

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)						
	Total	General government	Enterprises and households				Total
			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 *
2023	467,009	17,574	449,435	159,623	132,647	227	26,749
2024	464,493	23,534	440,959	159,443	129,572	119	29,752
2024 May	467,177	18,933	448,244	161,927	135,239	502	26,186
June	469,155	20,398	448,757	163,056	135,174	340	27,542
July	465,381	19,965	445,416	160,813	133,818	270	26,725
Aug.	465,464	20,359	445,105	160,642	133,571	298	26,773
Sep.	465,729	20,846	444,883	160,880	133,169	184	27,527
Oct.	463,595	22,305	441,290	158,530	130,521	362	27,647
Nov.	464,107	22,528	441,579	158,928	131,456	255	27,217
Dec.	464,493	23,534	440,959	159,443	129,572	119	29,752
2025 Jan.	463,967	24,198	439,769	158,590	130,753	360	27,477
Short-term loans							
							end of year or month *
2023	63,238	1,507	61,731	55,160	39,955	207	14,998
2024	66,490	1,524	64,966	59,130	40,103	101	18,926
2024 May	64,766	1,717	63,049	57,159	42,537	482	14,140
June	67,190	2,706	64,484	58,745	42,943	320	15,482
July	64,731	1,855	62,876	57,171	42,098	250	14,823
Aug.	64,206	1,754	62,452	56,684	41,592	279	14,813
Sep.	65,503	1,817	63,686	57,555	41,996	165	15,394
Oct.	64,895	1,732	63,163	57,606	40,454	343	16,809
Nov.	64,129	1,528	62,601	57,303	40,916	236	16,151
Dec.	66,490	1,524	64,966	59,130	40,103	101	18,926
2025 Jan.	65,780	2,079	63,701	58,018	40,919	343	16,756
Medium-term loans							
							end of year or month *
2023	28,009	1,410	26,599	22,204	19,240	2	2,962
2024	27,514	2,115	25,399	21,619	18,496	2	3,121
2024 May	27,563	1,545	26,018	21,891	18,763	2	3,126
June	27,379	1,582	25,797	21,806	18,682	2	3,122
July	27,443	1,648	25,795	21,887	18,671	2	3,214
Aug.	27,461	1,663	25,798	21,943	18,709	2	3,232
Sep.	28,048	1,700	26,348	22,533	19,065	2	3,466
Oct.	27,787	1,896	25,891	21,900	18,930	2	2,968
Nov.	28,008	1,974	26,034	22,116	18,910	2	3,204
Dec.	27,514	2,115	25,399	21,619	18,496	2	3,121
2025 Jan.	27,685	2,205	25,480	21,729	18,515	1	3,213
Long-term loans							
							end of year or month *
2023	375,762	14,657	361,105	82,259	73,452	18	8,789
2024	370,489	19,895	350,594	78,694	70,973	16	7,705
2024 May	374,848	15,671	359,177	82,877	73,939	18	8,920
June	374,586	16,110	358,476	82,505	73,549	18	8,938
July	373,207	16,462	356,745	81,755	73,049	18	8,688
Aug.	373,797	16,942	356,855	82,015	73,270	17	8,728
Sep.	372,178	17,329	354,849	80,792	72,108	17	8,667
Oct.	370,913	18,677	352,236	79,024	71,137	17	7,870
Nov.	371,970	19,026	352,944	79,509	71,630	17	7,862
Dec.	370,489	19,895	350,594	78,694	70,973	16	7,705
2025 Jan.	370,502	19,914	350,588	78,843	71,319	16	7,508

* 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	

Big banks**Loans, total**

end of year or month *

2023	289,812	46,009	243,183	620	251,556	216,642	20,897	20,358	17,359	6,182
2024	281,516	44,310	236,631	575	244,826	211,095	17,712	17,034	18,978	8,502
2024 May	286,317	45,484	240,273	560	249,271	214,577	20,716	20,225	16,330	5,471
June	285,701	45,402	239,731	568	248,999	214,317	20,574	20,075	16,128	5,339
July	284,603	45,164	238,894	545	248,174	213,625	20,490	20,012	15,939	5,257
Aug.	284,463	45,099	238,827	537	248,059	213,535	20,601	20,120	15,803	5,172
Sep.	284,003	45,039	238,423	541	247,528	213,043	20,807	20,296	15,668	5,084
Oct.	282,760	44,529	237,649	582	245,374	211,504	18,357	17,733	19,029	8,412
Nov.	282,651	44,508	237,563	580	245,611	211,722	18,014	17,398	19,026	8,443
Dec.	281,516	44,310	236,631	575	244,826	211,095	17,712	17,034	18,978	8,502
2025 Jan.	281,179	44,226	236,359	594	244,502	210,834	17,960	17,339	18,717	8,186

Short-term loans

end of year or month *

2023	6,571	2,408	4,088	75	193	115	3,183	2,720	3,195	1,252
2024	5,836	2,272	3,511	53	159	92	2,776	2,305	2,901	1,114
2024 May	5,890	2,295	3,543	52	205	125	3,088	2,665	2,597	753
June	5,739	2,327	3,351	61	198	115	2,931	2,501	2,610	735
July	5,705	2,252	3,411	42	188	114	2,976	2,566	2,541	731
Aug.	5,768	2,268	3,466	34	189	114	3,096	2,683	2,483	669
Sep.	6,131	2,343	3,751	37	189	107	3,421	2,977	2,521	667
Oct.	5,557	2,164	3,351	42	137	63	2,990	2,577	2,430	711
Nov.	5,298	2,092	3,163	43	132	64	2,722	2,317	2,444	782
Dec.	5,836	2,272	3,511	53	159	92	2,776	2,305	2,901	1,114
2025 Jan.	5,683	2,217	3,396	70	164	93	2,934	2,518	2,585	785

Medium-term loans

end of year or month *

2023	4,395	1,063	3,294	38	1,600	1,070	1,724	1,717	1,071	507
2024	3,780	984	2,767	29	1,289	801	1,382	1,326	1,109	640
2024 May	4,127	1,031	3,055	41	1,408	890	1,672	1,666	1,047	499
June	3,991	1,018	2,933	40	1,407	875	1,649	1,644	935	414
July	3,908	1,008	2,860	40	1,384	853	1,643	1,638	881	369
Aug.	3,855	980	2,835	40	1,349	824	1,646	1,641	860	370
Sep.	3,815	995	2,780	40	1,338	807	1,615	1,610	862	363
Oct.	3,991	1,004	2,947	40	1,351	848	1,425	1,368	1,215	731
Nov.	3,918	1,019	2,860	39	1,328	832	1,413	1,357	1,177	671
Dec.	3,780	984	2,767	29	1,289	801	1,382	1,326	1,109	640
2025 Jan.	3,751	961	2,760	30	1,259	786	1,378	1,323	1,114	651

Long-term loans

end of year or month *

2023	278,846	42,538	235,801	507	249,763	215,457	15,990	15,921	13,093	4,423
2024	271,900	41,054	230,353	493	243,378	210,202	13,554	13,403	14,968	6,748
2024 May	276,300	42,158	233,675	467	247,658	213,562	15,956	15,894	12,686	4,219
June	275,971	42,057	233,447	467	247,394	213,327	15,994	15,930	12,583	4,190
July	274,990	41,904	232,623	463	246,602	212,658	15,871	15,808	12,517	4,157
Aug.	274,840	41,851	232,526	463	246,521	212,597	15,859	15,796	12,460	4,133
Sep.	274,057	41,701	231,892	464	246,001	212,129	15,771	15,709	12,285	4,054
Oct.	273,212	41,361	231,351	500	243,886	210,593	13,942	13,788	15,384	6,970
Nov.	273,435	41,397	231,540	498	244,151	210,826	13,879	13,724	15,405	6,990
Dec.	271,900	41,054	230,353	493	243,378	210,202	13,554	13,403	14,968	6,748
2025 Jan.	271,745	41,048	230,203	494	243,079	209,955	13,648	13,498	15,018	6,750

