

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *

Deposits and loans - Outstanding amounts °

End of month A		Households' deposits				Non-financial corporations' deposits			
		with an agreed maturity of							
		up to 2 years		over 2 years		up to 2 years		over 2 years	
		Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²
		BBIM1.M. DE.B.L22. L.R.A. 2250.EUR.O	BBIM1.M. DE.B.L22. L.B.A. 2250.EUR.O	BBIM1.M. DE.B.L22. H.R.A. 2250.EUR.O	BBIM1.M. DE.B.L22. H.B.A. 2250.EUR.O	BBIM1.M. DE.B.L22. L.R.A. 2240.EUR.O	BBIM1.M. DE.B.L22. L.B.A. 2240.EUR.O	BBIM1.M. DE.B.L22. H.R.A. 2240.EUR.O	BBIM1.M. DE.B.L22. H.B.A. 2240.EUR.O
2026	Aug	2.07	426,883	1.30	278,462	2.25	213,638	2.29	21,070
	Jul	2.01	420,387	1.29	277,741	2.19	213,393	2.26	19,542
	Jun	1.96	411,721	1.28	276,735	2.12	208,023	2.25	19,527
	May	1.91	406,707	1.27	275,777	2.01	206,065	2.26	19,639
	Apr	1.88	405,468	1.27	275,258	1.96	205,790	2.23	19,531
	Mar	1.87	404,735	1.27	274,692	1.92	203,680	2.23	19,625
	Feb	1.87	403,239	1.27	274,368	1.91	203,304	2.25	19,443
	Jan	1.88	403,716	1.27	273,016	1.90	201,533	2.24	19,518
2025	Dec	1.89	404,146	1.26	271,211	1.91	199,016	2.24	20,054
	Nov	1.91	402,876	1.23	265,877	1.90	203,428	2.22	20,578
	Oct	1.95	405,566	1.22	263,759	1.90	207,857	2.19	20,399
	Sep	1.99	403,761	1.22	262,119	1.93	200,741	2.23	20,361
	Aug	2.04	407,174	1.21	260,809	1.94	201,793	2.24	20,392
	Jul	2.10	412,662	1.20	259,274	1.96	198,248	2.25	20,479
	Jun	2.18	417,113	1.20	257,714	2.03	193,512	2.23	20,327
	May	2.26	424,912	1.19	256,338	2.16	198,491	2.23	21,114
2024	Apr	2.35	430,769	1.18	254,959	2.27	207,623	2.21	21,355
	Mar	2.45	436,924	1.18	254,041	2.42	207,636	2.23	21,470
	Feb	2.53	441,456	1.17	253,291	2.56	207,798	2.16	20,754
	Jan	2.64	446,474	1.17	251,939	2.72	209,780	2.12	20,824
	Dec	2.74	448,377	1.16	250,541	2.84	204,250	2.09	21,188
	Nov	2.83	450,230	1.16	248,463	2.98	210,843	2.08	21,274
	Oct	2.95	453,875	1.16	248,069	3.14	216,899	2.04	21,601
	Sep	3.03	451,326	1.15	246,598	3.28	210,020	2.01	21,852
Aug	3.07	445,355	1.14	246,009	3.40	209,286	1.96	21,125	

End of month A		Housing loans to households ³						Loans to households for consumption and other purposes ^{4 5}					
		with a maturity of											
		up to 1 year ⁶		over 1 year and up to 5 years		over 5 years		up to 1 year ⁶		over 1 year and up to 5 years		over 5 years	
		Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²
		BBIM1.M. DE.B.A22. F.R.A. 2250.EUR.O	BBIM1.M. DE.B.A22. F.B.A. 2250.EUR.O	BBIM1.M. DE.B.A22. I.R.A. 2250.EUR.O	BBIM1.M. DE.B.A22. I.B.A. 2250.EUR.O	BBIM1.M. DE.B.A22. J.R.A. 2250.EUR.O	BBIM1.M. DE.B.A22. J.B.A. 2250.EUR.O	BBIM1.M. DE.B.A25. F.R.A. 2250.EUR.O	BBIM1.M. DE.B.A25. F.B.A. 2250.EUR.O	BBIM1.M. DE.B.A25. I.R.A. 2250.EUR.O	BBIM1.M. DE.B.A25. I.B.A. 2250.EUR.O	BBIM1.M. DE.B.A25. J.R.A. 2250.EUR.O	BBIM1.M. DE.B.A25. J.B.A. 2250.EUR.O
2026	Aug	4.37	3,485	4.11	21,203	2.37	1,643,114	9.00	49,118	5.95	79,594	4.91	324,636
	Jul	4.33	3,486	4.07	21,175	2.35	1,639,738	8.90	48,738	5.94	79,476	4.89	324,422
	Jun	4.31	3,300	3.99	21,113	2.33	1,634,861	8.88	50,216	5.92	79,099	4.85	323,197
	May	4.29	3,384	3.96	21,056	2.31	1,632,625	8.79	48,415	5.90	78,727	4.83	323,367
	Apr	4.28	3,439	3.95	20,999	2.30	1,628,354	8.80	48,303	5.89	78,585	4.81	323,919
	Mar	4.19	3,567	3.92	20,987	2.27	1,624,850	8.83	49,035	5.88	78,856	4.78	323,637
	Feb	4.24	3,403	3.91	20,991	2.26	1,622,598	8.85	47,301	5.88	78,120	4.74	325,430
	Jan	4.21	3,399	3.89	21,081	2.24	1,619,596	8.96	47,344	5.88	78,401	4.72	324,777
	2025	Dec	4.20	3,356	3.87	21,231	2.22	1,619,519	8.71	49,302	5.85	78,682	4.70
Nov		4.21	3,415	3.85	21,336	2.21	1,617,353	8.79	46,956	5.83	78,708	4.68	325,953
Oct		4.15	3,548	3.83	21,207	2.19	1,613,364	8.92	47,820	5.82	78,927	4.68	326,324
Sep		4.19	3,422	3.81	21,092	2.17	1,609,271	8.98	49,056	5.81	78,702	4.66	326,326
Aug		4.20	3,462	3.80	21,044	2.16	1,605,084	8.91	47,155	5.80	78,646	4.63	327,765
Jul		4.19	3,545	3.80	21,022	2.14	1,600,795	8.96	47,390	5.78	78,119	4.61	327,077
Jun		4.39	3,389	3.84	20,940	2.13	1,595,642	9.15	48,725	5.77	77,505	4.58	325,671
May		4.46	3,366	3.85	21,008	2.11	1,593,249	9.27	47,092	5.75	77,361	4.56	326,868
Apr		4.54	3,353	3.87	21,036	2.10	1,589,322	9.22	47,281	5.73	77,110	4.54	326,357
Mar		4.63	3,414	3.89	21,109	2.08	1,585,401	9.44	48,108	5.71	77,159	4.53	325,445
Feb		4.77	3,282	3.92	21,317	2.07	1,582,197	9.46	47,269	5.68	77,390	4.50	326,025
Jan		4.80	3,394	3.93	21,506	2.06	1,579,472	9.56	46,518	5.63	77,540	4.48	326,211
2024	Dec	5.10	3,162	3.99	21,842	2.05	1,579,090	9.63	47,945	5.43	77,359	4.52	325,763
	Nov	5.15	3,189	3.99	22,050	2.04	1,577,905	9.76	45,342	5.41	77,500	4.50	327,920
	Oct	5.19	3,325	3.94	22,206	2.02	1,574,221	9.86	46,477	5.37	77,277	4.47	327,532
	Sep	5.38	3,308	3.91	22,308	2.01	1,572,823	10.06	47,862	5.34	77,109	4.47	325,545
	Aug	5.43	3,344	3.90	22,463	2.00	1,570,363	9.97	45,873	5.30	77,210	4.43	326,755

Loans to households (continued)												
with original maturity over 1 year						with original maturity over 2 years						
Total		residual maturity up to 1 year		residual maturity over 1 year and interest rate reset in the next 12 months		Total		residual maturity up to 2 years		residual maturity over 2 years and interest rate reset in the next 24 months		
Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	
BBIM1.M. DE.B.A20. K.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. K.B.A. 2250.EUR.O	BBIM1.M. DE.B.A20. K.F.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. K.F.B.A. 2250.EUR.O	BBIM1.M. DE.B.A20. KKF.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. KKF.B.A. 2250.EUR.O	BBIM1.M. DE.B.A20. H.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. H.B.A. 2250.EUR.O	BBIM1.M. DE.B.A20. HL.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. HL.B.A. 2250.EUR.O	BBIM1.M. DE.B.A20. HHL.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. HHL.B.A. 2250.EUR.O	
2026 Aug	2.95	2,068,547	3.31	49,942	2.93	126,093	2.94	2,057,734	3.44	98,380	2.61	191,376
Jul	2.94	2,064,811	3.28	49,990	2.89	125,170	2.93	2,054,011	3.41	98,112	2.58	190,350
Jun	2.91	2,058,270	3.25	49,930	2.80	125,143	2.90	2,047,529	3.38	98,176	2.52	190,336
May	2.89	2,055,775	3.19	48,133	2.82	119,326	2.88	2,045,042	3.35	96,110	2.50	184,725
Apr	2.88	2,051,857	3.17	49,261	2.77	122,488	2.87	2,041,124	3.33	97,184	2.47	188,029
Mar	2.85	2,048,330	3.14	49,349	2.73	122,723	2.84	2,037,598	3.30	97,164	2.44	187,855
Feb	2.84	2,047,139	3.19	48,292	2.76	118,279	2.83	2,036,743	3.32	94,941	2.43	183,575
Jan	2.82	2,043,855	3.19	49,427	2.73	121,118	2.81	2,033,256	3.29	97,217	2.42	186,714
2025 Dec	2.80	2,043,665	3.15	49,304	2.73	121,501	2.79	2,032,815	3.27	96,990	2.41	186,978
Nov	2.79	2,043,350	3.14	47,619	2.78	116,844	2.78	2,032,435	3.24	95,518	2.41	182,753
Oct	2.78	2,039,822	3.09	48,340	2.74	119,753	2.77	2,029,028	3.21	96,478	2.39	185,785
Sep	2.76	2,035,391	3.09	48,411	2.75	120,432	2.75	2,024,680	3.18	96,296	2.38	186,461
Aug	2.75	2,032,539	3.11	47,058	2.81	115,766	2.74	2,021,920	3.16	94,839	2.40	181,574
Jul	2.73	2,027,013	3.09	48,052	2.79	118,793	2.72	2,016,472	3.12	95,821	2.39	184,695
Jun	2.71	2,019,758	3.10	48,534	2.87	119,551	2.70	2,009,274	3.11	95,890	2.42	185,336
May	2.70	2,018,486	3.10	47,742	2.91	118,221	2.69	2,008,008	3.09	95,395	2.43	183,508
Apr	2.68	2,013,825	3.11	47,848	2.93	118,755	2.67	2,003,351	3.07	95,153	2.44	183,762
Mar	2.67	2,009,114	3.11	48,111	3.01	119,091	2.66	1,998,612	3.06	95,352	2.48	184,064
Feb	2.66	2,006,929	3.15	48,291	3.05	117,850	2.64	1,996,137	3.06	95,383	2.51	182,385
Jan	2.64	2,004,729	3.16	48,428	3.09	117,511	2.63	1,994,035	3.04	95,639	2.53	182,350
2024 Dec	2.64	2,004,054	3.23	47,929	3.19	118,403	2.63	1,993,261	3.08	95,524	2.59	182,772
Nov	2.63	2,005,375	3.25	46,233	3.28	113,888	2.62	1,994,475	3.08	93,530	2.65	178,067
Oct	2.62	2,001,236	3.22	47,172	3.24	117,032	2.60	1,990,334	3.03	94,336	2.63	181,257
Sep	2.61	1,997,785	3.25	47,319	3.33	117,049	2.59	1,987,108	3.02	93,801	2.69	181,641
Aug	2.58	1,996,791	3.21	46,865	3.35	115,942	2.57	1,984,832	3.01	93,157	2.71	180,552

