DEUTSCHE BUNDESBANK EUROSYSTEM

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	Sep	2.14	432,119	1.30	279,470	2.35	219,360	2.31	19,940
	Aug	2.07	426,883	1.30	278,462	2.25	213,638	2.29	21,070
	Jul	2.01	420,387	1.29	277,741	2.19	213,393	2.26	19,542
	Jun	1.96	411,721	1.28	276,735	2.12	208,023	2.25	19,527
	May	1.91	406,707	1.27	275,777	2.01	206,065	2.26	19,639
	Apr	1.88	405,468	1.27	275,258	1.96	205,790	2.23	19,531
	Mar	1.87	404,735	1.27	274,692	1.92	203,680	2.23	19,625
	Feb	1.87	403,239	1.27	274,368	1.91	203,304	2.25	19,443
	Jan	1.88	403,716	1.27	273,016	1.90	201,533	2.24	19,518
2025	Dec	1.89	404,146	1.26	271,211	1.91	199,016	2.24	20,054
	Nov	1.91	402,876	1.23	265,877	1.90	203,428	2.22	20,578
	Oct	1.95	405,566	1.22	263,759	1.90	207,857	2.19	20,399
	Sep	1.99	403,761	1.22	262,119	1.93	200,741	2.23	20,361
	Aug	2.04	407,174	1.21	260,809	1.94	201,793	2.24	20,392
	Jul	2.10	412,662	1.20	259,274	1.96	198,248	2.25	20,479
	Jun	2.18	417,113	1.20	257,714	2.03	193,512	2.23	20,327
	May	2.26	424,912	1.19	256,338	2.16	198,491	2.23	21,114
	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

DEUTSCHE BUNDESBANK EUROSYSTEM

		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	Sep	4.44	3,390	4.14	21,359	2.40	1,646,259	9.01	50,566	5.98	82,645	4.94	323,593
	Aug	4.37	3,485	4.11	21,203	2.37	1,643,114	8.96	49,119	5.95	79,594	4.91	324,636
	Jul	4.33	3,486	4.07	21,175	2.35	1,639,738	8.90	48,738	5.94	79,476	4.89	324,422
	Jun	4.31	3,300	3.99	21,113	2.33	1,634,861	8.88	50,216	5.92	79,099	4.85	323,197
	May	4.29	3,384	3.96	21,056	2.31	1,632,625	8.79	48,415	5.90	78,727	4.83	323,367
	Apr	4.28	3,439	3.95	20,999	2.30	1,628,354	8.80	48,303	5.89	78,585	4.81	323,919
	Mar	4.19	3,567	3.92	20,987	2.27	1,624,850	8.83	49,035	5.88	78,856	4.78	323,637
	Feb	4.24	3,403	3.91	20,991	2.26	1,622,598	8.85	47,301	5.88	78,120	4.74	325,430
	Jan	4.21	3,399	3.89	21,081	2.24	1,619,596	8.96	47,344	5.88	78,401	4.72	324,777
2025	Dec	4.20	3,356	3.87	21,231	2.22	1,619,519	8.71	49,302	5.85	78,682	4.70	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

DEUTSCHE BUNDESBANK EUROSYSTEM

		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.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
End of month [A]													
2026	Sep	2.98	2,073,856	3.44	51,137	2.95	127,620	2.97	2,062,563	3.53	100,222	2.63	192,994
	Aug	2.95	2,068,547	3.31	49,942	2.93	126,093	2.94	2,057,734	3.44	98,380	2.61	191,376
	Jul	2.94	2,064,811	3.28	49,990	2.89	125,170	2.93	2,054,011	3.41	98,112	2.58	190,350
	Jun	2.91	2,058,270	3.25	49,930	2.80	125,143	2.90	2,047,529	3.38	98,176	2.52	190,336
	May	2.89	2,055,775	3.19	48,133	2.82	119,326	2.88	2,045,042	3.35	96,110	2.50	184,725
	Apr	2.88	2,051,857	3.17	49,261	2.77	122,488	2.87	2,041,124	3.33	97,184	2.47	188,029
	Mar	2.85	2,048,330	3.14	49,349	2.73	122,723	2.84	2,037,598	3.30	97,164	2.44	187,855
	Feb	2.84	2,047,139	3.19	48,292	2.76	118,279	2.83	2,036,743	3.32	94,941	2.43	183,575
	Jan	2.82	2,043,855	3.19	49,427	2.73	121,118	2.81	2,033,256	3.29	97,217	2.42	186,714
2025	Dec	2.80	2,043,665	3.15	49,304	2.73	121,501	2.79	2,032,815	3.27	96,990	2.41	186,978
	Nov	2.79	2,043,350	3.14	47,619	2.78	116,844	2.78	2,032,435	3.24	95,518	2.41	182,753
	Oct	2.78	2,039,822	3.09	48,340	2.74	119,753	2.77	2,029,028	3.21	96,478	2.39	185,785
	Sep	2.76	2,035,391	3.09	48,411	2.75	120,432	2.75	2,024,680	3.18	96,296	2.38	186,461
	Aug	2.75	2,032,539	3.11	47,058	2.81	115,766	2.74	2,021,920	3.16	94,839	2.40	181,574
	Jul	2.73	2,027,013	3.09	48,052	2.79	118,793	2.72	2,016,472	3.12	95,821	2.39	184,695
	Jun	2.71	2,019,758	3.10	48,534	2.87	119,551	2.70	2,009,274	3.11	95,890	2.42	185,336
	May	2.70	2,018,486	3.10	47,742	2.91	118,221	2.69	2,008,008	3.09	95,395	2.43	183,508
	Apr	2.68	2,013,825	3.11	47,848	2.93	118,755	2.67	2,003,351	3.07	95,153	2.44	183,762
	Mar	2.67	2,009,114	3.11	48,111	3.01	119,091	2.66	1,998,612	3.06	95,352	2.48	184,064
	Feb	2.66	2,006,929	3.15	48,291	3.05	117,850	2.64	1,996,137	3.06	95,383	2.51	182,385
	Jan	2.64	2,004,729	3.16	48,428	3.09	117,511	2.63	1,994,035	3.04	95,639	2.53	182,350
2024	Dec	2.64	2,004,054	3.23	47,929	3.19	118,403	2.63	1,993,261	3.08	95,524	2.59	182,772
	Nov	2.63	2,005,375	3.25	46,233	3.28	113,888	2.62	1,994,475	3.08	93,530	2.65	178,067
	Oct	2.62	2,001,236	3.22	47,172	3.24	117,032	2.60	1,990,334	3.03	94,336	2.63	181,257
	Sep	2.61	1,997,785	3.25	47,319	3.33	117,049	2.59	1,987,108	3.02	93,801	2.69	181,641