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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)						
	Total	General government	Enterprises and households				Total
			Total	Enterprises			
				Total	of which:		
			Non-financial corporations ²	Insurance companies ³	Other financial intermediaries ^{4 5}		
	1	2	3	4	5	6	7
Regional banks and other commercial banks							
Loans, total							
							end of year or month *
2023	454,964	18,279	436,685	183,867	150,349	153	33,365
2024	471,525	21,083	450,442	186,763	148,540	131	38,092
2024 May	459,038	19,620	439,418	183,350	146,592	174	36,584
June	455,333	19,438	435,895	179,181	146,557	184	32,440
July	463,137	20,027	443,110	184,776	145,920	211	38,645
Aug.	463,308	19,875	443,433	183,886	146,330	396	37,160
Sep.	466,771	19,951	446,820	185,910	147,437	236	38,237
Oct.	468,807	20,352	448,455	186,096	148,150	129	37,817
Nov.	471,586	21,037	450,549	187,363	148,539	170	38,654
Dec.	471,525	21,083	450,442	186,763	148,540	131	38,092
2025 Jan.	475,500	22,586	452,914	188,811	148,850	233	39,728
Short-term loans							
							end of year or month *
2023	49,179	3,520	45,659	34,965	25,279	107	9,579
2024	56,512	4,960	51,552	40,085	27,506	89	12,490
2024 May	53,498	4,315	49,183	38,548	25,591	130	12,827
June	49,659	4,343	45,316	34,787	25,944	140	8,703
July	53,103	4,930	48,173	37,455	25,005	166	12,284
Aug.	51,316	4,735	46,581	35,897	24,455	351	11,091
Sep.	54,764	4,870	49,894	38,634	26,280	190	12,164
Oct.	55,140	5,275	49,865	38,463	26,460	84	11,919
Nov.	56,649	5,252	51,397	40,169	27,433	126	12,610
Dec.	56,512	4,960	51,552	40,085	27,506	89	12,490
2025 Jan.	59,481	6,361	53,120	41,603	27,746	191	13,666
Medium-term loans							
							end of year or month *
2023	109,164	1,096	108,068	56,502	37,771	12	18,719
2024	104,797	1,474	103,323	51,372	32,144	11	19,217
2024 May	104,103	1,460	102,643	51,561	33,225	11	18,325
June	104,156	1,541	102,615	51,472	33,226	11	18,235
July	107,165	1,488	105,677	54,220	33,356	11	20,853
Aug.	107,334	1,499	105,835	54,046	33,456	11	20,579
Sep.	107,129	1,489	105,640	53,836	33,226	12	20,598
Oct.	105,823	1,447	104,376	52,520	32,961	11	19,548
Nov.	105,383	1,455	103,928	51,948	32,301	11	19,636
Dec.	104,797	1,474	103,323	51,372	32,144	11	19,217
2025 Jan.	104,901	1,565	103,336	51,388	31,694	11	19,683
Long-term loans							
							end of year or month *
2023	296,621	13,663	282,958	92,400	87,299	34	5,067
2024	310,216	14,649	295,567	95,306	88,890	31	6,385
2024 May	301,437	13,845	287,592	93,241	87,776	33	5,432
June	301,518	13,554	287,964	92,922	87,387	33	5,502
July	302,869	13,609	289,260	93,101	87,559	34	5,508
Aug.	304,658	13,641	291,017	93,943	88,419	34	5,490
Sep.	304,878	13,592	291,286	93,440	87,931	34	5,475
Oct.	307,844	13,630	294,214	95,113	88,729	34	6,350
Nov.	309,554	14,330	295,224	95,246	88,805	33	6,408
Dec.	310,216	14,649	295,567	95,306	88,890	31	6,385
2025 Jan.	311,118	14,660	296,458	95,820	89,410	31	6,379

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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	
Regional banks and other commercial banks										
Loans, total										
										end of year or month *
2023	252,818	35,070	216,687	1,061	126,414	114,379	110,416	99,393	15,988	2,915
2024	263,679	35,535	227,025	1,119	131,619	119,495	112,074	103,380	19,986	4,150
2024 May	256,068	35,011	219,941	1,116	128,292	116,193	111,497	100,582	16,279	3,166
June	256,714	34,972	220,624	1,118	128,634	116,538	111,699	100,828	16,381	3,258
July	258,334	35,025	222,193	1,116	129,185	117,073	112,824	101,918	16,325	3,202
Aug.	259,547	35,106	223,323	1,118	129,608	117,486	113,615	102,605	16,324	3,232
Sep.	260,910	35,090	224,710	1,110	130,011	117,907	114,014	102,974	16,885	3,829
Oct.	262,359	35,480	225,752	1,127	130,695	118,559	113,193	102,337	18,471	4,856
Nov.	263,186	35,560	226,499	1,127	131,222	119,094	111,872	103,234	20,092	4,171
Dec.	263,679	35,535	227,025	1,119	131,619	119,495	112,074	103,380	19,986	4,150
2025 Jan.	264,103	35,571	227,408	1,124	131,699	119,589	112,395	103,701	20,009	4,118
Short-term loans										
										end of year or month *
2023	10,694	2,959	7,682	53	632	364	6,835	6,527	3,227	791
2024	11,467	3,052	8,383	32	673	415	7,292	6,951	3,502	1,017
2024 May	10,635	2,843	7,754	38	658	385	6,793	6,493	3,184	876
June	10,529	2,849	7,642	38	653	385	6,601	6,301	3,275	956
July	10,718	2,820	7,864	34	676	409	6,872	6,566	3,170	889
Aug.	10,684	2,782	7,874	28	672	405	6,851	6,553	3,161	916
Sep.	11,260	2,798	8,433	29	669	415	7,348	7,028	3,243	990
Oct.	11,402	2,959	8,410	33	672	425	7,371	7,046	3,359	939
Nov.	11,228	3,022	8,175	31	660	409	7,075	6,746	3,493	1,020
Dec.	11,467	3,052	8,383	32	673	415	7,292	6,951	3,502	1,017
2025 Jan.	11,517	3,103	8,383	31	675	416	7,295	6,958	3,547	1,009
Medium-term loans										
										end of year or month *
2023	51,566	12,999	38,482	85	2,683	2,180	43,553	35,485	5,330	817
2024	51,951	13,339	38,541	71	2,633	2,174	42,121	35,176	7,197	1,191
2024 May	51,082	13,031	37,960	91	2,705	2,199	42,796	34,790	5,581	971
June	51,143	13,043	38,008	92	2,699	2,196	42,801	34,826	5,643	986
July	51,457	13,093	38,276	88	2,711	2,206	43,066	35,076	5,680	994
Aug.	51,789	13,190	38,510	89	2,708	2,207	43,385	35,298	5,696	1,005
Sep.	51,804	13,192	38,520	92	2,684	2,187	43,392	35,293	5,728	1,040
Oct.	51,856	13,359	38,398	99	2,691	2,200	42,835	34,814	6,330	1,384
Nov.	51,980	13,347	38,533	100	2,649	2,191	42,060	35,156	7,271	1,186
Dec.	51,951	13,339	38,541	71	2,633	2,174	42,121	35,176	7,197	1,191
2025 Jan.	51,948	13,311	38,565	72	2,631	2,171	42,151	35,206	7,166	1,188
Long-term loans										
										end of year or month *
2023	190,558	19,112	170,523	923	123,099	111,835	60,028	57,381	7,431	1,307
2024	200,261	19,144	180,101	1,016	128,313	116,906	62,661	61,253	9,287	1,942
2024 May	194,351	19,137	174,227	987	124,929	113,609	61,908	59,299	7,514	1,319
June	195,042	19,080	174,974	988	125,282	113,957	62,297	59,701	7,463	1,316
July	196,159	19,112	176,053	994	125,798	114,458	62,886	60,276	7,475	1,319
Aug.	197,074	19,134	176,939	1,001	126,228	114,874	63,379	60,754	7,467	1,311
Sep.	197,846	19,100	177,757	989	126,658	115,305	63,274	60,653	7,914	1,799
Oct.	199,101	19,162	178,944	995	127,332	115,934	62,987	60,477	8,782	2,533
Nov.	199,978	19,191	179,791	996	127,913	116,494	62,737	61,332	9,328	1,965
Dec.	200,261	19,144	180,101	1,016	128,313	116,906	62,661	61,253	9,287	1,942
2025 Jan.	200,638	19,157	180,460	1,021	128,393	117,002	62,949	61,537	9,296	1,921

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by category of banks

€ million

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

Branches of foreign banks**Loans, total**

end of year or month *

2023	107,390	777	106,613	78,675	62,324	328	16,023
2024	112,537	676	111,861	84,095	67,160	252	16,683
2024 May	111,617	767	110,850	82,513	66,460	308	15,745
June	113,821	810	113,011	85,120	68,001	450	16,669
July	111,542	770	110,772	83,484	66,591	283	16,610
Aug.	110,550	758	109,792	82,416	65,640	310	16,466
Sep.	111,173	775	110,398	82,985	65,797	406	16,782
Oct.	110,878	727	110,151	82,837	65,657	364	16,816
Nov.	110,978	706	110,272	82,839	66,076	497	16,266
Dec.	112,537	676	111,861	84,095	67,160	252	16,683
2025 Jan.	111,933	635	111,298	83,537	66,716	391	16,430