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
NFC - Outstanding amounts °

Loans to non-financial corporations						
with a maturity of						
up to 1 year ⁶		over 1 year and up to 5 years		over 5 years		
Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	
BBIM1.M. DE.B.A20. F.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. F.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. I.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. I.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. J.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. J.B.A. 2240.EUR.O	
2026 Aug	4.56	185,869	4.27	244,432	2.82	929,624
Jul	4.46	185,655	4.26	243,193	2.80	927,240
Jun	4.46	187,140	4.20	242,123	2.76	924,487
May	4.38	186,545	4.12	242,119	2.72	925,283
Apr	4.37	183,649	4.11	241,367	2.70	922,200
Mar	4.31	185,814	4.07	241,242	2.67	916,796
Feb	4.35	187,678	4.05	241,184	2.65	917,435
Jan	4.35	186,516	4.05	240,601	2.63	913,755
2025 Dec	4.33	185,599	4.04	243,877	2.62	920,662
Nov	4.31	189,247	4.01	248,241	2.59	919,047
Oct	4.35	186,233	4.01	246,917	2.58	916,852
Sep	4.32	189,089	4.00	246,092	2.56	912,352
Aug	4.31	190,059	3.99	245,898	2.54	916,631
Jul	4.35	186,504	3.99	248,393	2.53	910,379
Jun	4.46	191,734	4.07	245,747	2.55	907,483
May	4.55	189,939	4.13	244,402	2.55	911,828
Apr	4.67	191,535	4.16	244,180	2.55	908,537
Mar	4.86	191,269	4.23	246,199	2.57	905,158
Feb	5.00	190,684	4.30	247,282	2.58	906,674
Jan	5.13	188,603	4.36	247,166	2.57	904,717
2024 Dec	5.30	185,938	4.50	247,499	2.60	903,159
Nov	5.47	188,429	4.59	248,878	2.63	901,834
Oct	5.59	185,531	4.59	249,770	2.61	898,316
Sep	5.75	189,368	4.68	249,435	2.62	897,212
Aug	5.88	186,347	4.71	249,434	2.62	901,170

Loans to non-financial corporations (continued)												
with original maturity over 1 year						with original maturity over 2 years						
Total		residual maturity up to 1 year		residual maturity over 1 year and interest rate reset in the next 12 months		Total		residual maturity up to 2 years		residual maturity over 2 years and interest rate reset in the next 24 months		
Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	
BBIM1.M. DE.B.A20. K.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. K.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. K.F.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. K.F.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. KKF.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. KKF.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. H.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. H.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. HL.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. HL.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. HHL.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. HHL.B.A. 2240.EUR.O	
2026 Aug	3.12	1,174,105	3.67	107,769	3.79	292,981	3.07	1,142,324	3.51	177,298	3.57	280,575
Jul	3.10	1,170,486	3.64	107,844	3.75	292,047	3.05	1,138,526	3.47	176,711	3.54	279,053
Jun	3.05	1,166,664	3.56	110,802	3.65	289,551	3.01	1,134,841	3.40	178,557	3.46	278,072
May	3.01	1,167,470	3.45	106,275	3.59	287,215	2.96	1,135,599	3.32	176,614	3.40	275,065
Apr	2.99	1,163,630	3.44	108,083	3.57	285,269	2.95	1,131,568	3.30	179,319	3.37	272,629
Mar	2.96	1,158,106	3.37	108,783	3.51	282,021	2.92	1,126,044	3.25	180,476	3.33	268,929
Feb	2.94	1,158,677	3.34	104,534	3.51	279,872	2.89	1,127,619	3.18	176,855	3.32	267,662
Jan	2.92	1,154,373	3.29	104,557	3.50	279,053	2.88	1,124,168	3.16	176,340	3.31	267,377
2025 Dec	2.91	1,164,611	3.25	107,213	3.50	282,316	2.86	1,133,468	3.12	182,101	3.30	269,131
Nov	2.89	1,167,331	3.30	101,110	3.48	284,198	2.84	1,136,057	3.11	180,842	3.29	268,190
Oct	2.88	1,163,821	3.26	106,106	3.48	281,203	2.83	1,132,887	3.08	186,370	3.29	265,710
Sep	2.86	1,158,510	3.27	106,381	3.46	278,181	2.81	1,126,103	3.05	183,936	3.26	263,540
Aug	2.84	1,162,596	3.27	105,385	3.47	275,005	2.80	1,131,250	3.04	185,409	3.26	261,362
Jul	2.84	1,158,839	3.32	106,677	3.47	273,642	2.79	1,126,780	3.04	186,135	3.26	260,801
Jun	2.86	1,153,294	3.39	107,297	3.59	271,139	2.81	1,121,698	3.09	187,968	3.35	258,466
May	2.88	1,156,296	3.41	104,226	3.73	271,576	2.82	1,124,800	3.10	186,364	3.47	256,922
Apr	2.89	1,152,717	3.46	103,122	3.78	269,618	2.83	1,121,234	3.12	185,003	3.52	256,534
Mar	2.92	1,151,424	3.57	102,680	3.90	271,241	2.86	1,119,927	3.17	186,502	3.62	256,268
Feb	2.94	1,154,033	3.70	102,937	3.98	267,265	2.87	1,121,785	3.26	178,495	3.68	256,811
Jan	2.95	1,151,976	3.78	104,793	4.03	265,952	2.88	1,119,025	3.28	178,862	3.72	256,940
2024 Dec	3.00	1,150,743	3.86	107,578	4.25	261,636	2.93	1,117,938	3.37	181,187	3.92	252,131
Nov	3.04	1,150,772	3.95	102,548	4.51	263,228	2.96	1,116,947	3.47	172,975	4.15	254,058
Oct	3.03	1,148,142	3.86	102,952	4.47	261,665	2.95	1,114,436	3.40	174,126	4.08	252,933
Sep	3.06	1,146,694	3.99	110,099	4.68	249,938	2.98	1,113,751	3.52	179,690	4.29	242,371
Aug	3.07	1,150,666	4.04	108,311	4.75	250,841	2.97	1,115,730	3.53	178,848	4.37	242,167

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
Deposits and loans - New business +

