DEUTSCHE BUNDESBANK EUROSYSTEM

Interest rates for new business of German banks (MFIs) *
Loans to households [6] [7]

Effective interest rate % p.a. [1]

Reporting period [A]	Loans for consumption [2] [3]			Housing loans [2] [4]				Loans for other purposes [2] [5]		
	with an initial rate fixation of									
	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years and up to 10 years	over 10 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years
	BBIM1.M.DE.B.A2B.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2B.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2B.J.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.O.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.P.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.J.R.A.2250.EUR.N
2026 Sep	6.55	7.44	9.36	4.51	4.03	3.91	4.13	4.22	4.84	4.48
Aug	6.41	7.53	9.37	4.40	4.03	3.81	4.04	4.17	4.72	4.43
Jul	6.35	7.02	8.93	4.41	3.97	3.78	3.92	4.01	4.63	4.26
Jun	6.53	6.93	8.74	4.36	3.96	3.76	3.98	3.98	4.62	4.13
May	6.44	6.99	8.89	4.34	3.92	3.74	3.97	3.78	4.57	4.34
Apr	6.22	6.95	8.88	4.18	3.78	3.66	3.91	3.81	4.66	4.22
Mar	6.41	6.66	8.60	4.07	3.63	3.60	3.74	3.73	3.95	4.10
Feb	6.19	7.01	8.73	4.17	3.63	3.61	3.82	3.86	4.38	4.04
Jan	6.77	7.04	8.70	4.16	3.60	3.58	3.84	3.91	4.40	4.04
2025 Dec	6.36	6.80	8.53	4.12	3.61	3.58	3.73	3.78	4.49	3.90
Nov	6.33	6.93	8.74	4.17	3.56	3.56	3.72	3.93	4.55	3.96
Oct	6.41	6.90	8.62	4.16	3.60	3.58	3.71	3.93	4.50	4.02
Sep	6.52	6.85	8.59	4.16	3.58	3.60	3.79	3.99	4.55	4.05
Aug	6.80	6.91	8.67	4.18	3.55	3.56	3.73	4.08	4.48	3.98
Jul	6.58	6.94	8.75	4.12	3.50	3.55	3.69	4.00	4.36	3.91
Jun	6.52	6.91	8.52	4.24	3.52	3.52	3.68	3.96	4.23	3.96
May	6.78	6.95	8.55	4.33	3.52	3.51	3.63	4.10	4.55	4.04
Apr	6.76	7.01	8.59	4.44	3.59	3.48	3.65	4.26	4.64	4.03
Mar	6.42	6.69	8.60	4.41	3.62	3.39	3.54	4.36	4.63	4.02
Feb	6.57	6.98	8.58	4.56	3.60	3.35	3.48	4.58	4.84	3.96
Jan	7.23	7.14	8.73	4.60	3.50	3.30	3.41	4.66	4.65	3.95
2024 Dec	6.73	6.87	8.66	4.78	3.70	3.32	3.34	4.72	4.32	3.72
Nov	6.15	6.79	8.98	5.02	3.67	3.36	3.39	4.91	4.65	3.91
Oct	7.02	6.77	8.90	4.99	3.81	3.42	3.45	4.86	4.44	3.91
Sep	7.18	6.96	8.85	5.29	3.88	3.47	3.50	5.24	4.81	4.02
Aug	6.99	6.87	8.87	5.37	4.01	3.60	3.60	5.49	5.22	4.15
Jul	7.03	6.90	8.98	5.38	4.15	3.64	3.71	5.32	5.24	4.16
Jun	6.76	6.95	8.86	5.51	4.19	3.66	3.68	5.55	5.23	4.23
May	7.04	7.09	8.97	5.43	4.14	3.60	3.69	5.48	5.19	4.32
Apr	7.46	6.91	8.91	5.45	4.06	3.57	3.64	5.67	5.26	4.30
Mar	8.15	6.87	8.79	5.28	4.09	3.55	3.61	5.68	5.16	4.07
Feb	7.86	7.24	8.99	5.40	4.04	3.59	3.61	5.73	5.24	4.36
Jan	7.86	7.30	9.16	5.44	4.08	3.56	3.55	5.78	5.26	4.38
2023 Dec	7.99	7.22	9.04	5.56	4.44	3.80	3.65	5.77	5.12	4.54
Nov	8.45	7.29	9.29	5.62	4.61	3.92	3.92	5.90	5.53	4.76
Oct	9.43	7.21	9.24	5.53	4.53	3.85	3.90	5.95	5.57	4.73
Sep	10.21	7.18	9.11	5.40	4.48	3.89	3.85	5.76	5.29	4.54
Aug	10.65	7.13	9.02	5.29	4.53	3.81	3.89	5.72	5.24	4.50
Jul	10.92	7.04	8.94	5.20	4.37	3.71	3.82	5.39	5.12	4.31
Jun	10.32	6.62	8.72	5.05	4.38	3.73	3.84	5.26	5.19	4.33
May	9.98	6.79	8.66	4.82	4.27	3.66	3.76	5.08	5.10	4.36
Apr	9.77	6.69	8.62	4.63	4.23	3.70	3.77	4.76	4.92	4.31
Mar	8.71	6.39	8.42	4.44	4.10	3.64	3.80	4.66	4.87	4.28
Feb	8.96	6.13	8.24	4.16	3.99	3.60	3.74	4.36	4.83	4.10
Jan	7.95	6.01	8.34	3.95	3.80	3.45	3.70	3.98	4.55	4.07
2022 Dec	7.64	5.26	7.79	3.57	3.74	3.41	3.55	3.86	4.24	3.80
Nov	7.51	5.37	7.74	3.40	3.75	3.51	3.75	3.52	4.18	3.90
Oct	8.79	5.28	7.42	2.90	3.23	3.19	3.48	3.06	4.00	3.61
Sep	8.64	4.96	7.09	2.73	2.93	2.96	3.18	2.60	3.39	3.33
Aug	8.79	4.92	6.88	2.55	2.78	2.74	3.04	2.24	3.48	3.30
Jul	8.76	4.80	6.65	2.33	2.64	2.73	3.04	2.06	3.24	2.97
Jun	8.50	4.66	6.46	2.19	2.45	2.46	2.77	1.81	3.04	2.68
May	8.04	4.56	6.24	2.10	2.10	2.12	2.42	1.84	2.89	2.46
Apr	7.93	4.46	6.08	2.01	1.88	1.81	2.04	1.82	2.33	2.10
Mar	7.28	4.08	5.97	1.93	1.65	1.50	1.71	1.70	2.43	1.85
Feb	7.31	4.28	5.90	1.86	1.45	1.29	1.48	1.69	2.55	1.62
Jan	7.29	4.29	6.01	1.83	1.35	1.19	1.37	1.54	2.32	1.49
2021 Dec	6.75	4.31	5.84	1.80	1.39	1.16	1.34	1.58	2.45	1.44
Nov	7.24	4.34	5.88	1.83	1.43	1.15	1.33	1.65	2.42	1.44
Oct	7.55	4.34	5.95	1.79	1.33	1.10	1.29	1.79	2.23	1.42

Deutsche Bundesbank
Interest Rate Statistics
02.11.2026

DEUTSCHE BUNDESBANK EUROSYSTEM

Effective interest rate % p.a. [1]