Short-term loans

end of year or month *

2023	34,032	327	33,705	26,716	20,537	152	6,027
2024	33,622	335	33,287	25,996	19,336	113	6,547
2024 May	34,333	321	34,012	26,989	21,547	132	5,310
June	36,139	331	35,808	28,779	22,274	274	6,231
July	34,377	325	34,052	26,991	20,718	106	6,167
Aug.	33,528	326	33,202	26,021	20,078	144	5,799
Sep.	34,207	332	33,875	26,640	20,002	236	6,402
Oct.	34,347	332	34,015	26,780	19,731	195	6,854
Nov.	34,520	332	34,188	26,925	20,334	328	6,263
Dec.	33,622	335	33,287	25,996	19,336	113	6,547
2025 Jan.	32,670	319	32,351	25,138	18,673	252	6,213

Medium-term loans

end of year or month *

2023	37,772	344	37,428	28,739	23,177	32	5,530
2024	41,703	261	41,442	31,988	26,247	2	5,739
2024 May	41,224	343	40,881	31,700	25,871	32	5,797
June	41,713	381	41,332	32,364	26,573	32	5,759
July	41,744	344	41,400	32,437	26,714	33	5,690
Aug.	41,583	332	41,251	32,298	26,320	33	5,945
Sep.	42,047	342	41,705	32,704	26,621	33	6,050
Oct.	41,774	318	41,456	32,524	26,748	32	5,744
Nov.	41,456	293	41,163	32,087	26,351	32	5,704
Dec.	41,703	261	41,442	31,988	26,247	2	5,739
2025 Jan.	41,885	236	41,649	32,046	26,090	2	5,954

Long-term loans

end of year or month *

2023	35,586	106	35,480	23,220	18,610	144	4,466
2024	37,212	80	37,132	26,111	21,577	137	4,397
2024 May	36,060	103	35,957	23,824	19,042	144	4,638
June	35,969	98	35,871	23,977	19,154	144	4,679
July	35,421	101	35,320	24,056	19,159	144	4,753
Aug.	35,439	100	35,339	24,097	19,242	133	4,722
Sep.	34,919	101	34,818	23,641	19,174	137	4,330
Oct.	34,757	77	34,680	23,533	19,178	137	4,218
Nov.	35,002	81	34,921	23,827	19,391	137	4,299
Dec.	37,212	80	37,132	26,111	21,577	137	4,397
2025 Jan.	37,378	80	37,298	26,353	21,953	137	4,263

* 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	

Branches of foreign banks**Loans, total**

end of year or month *

2023	27,938	5,503	22,255	180	3,190	2,932	18,211	17,251	6,537	2,072
2024	27,766	5,475	22,112	179	3,003	2,745	18,153	17,173	6,610	2,194
2024 May	28,337	5,468	22,687	182	3,129	2,844	18,662	17,674	6,546	2,169
June	27,891	5,453	22,251	187	3,103	2,821	18,197	17,209	6,591	2,221
July	27,288	5,410	21,690	188	3,087	2,805	17,625	16,672	6,576	2,213
Aug.	27,376	5,404	21,783	189	3,067	2,787	17,733	16,773	6,576	2,223
Sep.	27,413	5,421	21,801	191	3,051	2,773	17,774	16,816	6,588	2,212
Oct.	27,314	5,341	21,781	192	3,043	2,782	17,750	16,779	6,521	2,220
Nov.	27,433	5,482	21,775	176	3,029	2,769	17,769	16,797	6,635	2,209
Dec.	27,766	5,475	22,112	179	3,003	2,745	18,153	17,173	6,610	2,194
2025 Jan.	27,761	5,436	22,144	181	2,982	2,727	18,214	17,239	6,565	2,178

Short-term loans

end of year or month *

2023	6,989	1,392	5,515	82	.	.	5,573	5,075	.	.
2024	7,291	1,332	5,890	69	.	.	6,016	5,482	.	.
2024 May	7,023	1,334	5,608	81	.	.	5,736	5,233	.	.
June	7,029	1,331	5,613	85	.	.	5,705	5,203	.	.
July	7,061	1,324	5,654	83	.	.	5,762	5,259	.	.
Aug.	7,181	1,328	5,769	84	.	.	5,872	5,362	.	.
Sep.	7,235	1,352	5,796	87	.	.	5,901	5,390	.	.
Oct.	7,235	1,337	5,815	83	.	.	5,931	5,408	.	.
Nov.	7,263	1,333	5,863	67	.	.	5,981	5,455	.	.
Dec.	7,291	1,332	5,890	69	.	.	6,016	5,482	.	.
2025 Jan.	7,213	1,303	5,841	69	.	.	5,958	5,429	.	.

Medium-term loans

end of year or month *

2023	8,689	2,188	6,467	34	.	.	5,263	5,094	.	.
2024	9,454	2,380	7,031	43	.	.	5,789	5,607	.	.
2024 May	9,181	2,238	6,907	36	.	.	5,643	5,449	.	.
June	8,968	2,243	6,690	35	.	.	5,421	5,226	.	.
July	8,963	2,230	6,695	38	.	.	5,399	5,223	.	.
Aug.	8,953	2,230	6,685	38	.	.	5,388	5,211	.	.
Sep.	9,001	2,236	6,727	38	.	.	5,430	5,253	.	.
Oct.	8,932	2,216	6,673	43	.	.	5,417	5,238	.	.
Nov.	9,076	2,375	6,658	43	.	.	5,407	5,227	.	.
Dec.	9,454	2,380	7,031	43	.	.	5,789	5,607	.	.
2025 Jan.	9,603	2,385	7,175	43	.	.	5,939	5,754	.	.

Long-term loans

end of year or month *

2023	12,260	1,923	10,273	64	.	.	7,375	7,082	.	.
2024	11,021	1,763	9,191	67	.	.	6,348	6,084	.	.
2024 May	12,133	1,896	10,172	65	.	.	7,283	6,992	.	.
June	11,894	1,879	9,948	67	.	.	7,071	6,780	.	.
July	11,264	1,856	9,341	67	.	.	6,464	6,190	.	.
Aug.	11,242	1,846	9,329	67	.	.	6,473	6,200	.	.
Sep.	11,177	1,833	9,278	66	.	.	6,443	6,173	.	.
Oct.	11,147	1,788	9,293	66	.	.	6,402	6,133	.	.
Nov.	11,094	1,774	9,254	66	.	.	6,381	6,115	.	.
Dec.	11,021	1,763	9,191	67	.	.	6,348	6,084	.	.
2025 Jan.	10,945	1,748	9,128	69	.	.	6,317	6,056	.	.

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)		Enterprises and households				6	7
	1	2	3	Enterprises				
				4	of which:			
					5	6		
Total	General government	Total	Total	Non-financial corporations ²	Insurance companies ³	Other financial intermediaries ^{4 5}		
Landesbanken								
Loans, total								
							end of year or month *	
2023	261,218	66,323	194,895	173,529	140,471	244	32,814	
2024	261,369	69,416	191,953	171,066	137,462	152	33,452	
2024 May	260,744	66,370	194,374	173,309	140,723	193	32,393	
June	260,886	66,396	194,490	173,444	140,219	173	33,052	
July	261,106	66,619	194,487	173,376	140,628	199	32,549	
Aug.	259,223	65,528	193,695	172,730	139,651	185	32,894	
Sep.	259,109	66,975	192,134	171,140	138,491	166	32,483	
Oct.	259,168	69,130	190,038	169,100	136,855	153	32,092	
Nov.	260,342	68,256	192,086	171,102	138,194	228	32,680	
Dec.	261,369	69,416	191,953	171,066	137,462	152	33,452	
2025 Jan.	260,950	69,639	191,311	170,507	138,342	197	31,968	
Short-term loans								
							end of year or month *	
2023	27,763	2,881	24,882	23,961	16,862	119	6,980	
2024	31,276	4,440	26,836	25,867	18,013	40	7,814	
2024 May	28,245	3,371	24,874	23,953	17,065	72	6,816	
June	29,905	3,620	26,285	25,400	17,782	52	7,566	
July	29,626	3,932	25,694	24,766	17,759	81	6,926	
Aug.	28,831	3,131	25,700	24,804	17,632	70	7,102	
Sep.	29,761	4,173	25,588	24,604	17,438	53	7,113	
Oct.	28,999	4,106	24,893	23,951	17,159	40	6,752	
Nov.	30,330	4,032	26,298	25,242	17,646	115	7,481	
Dec.	31,276	4,440	26,836	25,867	18,013	40	7,814	
2025 Jan.	31,011	4,869	26,142	25,206	18,263	86	6,857	
Medium-term loans								
							end of year or month *	
2023	43,244	1,316	41,928	40,540	29,839	41	10,660	
2024	42,440	1,366	41,074	39,668	29,573	38	10,057	
2024 May	42,743	1,276	41,467	40,017	29,540	43	10,434	
June	42,287	1,396	40,891	39,426	28,885	43	10,498	
July	42,751	1,436	41,315	39,856	29,143	40	10,673	
Aug.	42,825	1,346	41,479	40,024	29,150	38	10,836	
Sep.	42,755	1,402	41,353	39,900	29,273	38	10,589	
Oct.	43,018	1,406	41,612	40,181	29,387	38	10,756	
Nov.	42,508	1,362	41,146	39,700	29,515	38	10,147	
Dec.	42,440	1,366	41,074	39,668	29,573	38	10,057	
2025 Jan.	42,646	1,442	41,204	39,810	29,967	37	9,806	
Long-term loans								
							end of year or month *	
2023	190,211	62,126	128,085	109,028	93,770	84	15,174	
2024	187,653	63,610	124,043	105,531	89,876	74	15,581	
2024 May	189,756	61,723	128,033	109,339	94,118	78	15,143	
June	188,694	61,380	127,314	108,618	93,552	78	14,988	
July	188,729	61,251	127,478	108,754	93,726	78	14,950	
Aug.	187,567	61,051	126,516	107,902	92,869	77	14,956	
Sep.	186,593	61,400	125,193	106,636	91,780	75	14,781	
Oct.	187,151	63,618	123,533	104,968	90,309	75	14,584	
Nov.	187,504	62,862	124,642	106,160	91,033	75	15,052	
Dec.	187,653	63,610	124,043	105,531	89,876	74	15,581	
2025 Jan.	187,293	63,328	123,965	105,491	90,112	74	15,305	

