

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 | of which: | | | | | | | | | | | |
|--|-----------|--------------------------|---|----------------------------------|----------------------------|------------------------|--------------------------|--------------|--------------|-------------------|---------------------------|-------------|
| | Total 1 | Financial corporations 1 | of which: | | Non-financial corporations | Breakdown by maturity: | | | Households 2 | Breakdown by use: | | |
| | | | Insurance corporations and pensions funds | Other financial intermediaries 1 | | Up to 1 year | Over 1 and up to 5 years | Over 5 years | | Consumer credit | Loans for house purchases | Other loans |
| Outstanding amounts in € billion 3 | | | | | | | | | | | | |
| 2025 Q1 | 3,450.3 | 212.6 | 3.6 | 209.0 | 1,178.8 | 179.3 | 188.4 | 811.1 | 2,059.0 | 197.7 | 1,607.4 | 253.9 |
| 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 P | 3,507.1 | 222.5 | 3.8 | 218.7 | 1,186.4 | 174.6 | 183.0 | 828.8 | 2,098.2 | 204.7 | 1,645.8 | 247.7 |
| 2025 Mar. | 3,450.3 | 212.6 | 3.6 | 209.0 | 1,178.8 | 179.3 | 188.4 | 811.1 | 2,059.0 | 197.7 | 1,607.4 | 253.9 |
| Apr. | 3,454.4 | 213.2 | 4.0 | 209.2 | 1,178.6 | 179.4 | 186.1 | 813.2 | 2,062.6 | 198.3 | 1,610.8 | 253.5 |
| May | 3,457.4 | 213.4 | 3.9 | 209.5 | 1,178.1 | 177.6 | 185.6 | 815.0 | 2,065.9 | 198.4 | 1,614.2 | 253.3 |
| 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. P | 3,507.1 | 222.5 | 3.8 | 218.7 | 1,186.4 | 174.6 | 183.0 | 828.8 | 2,098.2 | 204.7 | 1,645.8 | 247.7 |
| Transactions during period in € billion | | | | | | | | | | | | |
| 2025 Q1 | 7.7 | -1.8 | 0.1 | -1.9 | -0.0 | -3.6 | -2.0 | 5.6 | 9.5 | 0.5 | 9.8 | -0.8 |
| 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 P | 14.5 | 5.2 | 0.2 | 5.1 | -0.3 | -2.6 | -0.7 | 3.0 | 9.6 | 0.6 | 9.8 | -0.8 |
| 2025 Mar. | -0.7 | -1.8 | -0.1 | -1.7 | -1.0 | -1.6 | -0.7 | 1.3 | 2.2 | -0.1 | 2.5 | -0.2 |
| Apr. | 3.3 | 1.3 | 0.4 | 0.9 | -1.6 | -0.5 | -3.1 | 2.0 | 3.6 | 0.5 | 3.5 | -0.4 |
| May | 1.3 | -0.1 | -0.1 | -0.0 | -1.7 | -2.8 | -0.9 | 1.9 | 3.1 | 0.0 | 3.3 | -0.2 |
| 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. P | 6.2 | 3.9 | 0.3 | 3.6 | -1.2 | -3.2 | 0.7 | 1.3 | 3.5 | 1.2 | 2.3 | -0.1 |
| Period-to-period growth rates of transactions as a percentage 4 | | | | | | | | | | | | |
| 2025 Q1 | 0.2 | -0.8 | 3.7 | -0.9 | -0.0 | -2.0 | -1.1 | 0.7 | 0.5 | 0.3 | 0.6 | -0.3 |
| 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 P | 0.4 | 2.4 | 4.6 | 2.3 | -0.0 | -1.5 | -0.4 | 0.4 | 0.5 | 0.3 | 0.6 | -0.3 |
| 2025 Mar. | -0.0 | -0.8 | -3.3 | -0.8 | -0.1 | -0.9 | -0.4 | 0.2 | 0.1 | -0.1 | 0.2 | -0.1 |
| Apr. | 0.1 | 0.6 | 10.8 | 0.4 | -0.1 | -0.3 | -1.6 | 0.3 | 0.2 | 0.2 | 0.2 | -0.1 |
| May | 0.0 | -0.1 | -2.7 | -0.0 | -0.1 | -1.6 | -0.5 | 0.2 | 0.2 | 0.0 | 0.2 | -0.1 |