Reporting period[A]	Loans for consumption [2 3]			Housing loans [2 4]				Loans for other purposes [2 5]		
	with an initial rate fixation of									
	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years and up to 10 years	over 10 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years
	BBIM1.M.DE.B.A2B.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2B.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2B.J.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.O.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.P.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.J.R.A.2250.EUR.N
Sep	7.59	4.29	5.94	1.80	1.33	1.09	1.27	1.72	1.99	1.47
Aug	7.54	4.30	5.89	1.78	1.37	1.10	1.28	1.88	2.17	1.48
Jul	7.15	4.26	5.98	1.76	1.32	1.14	1.34	1.71	2.09	1.52
Jun	7.20	4.23	5.94	1.74	1.33	1.12	1.33	1.55	2.26	1.51
May	7.01	4.24	5.90	1.83	1.30	1.09	1.29	1.79	2.32	1.51
Apr	6.76	4.25	5.92	1.79	1.28	1.06	1.23	1.58	2.08	1.55
Mar	6.23	4.05	5.92	1.75	1.25	1.02	1.17	1.69	2.20	1.53
Feb	7.76	4.33	6.11	1.73	1.28	1.04	1.14	1.74	2.08	1.58
Jan	7.99	4.45	6.26	1.79	1.34	1.03	1.15	1.93	2.17	1.55
2020 Dec	8.08	4.24	5.97	1.75	1.31	1.02	1.11	1.81	2.30	1.54
Nov	8.90	4.26	6.06	1.72	1.28	1.03	1.14	1.96	2.44	1.51
Oct	8.39	4.32	6.14	1.75	1.32	1.03	1.17	1.95	2.47	1.44
Sep	8.53	4.12	6.19	1.77	1.35	1.07	1.17	1.98	2.37	1.51
Aug	8.79	4.33	6.18	1.80	1.44	1.07	1.20	1.94	2.55	1.51
Jul	8.75	4.26	6.28	1.81	1.39	1.12	1.24	1.84	2.32	1.53
Jun	8.62	4.39	6.34	1.94	1.59	1.17	1.28	1.82	2.43	1.63
May	7.79	4.49	6.39	1.93	1.47	1.12	1.27	1.98	2.07	1.63
Apr	8.11	5.06	6.59	1.78	1.32	1.10	1.22	1.73	2.04	1.60
Mar	8.46	4.57	6.26	1.83	1.32	1.07	1.18	1.70	2.44	1.53
Feb	8.58	4.41	6.34	1.82	1.33	1.13	1.26	1.79	2.52	1.53
Jan	8.94	4.45	6.58	1.83	1.32	1.16	1.35	1.63	2.32	1.50
2019 Dec	8.59	4.38	6.26	1.81	1.37	1.14	1.26	1.66	2.07	1.44
Nov	8.54	4.36	6.32	1.84	1.30	1.09	1.25	1.61	2.28	1.45
Oct	9.23	4.39	6.42	1.91	1.31	1.12	1.22	1.96	2.40	1.52
Sep	9.41	4.44	6.42	1.88	1.38	1.14	1.24	1.82	2.34	1.55
Aug	9.68	4.51	6.63	1.86	1.38	1.23	1.36	1.76	2.53	1.60
Jul	9.19	4.63	6.79	1.98	1.43	1.34	1.49	1.80	2.43	1.69
Jun	9.23	4.52	6.68	1.98	1.44	1.41	1.61	1.69	2.32	1.73
May	8.80	4.46	6.45	2.00	1.50	1.46	1.67	1.79	2.44	1.82
Apr	8.44	4.36	6.47	2.04	1.48	1.53	1.72	2.01	2.46	1.86
Mar	8.48	4.25	6.52	2.04	1.64	1.59	1.79	1.68	2.51	1.92
Feb	7.98	4.44	6.55	2.04	1.65	1.63	1.85	1.82	2.59	1.96
Jan	8.08	4.53	6.72	2.09	1.69	1.70	1.95	1.81	2.39	1.96
2018 Dec	7.58	4.45	6.72	2.02	1.71	1.70	1.94	1.76	2.42	1.87
Nov	7.21	4.40	6.80	2.02	1.74	1.72	1.98	1.76	2.51	1.98
Oct	7.68	4.60	6.83	2.08	1.68	1.71	1.97	2.01	2.48	2.08
Sep	8.14	4.41	6.79	2.11	1.71	1.69	1.94	1.98	2.51	2.05
Aug	7.95	4.59	6.91	2.13	1.70	1.71	1.97	1.99	2.51	2.00
Jul	6.64	4.57	6.93	2.16	1.74	1.73	1.95	1.94	2.35	2.08
Jun	6.25	4.39	6.92	2.07	1.76	1.75	1.97	1.87	2.58	2.07
May	6.12	4.42	6.91	2.09	1.74	1.77	2.00	1.87	2.48	2.07
Apr	6.14	4.27	6.64	2.09	1.72	1.77	1.96	1.95	2.65	2.09
Mar	5.97	4.10	6.53	2.05	1.73	1.74	1.98	1.77	2.58	2.08
Feb	6.15	4.28	6.72	2.07	1.73	1.68	1.92	1.77	2.50	1.99
Jan	6.04	4.32	6.96	2.03	1.69	1.65	1.92	1.85	2.62	1.97
2017 Dec	5.81	4.15	6.63	2.04	1.69	1.65	1.86	1.80	2.76	1.92
Nov	6.09	4.31	6.80	2.04	1.72	1.68	1.94	1.76	2.63	1.96
Oct	6.06	4.30	6.81	2.08	1.70	1.68	1.96	1.91	2.64	2.07
Sep	6.09	4.31	6.72	2.04	1.71	1.71	1.96	1.79	2.60	1.99
Aug	6.51	4.54	6.84	2.05	1.89	1.67	1.98	1.81	2.66	1.92
Jul	6.22	4.57	6.95	2.04	1.68	1.66	1.92	1.76	2.48	1.99
Jun	6.28	4.49	6.89	2.02	1.70	1.68	1.89	1.95	2.73	1.93
May	6.41	4.49	6.87	2.17	1.77	1.66	1.88	1.83	2.61	1.99
Apr	6.17	4.32	6.61	2.10	1.73	1.71	1.92	1.75	2.67	2.05
Mar	6.12	4.15	6.64	2.08	1.69	1.67	1.89	1.80	2.72	1.99
Feb	6.15	4.37	6.69	2.17	1.65	1.64	1.90	1.69	2.56	1.99
Jan	6.15	4.59	6.97	2.08	1.66	1.59	1.86	1.78	2.52	1.92
2016 Dec	6.09	4.40	6.83	1.98	1.67	1.49	1.73	1.86	2.61	1.79
Nov	6.05	4.51	6.91	1.88	1.66	1.43	1.68	1.79	2.71	1.81
Oct	6.04	4.52	6.99	1.99	1.62	1.45	1.66	1.70	2.63	1.87
Sep	6.04	4.56	6.95	2.01	1.75	1.48	1.66	1.76	2.69	1.81
Aug	5.89	4.70	7.09	2.18	1.76	1.49	1.69	1.94	2.80	1.85
Jul	5.97	4.77	7.20	2.01	1.79	1.59	1.75	1.69	2.66	1.89
Jun	5.73	4.87	7.15	2.04	1.85	1.60	1.79	1.84	2.58	1.98
May	5.89	4.90	7.16	2.19	1.83	1.62	1.83	1.77	2.71	2.03
Apr	5.89	4.88	7.16	2.16	1.82	1.67	1.97	1.81	2.68	2.09
Mar	5.49	4.79	7.07	2.10	1.82	1.70	1.86	1.77	2.70	2.09
Feb	5.55	4.94	7.22	2.45	1.86	1.79	1.97	1.87	2.64	2.08
Jan	5.58	4.99	7.41	2.22	1.87	1.84	2.05	1.68	2.63	2.11
2015 Dec	5.67	4.78	7.19	2.16	1.88	1.83	2.01	1.81	2.75	2.10
Nov	5.24	4.90	7.32	2.27	1.94	1.89	2.09	1.75	2.74	2.17
Oct	5.17	4.88	7.36	2.11	1.99	1.94	2.14	1.76	2.75	2.29

