

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

Deposits and loans - Outstanding amounts °

		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
		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
End of month A									
2026	Feb	1.87	403,340	1.27	274,368	1.91	203,292	2.25	19,444
	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
	Aug	3.07	445,355	1.14	246,009	3.40	209,286	1.96	21,125
	Jul	3.09	441,266	1.14	245,316	3.44	203,485	1.91	21,085
	Jun	3.09	433,321	1.13	244,777	3.42	200,180	1.84	21,079
	May	3.09	424,087	1.12	244,423	3.50	211,340	1.75	20,827
	Apr	3.08	414,278	1.11	243,548	3.54	213,659	1.62	20,719
	Mar	3.06	400,182	1.09	242,659	3.56	212,882	1.56	20,688
	Feb	3.04	385,969	1.08	241,610	3.54	205,657	1.48	20,732

		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	Feb	4.24	3,403	3.91	20,991	2.26	1,622,601	8.85	47,299	5.88	78,080	4.74	325,446
	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
	Aug	5.43	3,344	3.90	22,463	2.00	1,570,363	9.97	45,873	5.30	77,210	4.43	326,755
	Jul	5.45	3,483	3.87	22,626	1.98	1,566,908	10.00	45,875	5.27	76,941	4.40	326,337
	Jun	5.58	3,272	3.84	22,914	1.97	1,564,022	10.17	46,114	5.22	76,708	4.37	326,248
	May	5.55	3,400	3.81	23,042	1.95	1,561,200	10.13	46,181	5.13	77,092	4.34	327,336
	Apr	5.65	3,289	3.78	23,271	1.94	1,559,197	10.13	45,949	4.97	76,906	4.30	327,227
	Mar	5.68	3,184	3.74	23,540	1.93	1,558,297	10.05	47,109	4.90	76,985	4.26	326,829
	Feb	5.70	3,250	3.72	23,819	1.92	1,555,595	10.18	46,259	4.97	76,486	4.22	327,721

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. K.F.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. K.F.B.A. 2250.EUR.O	BBIM1.M. DE.B.A20. K.K.F.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. K.K.F.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. H.L.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. H.L.B.A. 2250.EUR.O	BBIM1.M. DE.B.A20. H.H.L.R.A. 2250.EUR.O	BBIM1.M. DE.B.A20. H.H.L.B.A. 2250.EUR.O	
2026 Feb	2.84	2,047,118	3.19	48,283	2.76	118,282	2.83	2,036,723	3.32	94,917	2.43	183,579
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
Aug	2.58	1,996,791	3.21	46,865	3.35	115,942	2.57	1,984,832	3.01	93,157	2.71	180,552
Jul	2.55	1,992,812	3.25	46,854	3.37	115,827	2.55	1,980,536	3.01	92,991	2.73	180,451
Jun	2.55	1,989,892	3.29	45,003	3.44	111,457	2.53	1,977,602	3.01	90,730	2.78	176,656
May	2.53	1,988,670	3.30	46,448	3.45	113,645	2.51	1,976,133	3.00	92,479	2.79	179,168
Apr	2.51	1,986,601	3.29	46,219	3.50	113,209	2.49	1,974,017	2.97	92,095	2.81	179,404
Mar	2.49	1,985,651	3.31	44,664	3.59	109,316	2.47	1,972,766	2.97	90,212	2.86	175,164
Feb	2.48	1,983,621	3.30	46,049	3.62	111,994	2.46	1,970,741	2.98	91,825	2.88	177,698

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

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 Feb	4.35	187,917	4.05	241,206	2.65	917,211
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
Aug	5.88	186,347	4.71	249,434	2.62	901,170
Jul	5.91	189,012	4.73	249,072	2.60	898,488
Jun	5.88	192,015	4.74	248,588	2.59	896,461
May	5.92	188,826	4.74	249,224	2.59	899,489
Apr	5.97	188,827	4.72	248,341	2.58	897,166
Mar	6.03	189,482	4.62	249,544	2.56	895,185
Feb	6.00	184,401	4.64	253,221	2.55	896,388

