

**Interest rates and volumes for new business of German banks (MFIs) \* °**  
**Households' deposits redeemable at notice up to 3 months**

| Households' deposits redeemable at notice up to 3 months <sup>1</sup> |                                             |                                   |
|-----------------------------------------------------------------------|---------------------------------------------|-----------------------------------|
| End of month <sup>4 A</sup>                                           | Effective interest rate % p.a. <sup>2</sup> | Volume € million <sup>3</sup>     |
|                                                                       | BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N           | BBIM1.M.DE.B.L23.D.B.A.2250.EUR.N |
| 2026 Jul                                                              | 0.72                                        | 314,957                           |
| Jun                                                                   | 0.71                                        | 318,171                           |
| May                                                                   | 0.69                                        | 320,773                           |
| Apr                                                                   | 0.69                                        | 322,775                           |
| Mar                                                                   | 0.68                                        | 325,253                           |
| Feb                                                                   | 0.68                                        | 327,830                           |
| Jan                                                                   | 0.68                                        | 329,487                           |
| 2025 Dec                                                              | 0.73                                        | 331,135                           |
| Nov                                                                   | 0.67                                        | 330,272                           |
| Oct                                                                   | 0.67                                        | 331,336                           |
| Sep                                                                   | 0.66                                        | 332,637                           |
| Aug                                                                   | 0.66                                        | 334,001                           |
| Jul                                                                   | 0.65                                        | 335,159                           |
| Jun                                                                   | 0.64                                        | 336,995                           |
| May                                                                   | 0.66                                        | 338,411                           |
| Apr                                                                   | 0.69                                        | 339,757                           |
| Mar                                                                   | 0.70                                        | 341,412                           |
| Feb                                                                   | 0.72                                        | 343,642                           |
| Jan                                                                   | 0.74                                        | 345,517                           |
| 2024 Dec                                                              | 0.73                                        | 346,876                           |
| Nov                                                                   | 0.74                                        | 345,853                           |
| Oct                                                                   | 0.73                                        | 347,649                           |
| Sep                                                                   | 0.76                                        | 350,119                           |
| Aug                                                                   | 0.77                                        | 352,793                           |
| Jul                                                                   | 0.76                                        | 355,745                           |
| Jun                                                                   | 0.76                                        | 359,875                           |
| May                                                                   | 0.76                                        | 364,344                           |
| Apr                                                                   | 0.75                                        | 368,393                           |
| Mar                                                                   | 0.74                                        | 373,900                           |
| Feb                                                                   | 0.72                                        | 379,659                           |
| Jan                                                                   | 0.71                                        | 386,987                           |
| 2023 Dec                                                              | 0.69                                        | 396,006                           |
| Nov                                                                   | 0.67                                        | 400,980                           |
| Oct                                                                   | 0.64                                        | 411,490                           |
| Sep                                                                   | 0.59                                        | 420,872                           |
| Aug                                                                   | 0.55                                        | 429,372                           |
| Jul                                                                   | 0.50                                        | 440,519                           |
| Jun                                                                   | 0.43                                        | 450,713                           |
| May                                                                   | 0.39                                        | 460,587                           |
| Apr                                                                   | 0.35                                        | 470,731                           |
| Mar                                                                   | 0.30                                        | 480,790                           |
| Feb                                                                   | 0.26                                        | 490,990                           |
| Jan                                                                   | 0.20                                        | 498,875                           |
| 2022 Dec                                                              | 0.16                                        | 510,188                           |
| Nov                                                                   | 0.13                                        | 514,161                           |
| Oct                                                                   | 0.11                                        | 519,453                           |
| Sep                                                                   | 0.09                                        | 522,685                           |
| Aug                                                                   | 0.08                                        | 527,959                           |
| Jul                                                                   | 0.07                                        | 530,302                           |
| Jun                                                                   | 0.08                                        | 531,943                           |
| May                                                                   | 0.07                                        | 533,590                           |
| Apr                                                                   | 0.07                                        | 534,800                           |
| Mar                                                                   | 0.07                                        | 535,696                           |
| Feb                                                                   | 0.07                                        | 537,327                           |
| Jan                                                                   | 0.08                                        | 537,038                           |
| 2021 Dec                                                              | 0.08                                        | 536,715                           |
| Nov                                                                   | 0.08                                        | 535,140                           |
| Oct                                                                   | 0.08                                        | 535,197                           |
| Sep                                                                   | 0.08                                        | 535,555                           |
| Aug                                                                   | 0.08                                        | 536,145                           |
| Jul                                                                   | 0.08                                        | 536,463                           |
| Jun                                                                   | 0.09                                        | 536,727                           |
| May                                                                   | 0.09                                        | 537,061                           |
| Apr                                                                   | 0.09                                        | 536,476                           |
| Mar                                                                   | 0.09                                        | 535,778                           |

| Households' deposits redeemable at notice up to 3 months <sup>1</sup> |                                             |                                   |
|-----------------------------------------------------------------------|---------------------------------------------|-----------------------------------|
| End of month <sup>4 A</sup>                                           | Effective interest rate % p.a. <sup>2</sup> | Volume € million <sup>3</sup>     |
|                                                                       | BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N           | BBIM1.M.DE.B.L23.D.B.A.2250.EUR.N |
| Feb                                                                   | 0.09                                        | 535,684                           |
| Jan                                                                   | 0.10                                        | 534,458                           |
| 2020 Dec                                                              | 0.10                                        | 532,793                           |
| Nov                                                                   | 0.10                                        | 531,537                           |
| Oct                                                                   | 0.10                                        | 531,245                           |
| Sep                                                                   | 0.10                                        | 531,223                           |
| Aug                                                                   | 0.10                                        | 531,277                           |
| Jul                                                                   | 0.10                                        | 531,191                           |
| Jun                                                                   | 0.11                                        | 532,292                           |
| May                                                                   | 0.11                                        | 532,140                           |
| Apr                                                                   | 0.11                                        | 531,921                           |
| Mar                                                                   | 0.11                                        | 531,723                           |
| Feb                                                                   | 0.11                                        | 535,065                           |
| Jan                                                                   | 0.11                                        | 536,842                           |
| 2019 Dec                                                              | 0.12                                        | 539,678                           |
| Nov                                                                   | 0.12                                        | 538,889                           |
| Oct                                                                   | 0.12                                        | 539,574                           |
| Sep                                                                   | 0.12                                        | 540,525                           |
| Aug                                                                   | 0.12                                        | 541,175                           |
| Jul                                                                   | 0.13                                        | 542,420                           |
| Jun                                                                   | 0.13                                        | 543,047                           |
| May                                                                   | 0.13                                        | 543,432                           |
| Apr                                                                   | 0.14                                        | 543,806                           |
| Mar                                                                   | 0.13                                        | 543,711                           |
| Feb                                                                   | 0.13                                        | 541,529                           |
| Jan                                                                   | 0.14                                        | 540,608                           |
| 2018 Dec                                                              | 0.14                                        | 540,271                           |
| Nov                                                                   | 0.15                                        | 538,222                           |
| Oct                                                                   | 0.15                                        | 537,728                           |
| Sep                                                                   | 0.15                                        | 537,477                           |
| Aug                                                                   | 0.15                                        | 537,459                           |
| Jul                                                                   | 0.16                                        | 537,703                           |
| Jun                                                                   | 0.16                                        | 538,165                           |
| May                                                                   | 0.16                                        | 538,616                           |
| Apr                                                                   | 0.17                                        | 538,787                           |
| Mar                                                                   | 0.17                                        | 539,077                           |
| Feb                                                                   | 0.17                                        | 539,604                           |
| Jan                                                                   | 0.18                                        | 539,145                           |
| 2017 Dec                                                              | 0.18                                        | 540,332                           |
| Nov                                                                   | 0.18                                        | 537,935                           |
| Oct                                                                   | 0.19                                        | 537,700                           |
| Sep                                                                   | 0.19                                        | 537,108                           |
| Aug                                                                   | 0.19                                        | 537,173                           |
| Jul                                                                   | 0.20                                        | 537,553                           |
| Jun                                                                   | 0.21                                        | 535,416                           |
| May                                                                   | 0.21                                        | 536,046                           |
| Apr                                                                   | 0.21                                        | 536,260                           |
| Mar                                                                   | 0.21                                        | 536,136                           |
| Feb                                                                   | 0.22                                        | 537,566                           |
| Jan                                                                   | 0.23                                        | 536,834                           |
| 2016 Dec                                                              | 0.24                                        | 536,031                           |
| Nov                                                                   | 0.24                                        | 533,406                           |
| Oct                                                                   | 0.25                                        | 533,209                           |
| Sep                                                                   | 0.26                                        | 532,980                           |
| Aug                                                                   | 0.27                                        | 533,503                           |
| Jul                                                                   | 0.28                                        | 533,501                           |
| Jun                                                                   | 0.30                                        | 533,649                           |
| May                                                                   | 0.31                                        | 534,122                           |
| Apr                                                                   | 0.32                                        | 534,792                           |
| Mar                                                                   | 0.34                                        | 535,575                           |
| Feb                                                                   | 0.36                                        | 536,409                           |
| Jan                                                                   | 0.37                                        | 534,775                           |
| 2015 Dec                                                              | 0.39                                        | 533,865                           |
| Nov                                                                   | 0.40                                        | 530,810                           |
| Oct                                                                   | 0.41                                        | 529,980                           |
| Sep                                                                   | 0.42                                        | 528,705                           |
| Aug                                                                   | 0.43                                        | 527,949                           |
| Jul                                                                   | 0.44                                        | 527,609                           |
| Jun                                                                   | 0.46                                        | 527,934                           |
| May                                                                   | 0.47                                        | 528,271                           |
| Apr                                                                   | 0.48                                        | 528,261                           |
| Mar                                                                   | 0.51                                        | 528,471                           |
| Feb                                                                   | 0.54                                        | 529,378                           |
| Jan                                                                   | 0.58                                        | 528,544                           |
| 2014 Dec                                                              | 0.61                                        | 530,260                           |
| Nov                                                                   | 0.63                                        | 527,234                           |
| Oct                                                                   | 0.66                                        | 527,680                           |