DEUTSCHE BUNDESBANK EUROSYSTEM

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

NFC - Outstanding amounts o

End of month [A]	Loans to non-financial corporations					
	with a maturity of					
	up to 1 year [6]		over 1 year and up to 5 years		over 5 years	
	Effective interest rate % p.a. [1]	Volume € million [2]	Effective interest rate % p.a. [1]	Volume € million [2]	Effective interest rate % p.a. [1]	Volume € million [2]
	BBIM1.M.DE.B.A20.F.R.A.2240.EUR.O	BBIM1.M.DE.B.A20.F.B.A.2240.EUR.O	BBIM1.M.DE.B.A20.I.R.A.2240.EUR.O	BBIM1.M.DE.B.A20.I.B.A.2240.EUR.O	BBIM1.M.DE.B.A20.J.R.A.2240.EUR.O	BBIM1.M.DE.B.A20.J.B.A.2240.EUR.O
2026 Sep	4.64	191,480	4.36	245,459	2.85	925,532
Aug	4.56	185,869	4.27	244,432	2.82	929,584
Jul	4.46	185,655	4.26	243,193	2.80	927,240
Jun	4.46	187,140	4.20	242,123	2.76	924,487
May	4.38	186,545	4.12	242,119	2.72	925,283
Apr	4.37	183,649	4.11	241,367	2.70	922,200
Mar	4.31	185,814	4.07	241,242	2.67	916,796
Feb	4.35	187,678	4.05	241,184	2.65	917,435
Jan	4.35	186,516	4.05	240,601	2.63	913,755
2025 Dec	4.33	185,599	4.04	243,877	2.62	920,662
Nov	4.31	189,247	4.01	248,241	2.59	919,047
Oct	4.35	186,233	4.01	246,917	2.58	916,852
Sep	4.32	189,089	4.00	246,092	2.56	912,352
Aug	4.31	190,059	3.99	245,898	2.54	916,631
Jul	4.35	186,504	3.99	248,393	2.53	910,379
Jun	4.46	191,734	4.07	245,747	2.55	907,483
May	4.55	189,939	4.13	244,402	2.55	911,828
Apr	4.67	191,535	4.16	244,180	2.55	908,537
Mar	4.86	191,269	4.23	246,199	2.57	905,158
Feb	5.00	190,684	4.30	247,282	2.58	906,674
Jan	5.13	188,603	4.36	247,166	2.57	904,717
2024 Dec	5.30	185,938	4.50	247,499	2.60	903,159
Nov	5.47	188,429	4.59	248,878	2.63	901,834
Oct	5.59	185,531	4.59	249,770	2.61	898,316
Sep	5.75	189,368	4.68	249,435	2.62	897,212