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. K.F.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. K.F.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. K.K.F.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. K.K.F.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. H.L.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. H.L.B.A. 2240.EUR.O	BBIM1.M. DE.B.A20. H.H.L.R.A. 2240.EUR.O	BBIM1.M. DE.B.A20. H.H.L.B.A. 2240.EUR.O	
2026 Feb	2.94	1,158,475	3.34	104,543	3.51	279,862	2.89	1,127,416	3.18	176,879	3.32	267,651
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
Aug	3.07	1,150,666	4.04	108,311	4.75	250,841	2.97	1,115,730	3.53	178,848	4.37	242,167
Jul	3.06	1,147,612	4.02	110,695	4.77	249,327	2.96	1,111,782	3.52	178,136	4.38	240,937
Jun	3.06	1,145,100	4.11	102,840	4.83	248,748	2.96	1,109,135	3.52	169,886	4.44	240,090
May	3.05	1,148,759	4.14	107,527	4.90	250,121	2.95	1,112,727	3.55	174,732	4.49	240,952
Apr	3.04	1,145,561	4.11	109,085	4.90	248,365	2.94	1,109,187	3.57	174,663	4.50	238,090
Mar	3.01	1,144,794	3.91	100,013	4.91	253,345	2.92	1,107,723	3.57	170,727	4.51	235,348
Feb	3.01	1,149,655	3.90	105,311	4.92	254,690	2.92	1,112,015	3.60	175,858	4.51	236,341

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
Deposits and loans - New business +

Reporting period A		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		
2026	Feb	0.45	1,932,682	1.85	50,316	2.00	4,623	2.26	3,790	0.68	327,829	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
	Aug	0.58	1,738,837	3.04	54,951	2.74	3,013	2.31	1,824	0.77	352,793	2.44	59,448
	Jul	0.58	1,702,120	3.10	52,304	2.82	3,175	2.46	2,188	0.76	355,745	2.44	59,365
	Jun	0.59	1,706,912	3.11	47,821	2.90	3,156	2.51	1,930	0.76	359,875	2.43	59,236
	May	0.60	1,701,051	3.22	50,351	2.91	3,284	2.43	1,947	0.76	364,344	2.41	58,880
	Apr	0.60	1,698,724	3.21	52,193	2.95	3,789	2.76	2,954	0.75	368,393	2.38	58,350
	Mar	0.60	1,698,313	3.27	47,316	2.94	3,332	2.53	2,296	0.74	373,900	2.35	57,421
	Feb	0.58	1,698,248	3.28	55,090	3.04	5,651	2.65	2,339	0.72	379,659	2.30	55,755

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 Feb	0.69	573,445	1.88	77,291	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	
Aug	1.09	547,151	3.45	94,979	2.86	357	3.30	1,078	
Jul	1.02	544,474	3.51	102,515	3.51	1,347	3.46	842	
Jun	1.00	530,169	3.56	104,386	3.46	1,187	3.60	1,248	
May	1.06	535,774	3.71	99,982	3.58	1,720	3.63	1,543	
Apr	1.01	527,442	3.74	109,540	3.46	815	3.68	573	
Mar	1.00	525,597	3.74	109,409	3.29	609	3.60	538	
Feb	1.03	524,848	3.70	94,014	3.16	527	2.90	239	

		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	Effective interest rate % p.a. ¹	Volume € million ²
Reporting period A		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	BBIM1.M. DE.B.A2Z1. A.B.A. 2240.EUR.N	BBIM1.M. DE.B.A2Z1. A.B.A. 2240.EUR.N
2026	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	
	Aug	10.76	38,728	11.06	26,783	18.60	6,487	6.36	96,173	6.39		95,725	
	Jul	10.76	38,598	11.05	26,764	18.61	6,442	6.34	96,983	6.37		96,494	
	Jun	10.96	38,787	11.09	27,550	18.67	6,425	6.32	98,856	6.35		98,366	
	May	10.95	38,754	11.23	27,112	18.66	6,427	6.38	96,257	6.41		95,778	
	Apr	11.00	38,415	11.19	27,036	18.65	6,438	6.37	96,481	6.40		95,979	
	Mar	10.88	39,566	11.17	27,767	18.66	6,459	6.48	97,035	6.51		96,538	
	Feb	11.06	38,233	11.22	27,163	18.29	6,460	6.47	95,704	6.50		95,225	