Households' deposits												
Overnight		with an agreed maturity of						redeemable at notice of ⁸				
		up to 1 year		over 1 year and up to 2 years		over 2 years		up to 3 months		over 3 months		
Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	
BBIM1.M. DE.B.L21. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.L21. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.L22. F.R.A. 2250.EUR.N	BBIM1.M. DE.B.L22. F.B.A. 2250.EUR.N	BBIM1.M. DE.B.L22. G.R.A. 2250.EUR.N	BBIM1.M. DE.B.L22. G.B.A. 2250.EUR.N	BBIM1.M. DE.B.L22. H.R.A. 2250.EUR.N	BBIM1.M. DE.B.L22. H.B.A. 2250.EUR.N	BBIM1.M. DE.B.L23. D.R.A. 2250.EUR.N	BBIM1.M. DE.B.L23. D.B.A. 2250.EUR.N	BBIM1.M. DE.B.L23. E.R.A. 2250.EUR.N	BBIM1.M. DE.B.L23. E.B.A. 2250.EUR.N	
0.51	1,936,182	2.28	49,842	2.64	4,319	2.72	3,127	0.73	312,553	1.96	66,192	
0.50	1,938,549	2.22	52,657	2.58	4,967	2.70	3,517	0.72	314,958	1.90	65,724	
0.51	1,936,297	2.16	49,651	2.54	5,139	2.64	3,370	0.71	318,171	1.84	65,020	
0.48	1,949,058	2.00	45,175	2.37	4,384	2.50	2,726	0.69	320,773	1.78	63,395	
0.48	1,937,360	1.94	49,366	2.25	4,325	2.42	3,304	0.69	322,775	1.74	61,194	
0.47	1,920,077	1.89	50,089	2.14	3,914	2.31	3,148	0.68	325,253	1.73	61,413	
0.45	1,932,615	1.85	50,316	2.00	4,623	2.26	3,790	0.68	327,830	1.73	61,057	
0.43	1,919,251	1.84	52,858	2.03	4,503	2.32	3,742	0.68	329,487	1.74	60,432	
0.44	1,918,138	1.79	46,112	2.00	3,447	2.31	3,731	0.73	331,135	1.75	60,337	
0.43	1,917,519	1.78	43,516	2.00	3,881	2.24	3,475	0.67	330,272	1.78	60,619	
0.43	1,877,689	1.80	49,171	2.02	3,945	2.13	3,035	0.67	331,336	1.81	61,687	
0.44	1,868,441	1.77	45,388	1.99	3,044	2.12	2,480	0.66	332,637	1.87	62,461	
0.43	1,874,089	1.76	45,166	1.98	3,215	2.09	2,768	0.66	334,001	1.95	62,671	
0.43	1,855,750	1.73	48,916	1.93	3,176	2.09	2,837	0.65	335,159	1.97	63,069	
0.47	1,844,588	1.78	46,565	1.94	3,106	2.03	2,769	0.64	336,995	2.01	62,056	
0.51	1,845,040	1.86	48,151	2.00	3,153	2.07	2,281	0.66	338,411	2.07	59,961	
0.50	1,828,142	1.94	50,945	2.10	3,328	2.14	2,252	0.69	339,757	2.08	58,864	
0.52	1,803,869	2.11	50,773	2.17	3,481	2.13	2,115	0.70	341,412	2.12	58,625	
0.52	1,804,335	2.20	54,518	2.23	4,215	2.20	2,412	0.72	343,642	2.16	58,699	
0.56	1,780,715	2.36	61,538	2.23	4,411	2.23	2,573	0.74	345,517	2.23	58,967	
0.56	1,787,584	2.48	52,894	2.27	3,014	2.11	1,710	0.73	346,876	2.27	60,226	
0.54	1,774,986	2.64	54,471	2.49	4,516	2.21	1,664	0.74	345,853	2.34	60,341	
0.56	1,739,552	2.76	52,529	2.51	3,955	2.22	1,881	0.73	347,649	2.39	61,015	
0.57	1,732,207	2.92	53,747	2.60	2,726	2.35	1,531	0.76	350,119	2.42	60,261	
0.58	1,738,837	3.04	54,951	2.74	3,013	2.31	1,824	0.77	352,793	2.44	59,448	

Non-financial corporations' deposits								
Overnight		with an agreed maturity of						
		up to 1 year		over 1 year and up to 2 years		over 2 years		
Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	
BBIM1.M. DE.B.L21. A.R.A. 2240.EUR.N	BBIM1.M. DE.B.L21. A.B.A. 2240.EUR.N	BBIM1.M. DE.B.L22. F.R.A. 2240.EUR.N	BBIM1.M. DE.B.L22. F.B.A. 2240.EUR.N	BBIM1.M. DE.B.L22. G.R.A. 2240.EUR.N	BBIM1.M. DE.B.L22. G.B.A. 2240.EUR.N	BBIM1.M. DE.B.L22. H.R.A. 2240.EUR.N	BBIM1.M. DE.B.L22. H.B.A. 2240.EUR.N	
2026 Aug	0.81	590,976	2.25	71,196	2.73	546	2.65	790
Jul	0.80	591,465	2.25	90,261	2.76	1,139	2.70	939
Jun	0.79	585,878	2.16	87,234	2.56	870	2.41	619
May	0.69	579,303	2.01	81,180	2.65	663	2.63	707
Apr	0.70	581,024	1.97	91,178	2.47	562	2.50	669
Mar	0.71	583,475	1.92	83,435	2.42	857	2.50	790
Feb	0.69	573,377	1.88	77,292	2.12	579	2.09	488
Jan	0.69	584,787	1.88	86,727	2.26	847	2.32	543
2025 Dec	0.67	610,657	1.88	87,250	2.05	475	2.38	652
Nov	0.68	592,293	1.89	79,637	2.11	524	2.30	512
Oct	0.68	592,970	1.88	93,111	2.08	674	2.59	581
Sep	0.67	581,120	1.91	84,291	2.11	711	2.61	575
Aug	0.65	571,394	1.90	81,549	2.08	583	2.65	533
Jul	0.66	572,854	1.90	87,657	2.06	399	2.64	543
Jun	0.67	557,668	1.91	87,185	2.13	758	2.55	667
May	0.74	568,569	2.04	90,164	2.01	466	2.60	614
Apr	0.73	557,697	2.16	98,637	2.13	429	2.66	545
Mar	0.84	552,856	2.36	103,430	2.30	524	2.69	831
Feb	0.90	558,073	2.54	119,955	2.27	500	2.61	619
Jan	0.95	558,822	2.72	109,604	2.39	518	2.81	665
2024 Dec	0.94	582,203	2.85	114,224	2.21	351	2.94	1,027
Nov	1.01	565,279	2.99	109,103	2.66	387	2.66	472
Oct	0.98	557,777	3.14	119,676	2.66	686	3.16	512
Sep	1.07	553,465	3.34	116,890	2.99	813	3.35	648
Aug	1.09	547,151	3.45	94,979	2.86	357	3.30	1,078

Reporting period A		Loans to households						Loans to non-financial corporations					
		Revolving loans ⁹ and overdrafts ¹⁰ Credit card debt ¹¹		of which:		Revolving loans ⁹ and overdrafts ¹⁰ Credit card debt ¹¹		of which:					
				Revolving loans ⁹ and overdrafts ¹⁰				Extended credit card debt		Revolving loans ⁹ and overdrafts ¹⁰			
		Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²	Effective interest rate % p.a. ¹	Volume € million ²		
		BBIM1.M. DE.B.A2Z. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z1. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z1. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z3. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z3. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z. A.R.A. 2240.EUR.N	BBIM1.M. DE.B.A2Z. A.B.A. 2240.EUR.N	BBIM1.M. DE.B.A2Z1. A.R.A. 2240.EUR.N	BBIM1.M. DE.B.A2Z1. A.B.A. 2240.EUR.N		
2026	Aug	9.39	40,893	9.46	27,587	17.52	7,033	5.05	96,593	5.08	95,646		
	Jul	9.32	40,574	9.40	27,365	17.38	6,971	4.99	93,259	5.01	92,785		
	Jun	9.34	41,695	9.39	28,638	17.24	6,990	5.03	96,344	5.06	95,853		
	May	9.24	40,225	9.19	27,507	17.22	6,923	4.88	94,230	4.90	93,793		
	Apr	9.26	40,074	9.19	27,535	17.17	6,907	4.89	92,348	4.91	91,884		
	Mar	9.30	40,916	9.32	28,393	17.08	6,790	4.90	92,456	4.93	91,960		
	Feb	9.31	39,309	9.27	26,983	17.04	6,815	4.90	91,024	4.92	90,579		
	Jan	9.44	39,531	9.30	27,363	17.08	6,977	4.89	91,824	4.91	91,399		
	2025	Dec	9.04	41,284	9.28	27,279	17.04	7,060	4.86	90,162	4.88	89,711	
Nov		9.37	39,171	9.25	26,182	16.99	7,354	4.84	93,609	4.86	93,122		
Oct		9.46	39,941	9.39	27,178	17.01	7,213	4.84	95,076	4.87	94,599		
Sep		9.46	41,044	9.47	28,090	16.97	7,208	4.85	97,950	4.88	97,459		
Aug		9.45	39,255	9.35	26,700	16.96	7,164	4.75	97,570	4.77	97,174		
Jul		9.53	39,559	9.50	26,847	17.22	7,092	4.81	96,409	4.83	95,960		
Jun		9.79	40,764	9.75	28,352	17.43	7,042	5.03	99,597	5.06	99,155		
May		9.87	39,321	9.79	27,146	17.43	7,026	5.06	97,029	5.09	96,562		
Apr		9.98	39,556	9.91	27,379	17.65	6,996	5.15	97,684	5.18	97,251		
2024	Mar	10.31	39,990	10.27	28,704	17.66	6,661	5.40	97,972	5.43	97,488		
	Feb	10.30	39,062	10.30	27,079	17.75	6,962	5.51	97,053	5.54	96,579		
	Jan	10.44	38,696	10.48	27,109	17.94	6,677	5.63	95,185	5.66	94,744		
	Dec	10.42	40,036	10.72	27,444	18.26	6,729	5.86	92,551	5.89	92,120		
	Nov	10.69	37,775	10.75	26,131	18.26	6,731	6.00	95,914	6.04	95,415		
	Oct	10.75	38,998	10.91	27,202	18.29	6,714	6.10	94,754	6.13	94,271		
	Sep	10.95	40,475	11.10	28,680	18.66	6,695	6.27	97,568	6.30	97,065		
	Aug	10.76	38,728	11.06	26,783	18.60	6,487	6.36	96,173	6.39	95,725		

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
Loans for consumption - New business +

