

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) | | Enterprises and households | | | | | | | | |
|-----------|-------------------------------------|--------------------|----------------------------|-------------|---|--------|--|----------------------------------|---|--|---|
| | Total | General government | Total | Enterprises | | | | Insurance companies ³ | Total | of which: Financial vehicle corporations (FVCs) | |
| | | | | Total | of which: | | of which: revolving loans and overdrafts ⁶ | | | | |
| | | | | | Non-financial corporations ² | | | | | | Other financial intermediaries ^{4,5} |
| | | | | | Total | Total | | | | | |
| 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 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 | | |
| Mar. | 3,658,460 | 257,224 | 3,401,236 | 1,373,751 | 1,167,706 | 90,927 | 3,568 | 202,477 | 5,197 | | |
| Apr. | 3,661,762 | 259,854 | 3,401,908 | 1,374,482 | 1,168,777 | 90,753 | 3,673 | 202,032 | 5,273 | | |
| May | 3,666,052 | 259,600 | 3,406,452 | 1,376,763 | 1,170,066 | 90,499 | 3,742 | 202,955 | 5,048 | | |
| June | 3,670,944 | 262,577 | 3,408,367 | 1,377,552 | 1,171,718 | 93,066 | 3,731 | 202,103 | 5,327 | | |
| July | 3,676,924 | 263,130 | 3,413,794 | 1,380,469 | 1,169,078 | 90,813 | 3,510 | 207,881 | 5,336 | | |
| | 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 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 | | |
| Mar. | 288,721 | 16,094 | 272,627 | 222,437 | 174,621 | 90,927 | 696 | 47,120 | 3,604 | | |
| Apr. | 287,591 | 18,002 | 269,589 | 220,391 | 173,889 | 90,753 | 804 | 45,698 | 3,620 | | |
| May | 287,201 | 16,689 | 270,512 | 220,948 | 173,413 | 90,499 | 881 | 46,654 | 3,622 | | |
| June | 293,148 | 20,099 | 273,049 | 223,645 | 177,121 | 93,066 | 885 | 45,639 | 3,904 | | |
| July | 289,929 | 19,314 | 270,615 | 221,299 | 172,885 | 90,813 | 660 | 47,754 | 4,012 | | |
| | 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 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 | | |
| Mar. | 368,467 | 14,330 | 354,137 | 254,087 | 193,213 | – | 137 | 60,737 | 1,087 | | |
| Apr. | 367,699 | 14,333 | 353,366 | 253,656 | 192,578 | – | 122 | 60,956 | 1,121 | | |
| May | 367,771 | 14,470 | 353,301 | 253,639 | 192,670 | – | 111 | 60,858 | 897 | | |
| June | 366,897 | 14,629 | 352,268 | 253,101 | 192,341 | – | 111 | 60,649 | 913 | | |
| July | 370,491 | 14,950 | 355,541 | 256,430 | 192,497 | – | 109 | 63,824 | 835 | | |
| | 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 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 | | |
| Mar. | 3,001,272 | 226,800 | 2,774,472 | 897,227 | 799,872 | – | 2,735 | 94,620 | 506 | | |
| Apr. | 3,006,472 | 227,519 | 2,778,953 | 900,435 | 802,310 | – | 2,747 | 95,378 | 532 | | |
| May | 3,011,080 | 228,441 | 2,782,639 | 902,176 | 803,983 | – | 2,750 | 95,443 | 529 | | |
| June | 3,010,899 | 227,849 | 2,783,050 | 900,806 | 802,256 | – | 2,735 | 95,815 | 510 | | |
| July | 3,016,504 | 228,866 | 2,787,638 | 902,740 | 803,696 | – | 2,741 | 96,303 | 489 | | |

* 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

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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