| Households' deposits redeemable at notice up to 3 months <sup>1</sup> |                                             |                                   |
|-----------------------------------------------------------------------|---------------------------------------------|-----------------------------------|
| End of month <sup>4 A</sup>                                           | Effective interest rate % p.a. <sup>2</sup> | Volume € million <sup>3</sup>     |
|                                                                       | BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N           | BBIM1.M.DE.B.L23.D.B.A.2250.EUR.N |
| Sep                                                                   | 0.70                                        | 527,990                           |
| Aug                                                                   | 0.72                                        | 527,851                           |
| Jul                                                                   | 0.76                                        | 527,278                           |
| Jun                                                                   | 0.80                                        | 528,104                           |
| May                                                                   | 0.82                                        | 528,416                           |
| Apr                                                                   | 0.84                                        | 529,024                           |
| Mar                                                                   | 0.84                                        | 530,731                           |
| Feb                                                                   | 0.89                                        | 531,906                           |
| Jan                                                                   | 0.89                                        | 531,516                           |
| 2013 Dec                                                              | 0.91                                        | 532,012                           |
| Nov                                                                   | 0.93                                        | 527,862                           |
| Oct                                                                   | 0.94                                        | 527,870                           |
| Sep                                                                   | 0.96                                        | 527,842                           |
| Aug                                                                   | 0.96                                        | 528,142                           |
| Jul                                                                   | 0.97                                        | 527,971                           |
| Jun                                                                   | 0.98                                        | 528,594                           |
| May                                                                   | 1.00                                        | 528,835                           |
| Apr                                                                   | 1.02                                        | 528,646                           |
| Mar                                                                   | 1.06                                        | 529,260                           |
| Feb                                                                   | 1.05                                        | 530,687                           |
| Jan                                                                   | 1.08                                        | 529,365                           |
| 2012 Dec                                                              | 1.14                                        | 528,458                           |
| Nov                                                                   | 1.17                                        | 522,244                           |
| Oct                                                                   | 1.20                                        | 521,818                           |
| Sep                                                                   | 1.24                                        | 521,677                           |
| Aug                                                                   | 1.27                                        | 521,324                           |
| Jul                                                                   | 1.31                                        | 520,534                           |
| Jun                                                                   | 1.35                                        | 519,919                           |
| May                                                                   | 1.37                                        | 519,995                           |
| Apr                                                                   | 1.39                                        | 520,039                           |
| Mar                                                                   | 1.43                                        | 521,107                           |
| Feb                                                                   | 1.47                                        | 520,675                           |
| Jan                                                                   | 1.49                                        | 517,814                           |
| 2011 Dec                                                              | 1.52                                        | 515,587                           |
| Nov                                                                   | 1.52                                        | 510,106                           |
| Oct                                                                   | 1.55                                        | 509,641                           |
| Sep                                                                   | 1.55                                        | 509,809                           |
| Aug                                                                   | 1.53                                        | 510,749                           |
| Jul                                                                   | 1.53                                        | 512,173                           |
| Jun                                                                   | 1.54                                        | 513,314                           |
| May                                                                   | 1.52                                        | 515,120                           |
| Apr                                                                   | 1.51                                        | 517,337                           |
| Mar                                                                   | 1.49                                        | 517,707                           |
| Feb                                                                   | 1.48                                        | 516,856                           |
| Jan                                                                   | 1.47                                        | 514,833                           |
| 2010 Dec                                                              | 1.51                                        | 512,222                           |
| Nov                                                                   | 1.48                                        | 503,907                           |
| Oct                                                                   | 1.50                                        | 501,900                           |
| Sep                                                                   | 1.52                                        | 499,188                           |
| Aug                                                                   | 1.40                                        | 496,668                           |
| Jul                                                                   | 1.40                                        | 495,008                           |
| Jun                                                                   | 1.43                                        | 491,359                           |
| May                                                                   | 1.31                                        | 490,706                           |
| Apr                                                                   | 1.31                                        | 488,783                           |
| Mar                                                                   | 1.40                                        | 486,809                           |
| Feb                                                                   | 1.34                                        | 485,075                           |
| Jan                                                                   | 1.37                                        | 479,240                           |
| 2009 Dec                                                              | 1.52                                        | 474,429                           |
| Nov                                                                   | 1.47                                        | 464,488                           |
| Oct                                                                   | 1.49                                        | 461,657                           |
| Sep                                                                   | 1.61                                        | 457,521                           |
| Aug                                                                   | 1.62                                        | 454,401                           |
| Jul                                                                   | 1.79                                        | 450,019                           |
| Jun                                                                   | 1.82                                        | 445,518                           |
| May                                                                   | 1.85                                        | 441,968                           |
| Apr                                                                   | 1.98                                        | 439,565                           |
| Mar                                                                   | 2.08                                        | 437,140                           |
| Feb                                                                   | 2.24                                        | 434,504                           |
| Jan                                                                   | 2.33                                        | 429,238                           |
| 2008 Dec                                                              | 2.42                                        | 425,527                           |
| Nov                                                                   | 2.54                                        | 417,459                           |
| Oct                                                                   | 2.64                                        | 418,584                           |
| Sep                                                                   | 2.59                                        | 419,923                           |
| Aug                                                                   | 2.58                                        | 423,199                           |
| Jul                                                                   | 2.57                                        | 426,345                           |
| Jun                                                                   | 2.53                                        | 431,428                           |
| May                                                                   | 2.51                                        | 433,505                           |