DEUTSCHE BUNDESBANK EUROSYSTEM

End of month [A]		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.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	Sep	3.16	1,171,021	3.73	107,219	3.87	291,568	3.12	1,139,061	3.60	177,280	3.65	278,829
	Aug	3.12	1,174,065	3.67	107,769	3.79	292,981	3.07	1,142,284	3.51	177,298	3.57	280,575
	Jul	3.10	1,170,486	3.64	107,844	3.75	292,047	3.05	1,138,526	3.47	176,711	3.54	279,053
	Jun	3.05	1,166,664	3.56	110,802	3.65	289,551	3.01	1,134,841	3.40	178,557	3.46	278,072
	May	3.01	1,167,470	3.45	106,275	3.59	287,215	2.96	1,135,599	3.32	176,614	3.40	275,065
	Apr	2.99	1,163,630	3.44	108,083	3.57	285,269	2.95	1,131,568	3.30	179,319	3.37	272,629
	Mar	2.96	1,158,106	3.37	108,783	3.51	282,021	2.92	1,126,044	3.25	180,476	3.33	268,929
	Feb	2.94	1,158,677	3.34	104,534	3.51	279,872	2.89	1,127,619	3.18	176,855	3.32	267,662
	Jan	2.92	1,154,373	3.29	104,557	3.50	279,053	2.88	1,124,168	3.16	176,340	3.31	267,377
2025	Dec	2.91	1,164,611	3.25	107,213	3.50	282,316	2.86	1,133,468	3.12	182,101	3.30	269,131
	Nov	2.89	1,167,331	3.30	101,110	3.48	284,198	2.84	1,136,057	3.11	180,842	3.29	268,190
	Oct	2.88	1,163,821	3.26	106,106	3.48	281,203	2.83	1,132,887	3.08	186,370	3.29	265,710
	Sep	2.86	1,158,510	3.27	106,381	3.46	278,181	2.81	1,126,103	3.05	183,936	3.26	263,540
	Aug	2.84	1,162,596	3.27	105,385	3.47	275,005	2.80	1,131,250	3.04	185,409	3.26	261,362
	Jul	2.84	1,158,839	3.32	106,677	3.47	273,642	2.79	1,126,780	3.04	186,135	3.26	260,801
	Jun	2.86	1,153,294	3.39	107,297	3.59	271,139	2.81	1,121,698	3.09	187,968	3.35	258,466
	May	2.88	1,156,296	3.41	104,226	3.73	271,576	2.82	1,124,800	3.10	186,364	3.47	256,922
	Apr	2.89	1,152,717	3.46	103,122	3.78	269,618	2.83	1,121,234	3.12	185,003	3.52	256,534
	Mar	2.92	1,151,424	3.57	102,680	3.90	271,241	2.86	1,119,927	3.17	186,502	3.62	256,268
	Feb	2.94	1,154,033	3.70	102,937	3.98	267,265	2.87	1,121,785	3.26	178,495	3.68	256,811
	Jan	2.95	1,151,976	3.78	104,793	4.03	265,952	2.88	1,119,025	3.28	178,862	3.72	256,940
2024	Dec	3.00	1,150,743	3.86	107,578	4.25	261,636	2.93	1,117,938	3.37	181,187	3.92	252,131
	Nov	3.04	1,150,772	3.95	102,548	4.51	263,228	2.96	1,116,947	3.47	172,975	4.15	254,058
	Oct	3.03	1,148,142	3.86	102,952	4.47	261,665	2.95	1,114,436	3.40	174,126	4.08	252,933
	Sep	3.06	1,146,694	3.99	110,099	4.68	249,938	2.98	1,113,751	3.52	179,690	4.29	242,371

DEUTSCHE BUNDESBANK EUROSYSTEM

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

Deposits and loans - New business +

		Households' deposits											
		Overnight		with an agreed maturity of						redeemable at notice of [8]			
				up to 1 year		over 1 year and up to 2 years		over 2 years		up to 3 months		over 3 months	
		Effective interest rate % p.a. [1]	Volume € million [2]	Effective interest rate % p.a. [1]	Volume € million [7]	Effective interest rate % p.a. [1]	Volume € million [7]	Effective interest rate % p.a. [1]	Volume € million [7]	Effective interest rate % p.a. [1]	Volume € million [2]	Effective interest rate % p.a. [1]	Volume € million [2]
		BBIM1.M. DE.B.L21. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.L21. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.L22. F.R.A. 2250.EUR.N	BBIM1.M. DE.B.L22. F.B.A. 2250.EUR.N	BBIM1.M. DE.B.L22. G.R.A. 2250.EUR.N	BBIM1.M. DE.B.L22. G.B.A. 2250.EUR.N	BBIM1.M. DE.B.L22. H.R.A. 2250.EUR.N	BBIM1.M. DE.B.L22. H.B.A. 2250.EUR.N	BBIM1.M. DE.B.L23. D.R.A. 2250.EUR.N	BBIM1.M. DE.B.L23. D.B.A. 2250.EUR.N	BBIM1.M. DE.B.L23. E.R.A. 2250.EUR.N	BBIM1.M. DE.B.L23. E.B.A. 2250.EUR.N
Reporting period [A]													
2026	Sep	0.52	1,931,497	2.39	48,723	2.78	3,655	2.83	2,910	0.76	309,994	2.00	66,072
	Aug	0.51	1,936,215	2.28	49,842	2.64	4,319	2.72	3,127	0.73	312,553	1.96	66,192
	Jul	0.50	1,938,549	2.22	52,657	2.58	4,967	2.70	3,517	0.72	314,958	1.90	65,724
	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

DEUTSCHE BUNDESBANK EUROSYSTEM

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 Sep	0.90	592,780	2.42	77,632	3.03	601	2.74	646
Aug	0.81	590,979	2.25	71,196	2.73	546	2.65	790
Jul	0.80	591,465	2.25	90,261	2.76	1,139	2.70	939
Jun	0.79	585,878	2.16	87,234	2.56	870	2.41	619
May	0.69	579,303	2.01	81,180	2.65	663	2.63	707
Apr	0.70	581,024	1.97	91,178	2.47	562	2.50	669
Mar	0.71	583,475	1.92	83,435	2.42	857	2.50	790
Feb	0.69	573,377	1.88	77,292	2.12	579	2.09	488
Jan	0.69	584,787	1.88	86,727	2.26	847	2.32	543
2025 Dec	0.67	610,657	1.88	87,250	2.05	475	2.38	652
Nov	0.68	592,293	1.89	79,637	2.11	524	2.30	512
Oct	0.68	592,970	1.88	93,111	2.08	674	2.59	581
Sep	0.67	581,120	1.91	84,291	2.11	711	2.61	575
Aug	0.65	571,394	1.90	81,549	2.08	583	2.65	533
Jul	0.66	572,854	1.90	87,657	2.06	399	2.64	543
Jun	0.67	557,668	1.91	87,185	2.13	758	2.55	667
May	0.74	568,569	2.04	90,164	2.01	466	2.60	614
Apr	0.73	557,697	2.16	98,637	2.13	429	2.66	545
Mar	0.84	552,856	2.36	103,430	2.30	524	2.69	831
Feb	0.90	558,073	2.54	119,955	2.27	500	2.61	619
Jan	0.95	558,822	2.72	109,604	2.39	518	2.81	665
2024 Dec	0.94	582,203	2.85	114,224	2.21	351	2.94	1,027
Nov	1.01	565,279	2.99	109,103	2.66	387	2.66	472
Oct	0.98	557,777	3.14	119,676	2.66	686	3.16	512
Sep	1.07	553,465	3.34	116,890	2.99	813	3.35	648