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	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years and up to 10 years	over 10 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years
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Sep	5.20	4.94	7.28	2.17	1.98	1.92	2.12	1.91	2.96	2.30
Aug	5.33	4.98	7.31	2.27	1.95	1.92	2.15	1.88	2.72	2.21
Jul	5.09	5.01	7.47	2.17	1.91	1.86	2.10	1.75	2.75	2.27
Jun	4.83	4.98	7.33	2.11	1.81	1.72	1.92	1.69	2.74	2.05
May	5.08	4.94	7.20	2.20	1.84	1.61	1.78	1.69	2.78	2.03
Apr	5.00	4.94	6.95	2.11	1.83	1.70	1.95	1.77	2.83	2.15
Mar	4.84	4.81	6.99	2.19	1.88	1.77	1.88	1.81	2.89	2.17
Feb	4.74	5.08	7.45	2.28	1.87	1.86	1.99	1.73	2.85	2.23
Jan	4.82	4.99	7.52	2.23	1.95	2.02	1.83	1.91	2.92	2.39
2014 Dec	4.22	4.89	7.21	2.22	1.96	2.09	2.19	1.80	2.86	2.33
Nov	4.69	4.99	7.51	2.32	1.83	2.11	2.28	2.01	3.01	2.38
Oct	4.73	5.01	7.67	2.33	2.03	2.19	2.35	1.82	3.08	2.51
Sep	4.72	5.07	7.64	2.39	2.04	2.28	2.39	1.99	3.26	2.55
Aug	4.87	5.16	7.75	2.53	2.13	2.37	2.50	2.14	3.35	2.58
Jul	5.00	5.30	7.93	2.43	2.18	2.45	2.61	1.94	3.21	2.69
Jun	4.93	5.32	7.91	2.44	2.27	2.53	2.73	2.13	3.27	2.75
May	5.12	5.34	7.93	2.60	2.30	2.61	2.79	2.05	3.42	2.84
Apr	5.05	5.21	7.80	2.60	2.36	2.69	2.95	2.06	3.28	2.90
Mar	5.37	5.24	7.78	2.66	2.35	2.72	2.90	2.16	3.35	2.88
Feb	5.49	5.37	8.03	2.90	2.41	2.80	2.99	2.03	3.19	2.96
Jan	5.23	5.47	8.22	2.64	2.51	2.84	3.04	2.06	3.27	2.91
2013 Dec	5.03	5.18	7.66	2.65	2.44	2.84	3.02	1.98	3.29	2.92
Nov	5.47	5.23	7.95	2.75	2.50	2.89	3.06	1.97	3.50	2.98
Oct	5.60	5.29	8.00	2.56	2.53	2.90	3.09	1.93	3.33	3.07
Sep	5.48	5.33	7.92	2.80	2.45	2.82	3.03	2.08	3.39	3.05
Aug	5.20	5.40	7.85	2.73	2.46	2.73	2.94	2.02	3.42	2.99
Jul	4.98	5.49	8.02	2.63	2.36	2.67	2.82	2.05	3.16	2.99
Jun	5.25	5.39	8.11	2.72	2.29	2.56	2.75	1.96	3.46	2.77
May	5.41	5.35	8.29	2.80	2.39	2.63	2.80	1.96	3.49	2.88
Apr	4.71	5.28	8.31	2.77	2.47	2.72	3.00	2.14	3.35	2.93
Mar	4.92	5.29	8.23	2.73	2.50	2.75	2.94	2.03	3.61	2.88
Feb	4.98	5.39	8.36	2.75	2.45	2.74	2.96	1.94	3.42	2.93
Jan	4.97	5.52	8.43	2.62	2.49	2.74	2.96	2.06	3.53	2.96
2012 Dec	4.05	5.15	7.84	2.88	2.51	2.76	2.90	1.98	3.61	2.77
Nov	4.65	5.31	8.07	2.81	2.43	2.80	2.94	1.90	3.66	2.94
Oct	4.17	5.49	8.31	2.71	2.59	2.82	3.00	1.91	3.58	3.03
Sep	4.51	5.47	8.17	2.87	2.58	2.84	2.98	2.02	3.90	3.04
Aug	4.62	5.62	8.26	3.04	2.64	2.86	3.03	2.09	3.73	3.15
Jul	4.56	5.74	8.50	3.10	2.78	2.96	3.05	2.18	3.85	3.25
Jun	3.95	5.61	8.14	3.07	2.78	3.02	3.12	2.35	4.11	3.29
May	3.62	5.68	8.40	3.19	2.89	3.16	3.34	2.38	4.06	3.52
Apr	3.39	5.61	8.40	3.21	2.96	3.26	3.58	2.36	4.12	3.66
Mar	3.30	5.71	8.32	3.27	2.93	3.27	3.42	2.48	4.14	3.58
Feb	3.53	6.00	8.86	3.56	3.03	3.36	3.49	2.58	4.06	3.66
Jan	3.51	6.15	9.00	3.50	3.18	3.47	3.59	2.72	4.24	3.73
2011 Dec	3.38	5.96	8.40	3.60	3.24	3.53	3.49	2.89	4.35	3.73
Nov	3.91	6.10	8.65	3.66	3.29	3.56	3.54	3.12	4.42	3.80
Oct	3.57	6.38	9.16	3.50	3.36	3.60	3.64	3.07	4.36	3.97
Sep	3.90	6.23	9.06	3.68	3.49	3.80	3.78	3.11	4.45	4.07
Aug	3.75	6.32	9.04	3.78	3.70	4.03	4.10	3.19	4.70	4.37
Jul	3.72	6.30	9.25	3.53	3.82	4.16	4.24	3.12	4.60	4.47
Jun	3.69	6.26	9.12	3.68	3.82	4.21	4.31	3.07	4.46	4.58
May	3.95	6.20	8.98	3.73	3.86	4.27	4.40	3.01	4.59	4.60
Apr	3.44	6.09	9.07	3.40	3.74	4.20	4.48	2.86	4.52	4.57
Mar	3.73	6.09	9.20	3.36	3.69	4.13	4.26	2.74	4.46	4.46
Feb	3.54	5.95	9.11	3.40	3.55	4.04	4.15	2.62	4.50	4.22
Jan	3.55	6.02	9.09	3.17	3.40	3.87	4.05	2.63	4.01	4.14
2010 Dec	3.38	5.72	8.29	3.23	3.32	3.73	3.79	2.63	4.07	3.94
Nov	3.62	5.91	8.64	3.22	3.26	3.62	3.66	2.59	4.18	3.89
Oct	3.64	6.00	8.91	2.97	3.30	3.58	3.61	2.54	4.16	3.95
Sep	3.63	6.17	9.02	3.14	3.25	3.66	3.62	2.45	4.14	3.87
Aug	3.69	6.25	9.09	3.14	3.30	3.81	3.80	2.43	4.36	3.92
Jul	3.68	6.11	9.06	2.89	3.35	3.81	3.77	2.40	4.16	4.02
Jun	3.41	6.00	8.97	3.08	3.37	3.90	3.88	2.27	4.08	4.09
May	4.31	5.04	8.09	3.16	3.42	4.01	4.10	2.17	4.26	4.32
Apr	4.27	5.14	8.24	3.08	3.56	4.07	4.36	2.26	4.12	4.42
Mar	4.13	5.14	8.20	3.04	3.56	4.09	4.30	2.22	4.48	4.41
Feb	4.32	5.31	8.37	3.16	3.67	4.22	4.34	2.23	4.62	4.57
Jan	4.36	5.30	8.45	3.20	3.71	4.27	4.49	2.30	4.43	4.37
2009 Dec	4.04	4.83	7.57	3.36	3.76	4.29	4.38	2.40	4.41	4.25
Nov	4.55	4.96	8.05	3.24	3.78	4.35	4.32	2.08	4.47	4.39
Oct	4.90	5.05	8.29	3.28	3.83	4.34	4.41	2.24	4.65	4.52

