

I. Banks and other financial institutions

2. Deposits and loans in Germany

a) Loans of monetary financial institutions (excluding the Bundesbank) in Germany to the domestic private sector *

seasonally adjusted +

| Period | Total 1 | of which: | | Non-financial corporations | Breakdown by maturity: | | | Households 2 | Breakdown by use: | | | |
|--|---------|--------------------------|---|----------------------------|----------------------------------|--------------|--------------------------|--------------|-------------------|-----------------|---------------------------|-------------|
| | | Financial corporations 1 | Insurance corporations and pensions funds | | Other financial intermediaries 1 | Up to 1 year | Over 1 and up to 5 years | | Over 5 years | Consumer credit | Loans for house purchases | Other loans |
| | | | | | | | | | | | | |
| Outstanding amounts in € billion 3 | | | | | | | | | | | | |
| 2023 Q1 | 3,396.4 | 205.3 | 4.1 | 201.2 | 1,165.3 | 181.1 | 195.7 | 788.4 | 2,025.8 | 199.4 | 1,570.6 | 255.8 |
| Q2 | 3,406.0 | 205.3 | 4.1 | 201.2 | 1,172.6 | 181.2 | 198.3 | 793.1 | 2,028.1 | 199.6 | 1,574.1 | 254.4 |
| Q3 | 3,412.7 | 210.0 | 4.3 | 205.7 | 1,173.3 | 181.1 | 197.2 | 795.0 | 2,029.4 | 199.3 | 1,576.8 | 253.3 |
| Q4 | 3,410.4 | 205.7 | 3.8 | 201.9 | 1,173.8 | 176.5 | 199.1 | 798.3 | 2,030.8 | 200.1 | 1,578.6 | 252.1 |
| 2024 Q1 P | 3,411.8 | 201.6 | 3.6 | 198.0 | 1,174.1 | 177.3 | 194.2 | 802.6 | 2,036.0 | 201.0 | 1,584.7 | 250.3 |
| 2023 Mar. | 3,396.4 | 205.3 | 4.1 | 201.2 | 1,165.3 | 181.1 | 195.7 | 788.4 | 2,025.8 | 199.4 | 1,570.6 | 255.8 |
| Apr. | 3,402.2 | 206.5 | 5.3 | 201.2 | 1,168.8 | 183.2 | 196.0 | 789.6 | 2,027.0 | 199.2 | 1,572.4 | 255.4 |
| May | 3,407.3 | 206.5 | 4.4 | 202.1 | 1,173.3 | 180.9 | 199.4 | 793.0 | 2,027.5 | 199.4 | 1,573.1 | 254.9 |
| June | 3,406.0 | 205.3 | 4.1 | 201.2 | 1,172.6 | 181.2 | 198.3 | 793.1 | 2,028.1 | 199.6 | 1,574.1 | 254.4 |
| July | 3,410.1 | 207.2 | 4.5 | 202.8 | 1,174.7 | 182.5 | 199.2 | 793.0 | 2,028.2 | 199.6 | 1,574.4 | 254.2 |
| Aug. | 3,410.6 | 207.9 | 4.4 | 203.5 | 1,174.0 | 181.5 | 198.3 | 794.3 | 2,028.6 | 199.5 | 1,575.4 | 253.7 |
| Sep. | 3,412.7 | 210.0 | 4.3 | 205.7 | 1,173.3 | 181.0 | 197.2 | 795.0 | 2,029.4 | 199.3 | 1,576.8 | 253.3 |
