

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

Deposits and loans - Outstanding amounts °

		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
End of month ^A									
2026	Mar	1.87	404,735	1.27	274,692	1.92	203,675	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
	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
2024	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
	Jul	3.09	441,266	1.14	245,316	3.44	203,485	1.91	21,085
	Jun	3.09	433,321	1.13	244,777	3.42	200,180	1.84	21,079
	May	3.09	424,087	1.12	244,423	3.50	211,340	1.75	20,827
	Apr	3.08	414,278	1.11	243,548	3.54	213,659	1.62	20,719
	Mar	3.06	400,182	1.09	242,659	3.56	212,882	1.56	20,688

		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	Mar	4.19	3,566	3.92	20,987	2.27	1,624,850	8.83	49,037	5.88	78,855	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	324,233
	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
	Jul	5.45	3,483	3.87	22,626	1.98	1,566,908	10.00	45,875	5.27	76,941	4.40	326,337
	Jun	5.58	3,272	3.84	22,914	1.97	1,564,022	10.17	46,114	5.22	76,708	4.37	326,248
	May	5.55	3,400	3.81	23,042	1.95	1,561,200	10.13	46,181	5.13	77,092	4.34	327,336
	Apr	5.65	3,289	3.78	23,271	1.94	1,559,197	10.13	45,949	4.97	76,906	4.30	327,227
	Mar	5.68	3,184	3.74	23,540	1.93	1,558,297	10.05	47,109	4.90	76,985	4.26	326,829

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. K.K.F.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. K.K.F.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. H.L.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. H.L.B.A. 2250.EUR.O	BBIM1.M. DE.B.A20. H.H.L.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. H.H.L.B.A. 2250.EUR.O	
2026 Mar	2.85	2,048,329	3.14	49,349	2.73	122,723	2.84	2,037,597	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
Jul	2.55	1,992,812	3.25	46,854	3.37	115,827	2.55	1,980,536	3.01	92,991	2.73	180,451
Jun	2.55	1,989,892	3.29	45,003	3.44	111,457	2.53	1,977,602	3.01	90,730	2.78	176,656
May	2.53	1,988,670	3.30	46,448	3.45	113,645	2.51	1,976,133	3.00	92,479	2.79	179,168
Apr	2.51	1,986,601	3.29	46,219	3.50	113,209	2.49	1,974,017	2.97	92,095	2.81	179,404
Mar	2.49	1,985,651	3.31	44,664	3.59	109,316	2.47	1,972,766	2.97	90,212	2.86	175,164

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
End of month ^A		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	Mar	4.31	186,520	4.07	241,242	2.68	916,832
	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
	Jul	5.91	189,012	4.73	249,072	2.60	898,488
	Jun	5.88	192,015	4.74	248,588	2.59	896,461
	May	5.92	188,826	4.74	249,224	2.59	899,489
	Apr	5.97	188,827	4.72	248,341	2.58	897,166
	Mar	6.03	189,482	4.62	249,544	2.56	895,185

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. K.K.F.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. K.K.F.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. H.L.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. H.L.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. H.H.L.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. H.H.L.B.A. 2240.EUR.O	
2026 Mar	2.96	1,158,142	3.37	108,795	3.51	282,023	2.92	1,126,080	3.25	180,488	3.33	268,931
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
Jul	3.06	1,147,612	4.02	110,695	4.77	249,327	2.96	1,111,782	3.52	178,136	4.38	240,937
Jun	3.06	1,145,100	4.11	102,840	4.83	248,748	2.96	1,109,135	3.52	169,886	4.44	240,090
May	3.05	1,148,759	4.14	107,527	4.90	250,121	2.95	1,112,727	3.55	174,732	4.49	240,952
Apr	3.04	1,145,561	4.11	109,085	4.90	248,365	2.94	1,109,187	3.57	174,663	4.50	238,090
Mar	3.01	1,144,794	3.91	100,013	4.91	253,345	2.92	1,107,723	3.57	170,727	4.51	235,348

