

14.11.2024

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	of which:			Insurance companies ³		
					Non-financial corporations ²		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 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	3,676,463	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.	3,684,610	263,968	3,420,642	1,380,994	1,169,414	90,905	3,727	207,853	3,853	
	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 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	289,462	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.	292,909	18,911	273,998	223,114	173,729	90,905	878	48,507	3,763	
	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 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	370,486	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.	371,062	15,182	355,880	256,930	193,032	–	109	63,789	10	
	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 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	3,016,515	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.	3,020,639	229,875	2,790,764	900,950	802,653	–	2,740	95,557	80	

* 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

14.11.2024

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

€ 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 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	2,033,326	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.	2,039,648	507,716	15,388	1,515,092	12,333	16,840	1,590,440	1,279,977	201,673	183,416	247,535	51,699
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 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	19,983	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.	50,884	20,981	15,388	29,436	12,333	467	3,306	2,114	25,963	24,174	21,615	3,148
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 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	30,972	–	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.	98,950	30,876	–	67,620	–	454	22,202	15,675	56,999	48,047	19,749	3,898
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 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	1,884,899	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.	1,889,814	455,859	–	1,418,036	–	15,919	1,564,932	1,262,188	118,711	111,195	206,171	44,653

and global credit facilities without regular contractually agreed minimum repayment.