* 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.

27.02.2025

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 *
2023	21,366	6,445	14,199	722	15,694	12,519	806	665	4,866	1,015
2024	20,887	6,611	13,692	584	15,312	12,020	836	688	4,739	984
2024 May	21,065	6,630	13,719	716	15,421	12,110	841	691	4,803	918
June	21,046	6,655	13,694	697	15,434	12,106	813	664	4,799	924
July	21,111	6,667	13,744	700	15,428	12,104	844	696	4,839	944
Aug.	20,965	6,679	13,614	672	15,316	12,013	841	692	4,808	909
Sep.	20,994	6,649	13,672	673	15,309	12,016	825	678	4,860	978
Oct.	20,938	6,641	13,632	665	15,331	12,034	831	684	4,776	914
Nov.	20,984	6,684	13,705	595	15,410	12,112	797	650	4,777	943
Dec.	20,887	6,611	13,692	584	15,312	12,020	836	688	4,739	984
2025 Jan.	20,804	6,608	13,589	607	15,275	11,978	828	681	4,701	930
Short-term loans										
										end of year or month *
2023	921	361	552	8	26	11	417	412	478	129
2024	969	389	567	13	35	9	439	434	495	124
2024 May	921	352	544	25	33	10	432	427	456	107
June	885	351	520	14	32	9	403	399	450	112
July	928	352	570	6	31	8	436	432	461	130
Aug.	896	356	533	7	30	7	434	430	432	96
Sep.	984	388	587	9	25	8	423	419	536	160
Oct.	942	392	544	6	25	7	430	426	487	111
Nov.	1,056	429	611	16	32	6	398	394	626	211
Dec.	969	389	567	13	35	9	439	434	495	124
2025 Jan.	936	374	549	13	37	9	432	427	467	113
Medium-term loans										
										end of year or month *
2023	1,388	699	675	14	481	320	354	222	553	133
2024	1,406	809	576	21	413	221	364	225	629	130
2024 May	1,450	828	605	17	460	250	376	235	614	120
June	1,465	846	602	17	440	238	378	237	647	127
July	1,459	855	584	20	424	225	376	236	659	123
Aug.	1,455	859	576	20	422	222	375	234	658	120
Sep.	1,453	843	589	21	433	231	372	233	648	125
Oct.	1,431	818	592	21	423	233	371	232	637	127
Nov.	1,446	819	606	21	431	237	369	230	646	139
Dec.	1,406	809	576	21	413	221	364	225	629	130
2025 Jan.	1,394	812	561	21	389	199	366	228	639	134
Long-term loans										
										end of year or month *
2023	19,057	5,385	12,972	700	15,187	12,188	35	31	3,835	753
2024	18,512	5,413	12,549	550	14,864	11,790	33	29	3,615	730
2024 May	18,694	5,450	12,570	674	14,928	11,850	33	29	3,733	691
June	18,696	5,458	12,572	666	14,962	11,859	32	28	3,702	685
July	18,724	5,460	12,590	674	14,973	11,871	32	28	3,719	691
Aug.	18,614	5,464	12,505	645	14,864	11,784	32	28	3,718	693
Sep.	18,557	5,418	12,496	643	14,851	11,777	30	26	3,676	693
Oct.	18,565	5,431	12,496	638	14,883	11,794	30	26	3,652	676
Nov.	18,482	5,436	12,488	558	14,947	11,869	30	26	3,505	593
Dec.	18,512	5,413	12,549	550	14,864	11,790	33	29	3,615	730
2025 Jan.	18,474	5,422	12,479	573	14,849	11,770	30	26	3,595	683

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)						
	Total	General government	Enterprises and households				Total
			Total	Enterprises			
				Total	of which:		
			Non-financial corporations ²	Insurance companies ³	Other financial intermediaries ^{4,5}		
	1	2	3	4	5	6	7
Savings banks							
Loans, total							
							end of year or month *
2023	1,031,355	34,292	997,063	357,520	314,294	217	43,009
2024	1,040,817	38,860	1,001,957	360,625	317,287	178	43,160
2024 May	1,032,843	36,292	996,551	358,387	315,478	183	42,726
June	1,033,215	36,400	996,815	358,466	315,120	182	43,164
July	1,036,019	37,386	998,633	359,400	315,623	180	43,597
Aug.	1,036,762	36,974	999,788	359,842	316,178	201	43,463
Sep.	1,037,553	37,501	1,000,052	359,859	316,212	256	43,391
Oct.	1,040,177	38,799	1,001,378	360,461	317,081	179	43,201
Nov.	1,041,873	38,861	1,003,012	361,568	318,103	180	43,285
Dec.	1,040,817	38,860	1,001,957	360,625	317,287	178	43,160
2025 Jan.	1,042,537	40,806	1,001,731	361,071	317,838	180	43,053
Short-term loans							
							end of year or month *
2023	51,393	4,132	47,261	34,667	32,362	21	2,284
2024	51,767	4,865	46,902	35,114	32,796	23	2,295
2024 May	53,315	4,961	48,354	36,060	33,727	22	2,311
June	53,433	5,112	48,321	36,182	33,779	22	2,381
July	54,224	5,838	48,386	36,125	33,548	21	2,556
Aug.	52,832	5,014	47,818	35,702	33,121	42	2,539
Sep.	54,117	5,450	48,667	36,534	33,896	97	2,541
Oct.	53,963	6,156	47,807	35,840	33,499	21	2,320
Nov.	52,512	5,544	46,968	35,621	33,300	23	2,298
Dec.	51,767	4,865	46,902	35,114	32,796	23	2,295
2025 Jan.	55,413	6,468	48,945	37,045	34,652	26	2,367
Medium-term loans							
							end of year or month *
2023	62,926	2,121	60,805	46,896	32,939	16	13,941
2024	60,539	2,531	58,008	45,200	31,560	19	13,621
2024 May	60,929	2,145	58,784	45,438	31,694	20	13,724
June	61,067	2,159	58,908	45,618	31,777	20	13,821
July	60,997	2,272	58,725	45,575	31,669	20	13,886
Aug.	61,128	2,327	58,801	45,689	31,889	20	13,780
Sep.	60,833	2,405	58,428	45,428	31,690	20	13,718
Oct.	60,764	2,496	58,268	45,296	31,591	20	13,685
Nov.	61,114	2,527	58,587	45,628	31,866	19	13,743
Dec.	60,539	2,531	58,008	45,200	31,560	19	13,621
2025 Jan.	59,037	2,570	56,467	43,912	30,461	19	13,432
Long-term loans							
							end of year or month *
2023	917,036	28,039	888,997	275,957	248,993	180	26,784
2024	928,511	31,464	897,047	280,311	252,931	136	27,244
2024 May	918,599	29,186	889,413	276,889	250,057	141	26,691
June	918,715	29,129	889,586	276,666	249,564	140	26,962
July	920,798	29,276	891,522	277,700	250,406	139	27,155
Aug.	922,802	29,633	893,169	278,451	251,168	139	27,144
Sep.	922,603	29,646	892,957	277,897	250,626	139	27,132
Oct.	925,450	30,147	895,303	279,325	251,991	138	27,196
Nov.	928,247	30,790	897,457	280,319	252,937	138	27,244
Dec.	928,511	31,464	897,047	280,311	252,931	136	27,244
2025 Jan.	928,087	31,768	896,319	280,114	252,725	135	27,254