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	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	BBIM1.M. DE.B.L23. E.B.A. 2250.EUR.N
2026 Mar	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
Feb	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
Jan	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
2025 Dec	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
Nov	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
Oct	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
Sep	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
Aug	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
Jul	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
Jun	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
May	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
Apr	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
Mar	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
Feb	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
Jan	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
2024 Dec	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
Nov	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
Oct	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
Sep	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
Aug	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
Jul	0.58	1,702,120	3.10	52,304	2.82	3,175	2.46	2,188	0.76	355,745	2.44	59,365
Jun	0.59	1,706,912	3.11	47,821	2.90	3,156	2.51	1,930	0.76	359,875	2.43	59,236
May	0.60	1,701,051	3.22	50,351	2.91	3,284	2.43	1,947	0.76	364,344	2.41	58,880
Apr	0.60	1,698,724	3.21	52,193	2.95	3,789	2.76	2,954	0.75	368,393	2.38	58,350
Mar	0.60	1,698,313	3.27	47,316	2.94	3,332	2.53	2,296	0.74	373,900	2.35	57,421

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	Effective interest rate % p.a. ¹
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	BBIM1.M. DE.B.L22. H.B.A. 2240.EUR.N
2026 Mar	0.71	583,484	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
Jul	1.02	544,474	3.51	102,515	3.51	1,347	3.46	842
Jun	1.00	530,169	3.56	104,386	3.46	1,187	3.60	1,248
May	1.06	535,774	3.71	99,982	3.58	1,720	3.63	1,543
Apr	1.01	527,442	3.74	109,540	3.46	815	3.68	573
Mar	1.00	525,597	3.74	109,409	3.29	609	3.60	538

		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:			
		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
Reporting period A		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	Mar	9.30	40,919	9.32	28,394	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
	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
2024	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
	Jul	10.76	38,598	11.05	26,764	18.61	6,442	6.34	96,983	6.37	96,494
	Jun	10.96	38,787	11.09	27,550	18.67	6,425	6.32	98,856	6.35	98,366
	May	10.95	38,754	11.23	27,112	18.66	6,427	6.38	96,257	6.41	95,778
	Apr	11.00	38,415	11.19	27,036	18.65	6,438	6.37	96,481	6.40	95,979
	Mar	10.88	39,566	11.17	27,767	18.66	6,459	6.48	97,035	6.51	96,538

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	Volume € million 7
	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	BBIM1.M. DE.B.A2BC. F.B.A. 2250.EUR.N
2026 Mar	8.13	7.83	8,895	9.00	1,304	6.37	217	4.13	7
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
Jul	8.33	8.10	9,917	9.31	1,497	7.03	331	6.18	10
Jun	8.29	8.03	8,426	9.19	1,234	6.76	304	6.39	6
May	8.46	8.16	8,491	9.36	1,229	7.04	328	6.08	9
Apr	8.34	8.07	9,080	9.32	1,348	7.46	320	5.56	7
Mar	8.27	8.03	8,190	9.21	1,250	8.15	260	6.69	4

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 Mar	6.66	3,299	.	8.60	5,380	5.29	44	
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	
Jul	6.90	3,914	.	8.98	5,672	5.99	32	
Jun	6.95	3,359	.	8.86	4,763	6.09	27	
May	7.09	3,330	.	8.97	4,833	5.77	30	
Apr	6.91	3,581	.	8.91	5,180	5.93	35	
Mar	6.87	3,173	.	8.79	4,757	5.95	28	