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
Loans for consumption - New business +

Loans to households									
Loans for consumption with an initial rate fixation of 4 12									
Reporting period A	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 Feb	8.47	8.08	7,426	8.76	1,181	6.19	227	4.08	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
Aug	8.42	8.06	8,287	9.24	1,329	6.99	315	5.92	6
Jul	8.33	8.10	9,917	9.31	1,497	7.03	331	6.18	10
Jun	8.29	8.03	8,426	9.19	1,234	6.76	304	6.39	6
May	8.46	8.16	8,491	9.36	1,229	7.04	328	6.08	9
Apr	8.34	8.07	9,080	9.32	1,348	7.46	320	5.56	7
Mar	8.27	8.03	8,190	9.21	1,250	8.15	260	6.69	4
Feb	8.56	8.34	8,245	9.24	1,308	7.86	262	5.83	7

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	
2026 Feb	7.01	2,453	.	8.73	4,746	5.04	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	
Aug	6.87	3,069	.	8.87	4,902	5.97	27	
Jul	6.90	3,914	.	8.98	5,672	5.99	32	
Jun	6.95	3,359	.	8.86	4,763	6.09	27	
May	7.09	3,330	.	8.97	4,833	5.77	30	
Apr	6.91	3,581	.	8.91	5,180	5.93	35	
Mar	6.87	3,173	.	8.79	4,757	5.95	28	
Feb	7.24	2,909	.	8.99	5,073	6.41	24	

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											
Reporting period A	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
2026 Feb	3.85	3.77	18,716	3.62	8,193	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
Aug	3.87	3.83	16,811	3.69	7,548	4.14	2,526	5.37	1,816	5.29	745
Jul	3.97	3.92	19,511	3.77	8,861	4.22	3,156	5.38	2,340	5.27	877
Jun	3.99	3.95	16,296	3.78	7,745	4.33	2,186	5.51	2,039	5.43	844
May	3.96	3.91	15,403	3.77	6,873	4.19	2,277	5.43	1,828	5.35	740
Apr	3.91	3.86	16,793	3.74	7,898	4.21	2,754	5.45	1,869	5.48	783
Mar	3.88	3.83	15,439	3.66	7,324	4.01	2,258	5.28	1,739	5.00	737
Feb	3.92	3.88	14,245	3.70	6,827	4.30	2,429	5.40	1,783	5.33	717

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												
Reporting period A	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.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 Feb	3.63	1,956	3.50	896	3.61	6,359	3.53	2,783	3.82	8,203	3.63	3,623
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
Aug	4.01	1,658	3.85	710	3.60	6,122	3.51	2,614	3.60	7,216	3.45	3,479
Jul	4.15	1,839	3.97	808	3.64	7,547	3.55	3,290	3.71	7,786	3.58	3,886
Jun	4.19	1,476	4.03	682	3.66	6,163	3.54	2,777	3.68	6,618	3.52	3,442
May	4.14	1,480	3.97	677	3.60	6,051	3.48	2,483	3.69	6,044	3.57	2,973
Apr	4.06	1,868	3.88	853	3.57	6,234	3.48	2,770	3.64	6,822	3.53	3,492
Mar	4.09	1,755	3.91	762	3.55	5,414	3.43	2,491	3.61	6,530	3.49	3,334
Feb	4.04	1,612	3.82	764	3.59	5,153	3.43	2,314	3.61	5,697	3.50	3,032

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
Loans for other purposes - New business †

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			
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	BBIM1.M. DE.B.A2D. F.B.A. 2253.EUR.N	
Reporting period A											
2026	Feb	4.04	4,240	4.15	3,038	3.90	745	3.85	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
	Aug	4.82	3,109	4.88	2,317	4.91	778	5.49	1,063	5.53	758
	Jul	4.82	4,100	4.90	3,158	4.73	1,191	5.32	1,636	5.36	1,261
	Jun	4.98	3,711	5.08	2,844	5.01	860	5.55	1,479	5.67	1,109
	May	4.99	3,199	5.09	2,320	5.00	881	5.48	1,288	5.57	859
	Apr	5.05	3,544	5.08	2,756	4.99	1,093	5.67	1,314	5.70	962
	Mar	4.91	3,987	4.96	3,188	5.08	953	5.68	1,522	5.75	1,215
	Feb	5.13	2,997	5.22	2,274	5.13	703	5.73	1,237	5.82	908