DEUTSCHE BUNDESBANK EUROSYSTEM

Effective interest rate % p.a. [1]

Reporting period[A]	Loans for consumption [2 3]			Housing loans [2 4]				Loans for other purposes [2 5]		
	with an initial rate fixation of									
	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years and up to 10 years	over 10 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years
	BBIM1.M.DE.B.A2B.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2B.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2B.J.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.O.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.P.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.J.R.A.2250.EUR.N
Sep	5.32	5.10	8.20	3.38	3.81	4.37	4.45	2.17	4.61	4.60
Aug	5.55	5.28	8.24	3.47	3.87	4.46	4.51	2.38	4.62	4.82
Jul	5.52	5.15	8.25	3.56	3.89	4.45	4.54	2.49	4.73	4.84
Jun	5.20	4.99	8.19	3.73	3.88	4.39	4.53	2.65	4.66	4.83
May	5.10	5.08	8.24	3.80	3.93	4.35	4.47	2.67	4.78	4.75
Apr	4.41	5.30	8.28	3.86	4.01	4.37	4.54	2.68	4.65	4.79
Mar	4.74	5.06	8.19	4.19	4.12	4.40	4.49	3.01	4.82	4.90
Feb	5.12	5.17	8.46	4.38	4.33	4.58	4.60	3.15	5.08	4.99
Jan	5.10	5.48	8.74	4.97	4.58	4.73	4.77	3.73	5.24	5.19
2008 Dec	4.76	5.47	8.19	5.38	4.84	4.83	4.73	4.39	5.51	5.15
Nov	5.43	5.66	8.63	6.07	5.20	5.03	5.01	5.19	5.90	5.52
Oct	5.86	5.76	8.70	6.34	5.43	5.15	5.12	5.88	6.05	5.61
Sep	6.08	5.71	8.80	6.24	5.50	5.17	5.21	5.72	6.24	5.64
Aug	6.24	5.80	8.79	6.28	5.57	5.27	5.30	5.62	6.30	5.74
Jul	6.47	5.67	8.78	6.18	5.43	5.21	5.28	5.64	6.19	5.68
Jun	6.25	5.52	8.63	6.05	5.24	5.06	5.09	5.56	6.09	5.54
May	6.32	5.66	8.61	6.00	5.06	4.96	4.97	5.41	5.77	5.39
Apr	5.70	5.68	8.66	5.86	4.99	4.90	4.97	5.39	5.71	5.25
Mar	6.17	5.69	8.59	5.73	5.01	4.89	4.88	5.26	5.68	5.30
Feb	6.36	5.84	8.69	5.80	5.11	4.94	4.89	5.08	5.78	5.33
Jan	5.99	5.73	8.71	5.99	5.17	5.04	5.06	5.22	5.91	5.42
2007 Dec	5.51	5.46	8.27	5.97	5.33	5.03	5.01	5.32	5.75	5.33
Nov	6.19	5.50	8.65	5.91	5.30	5.08	5.02	5.15	5.94	5.39
Oct	6.29	5.67	8.73	5.87	5.30	5.08	5.08	5.22	5.93	5.48
Sep	6.38	5.93	8.70	5.86	5.34	5.12	5.08	5.11	5.84	5.48
Aug	6.44	5.96	8.67	5.93	5.36	5.18	5.16	5.04	5.89	5.43
Jul	6.31	5.92	9.06	5.69	5.37	5.14	5.16	5.22	5.77	5.44
Jun	5.97	5.75	8.92	5.64	5.22	5.01	5.03	5.18	5.76	5.30
May	5.99	5.88	9.02	5.56	5.06	4.87	4.85	5.01	5.66	5.21
Apr	5.34	5.89	9.08	5.54	4.99	4.80	4.81	4.97	5.58	5.16
Mar	5.71	5.81	9.15	5.46	4.99	4.78	4.76	4.94	5.60	5.17
Feb	5.74	5.91	9.13	5.45	4.98	4.78	4.78	4.90	5.21	5.09
Jan	5.63	5.62	9.29	5.44	4.87	4.64	4.67	4.80	5.39	4.95
2006 Dec	5.31	4.85	8.45	5.23	4.86	4.60	4.56	4.68	5.21	4.82
Nov	5.56	4.92	8.85	5.27	4.84	4.65	4.61	4.63	5.20	4.90
Oct	5.61	5.02	9.01	5.10	4.80	4.65	4.65	4.63	5.03	4.76
Sep	5.60	5.29	8.90	5.10	4.80	4.71	4.69	4.41	5.30	5.08
Aug	5.63	5.48	8.85	5.12	4.80	4.71	4.76	4.40	5.38	4.98
Jul	5.54	5.41	8.98	4.92	4.66	4.67	4.80	4.27	5.36	4.94
Jun	5.12	5.35	8.64	4.91	4.61	4.66	4.63	4.21	5.24	4.81
May	5.49	5.49	8.67	4.82	4.58	4.58	4.56	4.14	5.19	4.84
Apr	5.24	5.59	8.69	4.74	4.42	4.45	4.56	4.07	4.97	4.74
Mar	5.17	5.62	8.64	4.71	4.37	4.39	4.39	4.11	4.91	4.62
Feb	5.35	5.78	8.74	4.58	4.32	4.28	4.31	4.05	4.86	4.45
Jan	5.18	5.81	8.99	4.55	4.27	4.29	4.35	3.93	4.75	4.39
2005 Dec	4.85	5.64	7.89	4.44	4.25	4.19	4.32	3.97	4.69	4.44
Nov	5.33	5.75	8.63	4.36	4.05	4.14	4.25	3.70	4.51	4.44
Oct	5.16	6.00	8.98	4.22	3.94	4.11	4.18	3.65	4.60	4.32
Sep	5.41	6.16	8.71	4.21	3.95	4.11	4.16	3.58	4.61	4.30
Aug	5.54	6.23	8.70	4.30	3.88	4.10	4.19	3.63	4.64	4.50
Jul	5.37	6.19	8.74	4.15	3.94	4.17	4.23	3.65	4.62	4.44
Jun	5.35	6.09	8.73	4.25	4.01	4.22	4.26	3.65	4.69	4.60
May	5.47	6.04	8.93	4.33	4.08	4.39	4.40	3.61	4.75	4.58
Apr	4.90	6.15	8.94	4.28	4.13	4.50	4.58	3.70	4.79	4.61
Mar	4.73	6.26	8.90	4.34	4.13	4.47	4.52	3.71	4.72	4.58
Feb	4.85	6.35	8.98	4.35	4.20	4.51	4.48	3.66	4.68	4.38
Jan	4.98	6.38	9.05	4.37	4.20	4.56	4.62	3.68	4.64	4.67
2004 Dec	4.90	5.95	8.04	4.37	4.29	4.63	4.67	3.44	4.54	4.68
Nov	4.86	6.20	8.88	4.45	4.40	4.78	4.76	3.46	4.84	4.75
Oct	4.77	6.30	9.17	4.30	4.48	4.89	4.88	3.74	4.80	4.90
Sep	5.09	6.41	9.19	4.44	4.53	4.96	4.97	3.42	4.88	5.07
Aug	5.42	6.44	9.16	4.37	4.59	5.04	4.99	3.52	5.07	5.17
Jul	5.25	6.34	9.27	4.26	4.51	4.92	5.11	3.64	4.90	5.15
Jun	5.34	6.21	9.11	4.49	4.32	4.96	5.09	3.48	5.00	5.07
May	5.21	6.21	8.94	4.49	4.37	4.91	4.94	3.94	4.85	5.10
Apr	5.05	6.08	8.86	4.26	4.32	4.91	4.95	3.50	4.92	5.00
Mar	5.28	6.29	8.88	4.43	4.48	4.99	4.98	3.69	5.11	5.00
Feb	4.98	6.50	9.08	4.56	4.61	5.06	5.03	3.85	5.04	5.07
Jan	5.30	6.62	9.00	4.57	4.65	5.15	5.19	3.85	5.08	5.27
2003 Dec	5.02	5.80	7.81	4.63	4.75	5.14	5.19	3.57	4.93	5.13
Nov	5.24	6.27	8.32	4.68	4.62	5.07	5.12	3.93	5.14	5.21
Oct	5.26	6.33	8.42	4.44	4.48	5.00	5.08	3.73	5.00	5.26

