Nov.	39,624	54	39,570	29,693	23,010	.	.
2025 Dec.	39,511	48	39,463	29,504	22,764	.	.
2026 Jan.	39,539	39	39,500	29,543	22,754	.	.
Feb.	39,294	37	39,257	29,492	22,877	.	.
Mar.	40,355	36	40,319	30,275	23,818	.	.
Apr.	39,652	34	39,618	29,483	23,321	.	.
May	39,102	34	39,068	28,919	22,755	.	.
June	39,720	33	39,687	29,451	23,365	.	.
July	39,683	21	39,662	29,394	23,348	.	.
Long-term loans							
2024	37,212	80	37,132	26,111	21,577	137	4,397
2025	35,268	74	35,194	24,820	20,828	.	.
2025 Nov.	35,746	73	35,673	25,295	21,252	.	.
2025 Dec.	35,268	74	35,194	24,820	20,828	.	.
2026 Jan.	35,055	73	34,982	24,648	20,910	.	.
Feb.	34,465	73	34,392	24,107	20,370	.	.
Mar.	34,026	73	33,953	23,636	20,210	.	.
Apr.	34,415	75	34,340	24,013	20,835	.	.
May	34,588	75	34,513	24,199	20,999	.	.
June	35,238	74	35,164	24,851	21,647	.	.
July	35,597	73	35,524	25,202	21,853	.	.

* 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.

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

by category of banks

€ million

Households and non-profit institutions serving households										
	of which by debtor group			of which by purpose of loan						
	Self-employed persons	Employees and other individuals	Non-profit institutions serving households	Housing loans		Consumer credit		Other loans		
				Total	of which employees and other individuals	Total	of which employees and other individuals	Total	of which employees and other individuals	
Period	8	9	10	11	12	13	14	15	16	17

Branches of foreign banks

Loans, total

end of year or month *

2024	27,766	5,475	22,112	179	3,003	2,745	18,153	17,173	6,610	2,194
2025	28,372	6,562	21,600	210	2,825	2,587	17,512	16,878	8,035	2,135
2025 Nov.	28,196	6,592	21,391	213	2,804	2,569	17,330	16,705	8,062	2,117
2025 Dec.	28,196	6,592	21,391	213	2,804	2,569	17,330	16,705	8,062	2,117
2026 Jan.	27,950	6,550	21,199	201	2,785	2,553	17,184	16,581	7,981	2,065
2026 Feb.	27,569	6,348	21,021	200	2,773	2,544	17,046	16,444	7,750	2,033
2026 Mar.	28,127	6,594	21,343	190	2,759	2,533	17,195	16,574	8,173	2,236
2026 Apr.	28,364	6,592	21,585	187	2,750	2,516	17,424	16,799	8,190	2,270
2026 May	28,378	6,570	21,620	188	2,742	2,509	17,515	16,890	8,121	2,221
2026 June	28,558	6,555	21,810	193	2,729	2,499	17,695	17,103	8,134	2,208
2026 July	28,636	6,506	21,941	189	2,712	2,482	17,796	17,212	8,128	2,247

Short-term loans

end of year or month *

2024	7,291	1,332	5,890	69	.	.	6,016	5,482	.	.
2025	7,863	1,233	6,530	100	.	.	6,527	6,119	.	.
2025 Nov.	8,117	1,255	6,762	100	.	.	6,764	6,341	.	.
2025 Dec.	7,863	1,233	6,530	100	.	.	6,527	6,119	.	.
2026 Jan.	7,659	1,202	6,373	84	.	.	6,382	5,998	.	.
2026 Feb.	7,519	1,200	6,234	85	.	.	6,245	5,864	.	.
2026 Mar.	7,766	1,238	6,447	81	.	.	6,299	5,912	.	.
2026 Apr.	7,902	1,207	6,617	78	.	.	6,433	6,044	.	.
2026 May	7,915	1,201	6,635	79	.	.	6,491	6,101	.	.
2026 June	8,009	1,234	6,689	86	.	.	6,585	6,190	.	.
2026 July	8,046	1,240	6,727	79	.	.	6,565	6,179	.	.

Medium-term loans

end of year or month *

2024	9,454	2,380	7,031	43	.	.	5,789	5,607	.	.
2025	9,959	2,995	6,924	40	.	.	5,578	5,487	.	.
2025 Nov.	9,877	2,942	6,895	40	.	.	5,534	5,445	.	.
2025 Dec.	9,959	2,995	6,924	40	.	.	5,578	5,487	.	.
2026 Jan.	9,957	2,992	6,921	44	.	.	5,581	5,488	.	.
2026 Feb.	9,765	2,808	6,914	43	.	.	5,587	5,491	.	.
2026 Mar.	10,044	3,004	6,999	41	.	.	5,652	5,552	.	.
2026 Apr.	10,135	3,015	7,079	41	.	.	5,731	5,630	.	.
2026 May	10,149	3,002	7,106	41	.	.	5,759	5,658	.	.
2026 June	10,236	2,984	7,209	43	.	.	5,825	5,731	.	.
2026 July	10,268	2,949	7,277	42	.	.	5,900	5,805	.	.

Long-term loans

end of year or month *

2024	11,021	1,763	9,191	67	.	.	6,348	6,084	.	.
2025	10,374	2,364	7,937	73	.	.	5,225	5,099	.	.
2025 Nov.	10,378	2,365	7,943	70	.	.	5,214	5,092	.	.
2025 Dec.	10,374	2,364	7,937	73	.	.	5,225	5,099	.	.
2026 Jan.	10,334	2,356	7,905	73	.	.	5,221	5,095	.	.
2026 Feb.	10,285	2,340	7,873	72	.	.	5,214	5,089	.	.
2026 Mar.	10,317	2,352	7,897	68	.	.	5,244	5,110	.	.
2026 Apr.	10,327	2,370	7,889	68	.	.	5,260	5,125	.	.
2026 May	10,314	2,367	7,879	68	.	.	5,265	5,131	.	.
2026 June	10,313	2,337	7,912	64	.	.	5,285	5,182	.	.
2026 July	10,322	2,317	7,937	68	.	.	5,331	5,228	.	.