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	Effective interest rate % p.a. ¹
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	BBIM1.M. DE.B.A2D. J.B.A. 2253.EUR.N
2026 Feb	4.38	819	4.63	608	4.04	1,835	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
Aug	5.22	621	5.33	532	4.15	1,425	4.16	1,027
Jul	5.24	744	5.39	625	4.16	1,720	4.20	1,272
Jun	5.23	838	5.35	683	4.23	1,394	4.29	1,052
May	5.19	749	5.34	643	4.32	1,162	4.38	818
Apr	5.26	891	5.39	760	4.30	1,339	4.27	1,034
Mar	5.16	814	5.25	700	4.07	1,651	4.05	1,273
Feb	5.24	675	5.40	573	4.36	1,085	4.40	793

Interest rates and volumes for outstanding amounts and new business of German banks (MFIs) *
NFC loans - New business †

		Loans to non-financial corporations ¹²					
		Total					
				of which: collateralised loans ¹⁵		of which: renegotiated loans ¹³	
Reporting period †		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	Feb	3.35	81,453	3.47	6,413	3.71	13,499
	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
	Aug	5.02	75,678	4.61	8,058	4.98	19,585
	Jul	4.98	83,558	4.63	10,570	5.12	23,367
	Jun	5.06	101,220	4.97	12,576	5.11	31,097
	May	5.10	82,546	4.79	8,862	5.27	20,970
	Apr	5.20	79,786	4.81	8,922	5.35	23,180
	Mar	5.19	94,238	5.03	11,566	5.42	27,803
	Feb	5.06	72,892	4.87	7,393	5.36	18,973

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												
Reporting period A	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.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 Feb	3.95	12,252	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
Aug	5.48	9,906	5.40	360	6.52	2,515	4.51	161	3.98	1,115	3.60	285
Jul	5.57	10,470	5.44	482	6.50	3,672	4.88	162	4.22	1,236	3.81	305
Jun	5.59	11,582	5.61	392	6.58	4,052	4.68	173	4.26	984	3.55	251
May	5.67	10,468	5.64	356	6.62	3,568	4.62	151	4.24	961	3.76	247
Apr	5.67	9,851	5.61	457	6.60	3,249	4.90	159	4.20	1,118	3.69	272
Mar	5.64	12,574	5.74	412	6.70	1,930	4.91	99	4.24	1,017	3.75	277
Feb	5.77	10,256	5.68	351	6.77	1,809	4.70	113	4.19	879	3.60	231

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												
Reporting period A	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
2026 Feb	3.06	56,854	3.41	3,943	3.44	3,137	3.90	526	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
Aug	5.10	52,170	5.03	4,614	3.95	4,129	4.64	1,033	3.76	5,843	3.37	1,605
Jul	5.03	55,383	5.06	6,631	4.14	5,738	3.88	1,646	3.73	7,059	3.27	1,344
Jun	5.07	71,086	5.34	7,255	4.49	6,869	4.86	2,681	3.75	6,647	3.73	1,824
May	5.13	57,369	5.13	5,522	4.12	4,985	4.71	1,249	3.69	5,195	3.46	1,337
Apr	5.24	56,030	4.93	5,989	4.40	4,605	5.13	1,001	3.84	4,933	3.77	1,044
Mar	5.27	67,328	5.24	8,292	4.29	5,644	5.35	1,271	3.79	5,745	3.39	1,215
Feb	5.19	49,631	5.16	5,054	3.29	6,114	4.55	846	3.85	4,203	3.45	798