| Oct. | 3,412.0 | 210.5 | 4.4 | 206.1 | 1,172.0 | 178.3 | 197.5 | 796.3 | 2,029.5 | 199.7 | 1,576.8 | 253.0 |
| Nov. | 3,413.7 | 208.6 | 4.0 | 204.6 | 1,174.8 | 180.1 | 197.8 | 796.9 | 2,030.3 | 199.8 | 1,578.0 | 252.5 |
| Dec. | 3,410.4 | 205.7 | 3.8 | 201.9 | 1,173.8 | 176.5 | 199.1 | 798.3 | 2,030.8 | 200.1 | 1,578.6 | 252.1 |
| 2024 Jan. | 3,412.5 | 204.3 | 3.7 | 200.6 | 1,174.9 | 175.1 | 199.6 | 800.2 | 2,033.3 | 200.2 | 1,581.7 | 251.4 |
| Feb. | 3,413.6 | 205.6 | 3.7 | 201.8 | 1,173.2 | 173.7 | 197.7 | 801.9 | 2,034.8 | 200.4 | 1,583.3 | 251.1 |
| Mar. P | 3,411.8 | 201.6 | 3.6 | 198.0 | 1,174.1 | 177.3 | 194.2 | 802.6 | 2,036.0 | 201.0 | 1,584.7 | 250.3 |
| Transactions during period in € billion | | | | | | | | | | | | |
| 2023 Q1 | 19.4 | 5.5 | -0.8 | 6.3 | 5.8 | -5.1 | 5.1 | 5.9 | 8.0 | 0.8 | 8.5 | -1.3 |
| Q2 | 9.5 | 1.4 | 0.0 | 1.4 | 6.2 | -0.5 | 1.7 | 5.1 | 1.9 | -0.0 | 3.6 | -1.6 |
| Q3 | 3.6 | 4.5 | 0.1 | 4.4 | -2.1 | -1.9 | -2.4 | 2.2 | 1.2 | 0.1 | 2.8 | -1.7 |
| Q4 | -1.7 | -3.5 | -0.5 | -3.0 | 1.3 | -4.3 | 1.0 | 4.6 | 0.4 | -0.1 | 2.0 | -1.5 |
| 2024 Q1 P | 0.4 | -4.2 | -0.2 | -4.1 | -0.1 | -1.0 | -5.0 | 5.9 | 4.8 | -0.0 | 6.4 | -1.6 |
| 2023 Mar. | 4.1 | 3.3 | 0.1 | 3.2 | -1.3 | -0.7 | -2.0 | 1.4 | 2.1 | 0.4 | 2.2 | -0.5 |
| Apr. | 5.9 | 1.2 | 1.1 | 0.1 | 3.6 | 1.9 | 0.3 | 1.4 | 1.1 | -0.3 | 1.8 | -0.4 |
| May | 4.8 | 0.0 | -0.9 | 0.9 | 4.5 | -1.9 | 2.9 | 3.5 | 0.3 | 0.1 | 0.8 | -0.6 |
| June | -1.2 | 0.1 | -0.2 | 0.3 | -1.9 | -0.6 | -1.5 | 0.1 | 0.6 | 0.2 | 1.0 | -0.6 |
| July | 3.5 | 2.0 | 0.3 | 1.7 | 1.5 | 0.9 | 0.4 | 0.2 | 0.0 | 0.2 | 0.4 | -0.6 |
| Aug. | -0.8 | 0.5 | -0.1 | 0.5 | -1.5 | -1.4 | -1.3 | 1.2 | 0.3 | -0.2 | 1.0 | -0.6 |
| Sep. | 0.9 | 2.1 | -0.1 | 2.2 | -2.1 | -1.3 | -1.5 | 0.7 | 0.9 | 0.1 | 1.4 | -0.6 |
| Oct. | -0.6 | 0.4 | 0.1 | 0.3 | -0.9 | -2.5 | 0.1 | 1.6 | -0.1 | 0.2 | 0.0 | -0.4 |
| Nov. | 2.8 | -1.4 | -0.4 | -1.0 | 3.7 | 2.4 | -0.1 | 1.5 | 0.4 | -0.3 | 1.2 | -0.5 |
| Dec. | -3.8 | -2.5 | -0.2 | -2.3 | -1.5 | -4.1 | 1.1 | 1.5 | 0.2 | -0.0 | 0.8 | -0.6 |
| 2024 Jan. | 2.8 | -1.6 | -0.1 | -1.5 | 1.7 | -1.7 | 0.8 | 2.6 | 2.7 | -0.2 | 3.4 | -0.5 |
| Feb. | -0.2 | 1.4 | 0.1 | 1.3 | -2.7 | -1.6 | -2.2 | 1.2 | 1.1 | -0.1 | 1.6 | -0.4 |