Loans to households									
Loans for consumption with an initial rate fixation of 4 12									
Reporting period A	Total (including charges)	Total				floating rate or up to 1 year			
		of which: renegotiated loans 13				Total		of which: collateralised loans 15	
		Annual percentage rate of charge % p.a. 14	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1
		BBIM1.M. DE.B.A2B. A.C.A. 2250.EUR.N	BBIM1.M. DE.B.A2B. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2B. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2B. A.R.A. 2250.EUR.R	BBIM1.M. DE.B.A2B. A.B.A. 2250.EUR.R	BBIM1.M. DE.B.A2B. F.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2B. F.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2BC. F.R.A. 2250.EUR.N
2026 Aug	8.99	8.70	9,054	.	.	6.41	233	4.90	8
Jul	8.53	8.17	9,058	9.30	1,479	6.35	247	4.66	6
Jun	8.35	8.01	8,334	9.28	1,283	6.53	222	5.09	6
May	8.53	8.11	6,943	9.35	1,053	6.44	199	4.55	5
Apr	8.54	8.12	7,866	9.26	1,140	6.22	203	3.98	6
Mar	8.13	7.83	8,892	9.00	1,304	6.41	215	4.34	4
Feb	8.47	8.08	7,427	8.87	1,156	6.19	226	3.99	8
Jan	8.55	8.10	7,487	8.98	1,345	6.77	215	4.77	8
2025 Dec	8.32	7.72	6,433	8.75	883	6.36	254	4.76	13
Nov	8.43	8.02	7,034	8.76	949	6.33	228	5.04	7
Oct	8.32	7.93	7,476	8.91	1,115	6.41	220	5.09	3
Sep	8.27	7.91	7,398	8.86	1,111	6.52	202	4.68	7
Aug	8.35	7.98	7,204	8.92	1,065	6.80	189	4.48	5
Jul	8.36	8.07	9,097	8.69	1,360	6.58	238	4.54	10
Jun	8.26	7.89	7,344	8.80	1,119	6.52	212	4.00	11
May	8.30	7.94	7,674	8.82	1,211	6.78	218	5.02	10
Apr	8.33	7.99	7,773	8.91	1,200	6.76	216	4.63	7
Mar	8.13	7.83	8,070	8.95	1,258	6.42	250	5.34	6
Feb	8.34	7.97	7,253	8.89	1,214	6.57	239	4.88	9
Jan	8.54	8.15	7,695	9.08	1,429	7.23	270	5.15	7
2024 Dec	8.41	7.82	6,152	8.65	841	6.73	293	5.28	12
Nov	8.49	8.07	7,472	8.79	1,094	6.15	342	5.56	5
Oct	8.46	8.08	7,760	9.08	1,239	7.02	293	5.26	6
Sep	8.45	8.11	7,641	9.07	1,196	7.18	287	5.91	5
Aug	8.42	8.06	8,287	9.24	1,329	6.99	315	5.92	6

Loans to households								
Loans for consumption with an initial rate fixation of ^{4 12}								
over 1 year and up to 5 years					over 5 years			
Total		of which: collateralised loans ¹⁵		Total		of which: collateralised loans ¹⁵		
Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	
BBIM1.M. DE.B.A2B. I.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2B. I.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2BC. I.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2BC. I.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2B. J.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2B. J.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2BC. J.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2BC. J.B.A. 2250.EUR.N	
2026 Aug	7.53	2,932	.	9.37	5,889	5.47	29	
Jul	7.02	3,271	.	8.93	5,541	5.43	34	
Jun	6.93	3,097	.	8.74	5,015	5.33	34	
May	6.99	2,597	.	8.89	4,147	5.34	31	
Apr	6.95	2,802	.	8.88	4,861	5.21	32	
Mar	6.66	3,299	.	8.60	5,378	5.34	43	
Feb	7.01	2,454	.	8.73	4,746	5.05	37	
Jan	7.04	2,464	.	8.70	4,808	5.09	35	
2025 Dec	6.80	2,687	.	8.53	3,492	5.24	33	
Nov	6.93	2,506	.	8.74	4,299	4.78	43	
Oct	6.90	2,717	.	8.62	4,539	5.09	44	
Sep	6.85	2,640	.	8.59	4,556	5.40	38	
Aug	6.91	2,610	.	8.67	4,405	5.45	38	
Jul	6.94	3,160	.	8.75	5,700	5.40	48	
Jun	6.91	2,605	.	8.52	4,527	5.67	35	
May	6.95	2,698	.	8.55	4,758	5.54	40	
Apr	7.01	2,729	.	8.59	4,829	5.71	30	
Mar	6.69	2,986	.	8.60	4,834	5.67	41	
Feb	6.98	2,452	.	8.58	4,562	5.55	31	
Jan	7.14	2,529	.	8.73	4,896	5.40	31	
2024 Dec	6.87	2,585	.	8.66	3,274	5.55	27	
Nov	6.79	2,653	.	8.98	4,477	5.07	39	
Oct	6.77	2,758	.	8.90	4,709	5.44	37	
Sep	6.96	2,745	.	8.85	4,610	5.58	27	
Aug	6.87	3,069	.	8.87	4,902	5.97	27	

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
Housing loans - New business +

Loans to households											
Housing loans with an initial rate fixation of ³ 12											
Reporting period A	Total (including charges)	Total					floating rate or up to 1 year				
				of which: collateralised loans ¹⁵		of which: renegotiated loans ¹³		Total		of which: collateralised loans ¹⁵	
		Annual percentage rate of charge % p.a. ¹⁴	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹
		BBIM1.M. DE.B.A2C. A.C.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. A.R.A. 2250.EUR.R	BBIM1.M. DE.B.A2C. A.B.A. 2250.EUR.R	BBIM1.M. DE.B.A2C. F.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. F.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. F.R.A. 2250.EUR.N
2026 Aug		4.05	4.01	17,891	3.86	7,602	3.94	2,778	4.40	2,347	4.31
Jul		3.98	3.94	21,675	3.78	9,465	3.91	3,593	4.41	2,622	4.34
Jun		4.00	3.95	19,782	3.82	8,532	3.93	3,350	4.36	2,450	4.24
May		3.99	3.93	17,219	3.82	7,735	3.91	2,918	4.34	2,070	4.18
Apr		3.89	3.84	21,192	3.73	9,389	3.79	3,914	4.18	2,458	4.09
Mar		3.79	3.72	24,167	3.57	10,821	3.64	4,640	4.07	2,669	3.92
Feb		3.85	3.77	18,710	3.62	8,208	3.69	3,457	4.17	2,198	4.03
Jan		3.87	3.77	19,014	3.65	8,282	3.66	4,052	4.16	2,466	4.08
2025 Dec		3.80	3.71	19,553	3.58	8,462	3.57	3,635	4.12	2,436	3.93
Nov		3.75	3.70	19,614	3.57	8,634	3.61	3,432	4.17	2,266	3.98
Oct		3.75	3.71	20,060	3.57	8,862	3.60	3,674	4.16	2,412	3.99
Sep		3.78	3.74	18,834	3.62	8,144	3.62	3,015	4.16	2,043	3.92
Aug		3.76	3.71	18,734	3.59	8,021	3.64	3,136	4.18	2,195	4.01
Jul		3.72	3.68	22,489	3.56	9,722	3.55	4,078	4.12	2,698	3.97
Jun		3.72	3.68	19,234	3.57	8,576	3.68	3,502	4.24	2,411	4.05
May		3.70	3.66	19,870	3.55	8,657	3.63	3,534	4.33	2,214	4.18
Apr		3.73	3.69	21,500	3.58	9,112	3.78	4,392	4.44	2,720	4.30
Mar		3.64	3.60	22,151	3.50	9,663	3.66	3,899	4.41	2,494	4.29
Feb		3.63	3.58	19,077	3.48	8,180	3.74	3,320	4.56	2,265	4.43
Jan		3.56	3.52	19,743	3.41	8,728	3.70	3,755	4.60	2,276	4.44
2024 Dec		3.59	3.56	16,989	3.40	7,399	3.86	3,100	4.78	2,088	4.71
Nov		3.65	3.59	17,721	3.41	7,880	3.95	2,794	5.02	1,984	4.89
Oct		3.69	3.65	17,878	3.50	8,012	3.89	3,123	4.99	1,991	4.79
Sep		3.78	3.73	16,611	3.57	7,608	4.01	2,594	5.29	1,898	5.10
Aug		3.87	3.83	16,811	3.69	7,548	4.14	2,526	5.37	1,816	5.29

Loans to households												
Loans for consumption with an initial rate fixation of ³ 12												
over 1 year and up to 5 years				over 5 years and up to 10 years				over 10 years				
Total		of which: collateralised loans ¹⁵		Total		of which: collateralised loans ¹⁵		Total		of which: collateralised loans ¹⁵		
Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Volume € million ⁷
BBIM1.M. DE.B.A2C. I.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. I.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. I.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. I.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. O.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. O.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. O.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. O.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. P.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2C. P.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. P.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. P.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2CC. P.B.A. 2250.EUR.N
2026 Aug	4.03	1,634	3.89	743	3.81	6,236	3.73	2,599	4.04	7,674	3.83	3,320
Jul	3.97	2,029	3.80	920	3.78	7,339	3.71	3,206	3.92	9,684	3.72	4,402
Jun	3.96	2,104	3.81	986	3.76	6,894	3.69	2,941	3.98	8,334	3.82	3,665
May	3.92	1,772	3.76	893	3.74	6,130	3.69	2,628	3.97	7,247	3.83	3,301
Apr	3.78	2,211	3.67	1,048	3.66	7,529	3.58	3,194	3.91	8,994	3.78	4,167
Mar	3.63	2,631	3.49	1,305	3.60	7,723	3.52	3,470	3.74	11,145	3.55	4,991
Feb	3.63	1,956	3.50	896	3.61	6,359	3.53	2,783	3.82	8,197	3.63	3,638
Jan	3.60	2,046	3.48	1,015	3.58	6,704	3.49	2,755	3.84	7,797	3.70	3,548
2025 Dec	3.61	2,161	3.45	966	3.58	6,834	3.49	2,874	3.73	8,122	3.59	3,629
Nov	3.56	2,054	3.41	1,009	3.56	6,458	3.50	2,701	3.72	8,835	3.57	4,008
Oct	3.60	2,251	3.46	1,086	3.58	6,623	3.50	2,882	3.71	8,775	3.55	3,943
Sep	3.58	2,069	3.42	924	3.60	6,438	3.56	2,679	3.79	8,285	3.66	3,760
Aug	3.55	2,029	3.39	883	3.56	5,854	3.47	2,522	3.73	8,655	3.62	3,689
Jul	3.50	2,507	3.36	1,149	3.55	7,301	3.47	3,119	3.69	9,983	3.58	4,348
Jun	3.52	2,109	3.39	959	3.52	6,088	3.44	2,695	3.68	8,626	3.57	3,815
May	3.52	2,064	3.39	932	3.51	6,235	3.43	2,624	3.63	9,357	3.51	4,140
Apr	3.59	2,284	3.48	1,045	3.48	7,032	3.43	2,936	3.65	9,464	3.54	4,083
Mar	3.62	2,206	3.42	1,057	3.39	6,585	3.34	2,878	3.54	10,865	3.44	4,715
Feb	3.60	1,745	3.42	817	3.35	5,622	3.28	2,340	3.48	9,445	3.40	4,088
Jan	3.50	1,944	3.35	902	3.30	6,090	3.22	2,629	3.41	9,433	3.32	4,261
2024 Dec	3.70	1,876	3.44	764	3.32	4,961	3.25	2,167	3.34	8,065	3.20	3,666
Nov	3.67	1,720	3.48	791	3.36	5,062	3.29	2,224	3.39	8,956	3.18	4,095
Oct	3.81	1,802	3.56	787	3.42	6,232	3.32	2,635	3.45	7,853	3.32	3,747
Sep	3.88	1,581	3.70	687	3.47	5,987	3.38	2,689	3.50	7,146	3.37	3,486
Aug	4.01	1,658	3.85	710	3.60	6,122	3.51	2,614	3.60	7,216	3.45	3,479