€ 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 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 | 1,575,531 | 1,269,570 | 198,490 | 180,203 | 250,831 | 53,142 |
| Mar. | 2,027,485 | 505,410 | 15,313 | 1,505,115 | 11,742 | 16,960 | 1,577,764 | 1,271,042 | 199,863 | 181,548 | 249,858 | 52,525 |
| Apr. | 2,027,426 | 505,213 | 14,583 | 1,505,260 | 11,754 | 16,953 | 1,578,482 | 1,271,372 | 199,900 | 181,658 | 249,044 | 52,230 |
| May | 2,029,689 | 506,148 | 14,660 | 1,506,567 | 11,792 | 16,974 | 1,580,208 | 1,272,357 | 200,414 | 182,194 | 249,067 | 52,016 |
| June | 2,030,815 | 506,422 | 15,327 | 1,507,460 | 11,546 | 16,933 | 1,582,834 | 1,274,181 | 199,704 | 181,504 | 248,277 | 51,775 |
| July | 2,033,325 | 505,332 | 14,293 | 1,511,057 | 11,782 | 16,936 | 1,585,277 | 1,276,954 | 200,504 | 182,386 | 247,544 | 51,717 |
| 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 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 | 3,249 | 2,048 | 24,817 | 23,103 | 21,372 | 3,450 |
| Mar. | 50,190 | 20,939 | 15,313 | 28,772 | 11,742 | 479 | 3,184 | 2,012 | 25,439 | 23,658 | 21,567 | 3,102 |
| Apr. | 49,198 | 20,140 | 14,583 | 28,541 | 11,754 | 517 | 3,291 | 2,085 | 25,098 | 23,371 | 20,809 | 3,085 |
| May | 49,564 | 20,258 | 14,660 | 28,814 | 11,792 | 492 | 3,403 | 2,162 | 25,353 | 23,636 | 20,808 | 3,016 |
| June | 49,404 | 20,747 | 15,327 | 28,150 | 11,546 | 507 | 3,278 | 2,074 | 24,685 | 22,926 | 21,441 | 3,150 |
| July | 49,316 | 19,837 | 14,293 | 28,997 | 11,782 | 482 | 3,477 | 2,224 | 25,319 | 23,616 | 20,520 | 3,157 |
| 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 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 |
| Mar. | 100,050 | 31,007 | – | 68,601 | – | 442 | 23,416 | 16,698 | 56,820 | 47,949 | 19,814 | 3,954 |
| Apr. | 99,710 | 31,037 | – | 68,226 | – | 447 | 23,143 | 16,462 | 56,668 | 47,787 | 19,899 | 3,977 |
| May | 99,662 | 31,090 | – | 68,128 | – | 444 | 22,914 | 16,285 | 56,724 | 47,833 | 20,024 | 4,010 |
| June | 99,167 | 30,989 | – | 67,733 | – | 445 | 22,796 | 16,180 | 56,468 | 47,607 | 19,903 | 3,946 |
| July | 99,111 | 30,929 | – | 67,748 | – | 434 | 22,496 | 15,991 | 56,706 | 47,854 | 19,909 | 3,903 |
| 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 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 |
| Mar. | 1,877,245 | 453,464 | – | 1,407,742 | – | 16,039 | 1,551,164 | 1,252,332 | 117,604 | 109,941 | 208,477 | 45,469 |
| Apr. | 1,878,518 | 454,036 | – | 1,408,493 | – | 15,989 | 1,552,048 | 1,252,825 | 118,134 | 110,500 | 208,336 | 45,168 |
| May | 1,880,463 | 454,800 | – | 1,409,625 | – | 16,038 | 1,553,891 | 1,253,910 | 118,337 | 110,725 | 208,235 | 44,990 |
| June | 1,882,244 | 454,686 | – | 1,411,577 | – | 15,981 | 1,556,760 | 1,255,927 | 118,551 | 110,971 | 206,933 | 44,679 |
| July | 1,884,898 | 454,566 | – | 1,414,312 | – | 16,020 | 1,559,304 | 1,258,739 | 118,479 | 110,916 | 207,115 | 44,657 |

and global credit facilities without regular contractually agreed minimum repayment.