Deutsche Bundesbank
Interest Rate Statistics
02.11.2026

DEUTSCHE BUNDESBANK EUROSYSTEM

Effective interest rate % p.a. [1]

Reporting period[A]	Loans for consumption [2 3]			Housing loans [2 4]				Loans for other purposes [2 5]		
	with an initial rate fixation of									
	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years and up to 10 years	over 10 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years
	BBIM1.M.DE.B.A2B.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2B.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2B.J.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.O.R.A.2250.EUR.N	BBIM1.M.DE.B.A2C.P.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.F.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.I.R.A.2250.EUR.N	BBIM1.M.DE.B.A2D.J.R.A.2250.EUR.N
Sep	5.41	6.33	8.36	4.63	4.52	4.96	5.03	3.69	4.94	5.24
Aug	5.57	6.36	8.66	4.73	4.25	4.81	4.91	3.84	4.96	5.03
Jul	5.58	6.59	8.75	4.58	4.16	4.70	4.85	3.76	4.94	5.06
Jun	5.48	6.64	8.87	5.00	4.37	4.80	4.85	3.80	5.00	4.93
May	5.71	6.69	8.94	5.17	4.46	4.97	5.03	4.22	5.43	5.39
Apr	5.68	6.67	8.83	5.23	4.48	5.03	5.17	4.65	5.27	5.47
Mar	5.78	6.67	8.72	5.27	4.60	5.05	5.12	4.66	5.35	5.39
Feb	5.78	6.71	8.92	5.27	4.76	5.19	5.19	4.45	5.70	5.51
Jan	5.87	6.69	8.88	5.45	4.94	5.39	5.38	4.91	5.53	5.76

DEUTSCHE BUNDESBANK EUROSYSTEM

Interest rates for new business of German banks (MFIs) *
Loans to households [7]

Effective interest rate % p.a. [1]