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
by category of banks

€ million

	Loans (including bills of exchange)									
Period	Total	General government	Enterprises and households				Total			
			Total	Enterprises				Non-financial corporations 2	Insurance companies 3	Other financial intermediaries 4 5
					of which:					
1	2	3	4	5	6	7				
Landesbanken										
Loans, total										
end of year or month *										
2024	261,369	69,416	191,953	171,066	137,462	152	33,452			
2025	293,772	72,540	221,232	200,124	151,371	120	48,633			
2025 Nov.	293,538	72,535	221,003	199,889	151,758	145	47,986			
2025 Dec.	293,772	72,540	221,232	200,124	151,371	120	48,633			
2026 Jan.	295,610	74,237	221,373	200,414	148,378	83	51,953			
Feb.	294,709	73,547	221,162	200,147	149,979	86	50,082			
Mar.	298,021	73,598	224,423	203,435	149,184	274	53,977			
Apr.	299,620	74,101	225,519	204,510	151,043	131	53,336			
May	299,610	75,340	224,270	203,304	150,531	74	52,699			
June	304,666	75,446	229,220	208,254	151,548	86	56,620			
July	308,930	76,516	232,414	211,248	152,033	149	59,066			
Short-term loans										
end of year or month *										
2024	31,276	4,440	26,836	25,867	18,013	40	7,814			
2025	44,622	6,143	38,479	37,513	18,281	89	19,143			
2025 Nov.	43,127	5,801	37,326	36,425	18,131	115	18,179			
2025 Dec.	44,622	6,143	38,479	37,513	18,281	89	19,143			
2026 Jan.	47,066	7,538	39,528	38,609	17,755	53	20,801			
Feb.	45,640	6,483	39,157	38,229	18,930	52	19,247			
Mar.	49,383	6,814	42,569	41,594	18,480	239	22,875			
Apr.	49,876	7,292	42,584	41,588	18,580	94	22,914			
May	48,398	6,846	41,552	40,583	18,510	37	22,036			
June	53,873	7,283	46,590	45,516	20,149	49	25,318			
July	56,656	8,217	48,439	47,327	20,373	109	26,845			
Medium-term loans										
end of year or month *										
2024	42,440	1,366	41,074	39,668	29,573	38	10,057			
2025	49,100	1,939	47,161	45,658	34,805	5	10,848			
2025 Nov.	49,446	1,822	47,624	46,093	35,224	5	10,864			
2025 Dec.	49,100	1,939	47,161	45,658	34,805	5	10,848			
2026 Jan.	48,727	1,980	46,747	45,276	34,306	5	10,965			
Feb.	48,925	2,059	46,866	45,407	34,286	6	11,115			
Mar.	49,385	2,096	47,289	45,814	34,342	7	11,465			
Apr.	49,817	2,115	47,702	46,223	34,945	7	11,271			
May	50,541	2,218	48,323	46,849	35,539	7	11,303			
June	50,243	2,200	48,043	46,618	34,712	7	11,899			
July	51,186	2,305	48,881	47,419	34,712	9	12,698			
Long-term loans										
end of year or month *										
2024	187,653	63,610	124,043	105,531	89,876	74	15,581			
2025	200,050	64,458	135,592	116,953	98,285	26	18,642			
2025 Nov.	200,965	64,912	136,053	117,371	98,403	25	18,943			
2025 Dec.	200,050	64,458	135,592	116,953	98,285	26	18,642			
2026 Jan.	199,817	64,719	135,098	116,529	96,317	25	20,187			
Feb.	200,144	65,005	135,139	116,511	96,763	28	19,720			
Mar.	199,253	64,688	134,565	116,027	96,362	28	19,637			
Apr.	199,927	64,694	135,233	116,699	97,518	30	19,151			
May	200,671	66,276	134,395	115,872	96,482	30	19,360			
June	200,550	65,963	134,587	116,120	96,687	30	19,403			
July	201,088	65,994	135,094	116,502	96,948	31	19,523			

* 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.

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

by category of banks

€ million

Period	Households and non-profit institutions serving households									
	of which by debtor group				of which by purpose of loan					
	Total	Self-employed persons	Employees and other individuals	Non-profit institutions serving households	Housing loans		Consumer credit		Other loans	
					Total	of which employees and other individuals	Total	of which employees and other individuals	Total	of which employees and other individuals
	8	9	10	11	12	13	14	15	16	17

Landesbanken

Loans, total

end of year or month *

2024	20,887	6,611	13,692	584	15,312	12,020	836	688	4,739	984
2025	21,108	6,905	13,520	683	15,150	11,889	837	682	5,121	949
2025 Nov.	21,114	6,901	13,526	687	15,161	11,902	802	644	5,151	980
2025 Dec.	21,108	6,905	13,520	683	15,150	11,889	837	682	5,121	949
2026 Jan.	20,959	6,800	13,469	690	15,130	11,864	863	684	4,966	921
2026 Feb.	21,015	6,932	13,395	688	15,133	11,883	850	673	5,032	839
2026 Mar.	20,988	6,941	13,360	687	15,074	11,828	863	688	5,051	844
2026 Apr.	21,009	6,928	13,392	689	15,071	11,828	862	682	5,076	882
2026 May	20,966	6,929	13,358	679	15,069	11,831	864	686	5,033	841
2026 June	20,966	6,844	13,439	683	15,064	11,828	908	730	4,994	881
2026 July	21,166	6,853	13,631	682	15,077	11,832	1,051	872	5,038	927

Short-term loans

end of year or month *

2024	969	389	567	13	35	9	439	434	495	124
2025	966	406	555	5	45	30	433	429	488	96
2025 Nov.	901	337	556	8	44	31	395	390	462	135
2025 Dec.	966	406	555	5	45	30	433	429	488	96
2026 Jan.	919	380	531	8	41	23	437	433	441	75
2026 Feb.	928	379	534	15	37	21	428	425	463	88
2026 Mar.	975	402	559	14	32	17	442	439	501	103
2026 Apr.	996	389	594	13	43	18	435	432	518	144
2026 May	969	401	555	13	38	17	439	437	492	101
2026 June	1,074	421	637	16	44	16	481	480	549	141
2026 July	1,112	412	689	11	39	13	492	491	581	185

Medium-term loans

end of year or month *

2024	1,406	809	576	21	413	221	364	225	629	130
2025	1,503	913	571	19	359	176	379	228	765	167
2025 Nov.	1,531	944	568	19	362	179	385	232	784	157
2025 Dec.	1,503	913	571	19	359	176	379	228	765	167
2026 Jan.	1,471	901	551	19	360	175	379	225	732	151
2026 Feb.	1,459	977	463	19	354	175	375	222	730	66
2026 Mar.	1,475	993	462	20	380	179	374	223	721	60
2026 Apr.	1,479	991	467	21	382	182	379	224	718	61
2026 May	1,474	992	459	23	373	174	377	223	724	62
2026 June	1,425	917	486	22	376	186	379	224	670	76
2026 July	1,462	939	496	27	367	178	396	241	699	77

Long-term loans

end of year or month *

2024	18,512	5,413	12,549	550	14,864	11,790	33	29	3,615	730
2025	18,639	5,586	12,394	659	14,746	11,683	25	25	3,868	686
2025 Nov.	18,682	5,620	12,402	660	14,755	11,692	22	22	3,905	688
2025 Dec.	18,639	5,586	12,394	659	14,746	11,683	25	25	3,868	686
2026 Jan.	18,569	5,519	12,387	663	14,729	11,666	47	26	3,793	695
2026 Feb.	18,628	5,576	12,398	654	14,742	11,687	47	26	3,839	685
2026 Mar.	18,538	5,546	12,339	653	14,662	11,632	47	26	3,829	681
2026 Apr.	18,534	5,548	12,331	655	14,646	11,628	48	26	3,840	677
2026 May	18,523	5,536	12,344	643	14,658	11,640	48	26	3,817	678
2026 June	18,467	5,506	12,316	645	14,644	11,626	48	26	3,775	664
2026 July	18,592	5,502	12,446	644	14,671	11,641	163	140	3,758	665

