I. Banks and other financial institutions

2. Deposits and loans in Germany
a) Loans of monetary financial institutions (excluding the Bundesbank) in Germany to the domestic private sector *

seasonally adjusted

Period	Total 1	of which: Financial corporations 1	of which: Insurance corporations and pensions funds	of which: Other financial intermediaries 1	Non-financial corporations	Breakdown by maturity: Up to 1 year	Breakdown by maturity: Over 1 and up to 5 years	Breakdown by maturity: Over 5 years	Households 2	Breakdown by use: Consumer credit	Breakdown by use: Loans for house purchases	Breakdown by use: Other loans
Outstanding amounts in € billion 3												
2025 Q2	3,463.4	215.7	4.0	211.7	1,179.3	178.8	186.0	814.6	2,068.4	200.8	1,616.3	251.3
Q3	3,478.0	212.7	3.5	209.2	1,186.2	180.5	185.4	820.3	2,079.1	202.2	1,626.3	250.6
Q4	3,499.1	221.7	3.6	218.1	1,187.5	179.1	182.4	826.1	2,089.8	203.8	1,636.8	249.3
2026 Q1	3,507.4	222.6	3.8	218.8	1,186.7	174.9	183.0	828.8	2,098.2	204.7	1,645.8	247.7
Q2 p	3,538.4	234.7	3.5	231.1	1,196.7	177.6	184.1	835.0	2,107.1	205.1	1,654.7	247.4
2025 June	3,463.4	215.7	4.0	211.7	1,179.3	178.8	186.0	814.6	2,068.4	200.8	1,616.3	251.3
July	3,466.6	213.2	3.6	209.7	1,181.1	178.1	187.0	816.1	2,072.3	201.4	1,619.8	251.1
Aug.	3,475.6	214.2	3.5	210.8	1,185.9	181.2	185.0	819.8	2,075.4	201.8	1,622.6	251.0
Sep.	3,478.0	212.7	3.5	209.2	1,186.2	180.5	185.4	820.3	2,079.1	202.2	1,626.3	250.6
Oct.	3,484.5	215.4	3.6	211.8	1,186.9	178.5	186.0	822.4	2,082.2	202.4	1,629.9	249.8
Nov.	3,504.2	227.7	3.5	224.3	1,191.2	180.8	186.5	823.9	2,085.2	202.6	1,633.1	249.5
Dec.	3,499.1	221.7	3.6	218.1	1,187.5	179.1	182.4	826.1	2,089.8	203.8	1,636.8	249.3
2026 Jan.	3,495.2	221.5	3.7	217.8	1,181.5	178.4	181.3	821.7	2,092.3	203.0	1,640.2	249.1
Feb.	3,500.0	219.0	3.5	215.5	1,184.9	177.7	181.6	825.7	2,096.1	203.2	1,644.0	248.9
Mar.	3,507.4	222.6	3.8	218.8	1,186.7	174.9	183.0	828.8	2,098.2	204.7	1,645.8	247.7
Apr.	3,516.7	227.0	3.8	223.2	1,188.8	173.2	183.6	832.0	2,100.8	204.1	1,649.0	247.8
May	3,522.0	226.1	3.4	222.6	1,192.2	176.5	183.3	832.3	2,103.8	204.4	1,652.8	246.5
June p	3,538.4	234.7	3.5	231.1	1,196.7	177.6	184.1	835.0	2,107.1	205.1	1,654.7	247.4
Transactions during period in € billion												
2025 Q2	9.2	3.6	0.4	3.2	− 3.6	− 3.1	− 3.9	3.3	9.2	1.1	9.0	− 1.0
Q3	12.2	− 2.6	− 0.5	− 2.1	4.6	0.3	− 2.4	6.7	10.3	0.8	10.3	− 0.8
Q4	15.7	7.3	0.0	7.3	− 2.5	− 3.3	− 4.7	5.5	11.0	1.8	10.6	− 1.5
2026 Q1	14.3	5.3	0.2	5.1	− 0.6	− 2.8	− 0.7	3.0	9.6	0.6	9.8	− 0.8
Q2 p	27.7	9.9	− 0.2	10.1	8.2	1.5	− 0.1	6.8	9.7	0.9	9.1	− 0.3