* 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	
Savings banks										
Loans, total										
										end of year or month *
2023	639,543	202,992	429,967	6,584	519,846	389,296	24,102	22,130	95,595	18,541
2024	641,332	204,363	430,607	6,362	525,102	391,564	23,599	21,700	92,631	17,343
2024 May	638,164	203,558	428,218	6,388	519,845	388,315	23,835	21,892	94,484	18,011
June	638,349	203,767	428,197	6,385	520,497	388,587	23,660	21,703	94,192	17,907
July	639,233	203,763	429,086	6,384	521,410	389,190	24,006	22,049	93,817	17,847
Aug.	639,946	204,038	429,564	6,344	522,320	389,797	23,987	22,038	93,639	17,729
Sep.	640,193	204,186	429,694	6,313	523,136	390,330	23,686	21,752	93,371	17,612
Oct.	640,917	204,195	430,387	6,335	524,109	391,047	23,698	21,782	93,110	17,558
Nov.	641,444	204,492	430,570	6,382	524,974	391,655	23,378	21,459	93,092	17,456
Dec.	641,332	204,363	430,607	6,362	525,102	391,564	23,599	21,700	92,631	17,343
2025 Jan.	640,660	204,331	429,963	6,366	524,834	391,216	23,646	21,657	92,180	17,090
Short-term loans										
										end of year or month *
2023	12,594	6,429	5,968	197	1,052	663	5,246	5,228	6,296	77
2024	11,788	6,354	5,230	204	1,025	635	4,527	4,516	6,236	79
2024 May	12,294	6,313	5,810	171	1,162	726	5,007	4,992	6,125	92
June	12,139	6,436	5,530	173	1,062	663	4,798	4,779	6,279	88
July	12,261	6,223	5,862	176	1,166	715	5,073	5,055	6,022	92
Aug.	12,116	6,210	5,748	158	1,065	659	5,025	5,005	6,026	84
Sep.	12,133	6,526	5,427	180	1,075	664	4,701	4,682	6,357	81
Oct.	11,967	6,298	5,491	178	1,155	721	4,700	4,686	6,112	84
Nov.	11,347	6,224	4,935	188	1,058	655	4,215	4,202	6,074	78
Dec.	11,788	6,354	5,230	204	1,025	635	4,527	4,516	6,236	79
2025 Jan.	11,900	6,391	5,305	204	1,222	713	4,521	4,503	6,157	89
Medium-term loans										
										end of year or month *
2023	13,909	6,160	7,603	146	5,773	3,561	3,754	3,469	4,382	573
2024	12,808	5,706	6,985	117	5,048	3,053	3,763	3,482	3,997	450
2024 May	13,346	5,956	7,268	122	5,340	3,263	3,751	3,457	4,255	548
June	13,290	5,913	7,250	127	5,319	3,252	3,762	3,465	4,209	533
July	13,150	5,847	7,184	119	5,204	3,184	3,787	3,491	4,159	509
Aug.	13,112	5,845	7,147	120	5,192	3,156	3,796	3,500	4,124	491
Sep.	13,000	5,763	7,118	119	5,142	3,126	3,800	3,506	4,058	486
Oct.	12,972	5,762	7,092	118	5,099	3,107	3,798	3,511	4,075	474
Nov.	12,959	5,765	7,068	126	5,071	3,086	3,809	3,520	4,079	462
Dec.	12,808	5,706	6,985	117	5,048	3,053	3,763	3,482	3,997	450
2025 Jan.	12,555	5,585	6,859	111	4,899	2,974	3,748	3,452	3,908	433
Long-term loans										
										end of year or month *
2023	613,040	190,403	416,396	6,241	513,021	385,072	15,102	13,433	84,917	17,891
2024	616,736	192,303	418,392	6,041	519,029	387,876	15,309	13,702	82,398	16,814
2024 May	612,524	191,289	415,140	6,095	513,343	384,326	15,077	13,443	84,104	17,371
June	612,920	191,418	415,417	6,085	514,116	384,672	15,100	13,459	83,704	17,286
July	613,822	191,693	416,040	6,089	515,040	385,291	15,146	13,503	83,636	17,246
Aug.	614,718	191,983	416,669	6,066	516,063	385,982	15,166	13,533	83,489	17,154
Sep.	615,060	191,897	417,149	6,014	516,919	386,540	15,185	13,564	82,956	17,045
Oct.	615,978	192,135	417,804	6,039	517,855	387,219	15,200	13,585	82,923	17,000
Nov.	617,138	192,503	418,567	6,068	518,845	387,914	15,354	13,737	82,939	16,916
Dec.	616,736	192,303	418,392	6,041	519,029	387,876	15,309	13,702	82,398	16,814
2025 Jan.	616,205	192,355	417,799	6,051	518,713	387,529	15,377	13,702	82,115	16,568

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)						
	Total	General government	Enterprises and households				Total
			Total	Enterprises			
				Total	of which:		
			Non-financial corporations ²		Insurance companies ³	Other financial intermediaries ^{4 5}	
	1	2	3	4	5	6	7
Credit cooperatives							
Loans, total							
							end of year or month *
2023	760,577	3,342	757,235	213,798	199,960	994	12,844
2024	780,782	3,823	776,959	222,451	207,019	987	14,445
2024 May	766,591	3,529	763,062	217,463	203,048	1,004	13,411
June	767,908	3,603	764,305	217,821	203,355	977	13,489
July	770,425	3,699	766,726	218,585	203,703	977	13,905
Aug.	772,709	3,707	769,002	219,545	204,556	973	14,016
Sep.	774,743	3,790	770,953	219,990	204,836	973	14,181
Oct.	776,359	3,893	772,466	220,587	205,343	985	14,259
Nov.	778,388	3,753	774,635	221,780	206,379	982	14,419
Dec.	780,782	3,823	776,959	222,451	207,019	987	14,445
2025 Jan.	781,070	3,933	777,137	222,927	207,535	1,006	14,386
Short-term loans							
							end of year or month *
2023	34,386	237	34,149	22,674	22,199	30	445
2024	36,167	276	35,891	23,477	22,893	26	558
2024 May	34,504	254	34,250	22,983	22,532	30	421
June	35,406	319	35,087	23,529	23,051	31	447
July	34,682	391	34,291	23,072	22,588	33	451
Aug.	34,610	295	34,315	23,154	22,613	32	509
Sep.	36,134	348	35,786	23,784	23,243	30	511
Oct.	34,974	362	34,612	23,357	22,820	30	507
Nov.	34,664	287	34,377	23,350	22,764	26	560
Dec.	36,167	276	35,891	23,477	22,893	26	558
2025 Jan.	35,088	319	34,769	23,469	22,965	27	477
Medium-term loans							
							end of year or month *
2023	44,122	242	43,880	27,015	25,643	3	1,369
2024	42,092	246	41,846	26,093	24,413	4	1,676
2024 May	43,657	278	43,379	27,061	25,581	3	1,477
June	43,195	280	42,915	26,746	25,258	3	1,485
July	43,115	272	42,843	26,681	25,147	3	1,531
Aug.	42,825	280	42,545	26,502	25,011	4	1,487
Sep.	42,432	280	42,152	26,199	24,635	4	1,560
Oct.	42,369	254	42,115	26,132	24,543	4	1,585
Nov.	42,282	248	42,034	26,097	24,473	4	1,620
Dec.	42,092	246	41,846	26,093	24,413	4	1,676
2025 Jan.	41,831	245	41,586	25,925	24,245	4	1,676
Long-term loans							
							end of year or month *
2023	682,069	2,863	679,206	164,109	152,118	961	11,030
2024	702,523	3,301	699,222	172,881	159,713	957	12,211
2024 May	688,430	2,997	685,433	167,419	154,935	971	11,513
June	689,307	3,004	686,303	167,546	155,046	943	11,557
July	692,628	3,036	689,592	168,832	155,968	941	11,923
Aug.	695,274	3,132	692,142	169,889	156,932	937	12,020
Sep.	696,177	3,162	693,015	170,007	156,958	939	12,110
Oct.	699,016	3,277	695,739	171,098	157,980	951	12,167
Nov.	701,442	3,218	698,224	172,333	159,142	952	12,239
Dec.	702,523	3,301	699,222	172,881	159,713	957	12,211
2025 Jan.	704,151	3,369	700,782	173,533	160,325	975	12,233

