

Lending of banks (MFIs) in Germany to domestic non-banks (non-MFIs) \*  
Breakdown of loans (including bills of exchange <sup>1</sup>) 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 <sup>3</sup>		
				Total	of which:		Other financial intermediaries <sup>4 5</sup>			
					Total	of which: revolving loans and overdrafts <sup>6</sup>				
1	2	3	4	5	6	7	8	9		
	<b>Loans, total</b>									
									<b>end of year or month <sup>*)</sup></b>	
2023	3,649,923	254,262	3,395,661	1,367,950	1,163,783	87,032	3,570	200,597	5,015	
2024	3,701,374	272,521	3,428,853	1,382,930	1,168,656	86,281	3,269	211,005	4,386	
2024 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	3,676,463	263,130	3,413,333	1,380,007	1,169,088	90,812	3,510	207,409	5,336	
Aug.	3,677,699	261,898	3,415,801	1,378,782	1,168,952	90,124	3,760	206,070	5,331	
Sep.	3,684,785	264,193	3,420,592	1,380,767	1,169,412	91,387	3,626	207,729	3,853	
Oct.	3,689,386	270,503	3,418,883	1,377,093	1,166,591	88,602	3,584	206,918	3,864	
Nov.	3,698,758	270,791	3,427,967	1,383,375	1,171,605	89,112	3,740	208,030	4,112	
Dec.	3,701,374	272,521	3,428,853	1,382,930	1,168,656	86,281	3,269	211,005	4,386	
2025 Jan.	3,706,989	277,513	3,429,476	1,384,386	1,171,909	88,449	3,815	208,662	4,383	
	<b>Short-term loans</b>									
									<b>end of year or month <sup>*)</sup></b>	
2023	278,172	14,218	263,954	213,226	166,983	87,032	640	45,603	3,439	
2024	292,989	18,106	274,883	223,798	170,200	86,281	400	53,198	3,970	
2024 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	289,462	19,314	270,148	220,832	172,885	90,812	660	47,287	4,012	
Aug.	283,585	17,444	266,141	216,954	170,092	90,124	923	45,939	4,033	
Sep.	293,109	18,855	274,254	223,154	174,052	91,387	777	48,325	3,763	
Oct.	290,482	20,154	270,328	220,568	170,556	88,602	716	49,296	3,774	
Nov.	291,153	19,197	271,956	223,406	172,577	89,112	860	49,969	4,022	
Dec.	292,989	18,106	274,883	223,798	170,200	86,281	400	53,198	3,970	
2025 Jan.	297,126	22,385	274,741	224,851	172,844	88,449	942	51,065	3,967	
	<b>Medium-term loans</b>									
									<b>end of year or month <sup>*)</sup></b>	
2023	375,101	14,141	360,960	259,939	199,368	–	139	60,432	1,042	
2024	367,145	15,740	351,405	252,567	190,766	–	76	61,725	5	
2024 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	370,486	14,950	355,536	256,425	192,497	–	109	63,819	835	
Aug.	371,093	15,224	355,869	256,703	192,840	–	108	63,755	826	
Sep.	371,274	15,220	356,054	257,130	193,177	–	109	63,844	10	
Oct.	369,225	15,428	353,797	254,819	192,602	–	107	62,110	10	
Nov.	368,677	15,741	352,936	253,877	191,941	–	106	61,830	10	
Dec.	367,145	15,740	351,405	252,567	190,766	–	76	61,725	5	
2025 Jan.	365,770	15,805	349,965	251,437	189,231	–	74	62,132	5	
	<b>Long-term loans</b>									
									<b>end of year or month <sup>*)</sup></b>	
2023	2,996,650	225,903	2,770,747	894,785	797,432	–	2,791	94,562	534	
2024	3,041,240	238,675	2,802,565	906,565	807,690	–	2,793	96,082	411	
2024 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	3,016,515	228,866	2,787,649	902,750	803,706	–	2,741	96,303	489	
Aug.	3,023,021	229,230	2,793,791	905,125	806,020	–	2,729	96,376	472	
Sep.	3,020,402	230,118	2,790,284	900,483	802,183	–	2,740	95,560	80	
Oct.	3,029,679	234,921	2,794,758	901,706	803,433	–	2,761	95,512	80	
Nov.	3,038,928	235,853	2,803,075	906,092	807,087	–	2,774	96,231	80	
Dec.	3,041,240	238,675	2,802,565	906,565	807,690	–	2,793	96,082	411	
2025 Jan.	3,044,093	239,323	2,804,770	908,098	809,834	–	2,799	95,465	411	

\* Definition in line with Monthly report, Tab.IV.5, column 2 or Statistical Series Banking statistics, Table I.6, columns 2 + 3. <sup>1</sup> Holdings of bills of exchange (sectoral classification according to the drawee). <sup>2</sup> Including non-financial quasi-corporations.