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
Loans for other purposes - New business +

Loans to households										
Loans to households for other purposes with an initial rate fixation of ⁵ 12										
Reporting period A	Total						floating rate or up to 1 year			
			of which: Loans to sole proprietors		of which: renegotiated loans ¹³		Total		of which: Loans to sole proprietors	
	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷
	BBIM1.M. DE.B.A2D. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2D. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2D. A.R.A. 2253.EUR.N	BBIM1.M. DE.B.A2D. A.B.A. 2253.EUR.N	BBIM1.M. DE.B.A2D. A.R.A. 2250.EUR.R	BBIM1.M. DE.B.A2D. A.B.A. 2250.EUR.R	BBIM1.M. DE.B.A2D. F.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2D. F.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2D. F.R.A. 2253.EUR.N	BBIM1.M. DE.B.A2D. F.B.A. 2253.EUR.N
2026 Aug	4.38	3,640	4.58	2,641	4.21	753	4.17	1,501	4.46	1,083
Jul	4.25	4,578	4.46	3,246	4.16	1,006	4.01	1,656	4.36	1,116
Jun	4.17	4,910	4.34	3,632	4.11	1,108	3.98	2,009	4.17	1,437
May	4.15	3,503	4.36	2,545	4.01	647	3.78	1,466	4.10	985
Apr	4.12	4,072	4.32	2,955	3.98	991	3.81	1,713	4.12	1,166
Mar	3.92	5,766	4.04	4,291	3.81	1,266	3.73	2,178	3.93	1,588
Feb	4.04	4,239	4.15	3,038	3.90	745	3.86	1,586	4.02	1,032
Jan	4.06	4,386	4.14	3,318	3.83	1,114	3.91	1,792	4.02	1,291
2025 Dec	3.96	5,840	4.03	4,498	3.76	1,138	3.78	2,173	3.91	1,610
Nov	4.05	4,017	4.13	3,074	3.79	756	3.93	1,397	4.06	1,033
Oct	4.08	4,210	4.14	3,196	3.74	1,088	3.93	1,550	3.97	1,199
Sep	4.11	4,276	4.13	3,403	3.87	969	3.99	1,587	3.98	1,274
Aug	4.11	3,905	4.15	2,926	3.79	866	4.08	1,350	4.03	1,025
Jul	4.03	5,481	4.12	4,148	3.81	1,479	4.00	1,765	4.10	1,323
Jun	4.01	5,040	4.07	3,853	3.85	1,307	3.96	1,869	4.04	1,426
May	4.15	4,448	4.17	3,417	3.92	1,022	4.10	1,510	4.18	1,158
Apr	4.23	5,045	4.31	3,777	4.11	1,551	4.26	1,724	4.40	1,297
Mar	4.27	5,067	4.32	3,750	4.15	1,367	4.36	1,936	4.46	1,427
Feb	4.32	3,912	4.40	2,953	4.22	947	4.58	1,284	4.70	982
Jan	4.36	4,448	4.36	3,338	4.25	1,365	4.66	1,834	4.66	1,360
2024 Dec	4.22	5,673	4.31	4,053	4.38	1,433	4.72	1,993	4.77	1,482
Nov	4.37	3,925	4.39	3,002	4.38	900	4.91	1,283	5.04	942
Oct	4.37	4,543	4.44	3,430	4.47	1,226	4.86	1,598	4.93	1,226
Sep	4.65	3,804	4.74	2,827	4.76	1,024	5.24	1,504	5.28	1,122
Aug	4.82	3,109	4.88	2,317	4.91	778	5.49	1,063	5.53	758

Loans to households								
Loans to households for other purposes with an initial rate fixation of ⁵ 12								
over 1 year and up to 5 years				over 5 years				
Total		of which: Loans to sole proprietors		Total		of which: Loans to sole proprietors		
Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Volume € million ⁷
BBIM1.M. DE.B.A2D. I.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2D. I.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2D. I.R.A. 2253.EUR.N	BBIM1.M. DE.B.A2D. I.B.A. 2253.EUR.N	BBIM1.M. DE.B.A2D. J.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2D. J.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2D. J.R.A. 2253.EUR.N	BBIM1.M. DE.B.A2D. J.B.A. 2253.EUR.N	
2026 Aug	4.72	743	4.93	580	4.43	1,396	4.51	978
Jul	4.63	963	4.81	773	4.26	1,959	4.34	1,357
Jun	4.62	989	4.71	826	4.13	1,912	4.27	1,369
May	4.57	703	4.75	575	4.34	1,334	4.38	985
Apr	4.66	705	4.85	573	4.22	1,654	4.27	1,216
Mar	3.95	1,335	4.12	1,003	4.10	2,253	4.11	1,700
Feb	4.38	819	4.63	608	4.04	1,834	4.04	1,398
Jan	4.40	829	4.55	705	4.04	1,765	4.05	1,322
2025 Dec	4.49	1,009	4.66	813	3.90	2,658	3.89	2,075
Nov	4.55	716	4.74	579	3.96	1,904	3.94	1,462
Oct	4.50	805	4.62	665	4.02	1,855	4.04	1,332
Sep	4.55	749	4.66	628	4.05	1,940	4.03	1,501
Aug	4.48	741	4.58	627	3.98	1,814	4.03	1,274
Jul	4.36	1,093	4.47	893	3.91	2,623	3.97	1,932
Jun	4.23	973	4.33	841	3.96	2,198	3.95	1,586
May	4.55	775	4.65	662	4.04	2,163	3.96	1,597
Apr	4.64	985	4.74	839	4.03	2,336	4.01	1,641
Mar	4.63	966	4.78	744	4.02	2,165	3.97	1,579
Feb	4.84	722	4.98	600	3.96	1,906	3.93	1,371
Jan	4.65	781	4.80	632	3.95	1,833	3.85	1,346
2024 Dec	4.32	1,385	4.75	851	3.72	2,295	3.69	1,720
Nov	4.65	726	4.72	592	3.91	1,916	3.84	1,468
Oct	4.44	1,073	4.77	785	3.91	1,872	3.83	1,419
Sep	4.81	696	5.09	517	4.02	1,604	4.07	1,188
Aug	5.22	621	5.33	532	4.15	1,425	4.16	1,027

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
NFC loans - New business +

Loans to non-financial corporations ¹²						
Total						
		of which: collateralised loans ¹⁵		of which: renegotiated loans ¹³		
Reporting period A	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷
	BBIM1.M. DE.B.A2A. A.R.A. 2240.EUR.N	BBIM1.M. DE.B.A2A. A.B.A. 2240.EUR.N	BBIM1.M. DE.B.A2AC. A.R.A. 2240.EUR.N	BBIM1.M. DE.B.A2AC. A.B.A. 2240.EUR.N	BBIM1.M. DE.B.A2A. A.R.A. 2240.EUR.R	BBIM1.M. DE.B.A2A. A.B.A. 2240.EUR.R
2026 Aug	3.59	90,618	3.82	7,565	3.98	18,108
Jul	3.78	97,713	3.82	11,124	4.06	23,318
Jun	3.79	115,316	3.96	13,966	3.98	29,186
May	3.48	89,738	3.60	7,689	3.82	16,978
Apr	3.55	91,384	.	.	3.80	21,594
Mar	3.58	109,494	3.73	14,469	3.89	23,260
Feb	3.35	81,159	3.47	6,415	3.71	13,498
Jan	3.47	81,140	3.45	8,527	3.70	19,207
2025 Dec	3.48	125,593	3.61	16,179	3.57	33,286
Nov	3.34	95,355	3.53	10,044	3.65	20,025
Oct	3.37	101,776	3.49	10,754	3.69	26,982
Sep	3.33	110,335	3.58	13,903	3.60	29,968
Aug	3.23	87,286	3.49	9,483	3.53	22,418
Jul	3.36	106,962	3.50	12,486	3.56	30,765
Jun	3.49	113,947	3.66	13,402	3.67	33,641
May	3.49	92,181	3.49	9,430	3.79	22,094
Apr	3.66	100,242	3.69	11,244	3.90	27,781
Mar	3.77	116,480	3.81	13,622	4.08	30,729
Feb	4.13	74,593	3.72	7,522	4.22	20,143
Jan	4.24	77,873	3.87	9,796	4.24	25,014
2024 Dec	4.27	108,179	4.09	14,563	4.34	32,239
Nov	4.45	79,102	4.09	9,335	4.62	20,567
Oct	4.68	95,792	4.63	19,382	4.82	24,634
Sep	4.68	102,848	4.59	11,171	4.88	25,662
Aug	5.02	75,678	4.61	8,058	4.98	19,585