| Households' deposits redeemable at notice up to 3 months <sup>1</sup> |                                             |                                   |
|-----------------------------------------------------------------------|---------------------------------------------|-----------------------------------|
| End of month <sup>4 A</sup>                                           | Effective interest rate % p.a. <sup>2</sup> | Volume € million <sup>3</sup>     |
|                                                                       | BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N           | BBIM1.M.DE.B.L23.D.B.A.2250.EUR.N |
| Apr                                                                   | 2.52                                        | 435,524                           |
| Mar                                                                   | 2.44                                        | 438,185                           |
| Feb                                                                   | 2.43                                        | 439,835                           |
| Jan                                                                   | 2.44                                        | 441,880                           |
| 2007 Dec                                                              | 2.46                                        | 446,616                           |
| Nov                                                                   | 2.40                                        | 440,239                           |
| Oct                                                                   | 2.41                                        | 444,222                           |
| Sep                                                                   | 2.44                                        | 448,931                           |
| Aug                                                                   | 2.38                                        | 452,446                           |
| Jul                                                                   | 2.33                                        | 456,327                           |
| Jun                                                                   | 2.33                                        | 461,997                           |
| May                                                                   | 2.35                                        | 465,973                           |
| Apr                                                                   | 2.36                                        | 470,120                           |
| Mar                                                                   | 2.27                                        | 474,191                           |
| Feb                                                                   | 2.23                                        | 477,454                           |
| Jan                                                                   | 2.22                                        | 481,378                           |
| 2006 Dec                                                              | 2.20                                        | 487,476                           |
| Nov                                                                   | 2.15                                        | 484,245                           |
| Oct                                                                   | 2.17                                        | 490,334                           |
| Sep                                                                   | 2.10                                        | 495,091                           |
| Aug                                                                   | 2.09                                        | 498,932                           |
| Jul                                                                   | 2.05                                        | 503,445                           |
| Jun                                                                   | 2.05                                        | 507,349                           |
| May                                                                   | 1.99                                        | 509,976                           |
| Apr                                                                   | 1.99                                        | 513,543                           |
| Mar                                                                   | 1.96                                        | 515,333                           |
| Feb                                                                   | 2.00                                        | 517,281                           |
| Jan                                                                   | 2.00                                        | 517,768                           |
| 2005 Dec                                                              | 1.99                                        | 518,955                           |
| Nov                                                                   | 2.02                                        | 512,020                           |
| Oct                                                                   | 1.94                                        | 513,181                           |
| Sep                                                                   | 2.00                                        | 514,247                           |
| Aug                                                                   | 1.98                                        | 514,260                           |
| Jul                                                                   | 2.08                                        | 515,042                           |
| Jun                                                                   | 2.10                                        | 515,200                           |
| May                                                                   | 2.12                                        | 516,455                           |
| Apr                                                                   | 2.05                                        | 517,005                           |
| Mar                                                                   | 2.06                                        | 516,937                           |
| Feb                                                                   | 2.11                                        | 517,068                           |
| Jan                                                                   | 2.09                                        | 516,803                           |
| 2004 Dec                                                              | 2.13                                        | 515,840                           |
| Nov                                                                   | 2.16                                        | 506,807                           |
| Oct                                                                   | 2.13                                        | 506,856                           |
| Sep                                                                   | 2.13                                        | 506,492                           |
| Aug                                                                   | 2.11                                        | 506,415                           |
| Jul                                                                   | 2.10                                        | 505,800                           |
| Jun                                                                   | 2.13                                        | 505,366                           |
| May                                                                   | 2.10                                        | 505,649                           |
| Apr                                                                   | 2.13                                        | 505,420                           |
| Mar                                                                   | 2.10                                        | 504,583                           |
| Feb                                                                   | 2.12                                        | 504,560                           |
| Jan                                                                   | 2.18                                        | 503,431                           |
| 2003 Dec                                                              | 2.17                                        | 502,167                           |
| Nov                                                                   | 2.15                                        | 493,279                           |
| Oct                                                                   | 2.20                                        | 492,668                           |
| Sep                                                                   | 2.04                                        | 491,693                           |
| Aug                                                                   | 2.08                                        | 490,805                           |
| Jul                                                                   | 2.11                                        | 488,133                           |
| Jun                                                                   | 2.16                                        | 486,111                           |
| May                                                                   | 2.21                                        | 485,156                           |
| Apr                                                                   | 2.28                                        | 484,486                           |
| Mar                                                                   | 2.28                                        | 483,370                           |
| Feb                                                                   | 2.36                                        | 481,714                           |
| Jan                                                                   | 2.39                                        | 478,755                           |

# Deposit rates of banks (MFIs) in Germany <sup>5</sup> Savings deposits with agreed notice of three months

% p.a.

|                                    |     | Savings deposits with minimum rates of return <sup>7</sup> |                                                 |                                                 |      |
|------------------------------------|-----|------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------|------|
|                                    |     | with agreed notice of 3 months                             |                                                 |                                                 |      |
|                                    |     | Average interest rate                                      |                                                 | Spread                                          |      |
|                                    |     | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N1.11A            | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N3.11A |      |
| Reporting<br>period <sup>6 8</sup> |     |                                                            |                                                 |                                                 |      |
| 2003                               | Jun | 0.71                                                       | 0.50                                            | -                                               | 1.00 |
|                                    | May | 0.78                                                       | 0.50                                            | -                                               | 1.13 |
|                                    | Apr | 0.80                                                       | 0.50                                            | -                                               | 1.13 |
|                                    | Mar | 0.86                                                       | 0.50                                            | -                                               | 1.25 |
| 2002                               | Feb | 0.91                                                       | 0.75                                            | -                                               | 1.25 |
|                                    | Jan | 0.95                                                       | 0.75                                            | -                                               | 1.25 |
|                                    | Dec | 0.96                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Nov | 0.99                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Oct | 0.99                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Sep | 1.00                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Aug | 1.01                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Jul | 1.03                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Jun | 1.04                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | May | 1.04                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Apr | 1.04                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Mar | 1.05                                                       | 0.75                                            | -                                               | 1.50 |
| 2001                               | Feb | 1.06                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Jan | 1.07                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Dec | 1.08                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Nov | 1.11                                                       | 0.75                                            | -                                               | 1.50 |
|                                    | Oct | 1.14                                                       | 1.00                                            | -                                               | 1.75 |
|                                    | Sep | 1.16                                                       | 1.00                                            | -                                               | 1.75 |
|                                    | Aug | 1.18                                                       | 1.00                                            | -                                               | 1.75 |
|                                    | Jul | 1.20                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Jun | 1.21                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | May | 1.24                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Apr | 1.23                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Mar | 1.24                                                       | 1.00                                            | -                                               | 2.00 |
| 2000                               | Feb | 1.25                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Jan | 1.26                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Dec | 1.25                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Nov | 1.26                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Oct | 1.25                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Sep | 1.26                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Aug | 1.25                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Jul | 1.25                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Jun | 1.24                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | May | 1.24                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Apr | 1.24                                                       | 1.00                                            | -                                               | 1.75 |
|                                    | Mar | 1.24                                                       | 1.00                                            | -                                               | 2.00 |
| 1999                               | Feb | 1.24                                                       | 1.00                                            | -                                               | 1.85 |
|                                    | Jan | 1.24                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Dec | 1.24                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Nov | 1.24                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Oct | 1.23                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Sep | 1.23                                                       | 1.00                                            | -                                               | 1.75 |
|                                    | Aug | 1.23                                                       | 1.00                                            | -                                               | 1.75 |
|                                    | Jul | 1.24                                                       | 1.00                                            | -                                               | 1.75 |
|                                    | Jun | 1.26                                                       | 1.00                                            | -                                               | 1.75 |
|                                    | May | 1.28                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Apr | 1.37                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Mar | 1.41                                                       | 1.00                                            | -                                               | 2.00 |
| 1998                               | Feb | 1.45                                                       | 1.00                                            | -                                               | 2.00 |
|                                    | Jan | 1.49                                                       | 1.25                                            | -                                               | 2.00 |
|                                    | Dec | 1.51                                                       | 1.25                                            | -                                               | 2.25 |
|                                    | Nov | 1.52                                                       | 1.25                                            | -                                               | 2.00 |
|                                    | Oct | 1.53                                                       | 1.25                                            | -                                               | 2.00 |
|                                    | Sep | 1.54                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | Aug | 1.55                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | Jul | 1.56                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | Jun | 1.57                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | May | 1.57                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | Apr | 1.58                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | Mar | 1.59                                                       | 1.50                                            | -                                               | 2.00 |
| 1997                               | Feb | 1.60                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | Jan | 1.61                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | Dec | 1.62                                                       | 1.50                                            | -                                               | 2.00 |
|                                    | Nov | 1.62                                                       | 1.50                                            | -                                               | 2.00 |