* 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	
Credit cooperatives										
Loans, total										
										end of year or month *
2023	543,437	174,763	362,573	6,101	418,538	325,432	24,512	20,662	100,387	16,479
2024	554,508	178,790	369,559	6,159	429,345	332,589	24,541	20,942	100,622	16,028
2024 May	545,599	175,939	363,557	6,103	420,675	326,833	24,102	20,370	100,822	16,354
June	546,484	176,125	364,288	6,071	421,910	327,720	24,037	20,302	100,537	16,266
July	548,141	176,440	365,591	6,110	423,504	328,894	24,110	20,435	100,527	16,262
Aug.	549,457	176,851	366,508	6,098	424,754	329,800	24,121	20,458	100,582	16,250
Sep.	550,963	177,285	367,585	6,093	425,956	330,788	24,265	20,599	100,742	16,198
Oct.	551,879	177,505	368,278	6,096	427,342	331,680	24,032	20,399	100,505	16,199
Nov.	552,855	178,297	368,446	6,112	428,481	332,236	23,696	20,078	100,678	16,132
Dec.	554,508	178,790	369,559	6,159	429,345	332,589	24,541	20,942	100,622	16,028
2025 Jan.	554,210	179,318	368,650	6,242	429,825	332,699	23,517	19,967	100,868	15,984
Short-term loans										
										end of year or month *
2023	11,475	6,890	4,479	106	846	508	4,266	3,789	6,363	182
2024	12,414	7,187	5,103	124	875	491	4,905	4,404	6,634	208
2024 May	11,267	6,907	4,268	92	869	495	4,035	3,564	6,363	209
June	11,558	7,241	4,213	104	882	504	3,996	3,492	6,680	217
July	11,219	6,798	4,314	107	909	518	4,050	3,588	6,260	208
Aug.	11,161	6,739	4,336	86	895	504	4,082	3,625	6,184	207
Sep.	12,002	7,403	4,503	96	874	497	4,278	3,787	6,850	219
Oct.	11,255	6,842	4,321	92	874	493	4,076	3,613	6,305	215
Nov.	11,027	6,852	4,076	99	876	496	3,825	3,363	6,326	217
Dec.	12,414	7,187	5,103	124	875	491	4,905	4,404	6,634	208
2025 Jan.	11,300	6,951	4,212	137	853	477	3,990	3,514	6,457	221
Medium-term loans										
										end of year or month *
2023	16,865	7,548	9,197	120	9,603	6,487	2,015	1,743	5,247	967
2024	15,753	7,329	8,306	118	8,612	5,667	1,949	1,700	5,192	939
2024 May	16,318	7,482	8,705	131	9,040	6,013	1,989	1,739	5,289	953
June	16,169	7,410	8,631	128	8,961	5,936	1,986	1,738	5,222	957
July	16,162	7,421	8,617	124	8,895	5,904	1,997	1,752	5,270	961
Aug.	16,043	7,393	8,524	126	8,806	5,813	1,984	1,751	5,253	960
Sep.	15,953	7,342	8,482	129	8,768	5,781	1,990	1,752	5,195	949
Oct.	15,983	7,353	8,500	130	8,750	5,780	1,988	1,745	5,245	975
Nov.	15,937	7,387	8,425	125	8,703	5,738	1,978	1,728	5,256	959
Dec.	15,753	7,329	8,306	118	8,612	5,667	1,949	1,700	5,192	939
2025 Jan.	15,661	7,332	8,231	98	8,545	5,607	1,932	1,684	5,184	940
Long-term loans										
										end of year or month *
2023	515,097	160,325	348,897	5,875	408,089	318,437	18,231	15,130	88,777	15,330
2024	526,341	164,274	356,150	5,917	419,858	326,431	17,687	14,838	88,796	14,881
2024 May	518,014	161,550	350,584	5,880	410,766	320,325	18,078	15,067	89,170	15,192
June	518,757	161,474	351,444	5,839	412,067	321,280	18,055	15,072	88,635	15,092
July	520,760	162,221	352,660	5,879	413,700	322,472	18,063	15,095	88,997	15,093
Aug.	522,253	162,719	353,648	5,886	415,053	323,483	18,055	15,082	89,145	15,083
Sep.	523,008	162,540	354,600	5,868	416,314	324,510	17,997	15,060	88,697	15,030
Oct.	524,641	163,310	355,457	5,874	417,718	325,407	17,968	15,041	88,955	15,009
Nov.	525,891	164,058	355,945	5,888	418,902	326,002	17,893	14,987	89,096	14,956
Dec.	526,341	164,274	356,150	5,917	419,858	326,431	17,687	14,838	88,796	14,881
2025 Jan.	527,249	165,035	356,207	6,007	420,427	326,615	17,595	14,769	89,227	14,823

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)					
	Total	General government	Enterprises and households			
			Total	Enterprises		
				Total	Non-financial corporations ²	Insurance companies ³
1	2	3	4	5	6	7
Mortgage banks						
Loans, total						
						end of year or month *
2023	127,738	11,480	116,258	73,454	58,580	23 14,851
2024	126,682	10,606	116,076	72,986	58,271	23 14,692
2024 May	127,642	11,270	116,372	73,647	58,703	23 14,921
June	127,744	10,941	116,803	73,870	58,936	23 14,911
July	127,304	11,001	116,303	73,575	58,684	23 14,868
Aug.	127,807	11,055	116,752	73,741	58,913	23 14,805
Sep.	127,203	10,640	116,563	73,703	58,846	23 14,834
Oct.	127,129	10,609	116,520	73,602	58,674	23 14,905
Nov.	127,190	10,615	116,575	73,399	58,644	23 14,732
Dec.	126,682	10,606	116,076	72,986	58,271	23 14,692
2025 Jan.	126,613	10,590	116,023	72,807	58,076	23 14,708
Short-term loans						
						end of year or month *
2023	2,199	14	2,185	2,176	1,629	– 547
2024	2,266	39	2,227	2,223	1,802	– 421
2024 May	2,097	37	2,060	2,057	1,569	– 488
June	2,266	37	2,229	2,226	1,747	– 479
July	2,248	37	2,211	2,208	1,745	– 463
Aug.	2,283	34	2,249	2,246	1,802	– 444
Sep.	2,357	41	2,316	2,313	1,870	– 443
Oct.	2,358	44	2,314	2,311	1,840	– 471
Nov.	2,283	32	2,251	2,248	1,762	– 486
Dec.	2,266	39	2,227	2,223	1,802	– 421
2025 Jan.	2,096	43	2,053	2,049	1,666	– 383
Medium-term loans						
						end of year or month *
2023	16,271	320	15,951	15,616	12,964	– 2,652
2024	17,911	334	17,577	17,263	13,936	– 3,327
2024 May	17,463	321	17,142	16,816	13,629	– 3,187
June	17,404	324	17,080	16,757	13,654	– 3,103
July	17,609	324	17,285	16,959	13,747	– 3,212
Aug.	17,806	350	17,456	17,124	13,871	– 3,253
Sep.	17,884	344	17,540	17,209	13,903	– 3,306
Oct.	17,716	341	17,375	17,041	13,904	– 3,137
Nov.	17,651	343	17,308	16,991	13,976	– 3,015
Dec.	17,911	334	17,577	17,263	13,936	– 3,327
2025 Jan.	18,108	331	17,777	17,450	14,047	– 3,403
Long-term loans						
						end of year or month *
2023	109,268	11,146	98,122	55,662	43,987	23 11,652
2024	106,505	10,233	96,272	53,500	42,533	23 10,944
2024 May	108,082	10,912	97,170	54,774	43,505	23 11,246
June	108,074	10,580	97,494	54,887	43,535	23 11,329
July	107,447	10,640	96,807	54,408	43,192	23 11,193
Aug.	107,718	10,671	97,047	54,371	43,240	23 11,108
Sep.	106,962	10,255	96,707	54,181	43,073	23 11,085
Oct.	107,055	10,224	96,831	54,250	42,930	23 11,297
Nov.	107,256	10,240	97,016	54,160	42,906	23 11,231
Dec.	106,505	10,233	96,272	53,500	42,533	23 10,944
2025 Jan.	106,409	10,216	96,193	53,308	42,363	23 10,922