DEUTSCHE BUNDESBANK EUROSYSTEM

Reporting period [A]	Loans to households						Loans to non-financial corporations			
	Revolving loans [9] and overdrafts [10] Credit card debt [11]		of which:				Revolving loans [9] and overdrafts [10] Credit card debt [11]		of which:	
			Revolving loans [9] and overdrafts [10]		Extended credit card debt				Revolving loans [9] and overdrafts [10]	
	Effective interest rate % p.a. [1]	Volume € million [2]	Effective interest rate % p.a. [1]	Volume € million [2]	Effective interest rate % p.a. [1]	Volume € million [2]	Effective interest rate % p.a. [1]	Volume € million [2]	Effective interest rate % p.a. [1]	Volume € million [2]
	BBIM1.M. DE.B.A2Z. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z1. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z1. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z3. A.R.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z3. A.B.A. 2250.EUR.N	BBIM1.M. DE.B.A2Z. A.R.A. 2240.EUR.N	BBIM1.M. DE.B.A2Z. A.B.A. 2240.EUR.N	BBIM1.M. DE.B.A2Z1. A.R.A. 2240.EUR.N	BBIM1.M. DE.B.A2Z1. A.B.A. 2240.EUR.N
2026 Sep	9.46	41,990	9.59	28,552	17.56	7,057	5.18	96,053	5.21	94,886
Aug	9.39	40,893	9.46	27,587	17.52	7,033	5.05	96,593	5.08	95,646
Jul	9.32	40,574	9.40	27,365	17.38	6,971	4.99	93,259	5.01	92,785
Jun	9.34	41,695	9.39	28,638	17.24	6,990	5.03	96,344	5.06	95,853
May	9.24	40,225	9.19	27,507	17.22	6,923	4.88	94,230	4.90	93,793
Apr	9.26	40,074	9.19	27,535	17.17	6,907	4.89	92,348	4.91	91,884
Mar	9.30	40,916	9.32	28,393	17.08	6,790	4.90	92,456	4.93	91,960
Feb	9.31	39,309	9.27	26,983	17.04	6,815	4.90	91,024	4.92	90,579
Jan	9.44	39,531	9.30	27,363	17.08	6,977	4.89	91,824	4.91	91,399
2025 Dec	9.04	41,284	9.28	27,279	17.04	7,060	4.86	90,162	4.88	89,711
Nov	9.37	39,171	9.25	26,182	16.99	7,354	4.84	93,609	4.86	93,122
Oct	9.46	39,941	9.39	27,178	17.01	7,213	4.84	95,076	4.87	94,599
Sep	9.46	41,044	9.47	28,090	16.97	7,208	4.85	97,950	4.88	97,459
Aug	9.45	39,255	9.35	26,700	16.96	7,164	4.75	97,570	4.77	97,174
Jul	9.53	39,559	9.50	26,847	17.22	7,092	4.81	96,409	4.83	95,960
Jun	9.79	40,764	9.75	28,352	17.43	7,042	5.03	99,597	5.06	99,155
May	9.87	39,321	9.79	27,146	17.43	7,026	5.06	97,029	5.09	96,562
Apr	9.98	39,556	9.91	27,379	17.65	6,996	5.15	97,684	5.18	97,251
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

DEUTSCHE BUNDESBANK EUROSYSTEM

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

Loans for consumption - New business +

Reporting period [A]	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]
	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 Sep	8.91	8.64	9,357	.	.	6.55	235	5.12	6
Aug	8.99	8.70	9,054	.	.	6.41	233	4.90	8
Jul	8.53	8.17	9,058	9.30	1,479	6.35	247	4.66	6
Jun	8.35	8.01	8,334	9.28	1,283	6.53	222	5.09	6
May	8.53	8.11	6,943	9.35	1,053	6.44	199	4.55	5
Apr	8.54	8.12	7,866	9.26	1,140	6.22	203	3.98	6
Mar	8.13	7.83	8,892	9.00	1,304	6.41	215	4.34	4
Feb	8.47	8.08	7,427	8.87	1,156	6.19	226	3.99	8
Jan	8.55	8.10	7,487	8.98	1,345	6.77	215	4.77	8
2025 Dec	8.32	7.72	6,433	8.75	883	6.36	254	4.76	13
Nov	8.43	8.02	7,034	8.76	949	6.33	228	5.04	7
Oct	8.32	7.93	7,476	8.91	1,115	6.41	220	5.09	3
Sep	8.27	7.91	7,398	8.86	1,111	6.52	202	4.68	7
Aug	8.35	7.98	7,204	8.92	1,065	6.80	189	4.48	5
Jul	8.36	8.07	9,097	8.69	1,360	6.58	238	4.54	10
Jun	8.26	7.89	7,344	8.80	1,119	6.52	212	4.00	11
May	8.30	7.94	7,674	8.82	1,211	6.78	218	5.02	10
Apr	8.33	7.99	7,773	8.91	1,200	6.76	216	4.63	7
Mar	8.13	7.83	8,070	8.95	1,258	6.42	250	5.34	6
Feb	8.34	7.97	7,253	8.89	1,214	6.57	239	4.88	9
Jan	8.54	8.15	7,695	9.08	1,429	7.23	270	5.15	7
2024 Dec	8.41	7.82	6,152	8.65	841	6.73	293	5.28	12
Nov	8.49	8.07	7,472	8.79	1,094	6.15	342	5.56	5
Oct	8.46	8.08	7,760	9.08	1,239	7.02	293	5.26	6
Sep	8.45	8.11	7,641	9.07	1,196	7.18	287	5.91	5