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	Feb	3.94	6,894	4.09	1,564	.	.	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
	Aug	5.53	5,855	5.47	668	.	.	6.10	476	4.43	252	3.99	40	5.76	330
	Jul	5.58	5,868	5.55	694	.	.	6.21	554	5.11	258	3.94	50	5.88	308
	Jun	5.64	6,956	5.48	1,013	.	.	6.30	546	5.14	238	4.15	37	5.84	252
	May	5.65	6,328	5.85	774	.	.	6.22	515	4.91	225	4.19	39	5.85	200
	Apr	5.70	5,414	5.77	724	7.07	2,252	6.14	592	5.10	242	4.10	34	5.94	247
	Mar	5.63	7,196	5.69	1,312	7.59	1,078	6.30	453	4.88	241	4.32	45	5.97	244
	Feb	5.81	6,521	5.80	614	7.71	1,002	6.44	435	5.08	225	3.95	36	.	.
of which: collateralised loans ¹⁵															
2026	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
	Aug	5.85	37	4.83	17	5.08	27	5.01	49	4.17	40	3.31	12	5.25	17
	Jul	5.94	53	5.34	25	5.60	30	5.44	52	4.15	45	3.06	15	5.51	24
	Jun	5.90	51	5.92	20	5.66	26	5.04	51	4.19	43	3.44	12	6.10	22
	May	6.02	46	5.11	20	5.42	23	5.03	48	3.85	40	3.66	10	5.38	18
	Apr	5.90	60	5.38	16	5.58	25	5.27	60	4.21	40	3.61	10	5.36	21
	Mar	6.07	39	5.72	19	5.75	12	6.10	28	3.99	41	3.91	11	6.16	13
	Feb	5.92	45	4.55	18	5.41	15	5.58	31	4.30	52	3.30	11	5.13	27
Loans over € 0.25 million and up to € 1 million															
2026	Feb	3.88	3,249	3.98	544	.	.	3.98	217	3.81	457	3.75	221	3.96	613
	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
	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

