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

		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
End of month A		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	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
	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

	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]
End of month [A]	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 Jul	4.33	3,486	4.07	21,175	2.35	1,639,738	8.90	48,748	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	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

	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]
End of month [A]	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. KF.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. KF.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 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
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

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

		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	Jul	4.46	185,718	4.26	242,545	2.80	927,209
	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
	Jul	5.91	189,012	4.73	249,072	2.60	898,488

	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]
End of month [A]	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. KF.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. KF.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 Jul	3.10	1,169,809	3.64	107,965	3.75	292,139	3.05	1,138,553	3.47	176,702	3.54	279,149
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
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

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]
Reporting period [A]	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
2026 Jul	0.50	1,938,549	2.22	52,657	2.58	4,967	2.70	3,517	0.72	314,957	1.90	65,724
Jun	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
May	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
Apr	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
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

Reporting period A		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	Jul	0.80	591,465	2.25	90,261	2.76	1,139	2.69	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
	Jul	1.02	544,474	3.51	102,515	3.51	1,347	3.46	842

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]		of which: Extended credit card debt		Revolving loans [9] and overdrafts [10] Credit card debt [11]		of which: 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	Jul	9.32	40,578	9.40	27,369	17.38	6,971	4.99	93,321	5.01	92,847
	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
	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

DEUTSCHE BUNDESBANK
EUROSYSTEM

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]								
	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]
Reporting period [A]	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 Jul	8.58	8.23	9,203	9.30	1,480	6.35	250	4.48	8
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
Jul	8.33	8.10	9,917	9.31	1,497	7.03	331	6.18	10

		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]
Reporting period [A]		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	Jul	7.05	3,292	.	.	9.00	5,661	5.28	37
	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
	Jul	6.90	3,914	.	.	8.98	5,672	5.99	32

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

Reporting period [A]	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]	
	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 Jul	3.98	3.94	21,671	3.78	9,463	3.91	3,592	4.41	2,620	4.34	935	
Jun	4.00	3.95	19,782	3.82	8,532	3.93	3,350	4.36	2,450	4.24	940	
May	3.99	3.93	17,219	3.82	7,735	3.91	2,918	4.34	2,070	4.18	913	
Apr	3.89	3.84	21,192	3.73	9,389	3.79	3,914	4.18	2,458	4.09	980	
Mar	3.79	3.72	24,167	3.57	10,821	3.64	4,640	4.07	2,669	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	

	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]
Reporting period [A]	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 Jul	3.97	2,029	3.80	920	3.78	7,338	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
Jul	4.15	1,839	3.97	808	3.64	7,547	3.55	3,290	3.71	7,786	3.58	3,886

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						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]
Reporting period [A]	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 Jul	4.25	4,575	4.46	3,243	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
Jul	4.82	4,100	4.90	3,158	4.73	1,191	5.32	1,636	5.36	1,261

Reporting period [A]		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]
		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	Jul	4.63	963	4.81	773	4.26	1,956	4.34	1,354
	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
	Jul	5.24	744	5.39	625	4.16	1,720	4.20	1,272

DEUTSCHE BUNDESBANK EUROSYSTEM

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]	
	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 [A]	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 Jul	3.78	97,814	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
Jul	4.98	83,558	4.63	10,570	5.12	23,367

DEUTSCHE BUNDESBANK EUROSYSTEM

	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]
Reporting period [A]	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 Jul	4.26	13,317	4.30	487	5.94	3,120	4.53	175	4.14	1,227	3.59	352
Jun	4.18	13,541	4.31	529	6.07	3,641	4.27	178	4.28	1,120	3.78	318
May	4.08	12,500	4.29	388	6.08	3,103	4.30	156	4.15	1,034	3.58	294
Apr	4.02	12,682	4.14	451	5.88	2,804	3.94	177	4.15	1,147	3.64	341
Mar	3.98	13,581	4.02	517	5.87	3,432	4.13	195	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

	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]
Reporting period [A]	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 Jul	3.55	66,438	3.73	6,617	3.80	4,904	4.63	971	3.90	8,808	3.65	2,522
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
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

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	Jul	4.23	7,471	4.44	1,555	.	.	5.31	391	4.70	254	4.14	65	4.58	385
	Jun	4.18	7,232	4.31	1,889	.	.	5.34	369	4.99	242	4.12	50	4.52	406
	May	4.08	6,959	4.23	1,682	.	.	5.24	289	4.79	198	4.28	45	4.28	356
	Apr	3.99	7,065	4.20	1,492	.	.	5.17	350	4.85	242	4.28	49	4.27	351
	Mar	3.96	7,179	4.10	1,985	.	.	5.20	382	4.59	279	3.74	68	4.14	409
	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
		of which: collateralised loans 15													
2026	Jul	4.61	58	4.26	24	4.68	20	4.71	61	3.62	56	3.59	19	4.35	40
	Jun	4.31	55	5.09	45	4.70	21	4.64	57	3.90	53	3.09	16	4.03	41
	May	4.42	49	4.24	20	4.66	17	4.79	47	4.00	49	3.60	13	4.11	37
	Apr	4.36	55	4.10	21	4.82	19	4.66	54	3.98	44	3.69	16	4.01	39
	Mar	4.18	51	4.12	26	4.66	26	4.76	58	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
		Loans over € 0.25 million and up to € 1 million													
2026	Jul	4.19	3,678	4.48	612	.	.	4.21	269	4.01	648	3.91	260	4.24	799
	Jun	4.06	3,695	4.45	724	.	.	4.14	256	4.12	547	4.01	282	4.13	747
	May	3.98	3,347	4.44	513	.	.	4.12	220	3.98	555	3.97	235	4.08	561
	Apr	3.96	3,608	4.23	517	.	.	3.90	299	3.93	647	3.97	209	4.02	696
	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

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]
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
Jul	5.55	3,157	5.53	751	.	.	4.25	300	4.05	685	3.81	243	5.51	677
	of which: collateralised loans [15]													
2026 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
Jul	5.54	244	5.14	160	4.45	35	4.10	45	3.99	156	3.45	89	4.92	145
	Loans over € 1 million													
2026 Jul	3.49	58,644	4.02	7,794	3.88	2,010	3.74	2,893	3.96	6,421	3.74	2,387	4.03	19,791
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	3.63	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	25,450
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
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
	of which: collateralised loans [15]													
2026 Jul	3.81	4,600	3.55	2,017	4.93	598	4.13	373	3.83	1,811	3.18	711	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
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

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]
	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
	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

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 August 2026 are expected to be published on **1 October 2026**.