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:		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 Q3	3,477.9	213.6	3.5	210.1	1,185.1	179.8	185.0	820.3	2,079.2	202.2	1,626.5	250.5
Q4	3,499.4	221.7	3.6	218.2	1,187.8	179.1	182.7	826.0	2,089.8	203.7	1,636.8	249.3
2026 Q1	3,508.6	222.7	3.7	219.0	1,187.7	175.6	183.2	829.0	2,098.1	204.6	1,645.8	247.7
Q2	3,536.6	233.1	3.6	229.6	1,196.5	177.7	183.9	834.9	2,106.9	205.0	1,654.7	247.2
Q3	3,546.2	222.9	3.7	219.2	1,204.7	183.1	184.3	837.3	2,118.5	206.1	1,663.2	249.2
2025 Oct.	3,485.0	216.6	3.6	212.9	1,186.1	178.3	185.5	822.3	2,082.4	202.5	1,630.0	249.9
Nov.	3,501.5	225.2	3.5	221.7	1,190.8	180.7	186.5	823.7	2,085.5	202.6	1,633.3	249.6
Dec.	3,499.4	221.7	3.6	218.2	1,187.8	179.1	182.7	826.0	2,089.8	203.7	1,636.8	249.3
2026 Jan.	3,495.7	220.9	3.7	217.2	1,182.5	178.7	181.8	822.0	2,092.3	203.0	1,640.1	249.1
Feb.	3,501.3	219.8	3.5	216.3	1,185.4	177.5	182.0	825.9	2,096.1	203.3	1,643.7	249.0
Mar.	3,508.6	222.7	3.7	219.0	1,187.7	175.6	183.2	829.0	2,098.1	204.6	1,645.8	247.7
Apr.	3,517.8	227.2	3.8	223.4	1,189.9	174.4	183.5	832.0	2,100.7	204.1	1,648.9	247.7
May	3,523.5	227.4	3.5	224.0	1,192.4	176.8	183.2	832.4	2,103.6	204.5	1,652.5	246.6
June	3,536.6	233.1	3.6	229.6	1,196.5	177.7	183.9	834.9	2,106.9	205.0	1,654.7	247.2
July	3,542.1	235.4	5.7	229.7	1,196.5	177.9	182.4	836.2	2,110.3	205.5	1,658.0	246.8
Aug.	3,547.8	235.9	3.6	232.3	1,199.3	179.2	182.5	837.6	2,112.6	206.0	1,660.3	246.4
Sep.	3,546.2	222.9	3.7	219.2	1,204.7	183.1	184.3	837.3	2,118.5	206.1	1,663.2	249.2
Oct. p	3,557.5	230.1	3.6	226.5	1,208.6	183.4	183.7	841.4	2,118.8	206.7	1,664.2	247.9
	Transactions during period in € billion											
2025 Q3	13.7	− 0.8	− 0.5	− 0.3	4.1	− 0.1	− 2.5	6.8	10.4	0.8	10.5	− 0.8
Q4	16.3	6.5	− 0.0	6.5	− 1.2	− 2.5	− 4.0	5.3	11.0	1.8	10.5	− 1.3
2026 Q1	15.1	5.4	0.1	5.3	0.2	− 2.1	− 0.9	3.3	9.5	0.5	9.8	− 0.8
Q2	24.4	8.1	− 0.1	8.2	6.9	0.9	− 0.5	6.5	9.4	0.8	9.2	− 0.5
Q3	13.9	2.3	0.1	2.2	1.7	0.9	− 2.1	2.9	9.9	0.3	9.9	− 0.2