2025 June	4.7	2.5	0.1	2.4	− 0.2	0.3	0.1	− 0.6	2.4	0.6	2.2	− 0.4
July	1.6	− 2.7	− 0.4	− 2.3	0.7	− 1.3	0.3	1.7	3.6	0.2	3.6	− 0.3
Aug.	7.9	1.2	− 0.1	1.3	3.6	2.4	− 2.6	3.8	3.0	0.2	2.9	− 0.1
Sep.	2.8	− 1.1	− 0.0	− 1.1	0.2	− 0.8	− 0.1	1.1	3.6	0.3	3.8	− 0.5
Oct.	4.2	1.1	0.2	0.9	0.3	− 2.2	0.1	2.5	2.8	0.0	3.6	− 0.9
Nov.	18.9	12.2	− 0.3	12.5	3.2	1.2	0.2	1.8	3.4	0.6	3.2	− 0.4
Dec.	− 7.3	− 6.0	0.1	− 6.1	− 6.0	− 2.3	− 4.9	1.2	4.7	1.2	3.7	− 0.2
2026 Jan.	4.8	3.9	0.1	3.7	− 1.7	− 0.6	− 0.8	− 0.3	2.7	− 0.7	3.7	− 0.3
Feb.	3.5	− 2.6	− 0.3	− 2.3	2.6	1.3	− 0.6	1.9	3.5	0.1	3.8	− 0.4
Mar.	6.0	4.0	0.3	3.7	− 1.5	− 3.5	0.7	1.3	3.5	1.2	2.3	− 0.1
Apr.	6.9	2.0	0.0	2.0	1.5	− 2.1	0.6	3.0	3.4	− 0.1	3.3	0.2
May	5.3	− 0.9	− 0.4	− 0.5	3.4	2.7	− 0.6	1.4	2.8	0.2	3.9	− 1.3
June p	15.6	8.8	0.1	8.7	3.3	0.8	− 0.0	2.5	3.5	0.7	2.0	0.8
Period-to-period growth rates of transactions as a percentage 4												
2025 Q2	0.3	1.7	11.2	1.6	− 0.3	− 1.7	− 2.0	0.4	0.4	0.6	0.6	− 0.4
Q3	0.4	− 1.2	− 12.5	− 1.0	0.4	0.2	− 1.3	0.8	0.5	0.4	0.6	− 0.3
Q4	0.5	3.4	0.2	3.5	− 0.2	− 1.8	− 2.5	0.7	0.5	0.9	0.7	− 0.6
2026 Q1	0.4	2.4	4.6	2.4	− 0.0	− 1.6	− 0.4	0.4	0.5	0.3	0.6	− 0.3
Q2 p	0.8	4.4	− 6.4	4.6	0.7	0.8	− 0.0	0.8	0.5	0.4	0.6	− 0.1
2025 June	0.1	1.2	3.2	1.1	− 0.0	0.2	0.1	− 0.1	0.1	0.3	0.1	− 0.1
July	0.0	− 1.3	− 11.0	− 1.1	0.1	− 0.7	0.2	0.2	0.2	0.1	0.2	− 0.1
Aug.	0.2	0.6	− 1.5	0.6	0.3	1.3	− 1.4	0.5	0.1	0.1	0.2	− 0.0
Sep.	0.1	− 0.5	− 0.1	− 0.5	0.0	− 0.5	− 0.1	0.1	0.2	0.2	0.2	− 0.2
Oct.	0.1	0.5	4.6	0.5	0.0	− 1.2	0.0	0.3	0.1	0.0	0.2	− 0.3
Nov.	0.5	5.7	− 7.5	5.9	0.3	0.7	0.1	0.2	0.2	0.3	0.2	− 0.1
Dec.	− 0.2	− 2.6	3.4	− 2.7	− 0.5	− 1.3	− 2.6	0.1	0.2	0.6	0.2	− 0.1
2026 Jan.	0.1	1.7	3.6	1.7	− 0.1	− 0.4	− 0.5	− 0.0	0.1	− 0.4	0.2	− 0.1
Feb.	0.1	− 1.2	− 6.9	− 1.1	0.2	0.7	− 0.3	0.2	0.2	0.0	0.2	− 0.2
Mar.	0.2	1.8	8.5	1.7	− 0.1	− 1.9	0.4	0.2	0.2	0.6	0.1	− 0.0
Apr.	0.2	0.9	1.1	0.9	0.1	− 1.2	0.3	0.4	0.2	− 0.0	0.2	0.1
May	0.2	− 0.4	− 10.3	− 0.2	0.3	1.6	− 0.4	0.2	0.1	0.1	0.2	− 0.5
June p	0.4	3.9	3.2	3.9	0.3	0.5	− 0.0	0.3	0.2	0.3	0.1	0.3

Source of the unadjusted figures for transactions and growth rates: European Central Bank; provisional. * Adjusted for loan sales and securitisations. Adjustment method based on extended data collected according to Regulation ECB/2021/2. **1** Excluding reverse repos with central counterparties. **2** Including non-profit institutions serving households. **3** Outstanding amount at the end of the quarter and month, respectively. **4** Figures calculated on the basis of indices with five decimal places.