| Mar. P | -2.2 | -4.0 | -0.1 | -3.9 | 0.8 | 2.3 | -3.6 | 2.1 | 1.0 | 0.3 | 1.4 | -0.7 |
| Period-to-period growth rates of transactions as a percentage 4 | | | | | | | | | | | | |
| 2023 Q1 | 0.6 | 2.8 | -16.2 | 3.2 | 0.5 | -2.7 | 2.7 | 0.7 | 0.4 | 0.4 | 0.5 | -0.5 |
| Q2 | 0.3 | 0.7 | 0.4 | 0.7 | 0.5 | -0.3 | 0.9 | 0.6 | 0.1 | -0.0 | 0.2 | -0.6 |
| Q3 | 0.1 | 2.2 | 2.9 | 2.2 | -0.2 | -1.0 | -1.2 | 0.3 | 0.1 | 0.1 | 0.2 | -0.7 |
| Q4 | -0.1 | -1.7 | -11.0 | -1.5 | 0.1 | -2.4 | 0.5 | 0.6 | 0.0 | -0.1 | 0.1 | -0.6 |
| 2024 Q1 P | 0.0 | -2.1 | -4.5 | -2.0 | -0.0 | -0.6 | -2.5 | 0.7 | 0.2 | -0.0 | 0.4 | -0.6 |
| 2023 Mar. | 0.1 | 1.6 | 1.8 | 1.6 | -0.1 | -0.4 | -1.0 | 0.2 | 0.1 | 0.2 | 0.1 | -0.2 |
| Apr. | 0.2 | 0.6 | 27.5 | 0.1 | 0.3 | 1.1 | 0.2 | 0.2 | 0.1 | -0.2 | 0.1 | -0.2 |
| May | 0.1 | 0.0 | -17.4 | 0.5 | 0.4 | -1.0 | 1.5 | 0.4 | 0.0 | 0.1 | 0.0 | -0.2 |
| June | -0.0 | 0.1 | -4.7 | 0.2 | -0.2 | -0.3 | -0.8 | 0.0 | 0.0 | 0.1 | 0.1 | -0.2 |
| July | 0.1 | 1.0 | 7.5 | 0.8 | 0.1 | 0.5 | 0.2 | 0.0 | 0.0 | 0.1 | 0.0 | -0.2 |
| Aug. | -0.0 | 0.2 | -1.1 | 0.2 | -0.1 | -0.8 | -0.6 | 0.2 | 0.0 | -0.1 | 0.1 | -0.2 |
| Sep. | 0.0 | 1.0 | -3.2 | 1.1 | -0.2 | -0.7 | -0.8 | 0.1 | 0.0 | 0.1 | 0.1 | -0.2 |
| Oct. | -0.0 | 0.2 | 1.9 | 0.1 | -0.1 | -1.4 | 0.0 | 0.2 | -0.0 | 0.1 | 0.0 | -0.2 |
| Nov. | 0.1 | -0.6 | -8.6 | -0.5 | 0.3 | 1.3 | -0.1 | 0.2 | 0.0 | -0.2 | 0.1 | -0.2 |
| Dec. | -0.1 | -1.2 | -4.5 | -1.1 | -0.1 | -2.3 | 0.6 | 0.2 | 0.0 | -0.0 | 0.0 | -0.2 |
| 2024 Jan. | 0.1 | -0.8 | -3.1 | -0.7 | 0.1 | -1.0 | 0.4 | 0.3 | 0.1 | -0.1 | 0.2 | -0.2 |
| Feb. | -0.0 | 0.7 | 1.8 | 0.6 | -0.2 | -0.9 | -1.1 | 0.1 | 0.1 | -0.0 | 0.1 | -0.2 |
| Mar. P | -0.1 | -1.9 | -3.2 | -1.9 | 0.1 | 1.3 | -1.8 | 0.3 | 0.0 | 0.1 | 0.1 | -0.3 |

Source of the unadjusted figures for transactions and growth rates: European Central Bank; provisional. * Adjusted for loan sales and securitisations. Adjustment method based on extended data collected according to Regulation ECB/2013/33. + Using Census X-12-ARIMA, 0.2.8. 1 Excluding reverse repos with central counterparties.

2 Including non-profit institutions serving households. 3 Outstanding amount at the end of the quarter and month, respectively. 4 Figures calculated on the basis of indices with five decimal places.