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
by category of banks

€ million

	Loans (including bills of exchange)						
			Enterprises and households				
				Enterprises			
					of which:		
	Total	General government	Total	Total	Non-financial corporations ²	Insurance companies ³	Other financial intermediaries ^{4 5}
Period	1	2	3	4	5	6	7
Savings banks							
Loans, total							
							end of year or month *
2024	1,040,817	38,860	1,001,957	360,625	317,287	178	43,160
2025	1,061,545	46,423	1,015,122	363,223	320,501	172	42,550
2025 Nov.	1,060,900	45,742	1,015,158	364,037	321,390	172	42,475
Dec.	1,061,545	46,423	1,015,122	363,223	320,501	172	42,550
2026 Jan.	1,062,501	48,075	1,014,426	363,382	320,978	175	42,229
Feb.	1,064,251	47,841	1,016,410	364,463	321,947	175	42,341
Mar.	1,065,722	48,960	1,016,762	363,512	320,992	176	42,344
Apr.	1,068,022	49,518	1,018,504	364,484	321,657	178	42,649
May	1,069,342	48,692	1,020,650	365,432	322,682	181	42,569
June	1,072,061	49,928	1,022,133	365,251	322,280	181	42,790
July	1,075,332	51,158	1,024,174	365,764	322,866	188	42,710
Short-term loans							
							end of year or month *
2024	51,767	4,865	46,902	35,114	32,796	23	2,295
2025	54,691	7,131	47,560	35,494	33,206	21	2,267
2025 Nov.	54,899	7,188	47,711	36,307	33,942	21	2,344
Dec.	54,691	7,131	47,560	35,494	33,206	21	2,267
2026 Jan.	56,887	8,636	48,251	36,400	34,158	24	2,218
Feb.	56,424	8,002	48,422	36,684	34,396	25	2,263
Mar.	58,169	8,992	49,177	36,829	34,495	26	2,308
Apr.	57,647	9,290	48,357	36,568	34,169	28	2,371
May	56,524	8,230	48,294	36,506	34,190	28	2,288
June	58,255	9,163	49,092	36,954	34,607	22	2,325
July	58,056	9,677	48,379	36,457	34,234	29	2,194
Medium-term loans							
							end of year or month *
2024	60,539	2,531	58,008	45,200	31,560	19	13,621
2025	57,376	2,516	54,860	42,356	29,891	19	12,446
2025 Nov.	57,965	2,483	55,482	42,807	30,452	19	12,336
Dec.	57,376	2,516	54,860	42,356	29,891	19	12,446
2026 Jan.	56,630	2,527	54,103	41,752	29,458	31	12,263
Feb.	56,681	2,618	54,063	41,673	29,439	30	12,204
Mar.	56,037	2,653	53,384	41,016	28,886	30	12,100
Apr.	56,333	2,652	53,681	41,275	29,007	30	12,238
May	56,218	2,608	53,610	41,186	28,945	33	12,208
June	56,220	2,581	53,639	41,183	28,907	39	12,237
July	55,975	2,665	53,310	40,844	28,586	39	12,219
Long-term loans							
							end of year or month *
2024	928,511	31,464	897,047	280,311	252,931	136	27,244
2025	949,478	36,776	912,702	285,373	257,404	132	27,837
2025 Nov.	948,036	36,071	911,965	284,923	256,996	132	27,795
Dec.	949,478	36,776	912,702	285,373	257,404	132	27,837
2026 Jan.	948,984	36,912	912,072	285,230	257,362	120	27,748
Feb.	951,146	37,221	913,925	286,106	258,112	120	27,874
Mar.	951,516	37,315	914,201	285,667	257,611	120	27,936
Apr.	954,042	37,576	916,466	286,641	258,481	120	28,040
May	956,600	37,854	918,746	287,740	259,547	120	28,073
June	957,586	38,184	919,402	287,114	258,766	120	28,228
July	961,301	38,816	922,485	288,463	260,046	120	28,297

* 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.

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

by category of banks

€ million

Households and non-profit institutions serving households										
	of which by debtor group			of which by purpose of loan						
	Self-employed persons	Employees and other individuals	Non-profit institutions serving households	Housing loans		Consumer credit		Other loans		
				Total	of which employees and other individuals	Total	of which employees and other individuals	Total	of which employees and other individuals	
Period	8	9	10	11	12	13	14	15	16	17

Savings banks

Loans, total

end of year or month *

2024	641,332	204,363	430,607	6,362	525,102	391,564	23,599	21,700	92,631	17,343
2025	651,899	207,276	438,448	6,175	537,239	400,001	24,008	22,070	90,652	16,377
2025 Nov.	651,121	207,224	437,697	6,200	536,493	399,490	23,681	21,736	90,947	16,471
Dec.	651,899	207,276	438,448	6,175	537,239	400,001	24,008	22,070	90,652	16,377
2026 Jan.	651,044	207,295	437,564	6,185	536,995	399,635	23,547	21,629	90,502	16,300
Feb.	651,947	207,883	437,928	6,136	537,953	400,190	23,410	21,486	90,584	16,252
Mar.	653,250	207,818	439,364	6,068	539,042	401,047	24,004	22,087	90,204	16,230
Apr.	654,020	208,152	439,786	6,082	540,291	401,827	23,771	21,881	89,958	16,078
May	655,218	208,685	440,471	6,062	541,451	402,612	23,780	21,892	89,987	15,967
June	656,882	209,246	441,591	6,045	542,989	403,586	24,040	22,151	89,853	15,854
July	658,410	209,538	442,823	6,049	544,684	404,832	24,082	22,193	89,644	15,798

Short-term loans

end of year or month *

2024	11,788	6,354	5,230	204	1,025	635	4,527	4,516	6,236	79
2025	12,066	6,485	5,388	193	1,088	636	4,700	4,683	6,278	69
2025 Nov.	11,404	6,267	4,945	192	1,132	665	4,229	4,210	6,043	70
Dec.	12,066	6,485	5,388	193	1,088	636	4,700	4,683	6,278	69
2026 Jan.	11,851	6,439	5,219	193	1,145	655	4,504	4,484	6,202	80
Feb.	11,738	6,495	5,061	182	1,171	661	4,342	4,321	6,225	79
Mar.	12,348	6,612	5,541	195	1,257	722	4,748	4,730	6,343	89
Apr.	11,789	6,355	5,247	187	1,112	637	4,545	4,528	6,132	82
May	11,788	6,394	5,211	183	1,117	638	4,503	4,485	6,168	88
June	12,138	6,486	5,457	195	1,027	607	4,783	4,765	6,328	85
July	11,922	6,242	5,491	189	1,162	680	4,736	4,714	6,024	97

