

The Best Cream Cheese-Filled Banana Bread Recipe (Cheesecake Center!)

Cream Cheese-Filled Banana Bread



OVEN
350°F

TIME
50 min

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INGREDIENTS

For the Banana Bread:

- 1 large egg (at room temperature)
- $\frac{1}{2}$ cup light brown sugar, packed
- $\frac{1}{2}$ cup granulated sugar
- $\frac{1}{2}$ cup liquid-state coconut oil (canola or vegetable oil works too)
- $\frac{1}{2}$ cup sour cream (adds incredible moisture; Greek yogurt is a great swap)
- 2 tsp vanilla extract
- 1 cup mashed ripe bananas (roughly 2 large, very spotty bananas)
- 1 cup all-purpose flour
- $\frac{1}{2}$ tsp baking powder
- $\frac{1}{2}$ tsp baking soda
- Pinch of salt (optional, but recommended to balance flavors)

For the Cream Cheese Filling:

- 1 large egg
- 4 oz brick-style cream cheese (softened to room temperature)
- 3 Tbsp all-purpose flour

DIRECTIONS

- 1.** Prep the Kitchen: Preheat your oven to 350°F (175°C). Prepare a 9x5-inch loaf pan by greasing it thoroughly with cooking spray or butter. I like to add a light dusting of flour to ensure the "cheesecake" layer doesn't stick to the sides.
- 2.** Mix the Banana Batter: In a large mixing bowl, whisk together the egg, brown sugar, granulated sugar, oil, sour cream, and vanilla until the mixture is smooth and pale. Stir in your mashed bananas. Gently fold in the flour, baking powder, baking soda, and salt. Pro tip: Do not overmix! Stir until the flour just disappears to keep the bread light and airy.
- 3.** Prepare the Creamy Center: In a separate bowl, whisk the softened cream cheese, egg, sugar, and 3 tablespoons of flour until completely smooth. Using a hand mixer makes this step much faster and ensures no lumps remain.
- 4.** Layering the Loaf: Pour about two-thirds of the banana bread batter into your prepared pan. Use a spatula to push the batter into the corners. Pour the cream cheese mixture over this base layer, smoothing it out. Finally, spoon the remaining banana batter over the top. It's okay if a little cream cheese peeks through-it adds character!
- 5.** Bake to Perfection: Bake for 48-50 minutes. If the top looks like it's browning too quickly at the 30-minute mark, tent it loosely with aluminum foil. A toothpick inserted should come out clean, though the cream cheese layer may remain slightly soft until cooled.
- 6.** Cooling: Let the loaf rest in the pan for 15 minutes. This allows the cream cheese layer to "set." Carefully transfer to a wire rack to cool completely before

slicing.

SWAPS & NOTES

The Fat: I prefer coconut oil because it keeps the bread moist for days, but if you don't like a subtle coconut hint, use a

neutral vegetable oil.

The Bananas: Use bananas that are more black than yellow.

The more spots, the higher the sugar content and the better the bread.

The Tang: If you don't have sour cream, full-fat Greek yogurt provides the same acidity needed to react with the baking soda for a perfect rise.

TIPS FOR SUCCESS

Temperature Matters: Make sure your cream cheese is truly at room temperature.

If it's cold, you'll end up with "beads" of cheese rather than a smooth ribbon.

The Spooning Technique: When adding the final layer of batter, drop it in small dollops over the cheese layer rather than pouring it all in one spot.

This makes it much easier to spread without mixing the layers together.

More recipes: [ChefManiac.com](https://chefmaniac.com)

Original recipe: <https://chefmaniac.com/the-best-cream-cheese-filled-banana-bread-recipe-cheesecake-center/>