Loans to non-financial corporations											
Loans up to € 1 million with an initial rate fixation ¹²											
floating rate or up to 1 year				over 1 year and up to 5 years				over 5 years			
Total		of which: collateralised loans ¹⁵		Total		of which: collateralised loans ¹⁵		Total		of which: collateralised loans ¹⁵	
Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷
BBIM1.M. DE.B.A2A. F.R.0. 2240.EUR.N	BBIM1.M. DE.B.A2A. F.B.0. 2240.EUR.N	BBIM1.M. DE.B.A2AC. F.R.0. 2240.EUR.N	BBIM1.M. DE.B.A2AC. F.B.0. 2240.EUR.N	BBIM1.M. DE.B.A2A. I.R.0. 2240.EUR.N	BBIM1.M. DE.B.A2A. I.B.0. 2240.EUR.N	BBIM1.M. DE.B.A2AC. I.R.0. 2240.EUR.N	BBIM1.M. DE.B.A2AC. I.B.0. 2240.EUR.N	BBIM1.M. DE.B.A2A. J.R.0. 2240.EUR.N	BBIM1.M. DE.B.A2A. J.B.0. 2240.EUR.N	BBIM1.M. DE.B.A2AC. J.R.0. 2240.EUR.N	BBIM1.M. DE.B.A2AC. J.B.0. 2240.EUR.N
4.33	11,109	4.61	418	5.94	2,095	4.36	141	4.28	927	3.80	257
4.26	13,316	4.30	487	5.94	3,120	4.53	175	4.14	1,228	3.59	352
4.18	13,541	4.31	529	6.07	3,641	4.27	178	4.28	1,120	3.78	318
4.08	12,500	4.29	388	6.08	3,103	4.30	156	4.15	1,034	3.58	294
4.02	12,682	4.14	451	5.88	2,804	3.94	177	4.15	1,147	3.64	341
3.98	13,581	4.02	517	5.87	3,432	4.13	195	3.94	1,290	3.39	405
3.95	12,244	4.02	386	5.85	2,670	4.04	154	3.96	933	3.59	289
3.93	12,191	4.01	477	5.72	2,307	3.96	166	3.96	985	3.52	302
3.97	13,545	3.95	542	5.89	3,706	4.20	208	3.91	1,311	3.56	379
3.94	12,808	4.11	385	5.96	2,958	4.20	158	3.82	1,045	3.45	313
3.94	13,317	3.96	475	5.97	3,222	4.11	187	3.93	1,065	3.52	299
3.95	12,267	3.86	473	6.00	3,340	4.04	201	3.93	1,058	3.47	321
3.92	11,161	4.01	398	5.71	2,089	4.02	169	3.88	1,046	3.40	337
3.94	13,131	3.93	512	5.81	3,104	4.12	221	3.87	1,223	3.48	389
4.00	13,373	3.98	478	6.00	3,409	4.20	171	3.87	1,209	3.47	285
4.09	12,468	4.30	348	5.96	2,736	4.14	169	3.87	1,073	3.42	291
4.23	12,970	4.37	487	5.85	2,735	4.05	198	3.96	1,163	3.45	340
4.41	13,802	4.31	473	5.83	2,856	4.14	166	3.95	1,102	3.45	313
4.52	11,983	4.58	398	5.77	2,168	4.35	158	3.81	1,079	3.43	320
4.64	11,896	4.70	460	5.66	2,321	4.08	186	3.88	1,111	3.35	298
4.88	12,994	4.71	537	6.15	3,586	4.24	172	3.70	1,367	3.23	368
4.98	12,259	5.00	381	6.31	3,309	4.21	149	3.78	1,083	3.21	295
5.12	12,241	5.04	472	6.23	3,587	4.03	179	3.89	1,042	3.41	282
5.28	11,734	5.31	401	6.44	3,423	4.47	140	3.93	1,083	3.55	328
5.48	9,906	5.40	360	6.52	2,515	4.51	161	3.98	1,115	3.60	285

Loans to non-financial corporations												
Loans over € 1 million with an initial rate fixation ¹²												
floating rate or up to 1 year				over 1 year and up to 5 years				over 5 years				
Total		of which: collateralised loans ¹⁵		Total		of which: collateralised loans ¹⁵		Total		of which: collateralised loans ¹⁵		
Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Volume € million ⁷
BBIM1.M. DE.B.A2A. F.R.1. 2240.EUR.N	BBIM1.M. DE.B.A2A. F.B.1. 2240.EUR.N	BBIM1.M. DE.B.A2AC. F.R.1. 2240.EUR.N	BBIM1.M. DE.B.A2AC. F.B.1. 2240.EUR.N	BBIM1.M. DE.B.A2A. I.R.1. 2240.EUR.N	BBIM1.M. DE.B.A2A. I.B.1. 2240.EUR.N	BBIM1.M. DE.B.A2AC. I.R.1. 2240.EUR.N	BBIM1.M. DE.B.A2AC. I.B.1. 2240.EUR.N	BBIM1.M. DE.B.A2A. J.R.1. 2240.EUR.N	BBIM1.M. DE.B.A2A. J.B.1. 2240.EUR.N	BBIM1.M. DE.B.A2AC. J.R.1. 2240.EUR.N	BBIM1.M. DE.B.A2AC. J.B.1. 2240.EUR.N	
2026 Aug	3.34	68,171	3.79	5,213	3.85	2,599	4.34	428	3.96	5,717	3.44	1,108
Jul	3.55	66,337	3.73	6,616	3.80	4,904	4.63	971	3.90	8,808	3.65	2,523
Jun	3.60	80,048	3.97	9,187	3.91	6,563	4.32	1,501	3.81	10,403	3.57	2,253
May	3.18	61,804	3.56	4,602	3.70	3,243	3.92	458	3.65	8,054	3.39	1,791
Apr	3.32	62,955	.	.	3.77	3,993	4.22	995	3.67	7,803	3.43	1,725
Mar	3.38	77,941	3.79	10,183	3.76	4,211	3.72	820	3.71	9,039	3.42	2,349
Feb	3.06	56,568	3.41	3,944	3.44	3,137	3.90	527	3.63	5,607	3.20	1,115
Jan	3.25	56,920	3.39	5,619	3.60	2,891	3.77	819	3.59	5,846	3.20	1,144
2025 Dec	3.25	87,390	3.55	10,688	3.62	8,447	3.88	2,381	3.77	11,194	3.42	1,981
Nov	3.06	65,448	3.67	6,108	3.59	4,266	3.58	913	3.49	8,830	2.98	2,167
Oct	3.11	72,060	3.52	6,923	3.64	4,401	3.69	1,168	3.50	7,711	3.03	1,702
Sep	3.06	81,582	3.54	8,849	3.73	4,422	3.84	1,277	3.65	7,666	3.52	2,782
Aug	2.97	63,605	3.45	5,781	3.69	3,329	3.92	1,364	3.56	6,056	3.06	1,434
Jul	3.14	76,290	3.54	8,174	3.23	4,977	3.37	1,386	3.49	8,237	3.20	1,804
Jun	3.27	81,528	3.60	8,401	3.88	6,136	4.28	2,152	3.51	8,292	3.14	1,915
May	3.23	65,528	3.41	6,101	3.92	5,022	3.88	1,248	3.49	5,354	3.14	1,273
Apr	3.46	70,351	3.74	6,626	3.82	5,617	3.68	1,852	3.58	7,406	3.29	1,741
Mar	3.59	85,549	3.88	8,614	4.27	5,457	3.93	1,617	3.50	7,714	3.42	2,439
Feb	4.08	49,183	3.81	5,067	3.69	4,723	3.47	558	3.42	5,457	3.11	1,021
Jan	4.20	51,774	3.97	5,675	3.79	4,680	3.83	1,564	3.65	6,091	3.40	1,613
2024 Dec	4.26	73,362	4.38	8,580	3.77	6,644	4.33	2,131	3.27	10,226	2.98	2,775
Nov	4.44	50,355	4.50	5,321	3.73	5,052	4.10	1,386	3.33	7,044	2.79	1,803
Oct	4.68	67,518	4.79	15,034	4.16	4,689	5.02	1,453	3.60	6,715	3.31	1,962
Sep	4.65	73,859	4.97	6,840	4.21	5,256	4.41	1,356	3.63	7,493	3.50	2,106
Aug	5.10	52,170	5.03	4,614	3.95	4,129	4.64	1,033	3.76	5,843	3.37	1,605