Medium-term loans

end of year or month *

2024	12,808	5,706	6,985	117	5,048	3,053	3,763	3,482	3,997	450
2025	12,504	5,487	6,885	132	4,989	3,052	3,730	3,439	3,785	394
2025 Nov.	12,675	5,592	6,947	136	5,033	3,053	3,777	3,483	3,865	411
Dec.	12,504	5,487	6,885	132	4,989	3,052	3,730	3,439	3,785	394
2026 Jan.	12,351	5,410	6,811	130	4,928	3,021	3,681	3,397	3,742	393
Feb.	12,390	5,447	6,804	139	4,927	3,029	3,671	3,384	3,792	391
Mar.	12,368	5,396	6,842	130	4,930	3,045	3,700	3,417	3,738	380
Apr.	12,406	5,419	6,847	140	4,950	3,054	3,699	3,411	3,757	382
May	12,424	5,427	6,858	139	4,964	3,064	3,701	3,411	3,759	383
June	12,456	5,430	6,890	136	5,004	3,093	3,700	3,414	3,752	383
July	12,466	5,410	6,921	135	4,981	3,107	3,716	3,435	3,769	379

Long-term loans

end of year or month *

2024	616,736	192,303	418,392	6,041	519,029	387,876	15,309	13,702	82,398	16,814
2025	627,329	195,304	426,175	5,850	531,162	396,313	15,578	13,948	80,589	15,914
2025 Nov.	627,042	195,365	425,805	5,872	530,328	395,772	15,675	14,043	81,039	15,990
Dec.	627,329	195,304	426,175	5,850	531,162	396,313	15,578	13,948	80,589	15,914
2026 Jan.	626,842	195,446	425,534	5,862	530,922	395,959	15,362	13,748	80,558	15,827
Feb.	627,819	195,941	426,063	5,815	531,855	396,500	15,397	13,781	80,567	15,782
Mar.	628,534	195,810	426,981	5,743	532,855	397,280	15,556	13,940	80,123	15,761
Apr.	629,825	196,378	427,692	5,755	534,229	398,136	15,527	13,942	80,069	15,614
May	631,006	196,864	428,402	5,740	535,370	398,910	15,576	13,996	80,060	15,496
June	632,288	197,330	429,244	5,714	536,958	399,886	15,557	13,972	79,773	15,386
July	634,022	197,886	430,411	5,725	538,541	401,045	15,630	14,044	79,851	15,322

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
by category of banks

€ million

	Loans (including bills of exchange)						
			Enterprises and households				
				Enterprises			
					of which:		
	Total	General government	Total	Total	Non-financial corporations ²	Insurance companies ³	Other financial intermediaries ^{4 5}
Period	1	2	3	4	5	6	7
Credit cooperatives							
Loans, total end of year or month *							
2024	780,782	3,823	776,959	222,451	207,019	987	14,445
2025	810,046	5,048	804,998	231,337	215,038	1,082	15,217
2025 Nov.	808,387	4,839	803,548	231,966	215,741	1,067	15,158
2025 Dec.	810,046	5,048	804,998	231,337	215,038	1,082	15,217
2026 Jan.	810,114	5,222	804,892	231,445	214,280	1,072	16,093
Feb.	812,316	5,314	807,002	231,959	214,922	1,072	15,965
Mar.	813,268	5,439	807,829	233,356	216,402	1,073	15,881
Apr.	815,272	5,389	809,883	234,095	217,029	1,071	15,995
May	817,466	5,476	811,990	234,665	217,620	1,072	15,973
June	819,683	5,539	814,144	235,022	217,880	1,069	16,073
July	821,955	5,633	816,322	235,434	218,372	1,062	16,000
Short-term loans end of year or month *							
2024	36,167	276	35,891	23,477	22,893	26	558
2025	36,471	515	35,956	23,540	22,988	31	521
2025 Nov.	35,561	506	35,055	24,049	23,528	31	490
2025 Dec.	36,471	515	35,956	23,540	22,988	31	521
2026 Jan.	35,766	608	35,158	24,016	23,443	30	543
Feb.	36,317	586	35,731	24,195	23,651	30	514
Mar.	36,245	648	35,597	23,930	23,424	31	475
Apr.	35,652	602	35,050	23,728	23,228	31	469
May	35,798	527	35,271	23,752	23,246	31	475
June	36,704	619	36,085	24,082	23,539	31	512
July	35,257	615	34,642	23,347	22,883	25	439
Medium-term loans end of year or month *							
2024	42,092	246	41,846	26,093	24,413	4	1,676
2025	40,456	270	40,186	24,860	22,900	4	1,956
2025 Nov.	40,979	255	40,724	25,210	23,280	4	1,926
2025 Dec.	40,456	270	40,186	24,860	22,900	4	1,956
2026 Jan.	39,987	257	39,730	24,477	22,488	4	1,985
Feb.	39,800	256	39,544	24,357	22,363	4	1,990
Mar.	39,605	241	39,364	24,302	22,302	4	1,996
Apr.	39,600	239	39,361	24,334	22,198	4	2,132
May	39,507	245	39,262	24,291	22,137	2	2,152
June	39,180	221	38,959	24,097	21,961	2	2,134
July	39,242	234	39,008	24,025	21,862	2	2,161
Long-term loans end of year or month *							
2024	702,523	3,301	699,222	172,881	159,713	957	12,211
2025	733,119	4,263	728,856	182,937	169,150	1,047	12,740
2025 Nov.	731,847	4,078	727,769	182,707	168,933	1,032	12,742
2025 Dec.	733,119	4,263	728,856	182,937	169,150	1,047	12,740
2026 Jan.	734,361	4,357	730,004	182,952	168,349	1,038	13,565
Feb.	736,199	4,472	731,727	183,407	168,908	1,038	13,461
Mar.	737,418	4,550	732,868	185,124	170,676	1,038	13,410
Apr.	740,020	4,548	735,472	186,033	171,603	1,036	13,394
May	742,161	4,704	737,457	186,622	172,237	1,039	13,346
June	743,799	4,699	739,100	186,843	172,380	1,036	13,427
July	747,456	4,784	742,672	188,062	173,627	1,035	13,400

* 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.