<sup>3</sup> Insurance companies and pension funds. <sup>4</sup> Non-monetary financial intermediaries except insurance companies. <sup>5</sup> Including enterprises with activities auxiliary to financial services and insurance activities. <sup>6</sup> Only euro-denominated loans, including call

27.02.2025

still

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**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 <sup>6</sup>	Total	of which revolving loans and overdrafts <sup>6</sup>	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
<b>Loans, total</b>												
<b>end of year or month *</b>												
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
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
2024 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	2,033,326	506,471	14,347	1,509,919	11,728	16,936	1,585,293	1,276,050	200,431	182,313	247,602	51,556
Aug.	2,037,019	507,260	14,359	1,512,906	11,769	16,853	1,588,345	1,278,405	201,387	183,174	247,287	51,327
Sep.	2,039,825	507,725	15,434	1,515,256	12,543	16,844	1,590,513	1,280,072	201,822	183,565	247,490	51,619
Oct.	2,041,790	507,780	14,392	1,517,092	12,139	16,918	1,591,696	1,281,067	198,296	180,148	251,798	55,877
Nov.	2,044,592	509,195	14,408	1,518,501	11,021	16,896	1,595,025	1,283,456	195,932	180,021	253,635	55,024
Dec.	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 Jan.	2,045,090	509,621	14,530	1,518,455	11,852	17,014	1,595,996	1,283,490	196,949	180,972	252,145	53,993
<b>Short-term loans</b>												
<b>end of year or month *</b>												
2023	50,728	20,642	15,020	29,533	11,834	553	3,196	2,054	25,781	24,012	21,751	3,466
2024	51,085	20,775	14,863	29,784	11,905	526	3,168	1,993	26,084	24,221	21,833	3,570
2024 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	19,983	14,347	28,851	11,728	482	3,477	2,215	25,259	23,556	20,580	3,080
Aug.	49,187	19,894	14,359	28,864	11,769	429	3,344	2,129	25,435	23,733	20,408	3,002
Sep.	51,100	21,019	15,434	29,611	12,543	470	3,304	2,111	26,140	24,351	21,656	3,149
Oct.	49,760	20,204	14,392	29,090	12,139	466	3,324	2,117	25,578	23,836	20,858	3,137
Nov.	48,550	20,155	14,408	27,923	11,021	472	3,189	2,008	24,297	22,558	21,064	3,357
Dec.	51,085	20,775	14,863	29,784	11,905	526	3,168	1,993	26,084	24,221	21,833	3,570
2025 Jan.	49,890	20,539	14,530	28,795	11,852	556	3,393	2,097	25,243	23,462	21,254	3,236
<b>Medium-term loans</b>												
<b>end of year or month *</b>												
2023	101,021	31,212	–	69,367	–	442	24,357	17,529	56,928	47,995	19,736	3,843
2024	98,838	31,054	–	67,370	–	414	21,724	15,347	55,662	47,810	21,452	4,213
2024 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	30,972	–	67,705	–	434	22,497	15,961	56,707	47,855	19,907	3,889
Aug.	99,166	31,022	–	67,706	–	438	22,331	15,777	56,985	48,046	19,850	3,883
Sep.	98,924	30,893	–	67,577	–	454	22,195	15,663	56,977	48,025	19,752	3,889
Oct.	98,978	31,039	–	67,473	–	466	22,089	15,642	56,185	47,259	20,704	4,572
Nov.	99,059	31,221	–	67,369	–	469	21,936	15,537	55,357	47,539	21,766	4,293
Dec.	98,838	31,054	–	67,370	–	414	21,724	15,347	55,662	47,810	21,452	4,213
2025 Jan.	98,528	30,907	–	67,231	–	390	21,390	15,106	55,786	47,919	21,352	4,206
<b>Long-term loans</b>												
<b>end of year or month *</b>												
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
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
2024 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	1,884,899	455,516	–	1,413,363	–	16,020	1,559,319	1,257,874	118,465	110,902	207,115	44,587
Aug.	1,888,666	456,344	–	1,416,336	–	15,986	1,562,670	1,260,499	118,967	111,395	207,029	44,442
Sep.	1,889,801	455,813	–	1,418,068	–	15,920	1,565,014	1,262,298	118,705	111,189	206,082	44,581
Oct.	1,893,052	456,537	–	1,420,529	–	15,986	1,566,283	1,263,308	116,533	109,053	210,236	48,168
Nov.	1,896,983	457,819	–	1,423,209	–	15,955	1,569,900	1,265,911	116,278	109,924	210,805	47,374
Dec.	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 Jan.	1,896,672	458,175	–	1,422,429	–	16,068	1,571,213	1,266,287	115,920	109,591	209,539	46,551

and global credit facilities without regular contractually agreed minimum repayment.