% p.a.

| Savings deposits with minimum rates of return <sup>7</sup> |                                                 |                                                 |        |                                                 |
|------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------|--------|-------------------------------------------------|
| with agreed notice of 3 months                             |                                                 |                                                 |        |                                                 |
| Reporting<br>period <sup>8</sup>                           | Average interest rate                           |                                                 | Spread |                                                 |
|                                                            | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N2.11A |        | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N3.11A |
|                                                            |                                                 |                                                 |        |                                                 |
| Oct                                                        | 1.62                                            | 1.50                                            | -      | 2.00                                            |
| Sep                                                        | 1.63                                            | 1.50                                            | -      | 2.00                                            |
| Aug                                                        | 1.63                                            | 1.50                                            | -      | 2.00                                            |
| Jul                                                        | 1.67                                            | 1.50                                            | -      | 2.00                                            |
| Jun                                                        | 1.70                                            | 1.50                                            | -      | 2.00                                            |
| May                                                        | 1.72                                            | 1.50                                            | -      | 2.00                                            |
| Apr                                                        | 1.75                                            | 1.50                                            | -      | 2.00                                            |
| Mar                                                        | 1.79                                            | 1.50                                            | -      | 2.00                                            |
| Feb                                                        | 1.86                                            | 1.50                                            | -      | 2.00                                            |
| Jan                                                        | 1.91                                            | 1.50                                            | -      | 2.00                                            |
| 1996 Dec                                                   | 1.94                                            | 1.50                                            | -      | 2.00                                            |
| Nov                                                        | 1.95                                            | 1.50                                            | -      | 2.00                                            |
| Oct                                                        | 1.96                                            | 1.50                                            | -      | 2.50                                            |
| Sep                                                        | 1.98                                            | 1.50                                            | -      | 2.50                                            |
| Aug                                                        | 1.99                                            | 1.50                                            | -      | 2.50                                            |
| Jul                                                        | 2.00                                            | 1.50                                            | -      | 2.50                                            |
| Jun                                                        | 2.01                                            | 1.50                                            | -      | 2.50                                            |
| May                                                        | 2.01                                            | 1.75                                            | -      | 2.50                                            |
| Apr                                                        | 2.02                                            | 2.00                                            | -      | 2.50                                            |
| Mar                                                        | 2.01                                            | 2.00                                            | -      | 2.50                                            |
| Feb                                                        | 2.02                                            | 2.00                                            | -      | 2.50                                            |
| Jan                                                        | 2.02                                            | 2.00                                            | -      | 2.50                                            |
| 1995 Dec                                                   | 2.02                                            | 2.00                                            | -      | 2.50                                            |
| Nov                                                        | 2.03                                            | 2.00                                            | -      | 2.50                                            |
| Oct                                                        | 2.03                                            | 2.00                                            | -      | 3.00                                            |
| Sep                                                        | 2.03                                            | 2.00                                            | -      | 3.00                                            |
| Aug                                                        | 2.04                                            | 2.00                                            | -      | 3.00                                            |
| Jul                                                        | 2.04                                            | 2.00                                            | -      | 3.00                                            |
| Jun                                                        | 2.04                                            | 2.00                                            | -      | 3.00                                            |
| May                                                        | 2.04                                            | 2.00                                            | -      | 3.00                                            |
| Apr                                                        | 2.05                                            | 2.00                                            | -      | 3.00                                            |
| Mar                                                        | 2.06                                            | 2.00                                            | -      | 3.00                                            |
| Feb                                                        | 2.05                                            | 2.00                                            | -      | 3.00                                            |
| Jan                                                        | 2.06                                            | 2.00                                            | -      | 3.00                                            |
| 1994 Dec                                                   | 2.07                                            | 2.00                                            | -      | 3.00                                            |
| Nov                                                        | 2.07                                            | 2.00                                            | -      | 3.00                                            |
| Oct                                                        | 2.07                                            | 2.00                                            | -      | 3.00                                            |
| Sep                                                        | 2.07                                            | 2.00                                            | -      | 3.00                                            |
| Aug                                                        | 2.07                                            | 2.00                                            | -      | 3.00                                            |
| Jul                                                        | 2.08                                            | 2.00                                            | -      | 3.00                                            |
| Jun                                                        | 2.08                                            | 2.00                                            | -      | 3.00                                            |
| May                                                        | 2.10                                            | 2.00                                            | -      | 3.00                                            |
| Apr                                                        | 2.11                                            | 2.00                                            | -      | 3.00                                            |
| Mar                                                        | 2.12                                            | 2.00                                            | -      | 3.00                                            |
| Feb                                                        | 2.14                                            | 2.00                                            | -      | 3.25                                            |
| Jan                                                        | 2.16                                            | 2.00                                            | -      | 3.25                                            |
| 1993 Dec                                                   | 2.21                                            | 2.00                                            | -      | 3.25                                            |
| Nov                                                        | 2.23                                            | 2.00                                            | -      | 3.25                                            |
| Oct                                                        | 2.31                                            | 2.00                                            | -      | 3.25                                            |
| Sep                                                        | 2.39                                            | 2.00                                            | -      | 3.50                                            |
| Aug                                                        | 2.46                                            | 2.00                                            | -      | 3.50                                            |
| Jul                                                        | 2.53                                            | 2.00                                            | -      | 3.50                                            |
| Jun                                                        | 2.60                                            | 2.00                                            | -      | 3.50                                            |
| May                                                        | 2.65                                            | 2.00                                            | -      | 3.50                                            |
| Apr                                                        | 2.72                                            | 2.25                                            | -      | 3.50                                            |
| Mar                                                        | 2.76                                            | 2.50                                            | -      | 3.75                                            |
| Feb                                                        | 2.80                                            | 2.50                                            | -      | 3.75                                            |
| Jan                                                        | 2.82                                            | 2.50                                            | -      | 3.75                                            |
| 1992 Dec                                                   | 2.82                                            | 2.50                                            | -      | 3.75                                            |
| Nov                                                        | 2.82                                            | 2.50                                            | -      | 3.75                                            |
| Oct                                                        | 2.82                                            | 2.50                                            | -      | 3.75                                            |
| Sep                                                        | 2.83                                            | 2.50                                            | -      | 3.75                                            |
| Aug                                                        | 2.83                                            | 2.50                                            | -      | 3.75                                            |
| Jul                                                        | 2.80                                            | 2.50                                            | -      | 3.75                                            |
| Jun                                                        | 2.80                                            | 2.50                                            | -      | 3.75                                            |
| May                                                        | 2.80                                            | 2.50                                            | -      | 3.75                                            |
| Apr                                                        | 2.80                                            | 2.50                                            | -      | 3.75                                            |
| Mar                                                        | 2.81                                            | 2.50                                            | -      | 3.75                                            |
| Feb                                                        | 2.81                                            | 2.50                                            | -      | 3.75                                            |
| Jan                                                        | 2.81                                            | 2.50                                            | -      | 3.75                                            |
| 1991 Dec                                                   | 2.81                                            | 2.50                                            | -      | 3.75                                            |
| Nov                                                        | 2.81                                            | 2.50                                            | -      | 3.75                                            |