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
NFC loans - New business +

Loans to non-financial corporations with an initial rate fixation of ¹²													
Reporting period A	floating rate or up to 3 months		over 3 months and up to 1 year		over 1 year and up to 3 years		over 3 years and up to 5 years		over 5 years and up to 10 years		over 10 years		floating rate or up to 1 year with an original maturity over 1 year
	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹
Loans up to € 0.25 million													
2026 Aug	4.27	6,269	4.70	1,260	.	.	5.36	289	5.00	175	4.15	46	4.77
	4.23	7,471	4.44	1,555	.	.	5.31	391	4.70	254	4.14	65	4.58
Jul	4.18	7,232	4.31	1,889	.	.	5.34	369	4.99	242	4.12	50	4.52
	4.08	6,959	4.23	1,682	.	.	5.24	289	4.79	198	4.28	45	4.28
May	3.99	7,065	4.20	1,492	.	.	5.17	350	4.85	242	4.28	49	4.27
	3.96	7,179	4.10	1,985	.	.	5.20	382	4.59	279	3.74	68	4.14
Mar	3.94	6,890	4.09	1,563	.	.	5.13	290	4.61	204	3.62	50	4.20
	3.91	6,740	4.06	1,450	.	.	5.00	306	4.60	189	3.29	61	4.24
Feb	4.02	7,036	3.93	1,944	.	.	5.06	409	4.54	216	3.87	57	4.27
	3.95	7,147	4.04	1,821	.	.	5.08	354	4.57	202	3.83	45	4.15
Nov	3.96	7,358	3.98	1,669	.	.	5.10	366	4.66	213	3.87	65	4.03
	3.97	6,773	4.07	1,389	.	.	5.16	357	4.65	210	3.93	45	4.01
Oct	3.90	6,229	4.10	1,211	6.34	1,402	5.10	310	4.59	189	3.86	56	4.11
	3.93	7,467	4.08	1,394	.	.	5.05	440	4.66	245	3.77	57	4.05
Sep	4.03	7,760	4.02	1,463	.	.	5.19	349	4.55	223	3.75	52	4.13
	4.09	7,311	4.08	1,513	.	.	5.27	362	4.44	230	3.97	44	4.16
Aug	4.23	7,374	4.31	1,472	.	.	5.30	402	4.56	264	4.07	57	4.33
	4.43	7,604	4.48	1,875	.	.	5.38	360	4.73	234	3.71	67	4.50
Mar	4.52	6,752	4.59	1,538	.	.	5.34	333	4.50	218	3.78	52	4.65
	4.62	6,613	4.67	1,393	.	.	5.24	348	4.67	245	3.16	65	4.87
Feb	4.90	7,260	5.16	1,498	.	.	5.45	377	4.47	224	3.60	67	4.95
	4.97	7,134	5.13	1,451	.	.	5.54	345	4.62	218	3.59	56	5.23
Nov	5.15	7,145	5.20	859	.	.	5.49	352	4.61	230	3.66	39	5.35
	5.28	6,790	5.31	882	.	.	6.01	378	4.52	233	3.85	43	5.65
Oct	5.53	5,855	5.47	668	.	.	6.10	476	4.43	252	3.99	40	5.76
of which: collateralised loans ¹⁵													
2026 Aug	4.79	51	5.41	44	4.83	19	4.46	56	4.03	39	3.60	16	4.72
	4.62	58	4.26	24	4.68	20	4.71	61	3.62	56	3.59	19	4.35
Jul	4.31	55	5.09	45	4.70	21	4.64	57	3.90	53	3.09	16	4.03
	4.42	49	4.24	20	4.66	17	4.79	47	4.00	49	3.60	13	4.11
May	4.36	55	4.10	21	4.82	19	4.66	54	3.98	44	3.69	16	4.01
	4.18	51	4.12	26	4.66	26	4.76	58	3.70	63	2.94	23	3.78
Mar	4.42	50	3.68	21	4.31	19	4.65	47	3.86	38	3.28	18	3.87
	4.57	50	3.88	17	4.28	23	4.35	53	3.69	49	2.59	34	4.18
Feb	4.31	60	3.57	18	5.02	32	4.89	62	3.94	44	3.41	18	4.01
	4.29	51	4.67	26	5.01	27	4.55	59	3.85	51	3.17	16	4.05
Nov	4.20	60	3.97	29	4.88	27	4.76	59	3.86	43	2.98	18	4.13
	4.22	54	3.73	23	4.93	27	4.74	57	3.69	40	3.34	15	4.09
Oct	4.22	49	4.07	19	4.81	32	4.53	52	3.66	40	3.35	19	4.09
	4.27	59	3.77	26	4.91	34	4.63	73	3.87	52	3.31	21	4.22
Sep	4.12	55	4.01	20	4.93	30	4.69	50	3.71	44	3.11	13	3.97
	4.25	47	4.10	20	5.02	26	4.72	53	3.56	53	3.53	16	4.25
Aug	4.58	55	3.88	19	4.67	22	4.61	57	3.65	54	3.62	17	4.47
	4.58	58	3.96	20	4.64	29	4.73	52	3.82	44	3.23	26	4.50
Mar	4.85	49	4.16	23	5.43	26	4.69	54	3.86	49	3.35	19	4.65
	5.23	58	3.89	19	4.64	30	4.75	55	3.78	48	2.38	38	4.86
Feb	5.04	68	4.40	24	4.87	29	4.76	55	3.69	48	3.00	28	4.76
	5.30	54	4.35	16	4.92	24	4.69	44	3.73	35	2.67	21	5.21
Nov	5.47	56	4.91	25	4.91	21	4.38	48	3.74	46	2.93	15	5.35
	5.52	56	4.79	21	5.23	22	4.98	38	3.90	41	3.17	15	5.30
Oct	5.85	37	4.83	17	5.08	27	5.01	49	4.17	40	3.31	12	5.25
Loans over € 0.25 million and up to € 1 million													
2026 Aug	4.28	3,107	4.56	473	.	.	4.30	205	4.24	470	3.86	237	4.39
	4.19	3,678	4.48	612	.	.	4.21	269	4.01	648	3.91	260	4.24
Jul	4.06	3,695	4.45	724	.	.	4.14	256	4.12	547	4.01	282	4.13
	3.98	3,347	4.44	513	.	.	4.12	220	3.98	555	3.97	235	4.08
May	3.96	3,608	4.23	517	.	.	3.90	299	3.93	647	3.97	209	4.02
	3.91	3,740	4.15	677	.	.	3.88	296	3.83	625	3.64	319	3.97
Mar	3.88	3,247	3.98	544	.	.	3.98	217	3.81	457	3.75	221	3.96
	3.91	3,511	3.96	490	.	.	3.80	250	3.80	534	4.00	201	4.00
Feb	3.87	3,912	4.12	653	.	.	3.91	343	3.77	681	3.82	358	3.88
	3.84	3,353	4.22	486	.	.	3.80	225	3.66	535	3.59	263	3.87
Nov	3.87	3,690	3.97	600	.	.	3.81	244	3.77	516	3.70	271	3.90
	3.87	3,546	4.01	559	.	.	3.69	245	3.79	562	3.63	241	3.87
Oct	3.86	3,212	4.04	509	3.81	165	3.85	213	3.71	491	3.72	310	3.94

Loans to non-financial corporations with an initial rate fixation of ¹²														
Reporting period A	floating rate or up to 3 months		over 3 months and up to 1 year		over 1 year and up to 3 years		over 3 years and up to 5 years		over 5 years and up to 10 years		over 10 years		floating rate or up to 1 year with an original maturity over 1 year	
	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷	Effective interest rate % p.a. ¹	Volume € million ⁷
Jul	3.91	3,562	3.96	708	.	.	3.73	287	3.75	602	3.49	320	3.90	842
Jun	3.91	3,521	4.14	629	.	.	3.70	241	3.74	609	3.68	324	3.95	716
May	4.07	3,102	4.18	541	.	.	3.94	222	3.76	577	3.56	222	4.15	548
Apr	4.21	3,618	4.12	505	.	.	4.19	292	3.83	577	3.66	265	4.25	774
Mar	4.34	3,676	4.39	646	.	.	4.16	267	3.77	551	3.67	250	4.32	753
Feb	4.50	3,184	4.49	510	.	.	3.82	185	3.69	523	3.52	285	4.45	619
Jan	4.67	3,303	4.56	586	.	.	3.80	286	3.73	575	3.60	226	4.63	733
2024 Dec	4.79	3,562	4.55	673	.	.	4.10	300	3.67	633	3.38	443	4.77	910
Nov	4.93	3,158	4.93	516	.	.	4.18	234	3.74	486	3.32	323	5.00	586
Oct	5.09	3,630	4.91	607	.	.	4.05	291	3.81	557	3.39	216	5.05	703
Sep	5.29	3,518	5.10	544	.	.	4.19	205	3.89	535	3.52	271	5.25	676
Aug	5.42	2,831	5.32	553	.	.	4.48	220	3.98	576	3.54	247	5.26	482
of which: collateralised loans ¹⁵														
2026 Aug	4.47	251	4.49	72	4.29	31	4.02	35	4.07	127	3.24	75	4.40	127
Jul	4.25	313	4.30	92	5.42	23	4.04	71	3.67	210	3.33	67	3.97	164
Jun	4.12	314	4.51	115	3.97	34	3.97	66	3.92	163	3.57	86	3.91	182
May	4.18	245	4.58	74	4.18	27	3.91	65	3.58	164	3.29	68	3.97	125
Apr	4.13	278	4.04	97	3.60	30	3.33	74	3.55	209	3.68	72	3.78	156
Mar	3.93	342	4.22	98	3.74	36	3.65	75	3.52	189	3.13	130	3.77	188
Feb	4.01	254	3.83	61	3.64	32	3.66	56	3.73	145	3.31	88	3.86	117
Jan	3.95	340	3.92	70	3.52	34	3.73	56	3.62	152	3.64	67	3.73	207
2025 Dec	3.87	376	4.12	88	3.57	37	3.60	77	3.50	212	3.54	105	3.75	224
Nov	3.95	234	4.29	74	3.66	25	3.60	47	3.56	168	2.99	78	3.81	102
Oct	4.00	288	3.68	98	3.49	36	3.55	65	3.66	152	3.22	86	3.79	170
Sep	3.78	315	3.96	81	3.51	30	3.48	87	3.58	182	3.16	84	3.49	172
Aug	3.91	255	4.20	75	3.28	36	3.50	49	3.34	166	3.39	112	3.73	135
Jul	3.96	295	3.74	132	3.72	40	3.48	74	3.54	179	3.27	137	3.69	201
Jun	3.88	314	4.27	89	3.81	47	3.55	44	3.53	131	3.32	97	3.75	181
May	4.29	218	4.41	63	3.41	37	3.63	53	3.50	149	3.12	73	4.26	92
Apr	4.45	331	3.99	82	3.66	48	3.68	71	3.48	184	3.24	85	4.31	206
Mar	4.29	335	4.27	60	3.69	41	3.53	44	3.44	166	3.33	77	3.98	164
Feb	4.68	274	3.98	52	4.01	34	3.57	44	3.39	149	3.28	103	4.46	134
Jan	4.71	299	4.47	84	3.76	43	3.40	58	3.41	154	3.45	58	4.41	161
2024 Dec	4.80	342	4.25	103	3.85	41	3.58	47	3.39	176	2.84	116	4.54	213
Nov	4.99	255	4.95	56	4.18	31	3.47	50	3.51	133	2.78	106	4.73	121
Oct	5.02	304	4.86	87	3.81	51	3.63	59	3.53	148	3.07	73	4.75	174
Sep	5.37	277	4.95	47	4.16	42	3.85	38	3.67	181	3.22	91	4.93	109
Aug	5.41	232	5.29	74	4.15	27	3.99	58	3.59	157	3.37	76	4.84	75
Loans over € 1 million														
2026 Aug	3.28	61,165	3.85	7,006	3.81	1,205	3.89	1,394	4.02	3,817	3.85	1,900	3.98	16,766
Jul	3.49	58,543	4.02	7,794	3.88	2,010	3.74	2,893	3.96	6,421	3.74	2,387	4.04	19,690
Jun	3.52	62,115	3.86	17,933	3.83	3,425	4.01	3,138	3.86	6,166	3.73	4,236	4.01	30,741
May	3.11	52,636	3.63	9,167	3.83	1,194	3.63	2,049	3.76	5,343	3.44	2,711	3.72	15,830
Apr	3.27	55,835	3.67	7,120	3.68	1,439	3.82	2,554	3.65	5,759	3.73	2,044	3.68	19,248
Mar	3.29	66,161	3.89	11,780	3.68	1,754	3.83	2,457	3.77	5,358	3.62	3,681	3.87	28,693
Feb	3.00	50,606	3.59	5,962	3.35	1,938	3.58	1,200	3.79	3,797	3.63	1,810	3.62	13,415
Jan	3.21	52,875	3.69	4,044	3.51	1,065	3.65	1,826	3.72	4,445	3.19	1,401	3.65	16,338
2025 Dec	3.17	70,190	3.57	17,199	3.89	3,682	3.41	4,765	3.80	6,652	3.72	4,541	3.55	35,814
Nov	2.98	56,212	3.49	9,236	3.60	1,669	3.59	2,598	3.59	5,632	3.33	3,199	3.59	18,109
Oct	3.05	62,214	3.46	9,846	3.89	1,242	3.54	3,158	3.56	5,196	3.37	2,515	3.63	21,640
Sep	2.97	67,698	3.52	13,884	3.96	1,969	3.55	2,452	3.69	5,127	3.56	2,539	3.58	28,279
Aug	2.91	56,818	3.44	6,787	3.67	1,613	3.70	1,716	3.60	5,534	3.49	2,522	3.47	16,722
Jul	3.08	66,702	3.58	9,587	2.99	1,499	3.33	3,478	3.49	5,321	3.49	2,916	3.66	25,450
Jun	3.19	65,141	3.56	16,386	3.63	2,326	4.04	3,810	3.49	5,098	3.53	3,194	3.67	31,802
May	3.15	57,737	3.78	7,791	3.92	2,067	3.92	2,955	3.53	3,209	3.43	2,144	3.70	16,157
Apr	3.44	62,178	3.59	8,173	3.61	2,554	4.00	3,064	3.64	5,071	3.43	2,336	3.86	21,696
Mar	3.53	73,242	3.96	12,307	3.94	2,245	4.49	3,212	3.51	4,661	3.49	3,053	4.08	28,453
Feb	4.10	42,460	3.96	6,723	3.65	2,269	3.73	2,453	3.47	3,142	3.36	2,314	4.34	17,898
Jan	4.18	46,446	4.36	5,328	3.61	1,989	3.92	2,691	3.70	3,663	3.57	2,427	4.29	18,969
2024 Dec	4.30	57,247	4.13	16,115	3.98	3,368	3.56	3,276	3.35	5,643	3.18	4,583	4.24	35,874
Nov	4.43	42,867	4.48	7,488	3.76	2,445	3.71	2,607	3.54	3,759	3.10	3,285	4.68	17,612
Oct	4.73	57,149	4.37	10,369	4.59	2,506	3.67	2,183	3.71	4,325	3.40	2,389	4.82	32,119
Sep	4.64	61,466	4.74	12,393	4.34	3,055	4.03	2,201	3.83	3,878	3.43	3,615	5.06	26,456
Aug	5.12	45,248	5.00	6,922	3.86	2,124	4.04	2,005	3.81	3,433	3.69	2,410	5.28	16,181
of which: collateralised loans ¹⁵														
2026 Aug	3.87	4,019	3.51	1,194	4.43	254	4.21	174	3.57	594	3.29	514	3.66	2,812
Jul	3.81	4,600	3.55	2,016	4.93	598	4.13	373	3.83	1,811	3.18	712	3.68	3,585
Jun	4.10	6,347	3.70	2,840	4.44	771	4.20	730	3.55	1,235	3.59	1,018	3.92	6,169
May	3.55	3,486	3.59	1,116	3.89	242	3.95	216	3.34	1,008	3.46	783	3.56	2,407
Apr	3.58	4,565	.	.	4.13	480	4.29	515	3.47	1,150	3.35	575	3.39	3,862