| 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. P | 0.2 | 1.8 | 8.5 | 1.7 | -0.1 | -1.8 | 0.4 | 0.2 | 0.2 | 0.6 | 0.1 | -0.0 |

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 | of which: | | | | | Breakdown of short-term deposits by domestic sector: 1 | | | | | |
|--|-----------|-----------|----------------------------|--------------|-------------------------|--|--|--------------------------------|----------------------------|--------------|----------------------|
| | Total | Overnight | With an agreed maturity of | | Redeemable at notice of | | Insurance corporations and pension funds | Other financial intermediaries | Non-financial corporations | Households 2 | General government 3 |
| | | | Up to 2 years | Over 2 years | Up to 3 months | Over 3 months | | | | | |
| Outstanding amounts in € billion 4 | | | | | | | | | | | |
| 2025 Q1 | 4,335.4 | 2,628.3 | 777.6 | 530.5 | 340.4 | 58.6 | 36.6 | 171.6 | 772.8 | 2,575.8 | 189.5 |
| Q2 | 4,364.6 | 2,674.4 | 759.4 | 533.0 | 336.4 | 61.4 | 39.5 | 180.0 | 772.9 | 2,586.5 | 191.4 |
| Q3 | 4,377.8 | 2,708.8 | 739.1 | 536.0 | 332.5 | 61.5 | 39.2 | 171.1 | 786.4 | 2,603.6 | 180.2 |
| Q4 | 4,449.5 | 2,753.3 | 766.2 | 541.0 | 329.0 | 59.9 | 37.7 | 183.4 | 802.7 | 2,628.4 | 196.4 |
| 2026 Q1 P | 4,471.5 | 2,777.7 | 765.1 | 543.1 | 324.3 | 61.3 | 40.5 | 190.5 | 801.5 | 2,642.6 | 192.0 |
| 2025 Mar. | 4,335.4 | 2,628.3 | 777.6 | 530.5 | 340.4 | 58.6 | 36.6 | 171.6 | 772.8 | 2,575.8 | 189.5 |
| Apr. | 4,362.9 | 2,660.4 | 773.4 | 531.1 | 339.0 | 58.9 | 37.9 | 185.0 | 780.0 | 2,585.3 | 184.6 |
| May | 4,353.4 | 2,662.3 | 761.3 | 532.4 | 337.6 | 59.7 | 38.1 | 177.1 | 778.2 | 2,586.5 | 181.4 |
| June | 4,364.6 | 2,674.4 | 759.4 | 533.0 | 336.4 | 61.4 | 39.5 | 180.0 | 772.9 | 2,586.5 | 191.4 |
| July | 4,370.8 | 2,687.8 | 751.8 | 534.0 | 335.1 | 62.1 | 39.3 | 179.5 | 781.6 | 2,589.1 | 185.2 |
| Aug. | 4,376.8 | 2,696.6 | 750.2 | 534.0 | 334.3 | 61.7 | 37.4 | 177.0 | 780.3 | 2,597.4 | 189.0 |
| Sep. | 4,377.8 | 2,708.8 | 739.1 | 536.0 | 332.5 | 61.5 | 39.2 | 171.1 | 786.4 | 2,603.6 | 180.2 |
| Oct. | 4,400.8 | 2,717.6 | 755.1 | 536.2 | 331.1 | 60.7 | 37.7 | 176.3 | 794.3 | 2,609.6 | 186.0 |
| Nov. | 4,436.4 | 2,742.7 | 764.6 | 538.7 | 330.3 | 60.1 | 37.0 | 189.5 | 794.5 | 2,622.3 | 194.4 |
| Dec. | 4,449.5 | 2,753.3 | 766.2 | 541.0 | 329.0 | 59.9 | 37.7 | 183.4 | 802.7 | 2,628.4 | 196.4 |
| 2026 Jan. | 4,455.4 | 2,759.7 | 765.6 | 541.9 | 327.8 | 60.4 | 37.4 | 189.5 | 794.9 | 2,635.3 | 196.0 |
| Feb. | 4,469.6 | 2,765.6 | 774.0 | 542.6 | 326.4 | 61.1 | 39.7 | 185.2 | 795.6 | 2,639.2 | 206.3 |
| Mar. P | 4,471.5 | 2,777.7 | 765.1 | 543.1 | 324.3 | 61.3 | 40.5 | 190.5 | 801.5 | 2,642.6 | 192.0 |
| Transactions during period in € billion | | | | | | | | | | | |