Reporting period	Loans for consumption [2 3]			Housing loans [2 4]				Loans for other purposes [2 5]		
	with an initial rate fixation of									
	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years and up to 10 years	over 10 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years
	BBIM1.M.DE.B.A2B.F.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2B.I.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2B.J.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2C.F.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2C.I.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2C.O.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2C.P.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2D.F.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2D.I.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2D.J.R.A.2250.EUR.NHN
2015 May	5.59	4.51	6.84	2.26	1.86	1.63	1.81	1.57	2.87	2.15
Apr	5.41	4.54	6.79	2.22	1.90	1.72	2.03	1.71	3.00	2.25
Mar	5.22	4.41	6.81	2.26	1.91	1.79	1.91	1.72	3.06	2.25
Feb	5.14	4.63	7.08	2.33	1.89	1.88	2.03	1.59	3.07	2.24
Jan	5.19	4.71	7.36	2.29	1.95	2.05	1.78	1.89	3.07	2.45
2014 Dec	4.49	4.67	6.94	2.26	1.98	2.12	2.24	1.68	2.95	2.36
Nov	5.02	4.71	7.23	2.42	1.99	2.15	2.33	1.98	3.21	2.46
Oct	5.03	4.71	7.41	2.38	2.07	2.22	2.40	1.80	3.26	2.58
Sep	5.02	4.77	7.37	2.44	2.08	2.31	2.44	1.93	3.48	2.51
Aug	5.21	4.86	7.47	2.59	2.17	2.40	2.55	2.14	3.51	2.59
Jul	5.28	4.96	7.57	2.50	2.21	2.48	2.65	1.88	3.33	2.71
Jun	5.17	5.00	7.51	2.49	2.31	2.55	2.79	2.04	3.46	2.77
May	5.33	5.02	7.59	2.70	2.33	2.63	2.84	1.96	3.52	2.84
Apr	5.44	4.92	7.59	2.69	2.40	2.71	3.02	2.02	3.47	2.91
Mar	5.72	4.99	7.51	2.75	2.36	2.73	2.94	2.06	3.50	2.89
Feb	5.87	5.09	7.73	2.85	2.43	2.81	3.02	1.89	3.32	2.94
Jan	5.73	5.20	7.93	2.70	2.54	2.86	3.07	1.98	3.38	2.91
2013 Dec	5.32	5.00	7.41	2.75	2.45	2.85	3.04	1.87	3.45	2.90
Nov	5.78	5.01	7.73	2.82	2.51	2.91	3.09	1.89	3.61	2.99
Oct	5.95	5.02	7.77	2.75	2.53	2.91	3.14	1.85	3.48	3.09
Sep	5.79	5.02	7.71	2.86	2.46	2.82	3.07	1.93	3.56	3.03
Aug	5.40	5.09	7.73	2.81	2.45	2.74	2.97	1.93	3.55	3.03
Jul	5.28	5.15	7.84	2.80	2.39	2.67	2.85	1.92	3.30	3.01
Jun	5.46	5.03	7.77	2.79	2.31	2.57	2.78	1.84	3.65	2.81
May	5.60	5.00	7.89	2.91	2.38	2.64	2.84	1.80	3.62	2.91
Apr	4.89	4.94	7.91	2.87	2.50	2.74	3.08	1.99	3.57	2.95
Mar	4.56	5.00	7.81	2.75	2.54	2.77	2.99	1.90	3.80	2.88
Feb	4.61	5.10	7.95	2.80	2.44	2.74	3.00	1.84	3.54	2.96
Jan	4.85	5.22	8.08	2.79	2.51	2.75	3.00	1.97	3.77	2.96
2012 Dec	3.88	4.90	7.48	2.88	2.55	2.78	2.94	1.84	3.78	2.77
Nov	4.63	4.98	7.61	2.86	2.54	2.82	2.99	1.75	3.86	2.98
Oct	4.13	5.10	7.74	2.87	2.62	2.84	3.06	1.82	3.69	3.04
Sep	4.37	5.12	7.60	2.85	2.63	2.85	3.03	1.94	4.19	3.07
Aug	4.51	5.23	7.65	3.07	2.68	2.88	3.08	1.99	3.97	3.16
Jul	4.45	5.35	7.85	3.17	2.81	2.98	3.09	1.97	4.07	3.27
Jun	3.64	5.30	7.68	3.08	2.80	3.04	3.17	2.25	4.32	3.33
May	3.30	5.29	7.86	3.24	2.90	3.17	3.39	2.24	4.26	3.54
Apr	3.10	5.25	7.93	3.28	2.98	3.28	3.65	2.31	4.31	3.68
Mar	3.00	5.35	7.80	3.29	2.92	3.29	3.45	2.41	4.35	3.64
Feb	3.20	5.58	8.12	3.55	3.05	3.37	3.53	2.48	4.17	3.72
Jan	3.25	5.65	8.25	3.60	3.21	3.48	3.64	2.62	4.42	3.77
2011 Dec	3.08	5.59	7.64	3.67	3.24	3.54	3.54	2.78	4.51	3.77
Nov	3.68	5.63	7.87	3.74	3.31	3.58	3.58	3.04	4.59	3.82
Oct	3.36	5.80	8.27	3.68	3.39	3.61	3.67	3.06	4.54	4.03
Sep	3.63	5.69	8.24	3.77	3.52	3.80	3.80	3.05	4.69	4.09
Aug	3.56	5.74	8.19	3.89	3.69	4.01	4.13	3.14	4.81	4.36
Jul	3.47	5.75	8.35	3.68	3.82	4.13	4.25	3.13	4.68	4.54
Jun	3.42	5.72	8.27	3.78	3.82	4.19	4.32	3.04	4.42	4.62
May	3.68	5.69	8.25	3.82	3.84	4.23	4.41	2.93	4.71	4.63
Apr	3.28	5.55	8.23	3.51	3.73	4.18	4.50	2.81	4.56	4.61
Mar	3.52	5.57	8.28	3.49	3.70	4.10	4.26	2.63	4.56	4.45
Feb	3.30	5.43	8.30	3.56	3.60	4.02	4.15	2.53	4.56	4.27
Jan	3.36	5.51	8.43	3.38	3.43	3.85	4.06	2.58	4.13	4.15
2010 Dec	3.16	5.27	7.66	3.38	3.31	3.70	3.77	2.58	4.15	3.98
Nov	3.45	5.42	8.03	3.42	3.25	3.61	3.66	2.57	4.31	3.93
Oct	3.45	5.49	8.28	3.21	3.34	3.58	3.59	2.53	4.33	4.00
Sep	3.43	5.67	8.43	3.28	3.25	3.65	3.64	2.40	4.15	3.88
Aug	3.47	5.76	8.46	3.27	3.31	3.80	3.82	2.39	4.47	3.92
Jul	3.50	5.63	8.46	3.11	3.35	3.79	3.76	2.37	4.18	4.01
Jun	3.39	5.50	8.28	3.19	3.36	3.89	3.90	2.21	4.10	4.05
May	4.31	5.04	8.09	3.16	3.42	4.01	4.10	2.17	4.26	4.32
Apr	4.27	5.14	8.24	3.08	3.56	4.07	4.36	2.26	4.12	4.42
Mar	4.13	5.14	8.20	3.04	3.56	4.09	4.30	2.22	4.48	4.41
Feb	4.32	5.31	8.37	3.16	3.67	4.22	4.34	2.23	4.62	4.57
Jan	4.36	5.30	8.45	3.20	3.71	4.27	4.49	2.30	4.43	4.37
2009 Dec	4.04	4.83	7.57	3.36	3.76	4.29	4.38	2.40	4.41	4.25
Nov	4.55	4.96	8.05	3.24	3.78	4.35	4.32	2.08	4.47	4.39

Deutsche Bundesbank
Interest Rate Statistics
02.11.2026

DEUTSCHE BUNDESBANK EUROSYSTEM

Effective interest rate % p.a. [1]