I. Banks and other financial institutions

2. Deposits and Loans in Germany
b) Deposits held with monetary financial institutions (excluding the Bundesbank) in Germany by domestic non-banks

seasonally adjusted

Period	Total (R)	of which:					Breakdown of short-term deposits by domestic sector: 1				
			With an agreed maturity of		Redeemable at notice of						
		Overnight	Up to 2 years (R)	Over 2 years	Up to 3 months	Over 3 months	Insurance corporations and pension funds (R)	Other financial inter-mediaries	Non-financial corpor-ations	House-holds 2	General govern-ment 3
	Outstanding amounts in € billion 4										
2025 Q2	4,364.5	2,674.4	759.3	533.0	336.4	61.4	39.4	180.0	772.9	2,586.5	191.4
Q3	4,377.9	2,708.8	739.2	536.0	332.5	61.5	39.3	171.1	786.4	2,603.6	180.2
Q4	4,449.8	2,753.3	766.5	541.0	329.0	59.9	38.1	183.4	802.7	2,628.4	196.4
2026 Q1	4,470.4	2,776.9	764.9	543.1	324.3	61.3	40.2	189.7	801.5	2,642.6	192.0
Q2 p	4,507.1	2,785.9	792.1	547.2	317.6	64.4	40.2	188.8	817.7	2,651.0	197.8
2025 June	4,364.5	2,674.4	759.3	533.0	336.4	61.4	39.4	180.0	772.9	2,586.5	191.4
July	4,370.8	2,687.8	751.8	534.0	335.1	62.1	39.2	179.5	781.6	2,589.1	185.2
Aug.	4,376.9	2,696.6	750.3	534.0	334.3	61.7	37.5	177.0	780.3	2,597.4	189.0
Sep.	4,377.9	2,708.8	739.2	536.0	332.5	61.5	39.3	171.1	786.4	2,603.6	180.2
Oct.	4,401.0	2,717.6	755.2	536.2	331.1	60.7	37.8	176.3	794.3	2,609.6	186.0
Nov.	4,436.6	2,742.7	764.8	538.7	330.3	60.1	37.2	189.5	794.5	2,622.3	194.4
Dec.	4,449.8	2,753.3	766.5	541.0	329.0	59.9	38.1	183.4	802.7	2,628.4	196.4
2026 Jan.	4,455.3	2,759.7	765.4	541.9	327.8	60.4	37.2	189.5	794.9	2,635.3	196.0
Feb.	4,469.4	2,765.6	773.8	542.6	326.4	61.1	39.5	185.2	795.6	2,639.2	206.3
Mar.	4,470.4	2,776.9	764.9	543.1	324.3	61.3	40.2	189.7	801.5	2,642.6	192.0
Apr.	4,470.3	2,775.8	767.2	544.0	322.0	61.3	40.9	187.8	796.7	2,640.0	199.7
May	4,478.3	2,775.8	772.6	546.7	320.0	63.2	38.5	191.5	794.9	2,643.6	199.9
June p	4,507.1	2,785.9	792.1	547.2	317.6	64.4	40.2	188.8	817.7	2,651.0	197.8
	Transactions during period in € billion										
2025 Q2	32.7	48.7	− 17.3	2.5	− 4.0	2.8	3.0	9.5	1.8	11.2	1.9
Q3	13.7	34.7	− 20.1	2.9	− 4.0	0.1	− 0.1	− 8.8	13.6	17.1	− 11.2
Q4	65.4	52.5	15.4	2.6	− 3.4	− 1.6	− 1.0	8.0	17.7	24.2	15.6
2026 Q1	18.4	20.8	− 1.1	2.1	− 4.6	1.3	2.1	3.6	1.8	12.4	− 4.8
Q2 p	36.2	8.8	26.9	4.1	− 6.7	3.0	0.0	− 1.1	16.0	8.4	5.7