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
2024 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
2024 Nov	4.93	3,158	4.93	516	.	.	4.18	234	3.74	486	3.32	323	5.00	586
2024 Oct	5.09	3,630	4.91	607	.	.	4.05	291	3.81	557	3.39	216	5.05	703
2024 Sep	5.29	3,518	5.10	544	.	.	4.19	205	3.89	535	3.52	271	5.25	676
2024 Aug	5.42	2,831	5.32	553	.	.	4.48	220	3.98	576	3.54	247	5.26	482
2024 Jul	5.55	3,157	5.53	751	.	.	4.25	300	4.05	685	3.81	243	5.51	677
2024 Jun	5.52	2,991	5.43	622	.	.	4.38	241	4.11	489	3.64	220	5.59	546
2024 May	5.67	2,846	5.63	520	.	.	4.44	231	4.07	513	3.91	184	5.64	516
2024 Apr	5.61	3,181	5.65	531	5.12	136	4.48	270	4.00	665	3.72	177	5.59	635
2024 Mar	5.62	3,508	5.67	558	5.05	149	4.57	250	4.09	535	3.86	196	5.77	626
2024 Feb	5.68	2,662	5.57	460	4.71	161	4.60	211	3.98	461	3.59	158	5.66	506
of which: collateralised loans ¹⁵														
2026 Feb	4.01	254	3.83	61	3.64	32	3.66	56	3.73	145	3.31	88	3.86	117
2026 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
2025 Nov	3.95	234	4.29	74	3.66	25	3.60	47	3.56	168	2.99	78	3.81	102
2025 Oct	4.00	288	3.68	98	3.49	36	3.55	65	3.66	152	3.22	86	3.79	170
2025 Sep	3.78	315	3.96	81	3.51	30	3.48	87	3.58	182	3.16	84	3.49	172
2025 Aug	3.91	255	4.20	75	3.28	36	3.50	49	3.34	166	3.39	112	3.73	135
2025 Jul	3.96	295	3.74	132	3.72	40	3.48	74	3.54	179	3.27	137	3.69	201
2025 Jun	3.88	314	4.27	89	3.81	47	3.55	44	3.53	131	3.32	97	3.75	181
2025 May	4.29	218	4.41	63	3.41	37	3.63	53	3.50	149	3.12	73	4.26	92
2025 Apr	4.45	331	3.99	82	3.66	48	3.68	71	3.48	184	3.24	85	4.31	206
2025 Mar	4.29	335	4.27	60	3.69	41	3.53	44	3.44	166	3.33	77	3.98	164
2025 Feb	4.68	274	3.98	52	4.01	34	3.57	44	3.39	149	3.28	103	4.46	134
2025 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
2024 Nov	4.99	255	4.95	56	4.18	31	3.47	50	3.51	133	2.78	106	4.73	121
2024 Oct	5.02	304	4.86	87	3.81	51	3.63	59	3.53	148	3.07	73	4.75	174
2024 Sep	5.37	277	4.95	47	4.16	42	3.85	38	3.67	181	3.22	91	4.93	109
2024 Aug	5.41	232	5.29	74	4.15	27	3.99	58	3.59	157	3.37	76	4.84	75
2024 Jul	5.54	244	5.14	160	4.45	35	4.10	45	3.99	156	3.45	89	4.92	145
2024 Jun	5.69	229	5.21	92	4.64	31	4.03	65	3.71	111	3.03	85	5.21	103
2024 May	5.70	228	5.29	62	4.48	39	3.84	41	3.71	133	3.83	64	5.28	91
2024 Apr	5.67	299	5.21	82	4.82	20	4.19	54	3.67	160	3.43	62	5.21	155
2024 Mar	5.77	293	5.41	61	4.47	24	3.98	35	3.73	153	3.64	72	5.39	121
2024 Feb	5.85	229	5.19	59	4.19	35	4.09	32	3.42	117	3.36	51	5.39	86
Loans over € 1 million														
2026 Feb	3.00	50,892	3.59	5,961	3.35	1,938	3.58	1,200	3.63	3,798	3.63	1,810	3.62	13,414
2026 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
2025 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
2025 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
2025 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
2025 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
2025 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
2025 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
2025 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
2025 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
2025 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
2025 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
2025 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
2024 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
2024 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
2024 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
2024 Aug	5.12	45,248	5.00	6,922	3.86	2,124	4.04	2,005	3.81	3,433	3.69	2,410	5.28	16,181
2024 Jul	5.00	45,556	5.17	9,828	4.15	3,291	4.11	2,447	3.85	4,443	3.52	2,616	5.21	20,546
2024 Jun	5.07	49,489	5.08	21,597	4.60	3,450	4.39	3,419	3.82	3,938	3.65	2,709	5.35	31,730
2024 May	5.11	48,837	5.19	8,532	3.69	2,705	4.62	2,280	3.59	3,430	3.89	1,765	5.59	19,398
2024 Apr	5.22	48,268	5.34	7,762	4.31	2,293	4.48	2,312	3.86	3,542	3.80	1,391	5.50	21,764
2024 Mar	5.26	53,381	5.32	13,947	4.56	3,090	3.96	2,554	3.68	3,320	3.93	2,426	5.61	29,757
2024 Feb	5.18	43,747	5.22	5,884	2.99	4,721	4.30	1,393	3.91	2,741	3.73	1,462	5.45	18,375
of which: collateralised loans ¹⁵														
2026 Feb	3.38	3,292	3.53	651	4.07	345	3.58	181	3.36	639	3.00	476	3.27	1,856
2026 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
2025 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
2025 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

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
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
Aug	5.10	3,992	4.57	622	5.34	450	4.11	583	3.55	1,092	2.98	513	5.08	2,449
Jul	5.15	4,290	4.90	2,341	3.34	774	4.36	872	3.81	631	2.78	713	5.10	4,151
Jun	5.33	3,958	5.34	3,297	5.00	1,101	4.76	1,580	3.82	1,303	3.50	521	5.43	5,179
May	5.17	4,863	4.81	659	4.84	321	4.66	928	3.43	748	3.48	589	5.47	2,983
Apr	4.89	4,342	5.03	1,647	4.85	521	5.44	480	3.91	632	3.56	412	4.90	3,410
Mar	5.13	6,147	5.53	2,145	5.79	825	4.53	446	3.20	826	3.80	389	5.46	5,109
Feb	5.18	4,374	5.07	680	4.64	593	4.33	253	3.39	381	3.50	417	5.34	2,941

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 March 2026 are expected to be published on **6 May 2026**.