2025 Oct.	4.9	1.4	0.1	1.2	0.6	− 1.6	− 0.1	2.3	3.0	0.1	3.5	− 0.7
Nov.	15.7	8.6	− 0.2	8.8	3.6	1.2	0.6	1.8	3.5	0.5	3.4	− 0.3
Dec.	− 4.3	− 3.5	0.1	− 3.6	− 5.3	− 2.0	− 4.5	1.3	4.5	1.1	3.6	− 0.3
2026 Jan.	4.9	3.3	0.1	3.2	− 1.0	− 0.4	− 0.7	0.1	2.6	− 0.6	3.6	− 0.3
Feb.	4.4	− 1.1	− 0.2	− 0.9	2.1	0.9	− 0.6	1.8	3.4	0.1	3.7	− 0.4
Mar.	5.9	3.3	0.2	3.1	− 0.8	− 2.6	0.4	1.4	3.4	1.0	2.6	− 0.2
Apr.	6.8	2.0	0.1	1.9	1.4	− 1.7	0.4	2.7	3.3	0.1	3.2	0.0
May	5.7	0.3	− 0.3	0.6	2.7	1.9	− 0.7	1.4	2.7	0.3	3.6	− 1.1
June	12.0	5.8	0.1	5.7	2.8	0.6	− 0.2	2.4	3.3	0.5	2.3	0.6
July	4.7	2.1	2.1	0.0	− 0.6	− 0.7	− 1.9	2.1	3.1	0.3	3.3	− 0.4
Aug.	3.3	0.5	− 2.0	2.5	0.6	− 0.5	− 0.3	1.4	2.2	0.2	2.4	− 0.4
Sep.	6.0	− 0.3	0.1	− 0.4	1.7	2.1	0.1	− 0.6	4.6	− 0.2	4.2	0.5
Oct. p	3.3	1.1	− 0.1	1.2	0.4	− 1.3	− 1.0	2.7	1.7	0.1	2.5	− 0.8
	Period-to-period growth rates of transactions as a percentage [4]											
2025 Q3	0.4	− 0.4	− 12.9	− 0.2	0.4	− 0.0	− 1.4	0.8	0.5	0.4	0.6	− 0.3
Q4	0.5	3.0	− 0.3	3.1	− 0.1	− 1.4	− 2.1	0.7	0.5	0.9	0.6	− 0.5
2026 Q1	0.4	2.5	2.8	2.5	0.0	− 1.2	− 0.5	0.4	0.5	0.3	0.6	− 0.3
Q2	0.7	3.6	− 3.7	3.7	0.6	0.5	− 0.2	0.8	0.4	0.4	0.6	− 0.2
Q3	0.4	1.0	3.5	1.0	0.1	0.5	− 1.1	0.3	0.5	0.1	0.6	− 0.1
2025 Oct.	0.1	0.6	3.4	0.6	0.0	− 0.9	− 0.0	0.3	0.1	0.1	0.2	− 0.3
Nov.	0.4	4.0	− 5.9	4.1	0.3	0.7	0.3	0.2	0.2	0.2	0.2	− 0.1
Dec.	− 0.1	− 1.5	2.5	− 1.6	− 0.4	− 1.1	− 2.4	0.2	0.2	0.6	0.2	− 0.1
2026 Jan.	0.1	1.5	3.0	1.5	− 0.1	− 0.2	− 0.4	0.0	0.1	− 0.3	0.2	− 0.1
Feb.	0.1	− 0.5	− 5.2	− 0.4	0.2	0.5	− 0.4	0.2	0.2	0.1	0.2	− 0.1
Mar.	0.2	1.5	5.3	1.4	− 0.1	− 1.5	0.2	0.2	0.2	0.5	0.2	− 0.1
Apr.	0.2	0.9	2.2	0.9	0.1	− 1.0	0.2	0.3	0.2	0.0	0.2	0.0
May	0.2	0.1	− 8.3	0.3	0.2	1.1	− 0.4	0.2	0.1	0.1	0.2	− 0.5
June	0.3	2.5	2.7	2.5	0.2	0.4	− 0.1	0.3	0.2	0.2	0.1	0.2
July	0.1	0.9	59.1	0.0	− 0.0	− 0.4	− 1.1	0.2	0.1	0.1	0.2	− 0.2
Aug.	0.1	0.2	− 36.1	1.1	0.0	− 0.3	− 0.1	0.2	0.1	0.1	0.1	− 0.1
Sep.	0.2	− 0.1	1.8	− 0.2	0.1	1.2	0.1	− 0.1	0.2	− 0.1	0.3	0.2
Oct. p	0.1	0.5	− 2.7	0.6	0.0	− 0.7	− 0.5	0.3	0.1	0.0	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.