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

by category of banks

€ million

Households and non-profit institutions serving households										
Period	8	of which by debtor group			of which by purpose of loan					
		9	10	11	Housing loans		Consumer credit		Other loans	
					12	13	14	15	16	17
Total	Self-employed persons	Employees and other individuals	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	

Credit cooperatives

Loans, total

end of year or month *

2024	554,508	178,790	369,559	6,159	429,345	332,589	24,541	20,942	100,622	16,028
2025	573,661	183,698	383,734	6,229	448,652	346,930	24,411	21,036	100,598	15,768
2025 Nov.	571,582	183,550	381,817	6,215	447,324	345,984	23,388	20,008	100,870	15,825
Dec.	573,661	183,698	383,734	6,229	448,652	346,930	24,411	21,036	100,598	15,768
2026 Jan.	573,447	185,343	381,367	6,737	448,991	346,253	23,158	19,823	101,298	15,291
Feb.	575,043	185,992	382,212	6,839	450,037	346,908	23,335	20,013	101,671	15,291
Mar.	574,473	184,683	382,985	6,805	451,146	347,921	23,152	19,877	100,175	15,187
Apr.	575,788	184,976	383,961	6,851	452,460	348,963	23,018	19,781	100,310	15,217
May	577,325	185,506	384,962	6,857	453,633	349,860	23,125	19,890	100,567	15,212
June	579,122	185,822	386,486	6,814	455,315	351,282	23,136	19,955	100,671	15,249
July	580,888	186,179	387,891	6,818	457,341	352,803	22,955	19,810	100,592	15,278

Short-term loans

end of year or month *

2024	12,414	7,187	5,103	124	875	491	4,905	4,404	6,634	208
2025	12,416	6,972	5,306	138	735	369	5,230	4,754	6,451	183
2025 Nov.	11,006	6,729	4,163	114	755	388	4,037	3,583	6,214	192
Dec.	12,416	6,972	5,306	138	735	369	5,230	4,754	6,451	183
2026 Jan.	11,142	6,861	4,144	137	719	371	4,039	3,599	6,384	174
Feb.	11,536	6,987	4,426	123	732	377	4,305	3,864	6,499	185
Mar.	11,667	7,131	4,411	125	733	380	4,285	3,850	6,649	181
Apr.	11,322	6,848	4,338	136	728	375	4,208	3,788	6,386	175
May	11,519	6,893	4,491	135	722	369	4,371	3,939	6,426	183
June	12,003	7,277	4,587	139	700	360	4,479	4,035	6,824	192
July	11,295	6,756	4,415	124	711	374	4,270	3,867	6,314	174

Medium-term loans

end of year or month *

2024	15,753	7,329	8,306	118	8,612	5,667	1,949	1,700	5,192	939
2025	15,326	7,240	7,992	94	8,364	5,466	1,888	1,638	5,074	888
2025 Nov.	15,514	7,361	8,061	92	8,440	5,512	1,914	1,662	5,160	887
Dec.	15,326	7,240	7,992	94	8,364	5,466	1,888	1,638	5,074	888
2026 Jan.	15,253	7,301	7,835	117	8,313	5,411	1,873	1,623	5,067	801
Feb.	15,187	7,277	7,796	114	8,262	5,389	1,863	1,611	5,062	796
Mar.	15,062	7,126	7,826	110	8,242	5,414	1,851	1,604	4,969	808
Apr.	15,027	7,118	7,789	120	8,196	5,386	1,835	1,593	4,996	810
May	14,971	7,093	7,763	115	8,153	5,384	1,818	1,579	5,000	800
June	14,862	7,036	7,716	110	8,109	5,358	1,783	1,563	4,970	795
July	14,983	7,105	7,767	111	8,187	5,401	1,797	1,569	4,999	797

Long-term loans

end of year or month *

2024	526,341	164,274	356,150	5,917	419,858	326,431	17,687	14,838	88,796	14,881
2025	545,919	169,486	370,436	5,997	439,553	341,095	17,293	14,644	89,073	14,697
2025 Nov.	545,062	169,460	369,593	6,009	438,129	340,084	17,437	14,763	89,496	14,746
Dec.	545,919	169,486	370,436	5,997	439,553	341,095	17,293	14,644	89,073	14,697
2026 Jan.	547,052	171,181	369,388	6,483	439,959	340,471	17,246	14,601	89,847	14,316
Feb.	548,320	171,728	369,990	6,602	441,043	341,142	17,167	14,538	90,110	14,310
Mar.	547,744	170,426	370,748	6,570	442,171	342,127	17,016	14,423	88,557	14,198
Apr.	549,439	171,010	371,834	6,595	443,536	343,202	16,975	14,400	88,928	14,232
May	550,835	171,520	372,708	6,607	444,758	344,107	16,936	14,372	89,141	14,229
June	552,257	171,509	374,183	6,565	446,506	345,564	16,874	14,357	88,877	14,262
July	554,610	172,318	375,709	6,583	448,443	347,028	16,888	14,374	89,279	14,307

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
by category of banks

€ million

	Loans (including bills of exchange)								
Period	Total	General government	Enterprises and households				Total		
			Total	Enterprises				Total	
					of which:				Total
					Non-financial corporations 2	Insurance companies 3			
1	2	3	4	5	6	7			
Mortgage banks									
Loans, total									
2024	126,682	10,606	116,076	72,986	58,271	23	14,692		
2025	107,405	9,443	97,962	54,602	44,763	22	9,817		
2025 Nov.	107,345	9,748	97,597	54,026	44,219	23	9,784		
2025 Dec.	107,405	9,443	97,962	54,602	44,763	22	9,817		
2026 Jan.	107,276	9,353	97,923	54,422	44,774	22	9,626		
2026 Feb.	107,222	9,353	97,869	54,303	44,656	22	9,625		
2026 Mar.	106,820	9,263	97,557	54,046	44,351	22	9,673		
2026 Apr.	106,745	9,288	97,457	53,832	44,158	22	9,652		
2026 May	106,871	9,294	97,577	53,748	44,105	22	9,621		
2026 June	106,273	9,178	97,095	53,414	43,931	22	9,461		
2026 July	106,318	9,363	96,955	53,082	43,644	22	9,416		
Short-term loans									
2024	2,266	39	2,227	2,223	1,802	–	421		
2025	717	116	601	596	438	–	158		
2025 Nov.	748	113	635	631	486	–	145		
2025 Dec.	717	116	601	596	438	–	158		
2026 Jan.	799	115	684	678	515	–	163		
2026 Feb.	754	99	655	649	486	–	163		
2026 Mar.	736	133	603	554	402	–	152		
2026 Apr.	660	130	530	524	375	–	149		
2026 May	639	127	512	506	358	–	148		
2026 June	595	122	473	467	328	–	139		
2026 July	705	116	589	583	443	–	140		
Medium-term loans									
2024	17,911	334	17,577	17,263	13,936	–	3,327		
2025	15,260	299	14,961	14,760	11,748	–	3,012		
2025 Nov.	14,732	325	14,407	14,181	11,338	–	2,843		
2025 Dec.	15,260	299	14,961	14,760	11,748	–	3,012		
2026 Jan.	15,299	295	15,004	14,797	11,849	–	2,948		
2026 Feb.	15,371	319	15,052	14,839	11,897	–	2,942		
2026 Mar.	15,295	287	15,008	14,835	11,897	–	2,938		
2026 Apr.	15,177	297	14,880	14,669	11,699	–	2,970		
2026 May	15,189	297	14,892	14,678	11,727	–	2,951		
2026 June	15,463	250	15,213	14,996	12,066	–	2,930		
2026 July	15,202	289	14,913	14,701	11,794	–	2,907		
Long-term loans									
2024	106,505	10,233	96,272	53,500	42,533	23	10,944		
2025	91,428	9,028	82,400	39,246	32,577	22	6,647		
2025 Nov.	91,865	9,310	82,555	39,214	32,395	23	6,796		
2025 Dec.	91,428	9,028	82,400	39,246	32,577	22	6,647		
2026 Jan.	91,178	8,943	82,235	38,947	32,410	22	6,515		
2026 Feb.	91,097	8,935	82,162	38,815	32,273	22	6,520		
2026 Mar.	90,789	8,843	81,946	38,657	32,052	22	6,583		
2026 Apr.	90,908	8,861	82,047	38,639	32,084	22	6,533		
2026 May	91,043	8,870	82,173	38,564	32,020	22	6,522		
2026 June	90,215	8,806	81,409	37,951	31,537	22	6,392		
2026 July	90,411	8,958	81,453	37,798	31,407	22	6,369		