2025 June	12.7	13.1	− 1.5	0.7	− 1.2	1.7	1.4	3.2	− 4.5	0.2	10.0
July	5.3	12.8	− 7.8	0.9	− 1.3	0.7	− 0.1	− 0.8	8.3	2.5	− 6.2
Aug.	7.0	9.4	− 1.2	0.1	− 0.8	− 0.4	− 1.7	− 2.2	− 0.9	8.4	3.8
Sep.	1.3	12.4	− 11.1	2.0	− 1.8	− 0.1	1.7	− 5.8	6.2	6.2	− 8.8
Oct.	18.8	16.2	4.5	0.2	− 1.3	− 0.8	− 1.3	0.8	8.6	5.9	5.4
Nov.	35.7	25.1	9.6	2.4	− 0.9	− 0.6	− 0.7	13.2	0.2	12.7	8.4
Dec.	10.9	11.1	1.2	− 0.0	− 1.2	− 0.2	0.9	− 6.0	8.8	5.6	1.8
2026 Jan.	4.9	4.8	− 0.2	1.0	− 1.1	0.3	− 0.8	3.8	− 2.8	4.1	− 0.7
Feb.	13.7	5.6	8.3	0.6	− 1.5	0.7	2.3	− 4.4	0.6	3.7	10.3
Mar.	− 0.2	10.4	− 9.2	0.5	− 2.1	0.3	0.7	4.2	4.0	4.6	− 14.4
Apr.	0.7	− 0.4	2.5	0.9	− 2.3	− 0.0	0.7	− 1.7	− 4.5	− 2.4	7.7
May	7.8	− 0.2	5.4	2.7	− 2.0	1.9	− 2.3	3.6	− 1.8	3.6	0.0
June p	27.8	9.5	19.0	0.5	− 2.4	1.2	1.7	− 3.0	22.3	7.2	− 2.0
	Period-to-period growth rates of transactions as a percentage 5										
2025 Q2	0.8	1.9	− 2.2	0.5	− 1.2	4.8	8.1	5.5	0.2	0.4	1.0
Q3	0.3	1.3	− 2.6	0.6	− 1.2	0.2	− 0.2	− 4.9	1.8	0.7	− 5.9
Q4	1.5	1.9	2.1	0.5	− 1.0	− 2.6	− 2.7	4.6	2.2	0.9	8.6
2026 Q1	0.4	0.8	− 0.1	0.4	− 1.4	2.1	5.6	2.0	0.2	0.5	− 2.4
Q2 p	0.8	0.3	3.5	0.8	− 2.1	4.9	0.0	− 0.6	2.0	0.3	3.0
2025 June	0.3	0.5	− 0.2	0.1	− 0.4	2.9	3.6	1.8	− 0.6	0.0	5.5
July	0.1	0.5	− 1.0	0.2	− 0.4	1.2	− 0.3	− 0.4	1.1	0.1	− 3.2
Aug.	0.2	0.4	− 0.2	0.0	− 0.2	− 0.7	− 4.3	− 1.2	− 0.1	0.3	2.1
Sep.	0.0	0.5	− 1.5	0.4	− 0.6	− 0.2	4.7	− 3.3	0.8	0.2	− 4.7
Oct.	0.4	0.6	0.6	0.0	− 0.4	− 1.4	− 3.3	0.5	1.1	0.2	3.0
Nov.	0.8	0.9	1.3	0.5	− 0.3	− 1.0	− 1.8	7.5	0.0	0.5	4.5
Dec.	0.2	0.4	0.2	− 0.0	− 0.4	− 0.3	2.5	− 3.2	1.1	0.2	0.9
2026 Jan.	0.1	0.2	− 0.0	0.2	− 0.3	0.5	− 2.1	2.1	− 0.3	0.2	− 0.4
Feb.	0.3	0.2	1.1	0.1	− 0.4	1.1	6.1	− 2.3	0.1	0.1	5.2
Mar.	− 0.0	0.4	− 1.2	0.1	− 0.6	0.4	1.7	2.3	0.5	0.2	− 7.0
Apr.	0.0	− 0.0	0.3	0.2	− 0.7	− 0.1	1.6	− 0.9	− 0.6	− 0.1	4.0
May	0.2	− 0.0	0.7	0.5	− 0.6	3.1	− 5.7	1.9	− 0.2	0.1	0.0
June p	0.6	0.3	2.5	0.1	− 0.7	1.9	4.3	− 1.6	2.8	0.3	− 1.0

Source of the unadjusted figures for transactions and growth rates: European Central Bank; provisional. **1** Short-term deposits include overnight deposits, deposits with an agreed maturity of up to 2 years and deposits redeemable at notice of up to 3 months. **2** Including non-profit institutions serving households. **3** Excluding central government. **4** Outstanding amount at the end of the quarter and month, respectively. **5** Figures calculated on the basis of indices with five decimal places.