Reporting period		Loans for consumption [2] [3]			Housing loans [2] [4]				Loans for other purposes [2] [5]		
		with an initial rate fixation of									
		floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years and up to 10 years	over 10 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years
		BBIM1.M.DE. B.A2B.F.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2B.I.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2B.J.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2C.F.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2C.I.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2C.O.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2C.P.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2D.F.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2D.I.R.A. 2250.EUR.NHN	BBIM1.M.DE. B.A2D.J.R.A. 2250.EUR.NHN
	Oct	4.90	5.05	8.29	3.28	3.83	4.34	4.41	2.24	4.65	4.52
	Sep	5.32	5.10	8.20	3.38	3.81	4.37	4.45	2.17	4.61	4.60
	Aug	5.55	5.28	8.24	3.47	3.87	4.46	4.51	2.38	4.62	4.82
	Jul	5.52	5.15	8.25	3.56	3.89	4.45	4.54	2.49	4.73	4.84
	Jun	5.20	4.99	8.19	3.73	3.88	4.39	4.53	2.65	4.66	4.83
	May	5.10	5.08	8.24	3.80	3.93	4.35	4.47	2.67	4.78	4.75
	Apr	4.41	5.30	8.28	3.86	4.01	4.37	4.54	2.68	4.65	4.79
	Mar	4.74	5.06	8.19	4.19	4.12	4.40	4.49	3.01	4.82	4.90
	Feb	5.12	5.17	8.46	4.38	4.33	4.58	4.60	3.15	5.08	4.99
	Jan	5.10	5.48	8.74	4.97	4.58	4.73	4.77	3.73	5.24	5.19
2008	Dec	4.76	5.47	8.19	5.38	4.84	4.83	4.73	4.39	5.51	5.15
	Nov	5.43	5.66	8.63	6.07	5.20	5.03	5.01	5.19	5.90	5.52
	Oct	5.86	5.76	8.70	6.34	5.43	5.15	5.12	5.88	6.05	5.61
	Sep	6.08	5.71	8.80	6.24	5.50	5.17	5.21	5.72	6.24	5.64
	Aug	6.24	5.80	8.79	6.28	5.57	5.27	5.30	5.62	6.30	5.74
	Jul	6.47	5.67	8.78	6.18	5.43	5.21	5.28	5.64	6.19	5.68
	Jun	6.25	5.52	8.63	6.05	5.24	5.06	5.09	5.56	6.09	5.54
	May	6.32	5.66	8.61	6.00	5.06	4.96	4.97	5.41	5.77	5.39
	Apr	5.70	5.68	8.66	5.86	4.99	4.90	4.97	5.39	5.71	5.25
	Mar	6.17	5.69	8.59	5.73	5.01	4.89	4.88	5.26	5.68	5.30
	Feb	6.36	5.84	8.69	5.80	5.11	4.94	4.89	5.08	5.78	5.33
	Jan	5.99	5.73	8.71	5.99	5.17	5.04	5.06	5.22	5.91	5.42
2007	Dec	5.51	5.46	8.27	5.97	5.33	5.03	5.01	5.32	5.75	5.33
	Nov	6.19	5.50	8.65	5.91	5.30	5.08	5.02	5.15	5.94	5.39
	Oct	6.29	5.67	8.73	5.87	5.30	5.08	5.08	5.22	5.93	5.48
	Sep	6.38	5.93	8.70	5.86	5.34	5.12	5.08	5.11	5.84	5.48
	Aug	6.44	5.96	8.67	5.93	5.36	5.18	5.16	5.04	5.89	5.43
	Jul	6.31	5.92	9.06	5.69	5.37	5.14	5.16	5.22	5.77	5.44
	Jun	5.97	5.75	8.92	5.64	5.22	5.01	5.03	5.18	5.76	5.30
	May	5.99	5.88	9.02	5.56	5.06	4.87	4.85	5.01	5.66	5.21
	Apr	5.34	5.89	9.08	5.54	4.99	4.80	4.81	4.97	5.58	5.16
	Mar	5.71	5.81	9.15	5.46	4.99	4.78	4.76	4.94	5.60	5.17
	Feb	5.74	5.91	9.13	5.45	4.98	4.78	4.78	4.90	5.21	5.09
	Jan	5.63	5.62	9.29	5.44	4.87	4.64	4.67	4.80	5.39	4.95
2006	Dec	5.31	4.85	8.45	5.23	4.86	4.60	4.56	4.68	5.21	4.82
	Nov	5.56	4.92	8.85	5.27	4.84	4.65	4.61	4.63	5.20	4.90
	Oct	5.61	5.02	9.01	5.10	4.80	4.65	4.65	4.63	5.03	4.76
	Sep	5.60	5.29	8.90	5.10	4.80	4.71	4.69	4.41	5.30	5.08
	Aug	5.63	5.48	8.85	5.12	4.80	4.71	4.76	4.40	5.38	4.98
	Jul	5.54	5.41	8.98	4.92	4.66	4.67	4.80	4.27	5.36	4.94
	Jun	5.12	5.35	8.64	4.91	4.61	4.66	4.63	4.21	5.24	4.81
	May	5.49	5.49	8.67	4.82	4.58	4.58	4.56	4.14	5.19	4.84
	Apr	5.24	5.59	8.69	4.74	4.42	4.45	4.56	4.07	4.97	4.74
	Mar	5.17	5.62	8.64	4.71	4.37	4.39	4.39	4.11	4.91	4.62
	Feb	5.35	5.78	8.74	4.58	4.32	4.28	4.31	4.05	4.86	4.45
	Jan	5.18	5.81	8.99	4.55	4.27	4.29	4.35	3.93	4.75	4.39
2005	Dec	4.85	5.64	7.89	4.44	4.25	4.19	4.32	3.97	4.69	4.44
	Nov	5.33	5.75	8.63	4.36	4.05	4.14	4.25	3.70	4.51	4.44
	Oct	5.16	6.00	8.98	4.22	3.94	4.11	4.18	3.65	4.60	4.32
	Sep	5.41	6.16	8.71	4.21	3.95	4.11	4.16	3.58	4.61	4.30
	Aug	5.54	6.23	8.70	4.30	3.88	4.10	4.19	3.63	4.64	4.50
	Jul	5.37	6.19	8.74	4.15	3.94	4.17	4.23	3.65	4.62	4.44
	Jun	5.35	6.09	8.73	4.25	4.01	4.22	4.26	3.65	4.69	4.60
	May	5.47	6.04	8.93	4.33	4.08	4.39	4.40	3.61	4.75	4.58
	Apr	4.90	6.15	8.94	4.28	4.13	4.50	4.58	3.70	4.79	4.61
	Mar	4.73	6.26	8.90	4.34	4.13	4.47	4.52	3.71	4.72	4.58
	Feb	4.85	6.35	8.98	4.35	4.20	4.51	4.48	3.66	4.68	4.38
	Jan	4.98	6.38	9.05	4.37	4.20	4.56	4.62	3.68	4.64	4.67
2004	Dec	4.90	5.95	8.04	4.37	4.29	4.63	4.67	3.44	4.54	4.68
	Nov	4.86	6.20	8.88	4.45	4.40	4.78	4.76	3.46	4.84	4.75
	Oct	4.77	6.30	9.17	4.30	4.48	4.89	4.88	3.74	4.80	4.90
	Sep	5.09	6.41	9.19	4.44	4.53	4.96	4.97	3.42	4.88	5.07
	Aug	5.42	6.44	9.16	4.37	4.59	5.04	4.99	3.52	5.07	5.17
	Jul	5.25	6.34	9.27	4.26	4.51	4.92	5.11	3.64	4.90	5.15
	Jun	5.34	6.21	9.11	4.49	4.32	4.96	5.09	3.48	5.00	5.07
	May	5.21	6.21	8.94	4.49	4.37	4.91	4.94	3.94	4.85	5.10
	Apr	5.05	6.08	8.86	4.26	4.32	4.91	4.95	3.50	4.92	5.00
	Mar	5.28	6.29	8.88	4.43	4.48	4.99	4.98	3.69	5.11	5.00
	Feb	4.98	6.50	9.08	4.56	4.61	5.06	5.03	3.85	5.04	5.07
	Jan	5.30	6.62	9.00	4.57	4.65	5.15	5.19	3.85	5.08	5.27
2003	Dec	5.02	5.80	7.81	4.63	4.75	5.14	5.19	3.57	4.93	5.13
	Nov	5.24	6.27	8.32	4.68	4.62	5.07	5.12	3.93	5.14	5.21

Deutsche Bundesbank
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DEUTSCHE BUNDESBANK EUROSYSTEM

Effective interest rate % p.a. [1]