DEUTSCHE BUNDESBANK EUROSYSTEM

		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
Reporting period [A]									
2026	Sep	7.44	3,159	.	.	9.36	5,963	5.46	28
	Aug	7.53	2,932	.	.	9.37	5,889	5.47	29
	Jul	7.02	3,271	.	.	8.93	5,541	5.43	34
	Jun	6.93	3,097	.	.	8.74	5,015	5.33	34
	May	6.99	2,597	.	.	8.89	4,147	5.34	31
	Apr	6.95	2,802	.	.	8.88	4,861	5.21	32
	Mar	6.66	3,299	.	.	8.60	5,378	5.34	43
	Feb	7.01	2,454	.	.	8.73	4,746	5.05	37
	Jan	7.04	2,464	.	.	8.70	4,808	5.09	35
2025	Dec	6.80	2,687	.	.	8.53	3,492	5.24	33
	Nov	6.93	2,506	.	.	8.74	4,299	4.78	43
	Oct	6.90	2,717	.	.	8.62	4,539	5.09	44
	Sep	6.85	2,640	.	.	8.59	4,556	5.40	38
	Aug	6.91	2,610	.	.	8.67	4,405	5.45	38
	Jul	6.94	3,160	.	.	8.75	5,700	5.40	48
	Jun	6.91	2,605	.	.	8.52	4,527	5.67	35
	May	6.95	2,698	.	.	8.55	4,758	5.54	40
	Apr	7.01	2,729	.	.	8.59	4,829	5.71	30
	Mar	6.69	2,986	.	.	8.60	4,834	5.67	41
	Feb	6.98	2,452	.	.	8.58	4,562	5.55	31
	Jan	7.14	2,529	.	.	8.73	4,896	5.40	31
2024	Dec	6.87	2,585	.	.	8.66	3,274	5.55	27
	Nov	6.79	2,653	.	.	8.98	4,477	5.07	39
	Oct	6.77	2,758	.	.	8.90	4,709	5.44	37
	Sep	6.96	2,745	.	.	8.85	4,610	5.58	27

DEUTSCHE BUNDESBANK EUROSYSTEM

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]
		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
Reporting period [A]												
2026	Sep	4.13	4.09	18,995	3.94	8,155	4.12	3,365	4.51	2,437	4.37	940
	Aug	4.05	4.01	17,891	3.86	7,602	3.94	2,778	4.40	2,347	4.31	940
	Jul	3.98	3.94	21,675	3.78	9,465	3.91	3,593	4.41	2,622	4.34	937
	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

		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	Sep	4.03	1,965	3.92	977	3.91	6,429	3.83	2,753	4.13	8,165	3.91	3,485
	Aug	4.03	1,634	3.89	743	3.81	6,236	3.73	2,599	4.04	7,674	3.83	3,320
	Jul	3.97	2,029	3.80	920	3.78	7,339	3.71	3,206	3.92	9,684	3.72	4,402
	Jun	3.96	2,104	3.81	986	3.76	6,894	3.69	2,941	3.98	8,334	3.82	3,665
	May	3.92	1,772	3.76	893	3.74	6,130	3.69	2,628	3.97	7,247	3.83	3,301
	Apr	3.78	2,211	3.67	1,048	3.66	7,529	3.58	3,194	3.91	8,994	3.78	4,167
	Mar	3.63	2,631	3.49	1,305	3.60	7,723	3.52	3,470	3.74	11,145	3.55	4,991
	Feb	3.63	1,956	3.50	896	3.61	6,359	3.53	2,783	3.82	8,197	3.63	3,638
	Jan	3.60	2,046	3.48	1,015	3.58	6,704	3.49	2,755	3.84	7,797	3.70	3,548
2025	Dec	3.61	2,161	3.45	966	3.58	6,834	3.49	2,874	3.73	8,122	3.59	3,629
	Nov	3.56	2,054	3.41	1,009	3.56	6,458	3.50	2,701	3.72	8,835	3.57	4,008
	Oct	3.60	2,251	3.46	1,086	3.58	6,623	3.50	2,882	3.71	8,775	3.55	3,943
	Sep	3.58	2,069	3.42	924	3.60	6,438	3.56	2,679	3.79	8,285	3.66	3,760
	Aug	3.55	2,029	3.39	883	3.56	5,854	3.47	2,522	3.73	8,655	3.62	3,689
	Jul	3.50	2,507	3.36	1,149	3.55	7,301	3.47	3,119	3.69	9,983	3.58	4,348
	Jun	3.52	2,109	3.39	959	3.52	6,088	3.44	2,695	3.68	8,626	3.57	3,815
	May	3.52	2,064	3.39	932	3.51	6,235	3.43	2,624	3.63	9,357	3.51	4,140
	Apr	3.59	2,284	3.48	1,045	3.48	7,032	3.43	2,936	3.65	9,464	3.54	4,083
	Mar	3.62	2,206	3.42	1,057	3.39	6,585	3.34	2,878	3.54	10,865	3.44	4,715
	Feb	3.60	1,745	3.42	817	3.35	5,622	3.28	2,340	3.48	9,445	3.40	4,088
	Jan	3.50	1,944	3.35	902	3.30	6,090	3.22	2,629	3.41	9,433	3.32	4,261
2024	Dec	3.70	1,876	3.44	764	3.32	4,961	3.25	2,167	3.34	8,065	3.20	3,666
	Nov	3.67	1,720	3.48	791	3.36	5,062	3.29	2,224	3.39	8,956	3.18	4,095
	Oct	3.81	1,802	3.56	787	3.42	6,232	3.32	2,635	3.45	7,853	3.32	3,747
	Sep	3.88	1,581	3.70	687	3.47	5,987	3.38	2,689	3.50	7,146	3.37	3,486