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											
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	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	BBIM1.M. DE.B.A2CC. F.B.A. 2250.EUR.N	
2026 Mar	3.79	3.72	24,165	3.57	10,820	3.64	4,640	4.07	2,668	3.92	1,055
Feb	3.85	3.77	18,710	3.62	8,208	3.69	3,457	4.17	2,198	4.03	891
Jan	3.87	3.77	19,014	3.65	8,282	3.66	4,052	4.16	2,466	4.08	964
2025 Dec	3.80	3.71	19,553	3.58	8,462	3.57	3,635	4.12	2,436	3.93	993
Nov	3.75	3.70	19,614	3.57	8,634	3.61	3,432	4.17	2,266	3.98	916
Oct	3.75	3.71	20,060	3.57	8,862	3.60	3,674	4.16	2,412	3.99	951
Sep	3.78	3.74	18,834	3.62	8,144	3.62	3,015	4.16	2,043	3.92	781
Aug	3.76	3.71	18,734	3.59	8,021	3.64	3,136	4.18	2,195	4.01	927
Jul	3.72	3.68	22,489	3.56	9,722	3.55	4,078	4.12	2,698	3.97	1,106
Jun	3.72	3.68	19,234	3.57	8,576	3.68	3,502	4.24	2,411	4.05	1,107
May	3.70	3.66	19,870	3.55	8,657	3.63	3,534	4.33	2,214	4.18	961
Apr	3.73	3.69	21,500	3.58	9,112	3.78	4,392	4.44	2,720	4.30	1,048
Mar	3.64	3.60	22,151	3.50	9,663	3.66	3,899	4.41	2,494	4.29	1,013
Feb	3.63	3.58	19,077	3.48	8,180	3.74	3,320	4.56	2,265	4.43	935
Jan	3.56	3.52	19,743	3.41	8,728	3.70	3,755	4.60	2,276	4.44	936
2024 Dec	3.59	3.56	16,989	3.40	7,399	3.86	3,100	4.78	2,088	4.71	802
Nov	3.65	3.59	17,721	3.41	7,880	3.95	2,794	5.02	1,984	4.89	770
Oct	3.69	3.65	17,878	3.50	8,012	3.89	3,123	4.99	1,991	4.79	843
Sep	3.78	3.73	16,611	3.57	7,608	4.01	2,594	5.29	1,898	5.10	746
Aug	3.87	3.83	16,811	3.69	7,548	4.14	2,526	5.37	1,816	5.29	745
Jul	3.97	3.92	19,511	3.77	8,861	4.22	3,156	5.38	2,340	5.27	877
Jun	3.99	3.95	16,296	3.78	7,745	4.33	2,186	5.51	2,039	5.43	844
May	3.96	3.91	15,403	3.77	6,873	4.19	2,277	5.43	1,828	5.35	740
Apr	3.91	3.86	16,793	3.74	7,898	4.21	2,754	5.45	1,869	5.48	783
Mar	3.88	3.83	15,439	3.66	7,324	4.01	2,258	5.28	1,739	5.00	737

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												
Reporting period A	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.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
2026 Mar	3.63	2,631	3.49	1,305	3.60	7,722	3.52	3,469	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
Jul	4.15	1,839	3.97	808	3.64	7,547	3.55	3,290	3.71	7,786	3.58	3,886
Jun	4.19	1,476	4.03	682	3.66	6,163	3.54	2,777	3.68	6,618	3.52	3,442
May	4.14	1,480	3.97	677	3.60	6,051	3.48	2,483	3.69	6,044	3.57	2,973
Apr	4.06	1,868	3.88	853	3.57	6,234	3.48	2,770	3.64	6,822	3.53	3,492
Mar	4.09	1,755	3.91	762	3.55	5,414	3.43	2,491	3.61	6,530	3.49	3,334

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										
Total		of which: Loans to sole proprietors				of which: renegotiated loans ¹³				floating rate or up to 1 year
		Total		of which: Loans to sole proprietors		Total		of which: Loans to sole proprietors		
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	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 Mar	3.93	5,765	4.04	4,291	3.81	1,266	3.73	2,177	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
Jul	4.82	4,100	4.90	3,158	4.73	1,191	5.32	1,636	5.36	1,261
Jun	4.98	3,711	5.08	2,844	5.01	860	5.55	1,479	5.67	1,109
May	4.99	3,199	5.09	2,320	5.00	881	5.48	1,288	5.57	859
Apr	5.05	3,544	5.08	2,756	4.99	1,093	5.67	1,314	5.70	962
Mar	4.91	3,987	4.96	3,188	5.08	953	5.68	1,522	5.75	1,215