Reporting period	Loans for consumption [2] [3]			Housing loans [2] [4]				Loans for other purposes [2] [5]		
	with an initial rate fixation of									
	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years and up to 10 years	over 10 years	floating rate or up to 1 year	over 1 year and up to 5 years	over 5 years
	BBIM1.M.DE.B.A2B.F.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2B.I.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2B.J.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2C.F.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2C.I.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2C.O.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2C.P.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2D.F.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2D.I.R.A.2250.EUR.NHN	BBIM1.M.DE.B.A2D.J.R.A.2250.EUR.NHN
Oct	5.26	6.33	8.42	4.44	4.48	5.00	5.08	3.73	5.00	5.26
Sep	5.41	6.33	8.36	4.63	4.52	4.96	5.03	3.69	4.94	5.24
Aug	5.57	6.36	8.66	4.73	4.25	4.81	4.91	3.84	4.96	5.03
Jul	5.58	6.59	8.75	4.58	4.16	4.70	4.85	3.76	4.94	5.06
Jun	5.48	6.64	8.87	5.00	4.37	4.80	4.85	3.80	5.00	4.93
May	5.71	6.69	8.94	5.17	4.46	4.97	5.03	4.22	5.43	5.39
Apr	5.68	6.67	8.83	5.23	4.48	5.03	5.17	4.65	5.27	5.47
Mar	5.78	6.67	8.72	5.27	4.60	5.05	5.12	4.66	5.35	5.39
Feb	5.78	6.71	8.92	5.27	4.76	5.19	5.19	4.45	5.70	5.51
Jan	5.87	6.69	8.88	5.45	4.94	5.39	5.38	4.91	5.53	5.76

DEUTSCHE BUNDESBANK EUROSYSTEM

Monetary advantage of employer loans

In its notification of 15 Mai 2015 (IV C 5 − S 2334/07/0009), the Federal Ministry of Finance set forth new regulations for the assessment of **monetary advantage** within the context of employer loans. This notification replaces the Federal Ministry of Finance's notification of 15 April 1993 (Federal Tax Gazette I, p 339), of 13 June 2007 (Federal Tax Gazette I, p 502) as well as of 1 October 2008 (Federal Tax Gazette I, p 892) and applies to all outstanding cases. Since the Bundesbank's interest rate statistics are **compiled on a sample basis**, only overall statistics are available for Germany (paragraph 12). No regional data (paragraph 5 sentence 2) are available. Information on the best price for a comparable loan at market (paragraph 5 sentence 4) is not collected within the framework of MFI interest rate statistics.

The Bundesbank compiles interest rate statistics for the purpose of monetary analysis and also makes these available to the public. The extent to which interest rate statistics can be used as a yardstick for calculating monetary advantage in the case of employer loans is beyond the scope of influence of the Bundesbank; questions on this topic can be addressed to the responsible bodies (Federal Ministry of Finance, Berlin, or the regional tax offices).

Loans concluded since January 2003
According to paragraph 12 of the above notification of the Federal Ministry of Finance, the effective interest rates determined and last published by the Bundesbank for comparable reference credits to households should be extracted from the interest rate statistics in the month in which the contract is signed (with a haircut of 4%) and used to determine the market interest rate (benchmark interest rate) pursuant to paragraph 5 sentence 2. The monthly publication dates can be found in the publication calendar. Please note that the statistics for the respective current dates are always provisional. Changes to the effective interest rates owing to subsequent corrections, which are shown in the following month, are not marked separately. According to the Federal Ministry of Finance's notification, the **MFI interest rate statistics** calculated for **new business** and broken down by intended purpose of the loan (loans for consumption, housing loans and loans for other purposes) are decisive.

Loans for consumption are defined as loans granted for the purpose of personal use in the consumption of goods and services. **Housing loans** comprise secured and unsecured loans for home purchase, including building and home improvements; including loans granted by building and loan associations and interim credits as well as transmitted loans granted by the reporting agents in their own name and for their own account. For the purpose of these statistics, other loans to households are loans granted for other purposes such as business, debt consolidation, education etc.

MFI Interest rate statistics have only been compiled in a uniform manner in all euro-area countries since January 2003. They supersede the **Bundesbank's previous interest rate statistics**, which were **stopped** at the end of the **June 2003** reference month. Owing to methodological differences, both sets of statistics are comparable with each other to a limited extent only. Further information can be found in the Monthly report article of January 2004 "The new MFI interest rate statistics − methodology for collecting the German data" and in the "Comparison of MFI interest rate statistics with the Bundesbank's previous interest rate statistics".

Loans concluded before January 2003
(Federal Ministry of Finance's notification of 1 October 2008, paragraph 11) Interest rate data relating to dates prior to January 2003 can be taken from the Bundesbank's previous interest rate statistics. Data derived using both methodologies are available for the period between January 2003 and June 2003.

In the **Bundesbank's previous interest rate statistics** (until June 2003), **average interest rates** were calculated and published as the unweighted arithmetic averages of the reported interest rates within the spread for new business generated for some typical types of loan (including instalment loans and mortgage loans secured by residential real estate). The **ceiling and floor of the spreads** were ascertained by eliminating the reports in the top 5% and the bottom 5% of the interest rate range. According to the wording of the Federal Ministry of Finance's notification, the **floor of the spread** (without the 4% haircut) is used to calculate monetary advantage.

Footnotes

✳ The MFI interest rate statistics are based on the interest rates applied by MFIs and the related volumes of euro-denominated deposits and loans to households and non-financial corporations domiciled in the euro area. The household sector comprises individuals (including sole proprietors) and non-profit institutions serving households. The interest statistics gathered on a harmonised basis in the euro area from January 2003 are collected in Germany on a sample basis. Further information on the MFI interest rate statistics can be found on the Bundesbank's website (Statistics / Money and capital markets / Interest rates and yields / Interest rates on deposits and loans).

1 The effective interest rates are calculated either as annualised agreed interest rates or as narrowly defined effective rates. Both calculation methods cover all interest payments on deposits and loans but not any other related charges which may occur for enquiries, administration, preparation of the documents, guarantees and credit insurance. Discounts (Disagio) are regarded as interest payments and included in the interest rate calculation. The annualised agreed interest rate and the narrowly defined effective rate differ in the underlying method of annualising interest rate payments.

2 New business covers all new agreements between households or non-financial corporations and the bank. This includes all financial arrangements in which terms have been agreed for the first time in the reporting month as well as all newly negotiated (but extant) lending contracts. The interest rates are calculated as volume-weighted average rates of all new agreements concluded during the reporting month.

3 Loans for consumption are defined as loans granted for the purpose of personal use in the consumption of goods and services.

4 Secured and unsecured loans for home purchase, including building and home improvements; including loans granted by building and loan associations and interim credits as well as transmitted loans granted by the reporting agents in their own name and for their own account.

5 For the purpose of these statistics, other loans are loans granted for other purposes such as business, debt consolidation, education, etc.

6 Excluding overdrafts.

7 From June 2015 the grossing-up method was changed according to the ECB (Guideline ECB/2015/14). The previous until May 2015 in the time series BBK01:SUD... published interest rates (calculated with the old grossing-up method) are now availabe in the time series BBK01:SUS... For the time series BBK01:SUD... the interest rates from June 2010 to May 2015 were calculated again with the new grossing-up method.

A The interest rates for October 2026 are expected to be published on **2 December 2026**.