* 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 *
2023	42,804	9,230	33,463	111	41,066	33,347	2	1	1,736	115
2024	43,090	9,153	33,827	110	41,444	33,722	2	1	1,644	104
2024 May	42,725	9,144	33,470	111	41,059	33,360	2	1	1,664	109
June	42,933	9,153	33,669	111	41,281	33,564	2	1	1,650	104
July	42,728	9,095	33,523	110	41,109	33,417	2	1	1,617	105
Aug.	43,011	9,131	33,770	110	41,387	33,665	2	1	1,622	104
Sep.	42,860	9,113	33,638	109	41,250	33,536	2	1	1,608	101
Oct.	42,918	9,112	33,697	109	41,306	33,593	2	1	1,610	103
Nov.	43,176	9,164	33,904	108	41,548	33,803	2	1	1,626	100
Dec.	43,090	9,153	33,827	110	41,444	33,722	2	1	1,644	104
2025 Jan.	43,216	9,158	33,949	109	41,573	33,850	1	-	1,642	99
Short-term loans										
										end of year or month *
2023	9	8	1	-	1	1	-	-	8	-
2024	4	1	3	-	3	2	-	-	1	1
2024 May	3	2	1	-	2	1	-	-	1	-
June	3	2	1	-	2	1	-	-	1	-
July	3	2	1	-	2	1	-	-	1	-
Aug.	3	2	1	-	2	1	-	-	1	-
Sep.	3	2	1	-	2	1	-	-	1	-
Oct.	3	2	1	-	2	1	-	-	1	-
Nov.	3	2	1	-	2	1	-	-	1	-
Dec.	4	1	3	-	3	2	-	-	1	1
2025 Jan.	4	1	3	-	3	2	-	-	1	1
Medium-term loans										
										end of year or month *
2023	335	312	23	-	107	23	-	-	228	-
2024	314	290	24	-	120	24	-	-	194	-
2024 May	326	302	24	-	110	24	-	-	216	-
June	323	298	25	-	109	25	-	-	214	-
July	326	302	24	-	111	24	-	-	215	-
Aug.	332	306	26	-	118	26	-	-	214	-
Sep.	331	306	25	-	119	25	-	-	212	-
Oct.	334	310	24	-	122	24	-	-	212	-
Nov.	317	292	25	-	123	25	-	-	194	-
Dec.	314	290	24	-	120	24	-	-	194	-
2025 Jan.	327	304	23	-	119	23	-	-	208	-
Long-term loans										
										end of year or month *
2023	42,460	8,910	33,439	111	40,958	33,323	2	1	1,500	115
2024	42,772	8,862	33,800	110	41,321	33,696	2	1	1,449	103
2024 May	42,396	8,840	33,445	111	40,947	33,335	2	1	1,447	109
June	42,607	8,853	33,643	111	41,170	33,538	2	1	1,435	104
July	42,399	8,791	33,498	110	40,996	33,392	2	1	1,401	105
Aug.	42,676	8,823	33,743	110	41,267	33,638	2	1	1,407	104
Sep.	42,526	8,805	33,612	109	41,129	33,510	2	1	1,395	101
Oct.	42,581	8,800	33,672	109	41,182	33,568	2	1	1,397	103
Nov.	42,856	8,870	33,878	108	41,423	33,777	2	1	1,431	100
Dec.	42,772	8,862	33,800	110	41,321	33,696	2	1	1,449	103
2025 Jan.	42,885	8,853	33,923	109	41,451	33,825	1	-	1,433	98

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)						
	Total	General government	Enterprises and households				Total
			Total	Enterprises			
				Total	of which:		
			Non-financial corporations ²		Insurance companies ³	Other financial intermediaries ^{4 5}	
	1	2	3	4	5	6	7
Banks with special, development and other central support tasks							
Loans, total							
							end of year or month *
2023	249,078	97,843	151,235	124,539	102,787	1,156	20,596
2024	248,351	100,366	147,985	122,613	100,857	1,188	20,568
2024 May	248,284	98,609	149,675	123,245	101,437	1,122	20,686
June	250,244	100,363	149,881	123,651	101,965	1,161	20,525
July	248,527	99,589	148,938	122,999	101,675	1,135	20,189
Aug.	248,394	99,542	148,852	122,943	101,635	1,140	20,168
Sep.	248,562	99,658	148,904	123,225	102,108	1,147	19,970
Oct.	249,197	100,612	148,585	122,950	101,786	1,156	20,008
Nov.	250,023	100,914	149,109	123,498	101,727	1,169	20,602
Dec.	248,351	100,366	147,985	122,613	100,857	1,188	20,568
2025 Jan.	249,564	100,982	148,582	123,265	101,316	1,189	20,760
Short-term loans							
							end of year or month *
2023	14,809	1,600	13,209	12,825	8,137	1	4,687
2024	13,714	1,666	12,048	11,785	7,688	–	4,097
2024 May	15,210	1,711	13,499	13,109	8,793	8	4,308
June	17,899	3,629	14,270	13,889	9,547	33	4,309
July	15,162	2,004	13,158	12,938	9,372	–	3,566
Aug.	14,695	2,154	12,541	12,332	8,745	–	3,587
Sep.	14,990	1,823	13,167	12,969	9,266	–	3,703
Oct.	14,492	2,145	12,347	12,132	8,527	–	3,605
Nov.	14,808	2,189	12,619	12,415	8,359	–	4,056
Dec.	13,714	1,666	12,048	11,785	7,688	–	4,097
2025 Jan.	14,394	1,926	12,468	12,218	7,901	12	4,305
Medium-term loans							
							end of year or month *
2023	30,182	7,292	22,890	22,407	17,775	33	4,599
2024	27,265	7,413	19,852	19,344	14,377	–	4,967
2024 May	26,952	7,102	19,850	19,136	14,348	–	4,788
June	26,543	6,966	19,577	18,893	14,267	–	4,626
July	26,606	7,166	19,440	18,791	14,031	–	4,760
Aug.	27,111	7,427	19,684	19,058	14,415	–	4,643
Sep.	27,153	7,258	19,895	19,302	14,745	–	4,557
Oct.	27,044	7,270	19,774	19,205	14,518	–	4,687
Nov.	27,372	7,539	19,833	19,290	14,529	–	4,761
Dec.	27,265	7,413	19,852	19,344	14,377	–	4,967
2025 Jan.	26,856	7,211	19,645	19,157	14,192	–	4,965
Long-term loans							
							end of year or month *
2023	204,087	88,951	115,136	89,307	76,875	1,122	11,310
2024	207,372	91,287	116,085	91,484	78,792	1,188	11,504
2024 May	206,122	89,796	116,326	91,000	78,296	1,114	11,590
June	205,802	89,768	116,034	90,869	78,151	1,128	11,590
July	206,759	90,419	116,340	91,270	78,272	1,135	11,863
Aug.	206,588	89,961	116,627	91,553	78,475	1,140	11,938
Sep.	206,419	90,577	115,842	90,954	78,097	1,147	11,710
Oct.	207,661	91,197	116,464	91,613	78,741	1,156	11,716
Nov.	207,843	91,186	116,657	91,793	78,839	1,169	11,785
Dec.	207,372	91,287	116,085	91,484	78,792	1,188	11,504
2025 Jan.	208,314	91,845	116,469	91,890	79,223	1,177	11,490