% p.a.

| Savings deposits with minimum rates of return <sup>7</sup> |                                                 |                                                 |   |                                                 |
|------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------|---|-------------------------------------------------|
| with agreed notice of 3 months                             |                                                 |                                                 |   |                                                 |
| Reporting<br>period <sup>8</sup>                           | Average interest rate                           | Spread                                          |   |                                                 |
|                                                            | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N2.11A |   | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N3.11A |
| Oct                                                        | 2.81                                            | 2.50                                            | - | 3.50                                            |
| Sep                                                        | 2.81                                            | 2.50                                            | - | 3.50                                            |
| Aug                                                        | 2.80                                            | 2.50                                            | - | 3.50                                            |
| Jul                                                        | 2.80                                            | 2.50                                            | - | 3.50                                            |
| Jun                                                        | 2.82                                            | 2.50                                            | - | 3.50                                            |
| May                                                        | 2.83                                            | 2.50                                            | - | 3.50                                            |
| Apr                                                        | 2.84                                            | 2.50                                            | - | 3.50                                            |
| Mar                                                        | 2.85                                            | 2.50                                            | - | 3.50                                            |
| Feb                                                        | 2.86                                            | 2.50                                            | - | 3.50                                            |
| Jan                                                        | 2.86                                            | 2.50                                            | - | 3.50                                            |
| 1990 Dec                                                   | 2.80                                            | 2.50                                            | - | 3.50                                            |
| Nov                                                        | 2.80                                            | 2.50                                            | - | 3.50                                            |
| Oct                                                        | 2.80                                            | 2.50                                            | - | 3.50                                            |
| Sep                                                        | 2.81                                            | 2.50                                            | - | 3.50                                            |
| Aug                                                        | 2.81                                            | 2.50                                            | - | 3.50                                            |
| Jul                                                        | 2.81                                            | 2.50                                            | - | 3.50                                            |
| Jun                                                        | 2.81                                            | 2.50                                            | - | 3.50                                            |
| May                                                        | 2.82                                            | 2.50                                            | - | 3.50                                            |
| Apr                                                        | 2.82                                            | 2.50                                            | - | 3.50                                            |
| Mar                                                        | 2.82                                            | 2.50                                            | - | 3.50                                            |
| Feb                                                        | 2.82                                            | 2.50                                            | - | 3.50                                            |
| Jan                                                        | 2.79                                            | 2.50                                            | - | 3.50                                            |

## Deposit rates of banks (MFIs) in Germany <sup>5</sup>

### Savings deposits at statutory notice

% p.a.

| Reporting period <sup>6</sup> |     | Savings deposits at statutory notice            |                                                 |                                                 |      |
|-------------------------------|-----|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|------|
|                               |     | Average interest rate                           |                                                 | Spread                                          |      |
|                               |     | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N3.11A |      |
|                               |     |                                                 |                                                 |                                                 |      |
| 1989                          | Dec | 2.79                                            | 2.50                                            | -                                               | 3.50 |
|                               | Nov | 2.75                                            | 2.00                                            | -                                               | 3.50 |
|                               | Oct | 2.55                                            | 2.00                                            | -                                               | 3.25 |
|                               | Sep | 2.47                                            | 2.00                                            | -                                               | 3.00 |
|                               | Aug | 2.47                                            | 2.00                                            | -                                               | 3.00 |
|                               | Jul | 2.46                                            | 2.00                                            | -                                               | 3.00 |
|                               | Jun | 2.45                                            | 2.00                                            | -                                               | 3.00 |
|                               | May | 2.44                                            | 2.00                                            | -                                               | 3.00 |
|                               | Apr | 2.42                                            | 2.00                                            | -                                               | 3.00 |
|                               | Mar | 2.34                                            | 2.00                                            | -                                               | 3.00 |
|                               | Feb | 2.04                                            | 2.00                                            | -                                               | 2.50 |
|                               | Jan | 2.01                                            | 2.00                                            | -                                               | 2.50 |
| 1988                          | Dec | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Nov | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Oct | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Sep | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Aug | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Jul | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | Jun | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | May | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | Apr | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Mar | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | Feb | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | Jan | 2.01                                            | 2.00                                            | -                                               | 2.50 |
| 1987                          | Dec | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Nov | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Oct | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Sep | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Aug | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Jul | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Jun | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | May | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Apr | 2.04                                            | 2.00                                            | -                                               | 2.50 |
|                               | Mar | 2.22                                            | 2.00                                            | -                                               | 3.00 |
|                               | Feb | 2.42                                            | 2.00                                            | -                                               | 3.00 |
|                               | Jan | 2.50                                            | 2.25                                            | -                                               | 3.00 |
| 1986                          | Dec | 2.50                                            | 2.25                                            | -                                               | 3.00 |
|                               | Nov | 2.50                                            | 2.25                                            | -                                               | 3.00 |
|                               | Oct | 2.49                                            | 2.25                                            | -                                               | 3.00 |
|                               | Sep | 2.49                                            | 2.25                                            | -                                               | 3.00 |
|                               | Aug | 2.49                                            | 2.25                                            | -                                               | 3.00 |
|                               | Jul | 2.50                                            | 2.25                                            | -                                               | 3.00 |
|                               | Jun | 2.50                                            | 2.25                                            | -                                               | 3.00 |
|                               | May | 2.51                                            | 2.50                                            | -                                               | 3.00 |
|                               | Apr | 2.51                                            | 2.50                                            | -                                               | 3.00 |
|                               | Mar | 2.51                                            | 2.50                                            | -                                               | 3.00 |
|                               | Feb | 2.52                                            | 2.50                                            | -                                               | 3.00 |
|                               | Jan | 2.52                                            | 2.50                                            | -                                               | 3.00 |
| 1985                          | Dec | 2.53                                            | 2.50                                            | -                                               | 3.00 |
|                               | Nov | 2.53                                            | 2.50                                            | -                                               | 3.00 |
|                               | Oct | 2.62                                            | 2.50                                            | -                                               | 3.00 |
|                               | Sep | 2.85                                            | 2.50                                            | -                                               | 3.25 |
|                               | Aug | 3.00                                            | 2.50                                            | -                                               | 3.50 |
|                               | Jul | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jun | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | May | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Apr | 3.00                                            | 3.00                                            | -                                               | 3.25 |
|                               | Mar | 3.00                                            | 3.00                                            | -                                               | 3.25 |
|                               | Feb | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jan | 3.00                                            | 3.00                                            | -                                               | 3.25 |
| 1984                          | Dec | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Nov | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Oct | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Sep | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Aug | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jul | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jun | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | May | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Apr | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Mar | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Feb | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jan | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| 1983                          | Dec | 3.01                                            | 3.00                                            | -                                               | 3.50 |

% p.a.