DEUTSCHE BUNDESBANK EUROSYSTEM

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

Loans for other purposes - New business +

Reporting period [A]	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]
	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 Sep	4.43	4,397	4.64	3,159	4.37	1,162	4.22	1,995	4.48	1,520
Aug	4.38	3,640	4.58	2,641	4.21	754	4.17	1,501	4.46	1,083
Jul	4.25	4,578	4.46	3,246	4.16	1,006	4.01	1,656	4.36	1,116
Jun	4.17	4,910	4.34	3,632	4.11	1,108	3.98	2,009	4.17	1,437
May	4.15	3,503	4.36	2,545	4.01	647	3.78	1,466	4.10	985
Apr	4.12	4,072	4.32	2,955	3.98	991	3.81	1,713	4.12	1,166
Mar	3.92	5,766	4.04	4,291	3.81	1,266	3.73	2,178	3.93	1,588
Feb	4.04	4,239	4.15	3,038	3.90	745	3.86	1,586	4.02	1,032
Jan	4.06	4,386	4.14	3,318	3.83	1,114	3.91	1,792	4.02	1,291
2025 Dec	3.96	5,840	4.03	4,498	3.76	1,138	3.78	2,173	3.91	1,610
Nov	4.05	4,017	4.13	3,074	3.79	756	3.93	1,397	4.06	1,033
Oct	4.08	4,210	4.14	3,196	3.74	1,088	3.93	1,550	3.97	1,199
Sep	4.11	4,276	4.13	3,403	3.87	969	3.99	1,587	3.98	1,274
Aug	4.11	3,905	4.15	2,926	3.79	866	4.08	1,350	4.03	1,025
Jul	4.03	5,481	4.12	4,148	3.81	1,479	4.00	1,765	4.10	1,323
Jun	4.01	5,040	4.07	3,853	3.85	1,307	3.96	1,869	4.04	1,426
May	4.15	4,448	4.17	3,417	3.92	1,022	4.10	1,510	4.18	1,158
Apr	4.23	5,045	4.31	3,777	4.11	1,551	4.26	1,724	4.40	1,297
Mar	4.27	5,067	4.32	3,750	4.15	1,367	4.36	1,936	4.46	1,427
Feb	4.32	3,912	4.40	2,953	4.22	947	4.58	1,284	4.70	982
Jan	4.36	4,448	4.36	3,338	4.25	1,365	4.66	1,834	4.66	1,360
2024 Dec	4.22	5,673	4.31	4,053	4.38	1,433	4.72	1,993	4.77	1,482
Nov	4.37	3,925	4.39	3,002	4.38	900	4.91	1,283	5.04	942
Oct	4.37	4,543	4.44	3,430	4.47	1,226	4.86	1,598	4.93	1,226
Sep	4.65	3,804	4.74	2,827	4.76	1,024	5.24	1,504	5.28	1,122

DEUTSCHE BUNDESBANK EUROSYSTEM

	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
Reporting period [A]								
2026 Sep	4.84	867	5.14	584	4.48	1,535	4.59	1,055
Aug	4.72	743	4.93	580	4.43	1,396	4.51	978
Jul	4.63	963	4.81	773	4.26	1,959	4.34	1,357
Jun	4.62	989	4.71	826	4.13	1,912	4.27	1,369
May	4.57	703	4.75	575	4.34	1,334	4.38	985
Apr	4.66	705	4.85	573	4.22	1,654	4.27	1,216
Mar	3.95	1,335	4.12	1,003	4.10	2,253	4.11	1,700
Feb	4.38	819	4.63	608	4.04	1,834	4.04	1,398
Jan	4.40	829	4.55	705	4.04	1,765	4.05	1,322
2025 Dec	4.49	1,009	4.66	813	3.90	2,658	3.89	2,075
Nov	4.55	716	4.74	579	3.96	1,904	3.94	1,462
Oct	4.50	805	4.62	665	4.02	1,855	4.04	1,332
Sep	4.55	749	4.66	628	4.05	1,940	4.03	1,501
Aug	4.48	741	4.58	627	3.98	1,814	4.03	1,274
Jul	4.36	1,093	4.47	893	3.91	2,623	3.97	1,932
Jun	4.23	973	4.33	841	3.96	2,198	3.95	1,586
May	4.55	775	4.65	662	4.04	2,163	3.96	1,597
Apr	4.64	985	4.74	839	4.03	2,336	4.01	1,641
Mar	4.63	966	4.78	744	4.02	2,165	3.97	1,579
Feb	4.84	722	4.98	600	3.96	1,906	3.93	1,371
Jan	4.65	781	4.80	632	3.95	1,833	3.85	1,346
2024 Dec	4.32	1,385	4.75	851	3.72	2,295	3.69	1,720
Nov	4.65	726	4.72	592	3.91	1,916	3.84	1,468
Oct	4.44	1,073	4.77	785	3.91	1,872	3.83	1,419
Sep	4.81	696	5.09	517	4.02	1,604	4.07	1,188