		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
Reporting period ⁸		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	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
	Jul	5.24	744	5.39	625	4.16	1,720	4.20	1,272
	Jun	5.23	838	5.35	683	4.23	1,394	4.29	1,052
	May	5.19	749	5.34	643	4.32	1,162	4.38	818
	Apr	5.26	891	5.39	760	4.30	1,339	4.27	1,034
	Mar	5.16	814	5.25	700	4.07	1,651	4.05	1,273

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 †		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	Mar	3.57	111,024	3.64	15,659	3.88	23,341
	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
	Jul	4.98	83,558	4.63	10,570	5.12	23,367
	Jun	5.06	101,220	4.97	12,576	5.11	31,097
	May	5.10	82,546	4.79	8,862	5.27	20,970
	Apr	5.20	79,786	4.81	8,922	5.35	23,180
	Mar	5.19	94,238	5.03	11,566	5.42	27,803

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	
2026 Mar	3.98	13,580	4.02	516	5.87	3,431	4.13	194	3.94	1,290	3.39	405
Feb	3.95	12,244	4.02	386	5.85	2,670	4.04	154	3.96	933	3.59	289
Jan	3.93	12,191	4.01	477	5.72	2,307	3.96	166	3.96	985	3.52	302
2025 Dec	3.97	13,545	3.95	542	5.89	3,706	4.20	208	3.91	1,311	3.56	379
Nov	3.94	12,808	4.11	385	5.96	2,958	4.20	158	3.82	1,045	3.45	313
Oct	3.94	13,317	3.96	475	5.97	3,222	4.11	187	3.93	1,065	3.52	299
Sep	3.95	12,267	3.86	473	6.00	3,340	4.04	201	3.93	1,058	3.47	321
Aug	3.92	11,161	4.01	398	5.71	2,089	4.02	169	3.88	1,046	3.40	337
Jul	3.94	13,131	3.93	512	5.81	3,104	4.12	221	3.87	1,223	3.48	389
Jun	4.00	13,373	3.98	478	6.00	3,409	4.20	171	3.87	1,209	3.47	285
May	4.09	12,468	4.30	348	5.96	2,736	4.14	169	3.87	1,073	3.42	291
Apr	4.23	12,970	4.37	487	5.85	2,735	4.05	198	3.96	1,163	3.45	340
Mar	4.41	13,802	4.31	473	5.83	2,856	4.14	166	3.95	1,102	3.45	313
Feb	4.52	11,983	4.58	398	5.77	2,168	4.35	158	3.81	1,079	3.43	320
Jan	4.64	11,896	4.70	460	5.66	2,321	4.08	186	3.88	1,111	3.35	298
2024 Dec	4.88	12,994	4.71	537	6.15	3,586	4.24	172	3.70	1,367	3.23	368
Nov	4.98	12,259	5.00	381	6.31	3,309	4.21	149	3.78	1,083	3.21	295
Oct	5.12	12,241	5.04	472	6.23	3,587	4.03	179	3.89	1,042	3.41	282
Sep	5.28	11,734	5.31	401	6.44	3,423	4.47	140	3.93	1,083	3.55	328
Aug	5.48	9,906	5.40	360	6.52	2,515	4.51	161	3.98	1,115	3.60	285
Jul	5.57	10,470	5.44	482	6.50	3,672	4.88	162	4.22	1,236	3.81	305
Jun	5.59	11,582	5.61	392	6.58	4,052	4.68	173	4.26	984	3.55	251
May	5.67	10,468	5.64	356	6.62	3,568	4.62	151	4.24	961	3.76	247
Apr	5.67	9,851	5.61	457	6.60	3,249	4.90	159	4.20	1,118	3.69	272
Mar	5.64	12,574	5.74	412	6.70	1,930	4.91	99	4.24	1,017	3.75	277