* 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.

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

by category of banks

€ million

Period	Households and non-profit institutions serving households									
	of which by debtor group				of which by purpose of loan					
	Total	Self-employed persons	Employees and other individuals	Non-profit institutions serving households	Housing loans		Consumer credit		Other loans	
					Total	of which employees and other individuals	Total	of which employees and other individuals	Total	of which employees and other individuals
	8	9	10	11	12	13	14	15	16	17

Mortgage banks**Loans, total**

end of year or month *

2024	43,090	9,153	33,827	110	41,444	33,722	2	1	1,644	104
2025	43,360	8,892	34,460	8	41,998	34,379	2	1	1,360	80
2025 Nov.	43,571	8,940	34,527	104	42,138	34,442	2	1	1,431	84
2025 Dec.	43,360	8,892	34,460	8	41,998	34,379	2	1	1,360	80
2026 Jan.	43,501	8,910	34,583	8	42,137	34,503	2	1	1,362	79
2026 Feb.	43,566	8,917	34,641	8	42,197	34,560	2	1	1,367	80
2026 Mar.	43,511	8,888	34,615	8	42,157	34,539	2	1	1,352	75
2026 Apr.	43,625	8,876	34,741	8	42,279	34,664	2	1	1,344	76
2026 May	43,829	8,895	34,926	8	42,490	34,851	2	1	1,337	74
2026 June	43,681	8,880	34,793	8	42,337	34,719	2	1	1,342	73
2026 July	43,873	8,850	35,015	8	42,558	34,942	2	1	1,313	72

Short-term loans

end of year or month *

2024	4	1	3	–	3	2	–	–	1	1
2025	5	2	3	–	4	2	1	1	–	–
2025 Nov.	4	1	3	–	3	2	1	1	–	–
2025 Dec.	5	2	3	–	4	2	1	1	–	–
2026 Jan.	6	2	4	–	5	3	1	1	–	–
2026 Feb.	6	2	4	–	5	3	1	1	–	–
2026 Mar.	49	45	4	–	5	3	1	1	43	–
2026 Apr.	6	2	4	–	5	3	1	1	–	–
2026 May	6	2	4	–	5	3	1	1	–	–
2026 June	6	2	4	–	5	3	1	1	–	–
2026 July	6	2	4	–	5	3	1	1	–	–

Medium-term loans

end of year or month *

2024	314	290	24	–	120	24	–	–	194	–
2025	201	178	23	–	119	23	–	–	82	–
2025 Nov.	226	204	22	–	119	22	–	–	107	–
2025 Dec.	201	178	23	–	119	23	–	–	82	–
2026 Jan.	207	183	24	–	121	24	–	–	86	–
2026 Feb.	213	188	25	–	125	24	–	–	88	1
2026 Mar.	173	149	24	–	123	24	–	–	50	–
2026 Apr.	211	188	23	–	125	23	–	–	86	–
2026 May	214	191	23	–	127	22	–	–	87	1
2026 June	217	194	23	–	126	23	–	–	91	–
2026 July	212	189	23	–	117	23	–	–	95	–

Long-term loans

end of year or month *

2024	42,772	8,862	33,800	110	41,321	33,696	2	1	1,449	103
2025	43,154	8,712	34,434	8	41,875	34,354	1	–	1,278	80
2025 Nov.	43,341	8,735	34,502	104	42,016	34,418	1	–	1,324	84
2025 Dec.	43,154	8,712	34,434	8	41,875	34,354	1	–	1,278	80
2026 Jan.	43,288	8,725	34,555	8	42,011	34,476	1	–	1,276	79
2026 Feb.	43,347	8,727	34,612	8	42,067	34,533	1	–	1,279	79
2026 Mar.	43,289	8,694	34,587	8	42,029	34,512	1	–	1,259	75
2026 Apr.	43,408	8,686	34,714	8	42,149	34,638	1	–	1,258	76
2026 May	43,609	8,702	34,899	8	42,358	34,826	1	–	1,250	73
2026 June	43,458	8,684	34,766	8	42,206	34,693	1	–	1,251	73
2026 July	43,655	8,659	34,988	8	42,436	34,916	1	–	1,218	72