Loans to non-financial corporations with an initial rate fixation of ¹²

Reporting period A	floating rate or up to 3 months		over 3 months and up to 1 year		over 1 year and up to 3 years		over 3 years and up to 5 years		over 5 years and up to 10 years		over 10 years		floating rate or up to 1 year with an original maturity over 1 year		
	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1	Volume € million 7	Effective interest rate % p.a. 1	Volume € million 7	
2025	Mar	3.73	6,672	3.90	3,511	3.69	379	3.76	441	3.74	1,138	3.11	1,211	3.88	7,165
	Feb	3.38	3,293	3.53	651	4.07	345	3.58	182	3.36	639	3.00	476	3.27	1,856
	Jan	3.38	5,002	3.47	617	3.86	273	3.72	546	3.32	750	2.97	394	3.30	3,174
	Dec	3.58	8,130	3.46	2,558	3.94	1,144	3.82	1,237	3.38	1,371	3.53	610	3.62	7,627
	Nov	3.70	4,357	3.59	1,751	3.60	386	3.57	527	3.30	1,064	2.68	1,103	3.70	3,570
	Oct	3.61	4,641	3.33	2,282	3.83	370	3.62	798	3.25	872	2.80	830	3.52	4,727
	Sep	3.55	6,425	3.53	2,424	4.40	398	3.58	879	3.67	1,896	3.21	886	3.57	6,460
	Aug	3.54	4,173	3.20	1,608	4.00	565	3.86	799	3.26	800	2.81	634	3.44	3,772
	Jul	3.62	5,952	3.32	2,222	3.04	206	3.42	1,180	3.43	1,054	2.88	750	3.55	5,476
	Jun	3.60	6,649	3.63	1,752	3.67	370	4.40	1,782	3.14	967	3.14	948	3.72	5,277
2024	May	3.39	5,008	3.51	1,093	3.97	473	3.84	775	3.48	722	2.71	551	3.45	3,030
	Apr	3.86	5,320	3.28	1,306	3.38	947	3.98	905	3.48	1,149	2.93	592	3.82	3,859
	Mar	3.91	6,081	3.83	2,533	3.90	534	3.94	1,083	3.45	1,573	3.37	866	3.96	6,092
	Feb	3.71	4,462	4.53	605	3.44	279	3.49	279	3.13	596	3.09	425	3.99	2,478
	Jan	3.95	5,122	4.15	553	3.98	815	3.66	749	3.42	876	3.38	737	4.08	2,690
	Dec	4.53	6,411	3.96	2,169	4.37	1,148	4.28	983	3.44	1,587	2.37	1,188	4.41	5,444
	Nov	4.51	4,220	4.47	1,101	4.26	582	3.98	804	3.29	840	2.36	963	4.63	2,854
	Oct	4.85	13,658	4.14	1,376	5.51	925	4.16	528	3.59	938	3.06	1,024	4.83	12,517
	Sep	4.94	5,536	5.11	1,304	4.60	1,023	3.82	333	4.13	1,237	2.59	869	5.09	4,381
	Aug	5.10	3,992	4.57	622	5.34	450	4.11	583	3.55	1,092	2.98	513	5.08	2,449

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).
- + 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. The following cases are not regarded as new business (i.e. they are included in outstanding amounts):
 - (a) Prolongations of existing loan contracts that are carried out automatically without any active involvement of the households or non-financial corporations;
 - (b) Changes in variable interest rates caused by pre-scheduled automatic interest rate adjustments;
 - (c) Changes from fixed to floating interest rates or vice versa which have been agreed at the beginning of the contract.The interest rates are calculated as volume-weighted average rates of all new agreements concluded during the reporting month.
- o The statistics on outstanding amounts are collected at the end of the month.
- 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.
- 2 Data based on monthly balance sheet statistics.
- 3 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 financial corporations domiciled in the euro area. The household sector comprises own account.
- 4 Loans for consumption are defined as loans granted for the purpose of personal use in the consumption of goods and services.
- 5 For the purpose of these statistics, other loans are loans granted for other purposes such as business, debt consolidation, education, etc.
- 6 Including overdrafts (see also footnotes 9 to 11).
- 7 Projected. The volume of new business is extrapolated to form the underlying total using a grossing-up procedure.
- 8 Including non-financial corporations' deposits; including fidelity and growth premiums.
- 9 Including revolving loans which have all the following features:
 - (a) the borrower may use or withdraw the funds to a pre-approved credit limit without giving prior notice to the lender;
 - (b) the amount of available credit can increase and decrease as funds are borrowed and repaid;
 - (c) the loan may be used repeatedly;
 - (d) there is no obligation of regular repayment of funds.
- 10 Overdrafts are defined as debit balances on current accounts. They include all bank overdrafts regardless of whether they are within or beyond the limits agreed between customers and the bank.
- 11 Including convenience and extended credit card debt. Convenience credit is defined as the credit granted at an interest rate of 0% in the period between payment transactions effected with the card during one billing cycle and the date at which the debt balances from this specific billing cycle become due.
- 12 Excluding revolving loans and overdrafts, credit card debt.
- 13 For renegotiated loans only loans that have been granted but not yet repaid at the time they are renegotiated are included.
- 14 Annual percentage rate of charge, which contains other related charges, which may occur for enquiries, administration, preparation of the documents, guarantees and credit insurance.
- 15 For the purposes of the interest rate statistics, a loan is considered to be secured if collateral (amongst others financial collateral, real estate collateral, debt securities) in at least the same value as the loan amount has been posted, pledged or assigned. The total value of the collateralisation can be calculated as the sum of all protection instruments provided for this loan that can be recognised when calculating the prudential capital requirements according to the respective approach used. The collateral must be taken into account according to the time of the conclusion of the loan agreement, which was concluded on the basis of such cover, even if the collateralisation effect is not yet legally effective at this time.
 - . Dominated by the business of one or two banks. Therefore, the value cannot be published because of confidentiality.
- A The interest rates for September 2026 are expected to be published on **2 November 2026**.