

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 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	
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	3,670,926	262,576	3,408,350	1,377,508	1,171,672	93,066	3,731	202,105	5,327	
	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 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	
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	293,140	20,098	273,042	223,638	177,120	93,066	885	45,633	3,904	
	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 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	
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	366,887	14,629	352,258	253,091	192,330	–	111	60,650	913	
	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 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	
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	900,779	802,222	–	2,735	95,822	510	

* 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

30.07.2024

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		Non-profit institutions serving households	Housing loans		Consumer credit		Other loans		
	Total	of which revolving loans and overdrafts ⁶	Total	of which revolving loans and overdrafts ⁶		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 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	1,575,531	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	2,030,842	506,422	15,327	1,507,460	11,546	16,960	1,582,834	1,274,181	199,704	181,504	248,304	51,775
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 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	3,407
Feb.	49,438	20,332	14,776	28,601	11,688	505	3,249	2,048	24,817	23,103	21,372	3,350
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
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 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
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
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 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
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	1,882,271	454,686	–	1,411,577	–	16,008	1,556,760	1,255,927	118,551	110,971	206,960	44,679

and global credit facilities without regular contractually agreed minimum repayment.