

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.