| Reporting period <sup>6</sup> |     | Savings deposits at statutory notice            |                                                 |                                                 |      |
|-------------------------------|-----|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|------|
|                               |     | Average interest rate                           |                                                 | Spread                                          |      |
|                               |     | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N3.11A |      |
|                               |     |                                                 |                                                 |                                                 |      |
| 1989                          | Dec | 2.79                                            | 2.50                                            | -                                               | 3.50 |
|                               | Nov | 2.75                                            | 2.00                                            | -                                               | 3.50 |
|                               | Oct | 2.55                                            | 2.00                                            | -                                               | 3.25 |
|                               | Sep | 2.47                                            | 2.00                                            | -                                               | 3.00 |
|                               | Aug | 2.47                                            | 2.00                                            | -                                               | 3.00 |
|                               | Jul | 2.46                                            | 2.00                                            | -                                               | 3.00 |
|                               | Jun | 2.45                                            | 2.00                                            | -                                               | 3.00 |
|                               | May | 2.44                                            | 2.00                                            | -                                               | 3.00 |
|                               | Apr | 2.42                                            | 2.00                                            | -                                               | 3.00 |
|                               | Mar | 2.34                                            | 2.00                                            | -                                               | 3.00 |
|                               | Feb | 2.04                                            | 2.00                                            | -                                               | 2.50 |
|                               | Jan | 2.01                                            | 2.00                                            | -                                               | 2.50 |
| 1988                          | Dec | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Nov | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Oct | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Sep | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Aug | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Jul | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | Jun | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | May | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | Apr | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Mar | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | Feb | 2.00                                            | 2.00                                            | -                                               | 2.25 |
|                               | Jan | 2.01                                            | 2.00                                            | -                                               | 2.50 |
| 1987                          | Dec | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Nov | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Oct | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Sep | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Aug | 2.01                                            | 2.00                                            | -                                               | 2.50 |
|                               | Jul | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Jun | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | May | 2.02                                            | 2.00                                            | -                                               | 2.50 |
|                               | Apr | 2.04                                            | 2.00                                            | -                                               | 2.50 |
|                               | Mar | 2.22                                            | 2.00                                            | -                                               | 3.00 |
|                               | Feb | 2.42                                            | 2.00                                            | -                                               | 3.00 |
|                               | Jan | 2.50                                            | 2.25                                            | -                                               | 3.00 |
| 1986                          | Dec | 2.50                                            | 2.25                                            | -                                               | 3.00 |
|                               | Nov | 2.50                                            | 2.25                                            | -                                               | 3.00 |
|                               | Oct | 2.49                                            | 2.25                                            | -                                               | 3.00 |
|                               | Sep | 2.49                                            | 2.25                                            | -                                               | 3.00 |
|                               | Aug | 2.49                                            | 2.25                                            | -                                               | 3.00 |
|                               | Jul | 2.50                                            | 2.25                                            | -                                               | 3.00 |
|                               | Jun | 2.50                                            | 2.25                                            | -                                               | 3.00 |
|                               | May | 2.51                                            | 2.50                                            | -                                               | 3.00 |
|                               | Apr | 2.51                                            | 2.50                                            | -                                               | 3.00 |
|                               | Mar | 2.51                                            | 2.50                                            | -                                               | 3.00 |
|                               | Feb | 2.52                                            | 2.50                                            | -                                               | 3.00 |
|                               | Jan | 2.52                                            | 2.50                                            | -                                               | 3.00 |
| 1985                          | Dec | 2.53                                            | 2.50                                            | -                                               | 3.00 |
|                               | Nov | 2.53                                            | 2.50                                            | -                                               | 3.00 |
|                               | Oct | 2.62                                            | 2.50                                            | -                                               | 3.00 |
|                               | Sep | 2.85                                            | 2.50                                            | -                                               | 3.25 |
|                               | Aug | 3.00                                            | 2.50                                            | -                                               | 3.50 |
|                               | Jul | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jun | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | May | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Apr | 3.00                                            | 3.00                                            | -                                               | 3.25 |
|                               | Mar | 3.00                                            | 3.00                                            | -                                               | 3.25 |
|                               | Feb | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jan | 3.00                                            | 3.00                                            | -                                               | 3.25 |
| 1984                          | Dec | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Nov | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Oct | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Sep | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Aug | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jul | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Jun | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | May | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                               | Apr | 3.01                                            | 3.00                                            | -                                               | 3.50 |

% p.a.

| Savings deposits at statutory notice |                                                 |                                                 |                                                 |      |
|--------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|------|
| Reporting period <sup>6</sup>        | Average interest rate                           |                                                 | Spread                                          |      |
|                                      | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N3.11A |      |
|                                      |                                                 |                                                 |                                                 |      |
| Nov                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Oct                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Sep                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Aug                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Jul                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Jun                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| May                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Apr                                  | 3.05                                            | 3.00                                            | -                                               | 4.00 |
| Mar                                  | 4.00                                            | 3.75                                            | -                                               | 4.25 |
| Feb                                  | 4.00                                            | 4.00                                            | -                                               | 4.25 |
| Jan                                  | 4.00                                            | 4.00                                            | -                                               | 4.25 |
|                                      |                                                 |                                                 |                                                 |      |
| 1982 Dec                             | 4.02                                            | 4.00                                            | -                                               | 4.50 |
| Nov                                  | 4.35                                            | 4.00                                            | -                                               | 5.00 |
| Oct                                  | 4.88                                            | 4.50                                            | -                                               | 5.25 |
| Sep                                  | 4.97                                            | 4.50                                            | -                                               | 5.25 |
| Aug                                  | 5.00                                            | 4.50                                            | -                                               | 5.25 |
| Jul                                  | 5.00                                            | 4.75                                            | -                                               | 5.25 |
| Jun                                  | 5.00                                            | 4.75                                            | -                                               | 5.25 |
| May                                  | 5.00                                            | 4.75                                            | -                                               | 5.25 |
| Apr                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Mar                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Feb                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Jan                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
|                                      |                                                 |                                                 |                                                 |      |
| 1981 Dec                             | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Nov                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Oct                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Sep                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Aug                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Jul                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Jun                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| May                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Apr                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Mar                                  | 4.97                                            | 4.50                                            | -                                               | 5.00 |
| Feb                                  | 4.52                                            | 4.50                                            | -                                               | 5.00 |
| Jan                                  | 4.51                                            | 4.50                                            | -                                               | 5.00 |

% p.a.

| Savings deposits at statutory notice |                                                 |                                                 |                                                 |      |
|--------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|------|
| Reporting period <sup>6</sup>        | Average interest rate                           |                                                 | Spread                                          |      |
|                                      | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPM.K3M.<br>A.N3.11A |      |
|                                      |                                                 |                                                 |                                                 |      |
| Mar                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Feb                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Jan                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
|                                      |                                                 |                                                 |                                                 |      |
| 1983 Dec                             | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Nov                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Oct                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Sep                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Aug                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Jul                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Jun                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| May                                  | 3.01                                            | 3.00                                            | -                                               | 3.50 |
| Apr                                  | 3.05                                            | 3.00                                            | -                                               | 4.00 |
| Mar                                  | 4.00                                            | 3.75                                            | -                                               | 4.25 |
| Feb                                  | 4.00                                            | 4.00                                            | -                                               | 4.25 |
| Jan                                  | 4.00                                            | 4.00                                            | -                                               | 4.25 |
|                                      |                                                 |                                                 |                                                 |      |
| 1982 Dec                             | 4.02                                            | 4.00                                            | -                                               | 4.50 |
| Nov                                  | 4.35                                            | 4.00                                            | -                                               | 5.00 |
| Oct                                  | 4.88                                            | 4.50                                            | -                                               | 5.25 |
| Sep                                  | 4.97                                            | 4.50                                            | -                                               | 5.25 |
| Aug                                  | 5.00                                            | 4.50                                            | -                                               | 5.25 |
| Jul                                  | 5.00                                            | 4.75                                            | -                                               | 5.25 |
| Jun                                  | 5.00                                            | 4.75                                            | -                                               | 5.25 |
| May                                  | 5.00                                            | 4.75                                            | -                                               | 5.25 |
| Apr                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Mar                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Feb                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Jan                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
|                                      |                                                 |                                                 |                                                 |      |
| 1981 Dec                             | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Nov                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Oct                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Sep                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Aug                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Jul                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Jun                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| May                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Apr                                  | 5.00                                            | 5.00                                            | -                                               | 5.25 |
| Mar                                  | 4.97                                            | 4.50                                            | -                                               | 5.00 |
| Feb                                  | 4.52                                            | 4.50                                            | -                                               | 5.00 |
| Jan                                  | 4.51                                            | 4.50                                            | -                                               | 5.00 |