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	
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 Mar	3.37	79,389	3.67	11,375	3.69	4,295	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
Jul	5.03	55,383	5.06	6,631	4.14	5,738	3.88	1,646	3.73	7,059	3.27	1,344
Jun	5.07	71,086	5.34	7,255	4.49	6,869	4.86	2,681	3.75	6,647	3.73	1,824
May	5.13	57,369	5.13	5,522	4.12	4,985	4.71	1,249	3.69	5,195	3.46	1,337
Apr	5.24	56,030	4.93	5,989	4.40	4,605	5.13	1,001	3.84	4,933	3.77	1,044
Mar	5.27	67,328	5.24	8,292	4.29	5,644	5.35	1,271	3.79	5,745	3.39	1,215

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

NFC loans - New business †

Reporting period A		Loans to non-financial corporations with an initial rate fixation of ¹²													
		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
Loans up to € 0.25 million															
2026	Mar	3.96	7,179	4.10	1,984	.	.	5.20	382	4.59	279	3.74	68	4.17	432
	Feb	3.94	6,890	4.09	1,563	.	.	5.13	290	4.61	204	3.62	50	4.20	323
	Jan	3.91	6,740	4.06	1,450	.	.	5.00	306	4.60	189	3.29	61	4.24	328
2025	Dec	4.02	7,036	3.93	1,944	.	.	5.06	409	4.54	216	3.87	57	4.27	441
	Nov	3.95	7,147	4.04	1,821	.	.	5.08	354	4.57	202	3.83	45	4.15	395
	Oct	3.96	7,358	3.98	1,669	.	.	5.10	366	4.66	213	3.87	65	4.03	384
	Sep	3.97	6,773	4.07	1,389	.	.	5.16	357	4.65	210	3.93	45	4.01	372
	Aug	3.90	6,229	4.10	1,211	6.34	1,402	5.10	310	4.59	189	3.86	56	4.11	340
	Jul	3.93	7,467	4.08	1,394	.	.	5.05	440	4.66	245	3.77	57	4.05	402
	Jun	4.03	7,760	4.02	1,463	.	.	5.19	349	4.55	223	3.75	52	4.13	389
	May	4.09	7,311	4.08	1,513	.	.	5.27	362	4.44	230	3.97	44	4.16	376
	Apr	4.23	7,374	4.31	1,472	.	.	5.30	402	4.56	264	4.07	57	4.33	382
	Mar	4.43	7,604	4.48	1,875	.	.	5.38	360	4.73	234	3.71	67	4.50	415
	Feb	4.52	6,752	4.59	1,538	.	.	5.34	333	4.50	218	3.78	52	4.65	332
	Jan	4.62	6,613	4.67	1,393	.	.	5.24	348	4.67	245	3.16	65	4.87	304
2024	Dec	4.90	7,260	5.16	1,498	.	.	5.45	377	4.47	224	3.60	67	4.95	352
	Nov	4.97	7,134	5.13	1,451	.	.	5.54	345	4.62	218	3.59	56	5.23	317
	Oct	5.15	7,145	5.20	859	.	.	5.49	352	4.61	230	3.66	39	5.35	300
	Sep	5.28	6,790	5.31	882	.	.	6.01	378	4.52	233	3.85	43	5.65	342
	Aug	5.53	5,855	5.47	668	.	.	6.10	476	4.43	252	3.99	40	5.76	330
	Jul	5.58	5,868	5.55	694	.	.	6.21	554	5.11	258	3.94	50	5.88	308
	Jun	5.64	6,956	5.48	1,013	.	.	6.30	546	5.14	238	4.15	37	5.84	252
	May	5.65	6,328	5.85	774	.	.	6.22	515	4.91	225	4.19	39	5.85	200