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
by category of banks

€ million

	Loans (including bills of exchange)								
Period	1	General government	2	Enterprises and households			3		
				Total	Enterprises			4	
					Total	of which:			5
						Non-financial corporations 2			
							6	7	
Banks with special, development and other central support tasks									
Loans, total									
								end of year or month *	
2024	248,351	100,366	147,985	122,613	100,857	1,188	20,568		
2025	282,415	105,012	177,403	152,717	100,367	1,242	51,108		
2025 Nov.	287,709	104,432	183,277	158,326	103,320	1,262	53,744		
Dec.	282,415	105,012	177,403	152,717	100,367	1,242	51,108		
2026 Jan.	286,665	105,493	181,172	156,479	100,245	1,369	54,865		
Feb.	288,432	105,072	183,360	158,699	99,742	1,370	57,587		
Mar.	283,795	106,131	177,664	152,955	100,043	1,245	51,667		
Apr.	290,621	106,863	183,758	159,013	100,046	1,292	57,675		
May	285,772	106,096	179,676	154,935	101,040	1,307	52,588		
June	296,038	106,182	189,856	165,339	101,315	1,320	62,704		
July	301,018	110,350	190,668	166,177	102,287	1,335	62,555		
Short-term loans									
								end of year or month *	
2024	13,714	1,666	12,048	11,785	7,688	–	4,097		
2025	45,353	2,849	42,504	42,238	8,068	–	34,170		
2025 Nov.	47,537	2,028	45,509	45,234	8,222	31	36,981		
Dec.	45,353	2,849	42,504	42,238	8,068	–	34,170		
2026 Jan.	49,746	3,190	46,556	46,296	8,645	128	37,523		
Feb.	51,528	3,070	48,458	48,203	8,522	128	39,553		
Mar.	46,610	3,637	42,973	42,741	8,666	–	34,075		
Apr.	52,357	3,670	48,687	48,438	8,547	–	39,891		
May	47,540	3,038	44,502	44,249	8,829	–	35,420		
June	57,214	3,088	54,126	53,859	8,770	–	45,089		
July	56,654	3,163	53,491	53,242	8,997	–	44,245		
Medium-term loans									
								end of year or month *	
2024	27,265	7,413	19,852	19,344	14,377	–	4,967		
2025	24,600	7,886	16,714	16,273	10,818	1	5,454		
2025 Nov.	27,893	8,167	19,726	19,258	13,888	1	5,369		
Dec.	24,600	7,886	16,714	16,273	10,818	1	5,454		
2026 Jan.	24,593	7,992	16,601	16,173	10,678	1	5,494		
Feb.	24,760	8,386	16,374	15,966	10,301	1	5,664		
Mar.	24,957	8,497	16,460	15,826	10,238	1	5,587		
Apr.	25,313	8,917	16,396	15,783	10,174	1	5,608		
May	25,097	9,088	16,009	15,415	10,293	1	5,121		
June	25,628	9,000	16,628	16,064	10,418	1	5,645		
July	26,157	9,186	16,971	16,425	10,436	1	5,988		
Long-term loans									
								end of year or month *	
2024	207,372	91,287	116,085	91,484	78,792	1,188	11,504		
2025	212,462	94,277	118,185	94,206	81,481	1,241	11,484		
2025 Nov.	212,279	94,237	118,042	93,834	81,210	1,230	11,394		
Dec.	212,462	94,277	118,185	94,206	81,481	1,241	11,484		
2026 Jan.	212,326	94,311	118,015	94,010	80,922	1,240	11,848		
Feb.	212,144	93,616	118,528	94,530	80,919	1,241	12,370		
Mar.	212,228	93,997	118,231	94,388	81,139	1,244	12,005		
Apr.	212,951	94,276	118,675	94,792	81,325	1,291	12,176		
May	213,135	93,970	119,165	95,271	81,918	1,306	12,047		
June	213,196	94,094	119,102	95,416	82,127	1,319	11,970		
July	218,207	98,001	120,206	96,510	82,854	1,334	12,322		

* 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.

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

by category of banks

€ 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	Non-profit institutions serving households	Housing loans		Consumer credit		Other loans		
				Total	of which employees and other individuals	Total	of which employees and other individuals	Total	of which employees and other individuals	
8	9	10	11	12	13	14	15	16	17	
Banks with special, development and other central support tasks										
Loans, total										end of year or month *
2024	25,372	5,602	18,204	1,566	18,436	13,142	425	425	6,511	4,637
2025	24,686	5,367	17,817	1,502	18,694	13,238	383	383	5,609	4,196
2025 Nov.	24,951	5,539	17,884	1,528	18,770	13,287	404	404	5,777	4,193
Dec.	24,686	5,367	17,817	1,502	18,694	13,238	383	383	5,609	4,196
2026 Jan.	24,693	5,348	17,854	1,491	18,750	13,297	367	367	5,576	4,190
Feb.	24,661	5,377	17,795	1,489	18,787	13,294	336	336	5,538	4,165
Mar.	24,709	5,308	17,925	1,476	18,764	13,291	553	553	5,392	4,081
Apr.	24,745	5,320	17,921	1,504	18,814	13,313	539	539	5,392	4,069
May	24,741	5,333	17,903	1,505	18,861	13,340	520	520	5,360	4,043
June	24,517	5,194	17,822	1,501	18,746	13,323	506	506	5,265	3,993
July	24,491	5,190	17,810	1,491	18,790	13,360	468	468	5,233	3,982
Short-term loans										end of year or month *
2024	263	55	177	31	1	1	129	129	133	47
2025	266	28	212	26	1	1	141	141	124	70
2025 Nov.	275	57	190	28	–	–	140	140	135	50
Dec.	266	28	212	26	1	1	141	141	124	70
2026 Jan.	260	25	216	19	1	1	144	144	115	71
Feb.	255	25	211	19	1	1	135	135	119	75
Mar.	232	26	186	20	1	–	119	119	112	67
Apr.	249	25	196	28	–	–	127	127	122	69
May	253	25	201	27	–	–	130	130	123	71
June	267	24	211	32	–	–	140	140	127	71
July	249	21	198	30	1	1	126	126	122	71
Medium-term loans										end of year or month *
2024	508	22	471	15	4	1	294	294	210	176
2025	441	12	414	15	2	2	240	240	199	172
2025 Nov.	468	13	440	15	1	1	262	262	205	177
Dec.	441	12	414	15	2	2	240	240	199	172
2026 Jan.	428	12	401	15	2	2	221	221	205	178
Feb.	408	12	381	15	2	2	199	199	207	180
Mar.	634	12	608	14	2	2	433	433	199	173
Apr.	613	11	588	14	2	2	411	411	200	175
May	594	11	569	14	2	2	388	388	204	179
June	564	12	538	14	2	2	364	364	198	172
July	546	14	515	17	2	2	340	340	204	173
Long-term loans										end of year or month *
2024	24,601	5,525	17,556	1,520	18,431	13,140	2	2	6,168	4,414
2025	23,979	5,327	17,191	1,461	18,691	13,235	2	2	5,286	3,954
2025 Nov.	24,208	5,469	17,254	1,485	18,769	13,286	2	2	5,437	3,966
Dec.	23,979	5,327	17,191	1,461	18,691	13,235	2	2	5,286	3,954
2026 Jan.	24,005	5,311	17,237	1,457	18,747	13,294	2	2	5,256	3,941
Feb.	23,998	5,340	17,203	1,455	18,784	13,291	2	2	5,212	3,910
Mar.	23,843	5,270	17,131	1,442	18,761	13,289	1	1	5,081	3,841
Apr.	23,883	5,284	17,137	1,462	18,812	13,311	1	1	5,070	3,825
May	23,894	5,297	17,133	1,464	18,859	13,338	2	2	5,033	3,793
June	23,686	5,158	17,073	1,455	18,744	13,321	2	2	4,940	3,750
July	23,696	5,155	17,097	1,444	18,787	13,357	2	2	4,907	3,738

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
by category of banks

€ million

Loans (including bills of exchange)						
Total	General government	Enterprises and households				
		Total	Enterprises			
				of which:		
					Non-financial corporations 2	Insurance companies 3
1	2	3	4	5	6	7