DEUTSCHE BUNDESBANK EUROSYSTEM

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 [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]
	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 Sep	3.78	112,119	.	.	4.26	26,998
Aug	3.59	90,618	3.82	7,530	3.98	18,108
Jul	3.78	97,713	3.82	11,124	4.06	23,318
Jun	3.79	115,316	3.96	13,966	3.98	29,186
May	3.48	89,738	3.60	7,689	3.82	16,978
Apr	3.55	91,384	.	.	3.80	21,594
Mar	3.58	109,494	3.73	14,469	3.89	23,260
Feb	3.35	81,159	3.47	6,415	3.71	13,498
Jan	3.47	81,140	3.45	8,527	3.70	19,207
2025 Dec	3.48	125,593	3.61	16,179	3.57	33,286
Nov	3.34	95,355	3.53	10,044	3.65	20,025
Oct	3.37	101,776	3.49	10,754	3.69	26,982
Sep	3.33	110,335	3.58	13,903	3.60	29,968
Aug	3.23	87,286	3.49	9,483	3.53	22,418
Jul	3.36	106,962	3.50	12,486	3.56	30,765
Jun	3.49	113,947	3.66	13,402	3.67	33,641
May	3.49	92,181	3.49	9,430	3.79	22,094
Apr	3.66	100,242	3.69	11,244	3.90	27,781
Mar	3.77	116,480	3.81	13,622	4.08	30,729
Feb	4.13	74,593	3.72	7,522	4.22	20,143
Jan	4.24	77,873	3.87	9,796	4.24	25,014
2024 Dec	4.27	108,179	4.09	14,563	4.34	32,239
Nov	4.45	79,102	4.09	9,335	4.62	20,567
Oct	4.68	95,792	4.63	19,382	4.82	24,634
Sep	4.68	102,848	4.59	11,171	4.88	25,662

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	Sep	4.44	12,895	4.53	449	6.19	3,555	4.59	160	4.38	1,009	3.87	313
	Aug	4.33	11,109	4.61	418	5.94	2,095	4.36	141	4.28	927	3.80	257
	Jul	4.26	13,316	4.30	487	5.94	3,120	4.53	175	4.14	1,228	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

DEUTSCHE BUNDESBANK EUROSYSTEM

		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
Reporting period [A]													
2026	Sep	3.52	83,506	.	.	4.51	3,661	4.88	1,224	3.99	7,493	3.59	1,177
	Aug	3.34	68,171	3.79	5,178	3.85	2,599	4.34	428	3.96	5,717	3.44	1,108
	Jul	3.55	66,337	3.73	6,616	3.80	4,904	4.63	971	3.90	8,808	3.65	2,523
	Jun	3.60	80,048	3.97	9,187	3.91	6,563	4.32	1,501	3.81	10,403	3.57	2,253
	May	3.18	61,804	3.56	4,602	3.70	3,243	3.92	458	3.65	8,054	3.39	1,791
	Apr	3.32	62,955	.	.	3.77	3,993	4.22	995	3.67	7,803	3.43	1,725
	Mar	3.38	77,941	3.79	10,183	3.76	4,211	3.72	820	3.71	9,039	3.42	2,349
	Feb	3.06	56,568	3.41	3,944	3.44	3,137	3.90	527	3.63	5,607	3.20	1,115
	Jan	3.25	56,920	3.39	5,619	3.60	2,891	3.77	819	3.59	5,846	3.20	1,144
2025	Dec	3.25	87,390	3.55	10,688	3.62	8,447	3.88	2,381	3.77	11,194	3.42	1,981
	Nov	3.06	65,448	3.67	6,108	3.59	4,266	3.58	913	3.49	8,830	2.98	2,167
	Oct	3.11	72,060	3.52	6,923	3.64	4,401	3.69	1,168	3.50	7,711	3.03	1,702
	Sep	3.06	81,582	3.54	8,849	3.73	4,422	3.84	1,277	3.65	7,666	3.52	2,782
	Aug	2.97	63,605	3.45	5,781	3.69	3,329	3.92	1,364	3.56	6,056	3.06	1,434
	Jul	3.14	76,290	3.54	8,174	3.23	4,977	3.37	1,386	3.49	8,237	3.20	1,804
	Jun	3.27	81,528	3.60	8,401	3.88	6,136	4.28	2,152	3.51	8,292	3.14	1,915
	May	3.23	65,528	3.41	6,101	3.92	5,022	3.88	1,248	3.49	5,354	3.14	1,273
	Apr	3.46	70,351	3.74	6,626	3.82	5,617	3.68	1,852	3.58	7,406	3.29	1,741
	Mar	3.59	85,549	3.88	8,614	4.27	5,457	3.93	1,617	3.50	7,714	3.42	2,439
	Feb	4.08	49,183	3.81	5,067	3.69	4,723	3.47	558	3.42	5,457	3.11	1,021
	Jan	4.20	51,774	3.97	5,675	3.79	4,680	3.83	1,564	3.65	6,091	3.40	1,613
2024	Dec	4.26	73,362	4.38	8,580	3.77	6,644	4.33	2,131	3.27	10,226	2.98	2,775
	Nov	4.44	50,355	4.50	5,321	3.73	5,052	4.10	1,386	3.33	7,044	2.79	1,803
	Oct	4.68	67,518	4.79	15,034	4.16	4,689	5.02	1,453	3.60	6,715	3.31	1,962
	Sep	4.65	73,859	4.97	6,840	4.21	5,256	4.41	1,356	3.63	7,493	3.50	2,106