	Apr	5.70	5,414	5.77	724	7.07	2,252	6.14	592	5.10	242	4.10	34	5.94	247
	Mar	5.63	7,196	5.69	1,312	7.59	1,078	6.30	453	4.88	241	4.32	45	5.97	244
of which: collateralised loans ¹⁵															
2026	Mar	4.18	51	4.12	26	4.66	26	4.76	57	3.70	63	2.94	23	3.78	37
	Feb	4.42	50	3.68	21	4.31	19	4.65	47	3.86	38	3.28	18	3.87	34
	Jan	4.57	50	3.88	17	4.28	23	4.35	53	3.69	49	2.59	34	4.18	38
2025	Dec	4.31	60	3.57	18	5.02	32	4.89	62	3.94	44	3.41	18	4.01	40
	Nov	4.29	51	4.67	26	5.01	27	4.55	59	3.85	51	3.17	16	4.05	38
	Oct	4.20	60	3.97	29	4.88	27	4.76	59	3.86	43	2.98	18	4.13	47
	Sep	4.22	54	3.73	23	4.93	27	4.74	57	3.69	40	3.34	15	4.09	40
	Aug	4.22	49	4.07	19	4.81	32	4.53	52	3.66	40	3.35	19	4.09	34
	Jul	4.27	59	3.77	26	4.91	34	4.63	73	3.87	52	3.31	21	4.22	39
	Jun	4.12	55	4.01	20	4.93	30	4.69	50	3.71	44	3.11	13	3.97	38
	May	4.25	47	4.10	20	5.02	26	4.72	53	3.56	53	3.53	16	4.25	29
	Apr	4.58	55	3.88	19	4.67	22	4.61	57	3.65	54	3.62	17	4.47	35
	Mar	4.58	58	3.96	20	4.64	29	4.73	52	3.82	44	3.23	26	4.50	35
	Feb	4.85	49	4.16	23	5.43	26	4.69	54	3.86	49	3.35	19	4.65	40
	Jan	5.23	58	3.89	19	4.64	30	4.75	55	3.78	48	2.38	38	4.86	38
2024	Dec	5.04	68	4.40	24	4.87	29	4.76	55	3.69	48	3.00	28	4.76	40
	Nov	5.30	54	4.35	16	4.92	24	4.69	44	3.73	35	2.67	21	5.21	27
	Oct	5.47	56	4.91	25	4.91	21	4.38	48	3.74	46	2.93	15	5.35	28
	Sep	5.52	56	4.79	21	5.23	22	4.98	38	3.90	41	3.17	15	5.30	23
	Aug	5.85	37	4.83	17	5.08	27	5.01	49	4.17	40	3.31	12	5.25	17
	Jul	5.94	53	5.34	25	5.60	30	5.44	52	4.15	45	3.06	15	5.51	24
	Jun	5.90	51	5.92	20	5.66	26	5.04	51	4.19	43	3.44	12	6.10	22
	May	6.02	46	5.11	20	5.42	23	5.03	48	3.85	40	3.66	10	5.38	18
	Apr	5.90	60	5.38	16	5.58	25	5.27	60	4.21	40	3.61	10	5.36	21
	Mar	6.07	39	5.72	19	5.75	12	6.10	28	3.99	41	3.91	11	6.16	13
Loans over € 0.25 million and up to € 1 million															
2026	Mar	3.91	3,740	4.15	677	.	.	3.88	296	3.83	625	3.64	319	3.97	728
	Feb	3.88	3,247	3.98	544	.	.	3.98	217	3.81	457	3.75	221	3.96	614
	Jan	3.91	3,511	3.96	490	.	.	3.80	250	3.80	534	4.00	201	4.00	702
2025	Dec	3.87	3,912	4.12	653	.	.	3.91	343	3.77	681	3.82	358	3.88	862
	Nov	3.84	3,353	4.22	486	.	.	3.80	225	3.66	535	3.59	263	3.87	578
	Oct	3.87	3,690	3.97	600	.	.	3.81	244	3.77	516	3.70	271	3.90	743
	Sep	3.87	3,546	4.01	559	.	.	3.69	245	3.79	562	3.63	241	3.87	672
	Aug	3.86	3,212	4.04	509	3.81	165	3.85	213	3.71	491	3.72	310	3.94	575
	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