Building and loan associations**Loans, total**

end of year or month *

2024	194,818	4,157	190,661	2,888	2,488	239	161
2025	198,906	3,690	195,216	3,229	2,867	239	123
2025 Nov.	198,282	3,781	194,501	3,239	2,834	240	165
2025 Dec.	198,906	3,690	195,216	3,229	2,867	239	123
2026 Jan.	198,974	3,678	195,296	3,205	2,854	237	114
Feb.	199,171	3,667	195,504	3,215	2,850	240	125
Mar.	199,661	3,670	195,991	3,216	2,861	238	117
Apr.	199,953	3,678	196,275	3,239	2,877	240	122
May	200,078	3,665	196,413	3,258	2,887	243	128
June	200,605	3,670	196,935	3,252	2,880	239	133
July	201,114	3,661	197,453	3,309	2,928	242	139

Short-term loans

end of year or month *

2024	1,175	1	1,174	121	63	.	.
2025	1,178	1	1,177	48	31	.	.
2025 Nov.	1,254	1	1,253	90	30	.	.
2025 Dec.	1,178	1	1,177	48	31	.	.
2026 Jan.	1,168	1	1,167	45	30	.	.
Feb.	1,157	1	1,156	58	30	.	.
Mar.	1,224	2	1,222	54	36	.	.
Apr.	1,279	2	1,277	63	40	.	.
May	1,267	1	1,266	71	40	.	.
June	1,258	3	1,255	62	30	.	.
July	1,319	4	1,315	68	28	.	.

Medium-term loans

end of year or month *

2024	2,884	–	2,884	20	20	.	.
2025	2,563	–	2,563	21	21	.	.
2025 Nov.	2,565	–	2,565	21	21	.	.
2025 Dec.	2,563	–	2,563	21	21	.	.
2026 Jan.	2,508	–	2,508	20	20	.	.
Feb.	2,485	–	2,485	20	20	.	.
Mar.	2,480	–	2,480	20	20	.	.
Apr.	2,463	–	2,463	20	20	.	.
May	2,452	–	2,452	20	20	.	.
June	2,450	–	2,450	20	20	.	.
July	2,443	–	2,443	20	20	.	.

Long-term loans

end of year or month *

2024	190,759	4,156	186,603	2,747	2,405	231	111
2025	195,165	3,689	191,476	3,160	2,815	234	111
2025 Nov.	194,463	3,780	190,683	3,128	2,783	234	111
2025 Dec.	195,165	3,689	191,476	3,160	2,815	234	111
2026 Jan.	195,298	3,677	191,621	3,140	2,804	235	101
Feb.	195,529	3,666	191,863	3,137	2,800	236	101
Mar.	195,957	3,668	192,289	3,142	2,805	236	101
Apr.	196,211	3,676	192,535	3,156	2,817	236	103
May	196,359	3,664	192,695	3,167	2,827	237	103
June	196,897	3,667	193,230	3,170	2,830	237	103
July	197,352	3,657	193,695	3,221	2,880	238	103

* 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.

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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

by category of banks

€ million

Households and non-profit institutions serving households										
Period	8	of which by debtor group			of which by purpose of loan					
		9	10	11	Housing loans		Consumer credit		Other loans	
					12	13	14	15	16	17

Building and loan associations

Loans, total

end of year or month *

2024	187,773	19,330	168,216	227	186,779	167,404	–	–	994	812
2025	191,987	19,680	172,111	196	191,043	171,322	–	–	944	789
2025 Nov.	191,262	19,653	171,415	194	190,300	170,620	–	–	962	795
2025 Dec.	191,987	19,680	172,111	196	191,043	171,322	–	–	944	789
2026 Jan.	192,091	19,707	172,189	195	191,160	171,417	–	–	931	772
2026 Feb.	192,289	19,742	172,345	202	191,365	171,576	–	–	924	769
2026 Mar.	192,775	19,803	172,767	205	191,820	171,969	–	–	955	798
2026 Apr.	193,036	19,832	172,999	205	192,099	172,213	–	–	937	786
2026 May	193,155	19,838	173,110	207	192,210	172,316	–	–	945	794
2026 June	193,683	19,888	173,586	209	192,756	172,809	–	–	927	777
2026 July	194,144	19,918	174,017	209	193,211	173,233	–	–	933	784

Short-term loans

end of year or month *

2024	1,053	133	920	–	.	.	–	–	.	.
2025	1,129	137	991	1	.	.	–	–	.	.
2025 Nov.	1,163	146	1,017	–	.	.	–	–	.	.
2025 Dec.	1,129	137	991	1	.	.	–	–	.	.
2026 Jan.	1,122	140	982	–	.	.	–	–	.	.
2026 Feb.	1,098	133	965	–	.	.	–	–	.	.
2026 Mar.	1,168	143	1,022	3	.	.	–	–	.	.
2026 Apr.	1,214	139	1,072	3	.	.	–	–	.	.
2026 May	1,195	139	1,056	–	.	.	–	–	.	.
2026 June	1,193	144	1,049	–	.	.	–	–	.	.
2026 July	1,247	144	1,103	–	.	.	–	–	.	.

Medium-term loans

end of year or month *

2024	2,864	195	2,669	–	.	.	–	–	.	.
2025	2,542	178	2,364	–	.	.	–	–	.	.
2025 Nov.	2,544	178	2,366	–	.	.	–	–	.	.
2025 Dec.	2,542	178	2,364	–	.	.	–	–	.	.
2026 Jan.	2,488	175	2,313	–	.	.	–	–	.	.
2026 Feb.	2,465	175	2,290	–	.	.	–	–	.	.
2026 Mar.	2,460	175	2,285	–	.	.	–	–	.	.
2026 Apr.	2,443	177	2,266	–	.	.	–	–	.	.
2026 May	2,432	175	2,257	–	.	.	–	–	.	.
2026 June	2,430	179	2,251	–	.	.	–	–	.	.
2026 July	2,423	181	2,242	–	.	.	–	–	.	.

Long-term loans

end of year or month *

2024	183,856	19,002	164,627	227	.	.	–	–	.	.
2025	188,316	19,365	168,756	195	.	.	–	–	.	.
2025 Nov.	187,555	19,329	168,032	194	.	.	–	–	.	.
2025 Dec.	188,316	19,365	168,756	195	.	.	–	–	.	.
2026 Jan.	188,481	19,392	168,894	195	.	.	–	–	.	.
2026 Feb.	188,726	19,434	169,090	202	.	.	–	–	.	.
2026 Mar.	189,147	19,485	169,460	202	.	.	–	–	.	.
2026 Apr.	189,379	19,516	169,661	202	.	.	–	–	.	.
2026 May	189,528	19,524	169,797	207	.	.	–	–	.	.
2026 June	190,060	19,565	170,286	209	.	.	–	–	.	.
2026 July	190,474	19,593	170,672	209	.	.	–	–	.	.