**Deposit rates of banks (MFIs) in Germany <sup>5</sup>**  
**Savings deposits with agreed notice of three months and higher rates of return <sup>9)</sup>**

% p.a.

| Savings deposits without a duration of contract being agreed |                                                  |                                                  |      |                                                  |                                                  |                                                  |      |                                                  |                                                  |                                                  |      |  |
|--------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------|------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|------|--|
| less than € 5,000                                            |                                                  |                                                  |      | € 5,000 and more but less than € 10,000          |                                                  |                                                  |      | € 10,000 and more but less than € 25,000         |                                                  |                                                  |      |  |
| Average interest rate                                        | Spread                                           |                                                  |      | Average interest rate                            | Spread                                           |                                                  |      | Average interest rate                            | Spread                                           |                                                  |      |  |
| BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>11.N1.11A             | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>11.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>11.N3.11A |      | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>12.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>12.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>12.N3.11A |      | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>14.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>14.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>14.N3.11A |      |  |
| 1.23                                                         | 0.65                                             | -                                                | 2.00 | 1.48                                             | 0.80                                             | -                                                | 2.20 | 1.69                                             | 1.00                                             | -                                                | 2.30 |  |
| 1.37                                                         | 1.00                                             | -                                                | 2.20 | 1.64                                             | 1.10                                             | -                                                | 2.20 | 1.82                                             | 1.25                                             | -                                                | 2.37 |  |
| 1.41                                                         | 1.00                                             | -                                                | 2.20 | 1.68                                             | 1.10                                             | -                                                | 2.35 | 1.86                                             | 1.25                                             | -                                                | 2.45 |  |
| 1.47                                                         | 1.00                                             | -                                                | 2.25 | 1.71                                             | 1.15                                             | -                                                | 2.70 | 1.93                                             | 1.25                                             | -                                                | 2.80 |  |
| 1.57                                                         | 1.00                                             | -                                                | 2.30 | 1.83                                             | 1.25                                             | -                                                | 2.70 | 2.07                                             | 1.50                                             | -                                                | 2.80 |  |
| 1.61                                                         | 1.00                                             | -                                                | 2.50 | 1.90                                             | 1.25                                             | -                                                | 2.95 | 2.13                                             | 1.50                                             | -                                                | 3.15 |  |
| 1.63                                                         | 1.00                                             | -                                                | 2.50 | 1.97                                             | 1.25                                             | -                                                | 2.75 | 2.19                                             | 1.50                                             | -                                                | 2.95 |  |
| 1.69                                                         | 1.00                                             | -                                                | 2.50 | 2.07                                             | 1.35                                             | -                                                | 2.75 | 2.31                                             | 1.50                                             | -                                                | 3.00 |  |
| 1.71                                                         | 1.01                                             | -                                                | 2.50 | 2.10                                             | 1.40                                             | -                                                | 2.75 | 2.32                                             | 1.50                                             | -                                                | 3.00 |  |
| 1.75                                                         | 1.25                                             | -                                                | 2.50 | 2.12                                             | 1.50                                             | -                                                | 2.75 | 2.34                                             | 1.50                                             | -                                                | 3.00 |  |
| 1.76                                                         | 1.00                                             | -                                                | 2.50 | 2.14                                             | 1.50                                             | -                                                | 2.80 | 2.36                                             | 1.60                                             | -                                                | 3.00 |  |
| 1.78                                                         | 1.15                                             | -                                                | 2.60 | 2.16                                             | 1.50                                             | -                                                | 2.81 | 2.40                                             | 1.75                                             | -                                                | 3.00 |  |
| 1.78                                                         | 1.25                                             | -                                                | 2.50 | 2.15                                             | 1.50                                             | -                                                | 2.80 | 2.40                                             | 1.75                                             | -                                                | 3.00 |  |
| 1.79                                                         | 1.25                                             | -                                                | 2.60 | 2.16                                             | 1.50                                             | -                                                | 2.80 | 2.40                                             | 1.75                                             | -                                                | 3.00 |  |
| 1.78                                                         | 1.25                                             | -                                                | 2.60 | 2.15                                             | 1.50                                             | -                                                | 2.80 | 2.38                                             | 1.60                                             | -                                                | 3.00 |  |
| 1.79                                                         | 1.25                                             | -                                                | 2.75 | 2.14                                             | 1.50                                             | -                                                | 2.80 | 2.38                                             | 1.60                                             | -                                                | 3.00 |  |
| 1.78                                                         | 1.25                                             | -                                                | 2.70 | 2.14                                             | 1.50                                             | -                                                | 2.75 | 2.37                                             | 1.60                                             | -                                                | 3.00 |  |
| 1.78                                                         | 1.25                                             | -                                                | 2.75 | 2.15                                             | 1.50                                             | -                                                | 2.75 | 2.40                                             | 1.70                                             | -                                                | 3.00 |  |
| 1.81                                                         | 1.25                                             | -                                                | 2.75 | 2.18                                             | 1.50                                             | -                                                | 3.00 | 2.42                                             | 1.75                                             | -                                                | 3.00 |  |
| 1.86                                                         | 1.25                                             | -                                                | 2.75 | 2.25                                             | 1.50                                             | -                                                | 3.00 | 2.49                                             | 1.75                                             | -                                                | 3.20 |  |
| 2.01                                                         | 1.25                                             | -                                                | 3.05 | 2.47                                             | 1.50                                             | -                                                | 3.50 | 2.69                                             | 1.85                                             | -                                                | 3.50 |  |
| 2.11                                                         | 1.35                                             | -                                                | 3.25 | 2.63                                             | 1.60                                             | -                                                | 3.50 | 2.88                                             | 1.85                                             | -                                                | 3.90 |  |
| 2.20                                                         | 1.50                                             | -                                                | 3.35 | 2.77                                             | 1.75                                             | -                                                | 3.75 | 3.02                                             | 2.00                                             | -                                                | 4.00 |  |
| 2.26                                                         | 1.50                                             | -                                                | 3.50 | 2.85                                             | 1.75                                             | -                                                | 4.00 | 3.07                                             | 2.00                                             | -                                                | 4.00 |  |
| 2.29                                                         | 1.50                                             | -                                                | 3.66 | 2.87                                             | 1.75                                             | -                                                | 4.00 | 3.09                                             | 2.00                                             | -                                                | 4.00 |  |
| 2.33                                                         | 1.50                                             | -                                                | 3.75 | 2.92                                             | 1.80                                             | -                                                | 4.00 | 3.14                                             | 2.00                                             | -                                                | 4.26 |  |
| 2.36                                                         | 1.50                                             | -                                                | 3.75 | 2.95                                             | 1.95                                             | -                                                | 4.00 | 3.18                                             | 2.00                                             | -                                                | 4.30 |  |
| 2.36                                                         | 1.50                                             | -                                                | 3.75 | 2.97                                             | 1.80                                             | -                                                | 4.00 | 3.20                                             | 2.00                                             | -                                                | 4.32 |  |
| 2.35                                                         | 1.50                                             | -                                                | 3.75 | 2.94                                             | 1.80                                             | -                                                | 4.00 | 3.17                                             | 2.00                                             | -                                                | 4.25 |  |
| 2.37                                                         | 1.50                                             | -                                                | 3.80 | 2.95                                             | 1.80                                             | -                                                | 4.10 | 3.21                                             | 2.00                                             | -                                                | 4.33 |  |