| 2025 Q1 | 1.5 | 26.2 | -22.5 | 3.5 | -5.5 | -0.1 | -3.8 | 3.3 | -9.4 | 12.0 | -3.9 |
| Q2 | 32.7 | 48.7 | -17.3 | 2.5 | -4.0 | 2.8 | 2.9 | 9.5 | 1.8 | 11.2 | 1.9 |
| Q3 | 13.5 | 34.7 | -20.3 | 2.9 | -4.0 | 0.1 | -0.3 | -8.8 | 13.6 | 17.1 | -11.2 |
| Q4 | 65.2 | 52.5 | 15.1 | 2.6 | -3.4 | -1.6 | -1.3 | 8.0 | 17.7 | 24.2 | 15.6 |
| 2026 Q1 P | 19.8 | 21.6 | -0.6 | 2.1 | -4.6 | 1.3 | 2.7 | 4.4 | 1.8 | 12.4 | -4.8 |
| 2025 Mar. | -1.1 | 8.0 | -9.7 | 2.6 | -1.8 | -0.1 | -1.7 | 2.0 | -7.6 | 2.4 | 1.3 |
| Apr. | 29.6 | 33.8 | -3.7 | 0.6 | -1.4 | 0.3 | 1.3 | 14.2 | 8.2 | 9.8 | -4.9 |
| May | -9.7 | 1.8 | -12.2 | 1.3 | -1.4 | 0.8 | 0.2 | -8.0 | -1.9 | 1.2 | -3.3 |
| June | 12.8 | 13.1 | -1.4 | 0.7 | -1.2 | 1.7 | 1.4 | 3.2 | -4.5 | 0.2 | 10.0 |
| July | 5.2 | 12.8 | -7.9 | 0.9 | -1.3 | 0.7 | -0.2 | -0.8 | 8.3 | 2.5 | -6.2 |
| Aug. | 6.9 | 9.4 | -1.3 | 0.1 | -0.8 | -0.4 | -1.8 | -2.2 | -0.9 | 8.4 | 3.8 |
| Sep. | 1.4 | 12.4 | -11.0 | 2.0 | -1.8 | -0.1 | 1.8 | -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. | 35.6 | 25.1 | 9.5 | 2.4 | -0.9 | -0.6 | -0.8 | 13.2 | 0.2 | 12.7 | 8.4 |
| Dec. | 10.8 | 11.1 | 1.1 | -0.0 | -1.2 | -0.2 | 0.8 | -6.0 | 8.8 | 5.6 | 1.8 |
| 2026 Jan. | 5.4 | 4.8 | 0.3 | 1.0 | -1.1 | 0.3 | -0.3 | 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. P | 0.6 | 11.2 | -9.2 | 0.5 | -2.1 | 0.3 | 0.7 | 5.0 | 4.0 | 4.6 | -14.3 |
| Period-to-period growth rates of transactions as a percentage 5 | | | | | | | | | | | |
| 2025 Q1 | 0.0 | 1.0 | -2.8 | 0.7 | -1.6 | -0.2 | -9.4 | 2.0 | -1.2 | 0.5 | -2.0 |
| Q2 | 0.8 | 1.9 | -2.2 | 0.5 | -1.2 | 4.8 | 8.0 | 5.5 | 0.2 | 0.4 | 1.0 |
| Q3 | 0.3 | 1.3 | -2.7 | 0.6 | -1.2 | 0.2 | -0.7 | -4.9 | 1.8 | 0.7 | -5.9 |
| Q4 | 1.5 | 1.9 | 2.0 | 0.5 | -1.0 | -2.6 | -3.3 | 4.6 | 2.2 | 0.9 | 8.6 |
| 2026 Q1 P | 0.4 | 0.8 | -0.1 | 0.4 | -1.4 | 2.1 | 7.1 | 2.4 | 0.2 | 0.5 | -2.4 |
| 2025 Mar. | -0.0 | 0.3 | -1.2 | 0.5 | -0.5 | -0.1 | -4.4 | 1.2 | -1.0 | 0.1 | 0.7 |
| Apr. | 0.7 | 1.3 | -0.5 | 0.1 | -0.4 | 0.5 | 3.6 | 8.3 | 1.1 | 0.4 | -2.6 |
| May | -0.2 | 0.1 | -1.6 | 0.2 | -0.4 | 1.4 | 0.5 | -4.3 | -0.2 | 0.0 | -1.8 |
| June | 0.3 | 0.5 | -0.2 | 0.1 | -0.4 | 2.9 | 3.8 | 1.8 | -0.6 | 0.0 | 5.5 |
| July | 0.1 | 0.5 | -1.0 | 0.2 | -0.4 | 1.2 | -0.6 | -0.4 | 1.1 | 0.1 | -3.2 |
| Aug. | 0.2 | 0.4 | -0.2 | 0.0 | -0.2 | -0.7 | -4.6 | -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 | -3.4 | 0.5 | 1.1 | 0.2 | 3.0 |
| Nov. | 0.8 | 0.9 | 1.3 | 0.5 | -0.3 | -1.0 | -2.0 | 7.5 | 0.0 | 0.5 | 4.5 |
| Dec. | 0.2 | 0.4 | 0.1 | -0.0 | -0.4 | -0.3 | 2.2 | -3.2 | 1.1 | 0.2 | 0.9 |
| 2026 Jan. | 0.1 | 0.2 | 0.0 | 0.2 | -0.3 | 0.5 | -0.9 | 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. P | 0.0 | 0.4 | -1.2 | 0.1 | -0.6 | 0.4 | 1.8 | 2.7 | 0.5 | 0.2 | -7.0 |

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.