* 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	
Banks with special, development and other central support tasks										
Loans, total										
										end of year or month *
2023	26,696	6,069	19,002	1,625	18,674	13,225	527	527	7,495	5,250
2024	25,372	5,602	18,204	1,566	18,436	13,142	425	425	6,511	4,637
2024 May	26,430	5,916	18,931	1,583	18,550	13,168	759	759	7,121	5,004
June	26,230	5,837	18,817	1,576	18,548	13,173	722	722	6,960	4,922
July	25,939	5,785	18,571	1,583	18,496	13,160	530	530	6,913	4,881
Aug.	25,909	5,769	18,556	1,584	18,517	13,188	487	487	6,905	4,881
Sep.	25,679	5,690	18,403	1,586	18,490	13,178	449	449	6,740	4,776
Oct.	25,635	5,696	18,357	1,582	18,494	13,178	433	433	6,708	4,746
Nov.	25,611	5,692	18,333	1,586	18,536	13,199	404	404	6,671	4,730
Dec.	25,372	5,602	18,204	1,566	18,436	13,142	425	425	6,511	4,637
2025 Jan.	25,317	5,596	18,158	1,563	18,453	13,158	388	388	6,476	4,612
Short-term loans										
										end of year or month *
2023	384	51	301	32	1	1	261	261	122	39
2024	263	55	177	31	1	1	129	129	133	47
2024 May	390	53	304	33	-	-	262	262	128	42
June	381	52	297	32	-	-	251	251	130	46
July	220	51	136	33	-	-	90	90	130	46
Aug.	209	53	124	32	-	-	75	75	134	49
Sep.	198	55	111	32	-	-	68	68	130	43
Oct.	215	56	127	32	-	-	80	80	135	47
Nov.	204	47	129	28	-	-	81	81	123	48
Dec.	263	55	177	31	1	1	129	129	133	47
2025 Jan.	250	56	162	32	-	-	113	113	137	49
Medium-term loans										
										end of year or month *
2023	483	31	447	5	3	-	265	265	215	182
2024	508	22	471	15	4	1	294	294	210	176
2024 May	714	27	681	6	3	-	497	497	214	184
June	684	24	654	6	3	-	471	471	210	183
July	649	24	620	5	3	-	439	439	207	181
Aug.	626	24	597	5	4	1	411	411	211	185
Sep.	593	22	556	15	4	1	378	378	211	177
Oct.	569	24	530	15	4	1	351	351	214	178
Nov.	543	24	504	15	4	1	321	321	218	182
Dec.	508	22	471	15	4	1	294	294	210	176
2025 Jan.	488	22	451	15	4	1	272	272	212	178
Long-term loans										
										end of year or month *
2023	25,829	5,987	18,254	1,588	18,670	13,224	1	1	7,158	5,029
2024	24,601	5,525	17,556	1,520	18,431	13,140	2	2	6,168	4,414
2024 May	25,326	5,836	17,946	1,544	18,547	13,168	-	-	6,779	4,778
June	25,165	5,761	17,866	1,538	18,545	13,173	-	-	6,620	4,693
July	25,070	5,710	17,815	1,545	18,493	13,160	1	1	6,576	4,654
Aug.	25,074	5,692	17,835	1,547	18,513	13,187	1	1	6,560	4,647
Sep.	24,888	5,613	17,736	1,539	18,486	13,177	3	3	6,399	4,556
Oct.	24,851	5,616	17,700	1,535	18,490	13,177	2	2	6,359	4,521
Nov.	24,864	5,621	17,700	1,543	18,532	13,198	2	2	6,330	4,500
Dec.	24,601	5,525	17,556	1,520	18,431	13,140	2	2	6,168	4,414
2025 Jan.	24,579	5,518	17,545	1,516	18,449	13,157	3	3	6,127	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

Period	Loans (including bills of exchange)						
	Total	General government	Enterprises and households				Total
			Total	Enterprises			
				Total	of which:		
			Non-financial corporations ²		Insurance companies ³	Other financial intermediaries ^{4 5}	
	1	2	3	4	5	6	7
Building and loan associations							
Loans, total							
							end of year or month *
2023	190,594	4,352	186,242	2,945	2,371	228	346
2024	194,818	4,157	190,661	2,888	2,488	239	161
2024 May	192,116	4,210	187,906	2,922	2,386	233	303
June	192,638	4,228	188,410	2,943	2,391	241	311
July	193,022	4,074	188,948	2,999	2,446	232	321
Aug.	193,482	4,100	189,382	3,037	2,478	234	325
Sep.	193,942	4,057	189,885	3,075	2,516	235	324
Oct.	194,076	4,076	190,000	2,930	2,524	233	173
Nov.	194,271	4,121	190,150	2,898	2,487	236	175
Dec.	194,818	4,157	190,661	2,888	2,488	239	161
2025 Jan.	194,855	4,144	190,711	2,871	2,483	236	152
Short-term loans							
							end of year or month *
2023	1,173	-	1,173	82	23	.	.
2024	1,175	1	1,174	121	63	.	.
2024 May	1,233	2	1,231	90	52	.	.
June	1,251	2	1,249	108	54	.	.
July	1,309	2	1,307	106	52	.	.
Aug.	1,284	1	1,283	114	54	.	.
Sep.	1,276	1	1,275	121	61	.	.
Oct.	1,314	2	1,312	128	66	.	.
Nov.	1,258	1	1,257	133	63	.	.
Dec.	1,175	1	1,174	121	63	.	.
2025 Jan.	1,193	1	1,192	105	59	.	.
Medium-term loans							
							end of year or month *
2023	3,411	-	3,411	20	20	.	.
2024	2,884	-	2,884	20	20	.	.
2024 May	3,137	-	3,137	19	19	.	.
June	3,153	-	3,153	19	19	.	.
July	3,056	-	3,056	19	19	.	.
Aug.	3,020	-	3,020	19	19	.	.
Sep.	2,993	-	2,993	19	19	.	.
Oct.	2,930	-	2,930	20	20	.	.
Nov.	2,903	-	2,903	20	20	.	.
Dec.	2,884	-	2,884	20	20	.	.
2025 Jan.	2,821	-	2,821	20	20	.	.
Long-term loans							
							end of year or month *
2023	186,010	4,352	181,658	2,843	2,328	225	290
2024	190,759	4,156	186,603	2,747	2,405	231	111
2024 May	187,746	4,208	183,538	2,813	2,315	228	270
June	188,234	4,226	184,008	2,816	2,318	228	270
July	188,657	4,072	184,585	2,874	2,375	229	270
Aug.	189,178	4,099	185,079	2,904	2,405	229	270
Sep.	189,673	4,056	185,617	2,935	2,436	229	270
Oct.	189,832	4,074	185,758	2,782	2,438	230	114
Nov.	190,110	4,120	185,990	2,745	2,404	230	111
Dec.	190,759	4,156	186,603	2,747	2,405	231	111
2025 Jan.	190,841	4,143	186,698	2,746	2,404	231	111

* 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	
Building and loan associations										
Loans, total										
										end of year or month *
2023	183,297	18,735	164,358	204	182,271	163,521	-	-	1,026	837
2024	187,773	19,330	168,216	227	186,779	167,404	-	-	994	812
2024 May	184,984	18,998	165,771	215	183,966	164,957	-	-	1,018	814
June	185,467	19,058	166,189	220	184,428	165,355	-	-	1,039	834
July	185,949	19,122	166,627	200	184,900	165,782	-	-	1,049	845
Aug.	186,345	19,183	166,961	201	185,317	166,134	-	-	1,028	827
Sep.	186,810	19,252	167,330	228	185,782	166,501	-	-	1,028	829
Oct.	187,070	19,281	167,559	230	186,002	166,690	-	-	1,068	869
Nov.	187,252	19,316	167,706	230	186,214	166,866	-	-	1,038	840
Dec.	187,773	19,330	168,216	227	186,779	167,404	-	-	994	812
2025 Jan.	187,840	19,377	168,235	228	186,853	167,439	-	-	987	796
Short-term loans										
										end of year or month *
2023	1,091	144	947	-	.	.	-	-	.	.
2024	1,053	133	920	-	.	.	-	-	.	.
2024 May	1,141	159	982	-	.	.	-	-	.	.
June	1,141	158	983	-	.	.	-	-	.	.
July	1,201	161	1,039	1	.	.	-	-	.	.
Aug.	1,169	156	1,013	-	.	.	-	-	.	.
Sep.	1,154	152	1,002	-	.	.	-	-	.	.
Oct.	1,184	154	1,030	-	.	.	-	-	.	.
Nov.	1,124	154	970	-	.	.	-	-	.	.
Dec.	1,053	133	920	-	.	.	-	-	.	.
2025 Jan.	1,087	143	944	-	.	.	-	-	.	.
Medium-term loans										
										end of year or month *
2023	3,391	212	3,179	-	.	.	-	-	.	.
2024	2,864	195	2,669	-	.	.	-	-	.	.
2024 May	3,118	195	2,923	-	.	.	-	-	.	.
June	3,134	194	2,940	-	.	.	-	-	.	.
July	3,037	192	2,845	-	.	.	-	-	.	.
Aug.	3,001	195	2,806	-	.	.	-	-	.	.
Sep.	2,974	194	2,780	-	.	.	-	-	.	.
Oct.	2,910	193	2,717	-	.	.	-	-	.	.
Nov.	2,883	193	2,690	-	.	.	-	-	.	.
Dec.	2,864	195	2,669	-	.	.	-	-	.	.
2025 Jan.	2,801	195	2,606	-	.	.	-	-	.	.
Long-term loans										
										end of year or month *
2023	178,815	18,379	160,232	204	.	.	-	-	.	.
2024	183,856	19,002	164,627	227	.	.	-	-	.	.
2024 May	180,725	18,644	161,866	215	.	.	-	-	.	.
June	181,192	18,706	162,266	220	.	.	-	-	.	.
July	181,711	18,769	162,743	199	.	.	-	-	.	.
Aug.	182,175	18,832	163,142	201	.	.	-	-	.	.
Sep.	182,682	18,906	163,548	228	.	.	-	-	.	.
Oct.	182,976	18,934	163,812	230	.	.	-	-	.	.
Nov.	183,245	18,969	164,046	230	.	.	-	-	.	.
Dec.	183,856	19,002	164,627	227	.	.	-	-	.	.
2025 Jan.	183,952	19,039	164,685	228	.	.	-	-	.	.