DEUTSCHE BUNDESBANK EUROSYSTEM

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	Sep	4.36	6,735	4.73	1,821	.	.	5.54	329	5.25	219	4.31	51	4.67	335
	Aug	4.27	6,269	4.70	1,260	.	.	5.36	289	5.00	175	4.15	46	4.77	336
	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
		of which: collateralised loans [15]													
2026	Sep	4.71	62	4.98	31	4.83	24	4.81	56	4.23	44	3.38	14	4.44	39
	Aug	4.79	51	5.41	44	4.83	19	4.46	56	4.03	39	3.60	16	4.72	36
	Jul	4.62	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
		Loans over € 0.25 million and up to € 1 million													
2026	Sep	4.39	3,759	4.75	581	.	.	4.41	217	4.12	505	4.15	234	4.50	778
	Aug	4.28	3,107	4.56	473	.	.	4.30	205	4.24	470	3.86	237	4.39	596
	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

DEUTSCHE BUNDESBANK EUROSYSTEM

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]
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
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
of which: collateralised loans [15]														
2026 Sep	4.42	309	4.72	47	4.58	31	4.22	49	3.90	155	3.74	100	4.06	143
Aug	4.47	251	4.49	72	4.29	31	4.02	35	4.07	127	3.24	75	4.40	127
Jul	4.25	313	4.30	92	5.42	23	4.04	71	3.67	210	3.33	67	3.97	164
Jun	4.12	314	4.51	115	3.97	34	3.97	66	3.92	163	3.57	86	3.91	182
May	4.18	245	4.58	74	4.18	27	3.91	65	3.58	164	3.29	68	3.97	125
Apr	4.13	278	4.04	97	3.60	30	3.33	74	3.55	209	3.68	72	3.78	156
Mar	3.93	342	4.22	98	3.74	36	3.65	75	3.52	189	3.13	130	3.77	188
Feb	4.01	254	3.83	61	3.64	32	3.66	56	3.73	145	3.31	88	3.86	117
Jan	3.95	340	3.92	70	3.52	34	3.73	56	3.62	152	3.64	67	3.73	207
2025 Dec	3.87	376	4.12	88	3.57	37	3.60	77	3.50	212	3.54	105	3.75	224
Nov	3.95	234	4.29	74	3.66	25	3.60	47	3.56	168	2.99	78	3.81	102
Oct	4.00	288	3.68	98	3.49	36	3.55	65	3.66	152	3.22	86	3.79	170
Sep	3.78	315	3.96	81	3.51	30	3.48	87	3.58	182	3.16	84	3.49	172
Aug	3.91	255	4.20	75	3.28	36	3.50	49	3.34	166	3.39	112	3.73	135
Jul	3.96	295	3.74	132	3.72	40	3.48	74	3.54	179	3.27	137	3.69	201
Jun	3.88	314	4.27	89	3.81	47	3.55	44	3.53	131	3.32	97	3.75	181
May	4.29	218	4.41	63	3.41	37	3.63	53	3.50	149	3.12	73	4.26	92
Apr	4.45	331	3.99	82	3.66	48	3.68	71	3.48	184	3.24	85	4.31	206
Mar	4.29	335	4.27	60	3.69	41	3.53	44	3.44	166	3.33	77	3.98	164
Feb	4.68	274	3.98	52	4.01	34	3.57	44	3.39	149	3.28	103	4.46	134
Jan	4.71	299	4.47	84	3.76	43	3.40	58	3.41	154	3.45	58	4.41	161
2024 Dec	4.80	342	4.25	103	3.85	41	3.58	47	3.39	176	2.84	116	4.54	213
Nov	4.99	255	4.95	56	4.18	31	3.47	50	3.51	133	2.78	106	4.73	121
Oct	5.02	304	4.86	87	3.81	51	3.63	59	3.53	148	3.07	73	4.75	174
Sep	5.37	277	4.95	47	4.16	42	3.85	38	3.67	181	3.22	91	4.93	109
Loans over € 1 million														
2026 Sep	3.41	72,206	4.27	11,300	4.32	1,802	4.70	1,859	4.05	4,955	3.86	2,537	4.30	25,917
Aug	3.28	61,165	3.85	7,006	3.81	1,205	3.89	1,394	4.02	3,817	3.85	1,900	3.98	16,766
Jul	3.49	58,543	4.02	7,794	3.88	2,010	3.74	2,893	3.96	6,421	3.74	2,387	4.04	19,690
Jun	3.52	62,115	3.86	17,933	3.83	3,425	4.01	3,138	3.86	6,166	3.73	4,236	4.01	30,741
May	3.11	52,636	3.63	9,167	3.83	1,194	3.63	2,049	3.76	5,343	3.44	2,711	3.72	15,830
Apr	3.27	55,835	3.67	7,120	3.68	1,439	3.82	2,554	3.65	5,759	3.73	2,044	3.68	19,248
Mar	3.29	66,161	3.89	11,780	3.68	1,754	3.83	2,457	3.77	5,358	3.62	3,681	3.87	28,693
Feb	3.00	50,606	3.59	5,962	3.35	1,938	3.58	1,200	3.63	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
of which: collateralised loans [15]														
2026 Sep	4.24	6,020	.	.	5.14	668	4.57	556	3.84	764	3.13	413	4.21	5,386
Aug	3.87	3,984	3.51	1,194	4.43	254	4.21	174	3.57	594	3.29	514	3.66	2,812
Jul	3.81	4,600	3.55	2,016	4.93	598	4.13	373	3.83	1,811	3.18	712	3.68	3,585
Jun	4.10	6,347	3.70	2,840	4.44	771	4.20	730	3.55	1,235	3.59	1,018	3.92	6,169
May	3.55	3,486	3.59	1,116	3.89	242	3.95	216	3.34	1,008	3.46	783	3.56	2,407

DEUTSCHE BUNDESBANK EUROSYSTEM

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]
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
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

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 October 2026 are expected to be published on **2 December 2026**.