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	
2024	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
	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
	Jul	5.55	3,157	5.53	751	.	.	4.25	300	4.05	685	3.81	243	5.51	677
	Jun	5.52	2,991	5.43	622	.	.	4.38	241	4.11	489	3.64	220	5.59	546
	May	5.67	2,846	5.63	520	.	.	4.44	231	4.07	513	3.91	184	5.64	516
	Apr	5.61	3,181	5.65	531	5.12	136	4.48	270	4.00	665	3.72	177	5.59	635
	Mar	5.62	3,508	5.67	558	5.05	149	4.57	250	4.09	535	3.86	196	5.77	626
of which: collateralised loans ¹⁵															
2026	Mar	3.93	341	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
	Jul	5.54	244	5.14	160	4.45	35	4.10	45	3.99	156	3.45	89	4.92	145
	Jun	5.69	229	5.21	92	4.64	31	4.03	65	3.71	111	3.03	85	5.21	103
	May	5.70	228	5.29	62	4.48	39	3.84	41	3.71	133	3.83	64	5.28	91
	Apr	5.67	299	5.21	82	4.82	20	4.19	54	3.67	160	3.43	62	5.21	155
	Mar	5.77	293	5.41	61	4.47	24	3.98	35	3.73	153	3.64	72	5.39	121
Loans over € 1 million															
2026	Mar	3.29	66,420	3.77	12,969	3.51	1,838	3.83	2,457	3.77	5,358	3.62	3,681	3.87	28,676
	Feb	3.00	50,606	3.59	5,962	3.35	1,938	3.58	1,200	3.63	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	3,534	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	25,540
	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
	Jul	5.00	45,556	5.17	9,828	4.15	3,291	4.11	2,447	3.85	4,443	3.52	2,616	5.21	20,546
	Jun	5.07	49,489	5.08	21,597	4.60	3,450	4.39	3,419	3.82	3,938	3.65	2,709	5.35	31,730
	May	5.11	48,837	5.19	8,532	3.69	2,705	4.62	2,280	3.59	3,430	3.89	1,765	5.59	19,398
	Apr	5.22	48,268	5.34	7,762	4.31	2,293	4.48	2,312	3.86	3,542	3.80	1,391	5.50	21,764
	Mar	5.26	53,381	5.32	13,947	4.56	3,090	3.96	2,554	3.68	3,320	3.93	2,426	5.61	29,757
of which: collateralised loans ¹⁵															
2026	Mar	3.73	6,671	3.57	4,704	3.69	379	3.76	441	3.74	1,138	3.11	1,211	3.88	7,161
	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
2025	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

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
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
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
2024 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
Jul	5.15	4,290	4.90	2,341	3.34	774	4.36	872	3.81	631	2.78	713	5.10	4,151
Jun	5.33	3,958	5.34	3,297	5.00	1,101	4.76	1,580	3.82	1,303	3.50	521	5.43	5,179
May	5.17	4,863	4.81	659	4.84	321	4.66	928	3.43	748	3.48	589	5.47	2,983
Apr	4.89	4,342	5.03	1,647	4.85	521	5.44	480	3.91	632	3.56	412	4.90	3,410
Mar	5.13	6,147	5.53	2,145	5.79	825	4.53	446	3.20	826	3.80	389	5.46	5,109

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 April 2026 are expected to be published on **5 June 2026**.