| 2.39                                                         | 1.50                                             | -                                                | 4.00 | 2.99                                             | 1.75                                             | -                                                | 4.20 | 3.22                                             | 2.00                                             | -                                                | 4.34 |  |
| 2.38                                                         | 1.50                                             | -                                                | 4.00 | 2.96                                             | 1.75                                             | -                                                | 4.20 | 3.19                                             | 2.00                                             | -                                                | 4.32 |  |
| 2.32                                                         | 1.50                                             | -                                                | 3.75 | 2.89                                             | 1.75                                             | -                                                | 4.01 | 3.12                                             | 2.00                                             | -                                                | 4.22 |  |
| 2.31                                                         | 1.50                                             | -                                                | 3.72 | 2.89                                             | 1.75                                             | -                                                | 3.95 | 3.10                                             | 2.00                                             | -                                                | 4.07 |  |
| 2.25                                                         | 1.30                                             | -                                                | 3.70 | 2.79                                             | 1.75                                             | -                                                | 3.90 | 3.01                                             | 2.00                                             | -                                                | 4.00 |  |
| 2.23                                                         | 1.50                                             | -                                                | 3.50 | 2.73                                             | 1.75                                             | -                                                | 3.70 | 2.94                                             | 2.00                                             | -                                                | 3.90 |  |
| 2.20                                                         | 1.50                                             | -                                                | 3.45 | 2.66                                             | 1.75                                             | -                                                | 3.65 | 2.87                                             | 2.00                                             | -                                                | 3.80 |  |
| 2.12                                                         | 1.25                                             | -                                                | 3.45 | 2.53                                             | 1.75                                             | -                                                | 3.50 | 2.72                                             | 2.00                                             | -                                                | 3.59 |  |
| 2.10                                                         | 1.50                                             | -                                                | 3.00 | 2.40                                             | 1.75                                             | -                                                | 3.20 | 2.57                                             | 2.00                                             | -                                                | 3.25 |  |
| 2.06                                                         | 1.50                                             | -                                                | 3.00 | 2.36                                             | 1.75                                             | -                                                | 3.05 | 2.53                                             | 2.00                                             | -                                                | 3.20 |  |
| 2.04                                                         | 1.40                                             | -                                                | 2.85 | 2.30                                             | 1.75                                             | -                                                | 2.90 | 2.46                                             | 1.90                                             | -                                                | 3.00 |  |
| 2.03                                                         | 1.50                                             | -                                                | 2.77 | 2.28                                             | 1.75                                             | -                                                | 2.90 | 2.44                                             | 1.85                                             | -                                                | 3.00 |  |
| 2.03                                                         | 1.50                                             | -                                                | 2.95 | 2.28                                             | 1.55                                             | -                                                | 2.91 | 2.45                                             | 1.85                                             | -                                                | 3.00 |  |
| 2.00                                                         | 1.50                                             | -                                                | 2.95 | 2.22                                             | 1.55                                             | -                                                | 2.80 | 2.38                                             | 1.95                                             | -                                                | 3.00 |  |
| 1.94                                                         | 1.38                                             | -                                                | 2.95 | 2.13                                             | 1.50                                             | -                                                | 2.75 | 2.30                                             | 1.75                                             | -                                                | 2.81 |  |
| 1.92                                                         | 1.50                                             | -                                                | 2.50 | 2.08                                             | 1.50                                             | -                                                | 2.63 | 2.24                                             | 1.75                                             | -                                                | 2.75 |  |
| 1.91                                                         | 1.50                                             | -                                                | 2.50 | 2.07                                             | 1.50                                             | -                                                | 2.50 | 2.23                                             | 1.65                                             | -                                                | 2.75 |  |
| 1.89                                                         | 1.43                                             | -                                                | 2.61 | 2.06                                             | 1.50                                             | -                                                | 2.50 | 2.21                                             | 1.63                                             | -                                                | 2.70 |  |
| 1.90                                                         | 1.50                                             | -                                                | 2.70 | 2.06                                             | 1.50                                             | -                                                | 2.50 | 2.22                                             | 1.60                                             | -                                                | 2.75 |  |
| 1.92                                                         | 1.50                                             | -                                                | 2.70 | 2.08                                             | 1.50                                             | -                                                | 2.60 | 2.24                                             | 1.60                                             | -                                                | 2.75 |  |
| 2.08                                                         | 1.50                                             | -                                                | 2.75 | 2.24                                             | 1.65                                             | -                                                | 2.75 | 2.39                                             | 1.86                                             | -                                                | 2.90 |  |
| 2.16                                                         | 1.50                                             | -                                                | 3.00 | 2.34                                             | 1.75                                             | -                                                | 2.85 | 2.48                                             | 2.00                                             | -                                                | 3.00 |  |
| 2.19                                                         | 1.50                                             | -                                                | 2.85 | 2.37                                             | 1.80                                             | -                                                | 2.80 | 2.51                                             | 2.00                                             | -                                                | 3.00 |  |
| 2.23                                                         | 1.50                                             | -                                                | 3.00 | 2.42                                             | 2.00                                             | -                                                | 3.00 | 2.57                                             | 2.00                                             | -                                                | 3.00 |  |
| 2.32                                                         | 1.75                                             | -                                                | 3.00 | 2.51                                             | 2.00                                             | -                                                | 3.09 | 2.67                                             | 2.20                                             | -                                                | 3.15 |  |
| 2.36                                                         | 1.75                                             | -                                                | 3.34 | 2.55                                             | 2.00                                             | -                                                | 3.09 | 2.71                                             | 2.20                                             | -                                                | 3.20 |  |
| 2.35                                                         | 1.75                                             | -                                                | 3.00 | 2.55                                             | 2.00                                             | -                                                | 3.10 | 2.71                                             | 2.25                                             | -                                                | 3.25 |  |
| 2.37                                                         | 1.75                                             | -                                                | 3.00 | 2.56                                             | 2.00                                             | -                                                | 3.10 | 2.72                                             | 2.25                                             | -                                                | 3.25 |  |
| 2.41                                                         | 1.75                                             | -                                                | 3.00 | 2.60                                             | 2.00                                             | -                                                | 3.23 | 2.75                                             | 2.25                                             | -                                                | 3.25 |  |
| 2.41                                                         | 1.75                                             | -                                                | 3.04 | 2.62                                             | 2.00                                             | -                                                | 3.25 | 2.77                                             | 2.25                                             | -                                                | 3.30 |  |
| 2.42                                                         | 1.75                                             | -                                                | 3.04 | 2.63                                             | 2.00                                             | -                                                | 3.25 | 2.78                                             | 2.25                                             | -                                                | 3.38 |  |
| 2.42                                                         | 1.75                                             | -                                                | 3.00 | 2.63                                             | 2.00                                             | -                                                | 3.25 | 2.79                                             | 2.25                                             | -                                                | 3.38 |  |
| 2.41                                                         | 1.75                                             | -                                                | 3.00 | 2.63                                             | 2.02                                             | -                                                | 3.25 | 2.78                                             | 2.25                                             | -                                                | 3.32 |  |
| 2.43                                                         | 1.75                                             | -                                                | 3.00 | 2.64                                             | 2.10                                             | -                                                | 3.25 | 2.79                                             | 2.25                                             | -                                                | 3.32 |  |
| 2.47                                                         | 1.88                                             | -                                                | 3.25 | 2.66                                             | 2.13                                             | -                                                | 3.25 | 2.81                                             | 2.25                                             | -                                                | 3.50 |  |
| 2.46                                                         | 1.75                                             | -                                                | 3.38 | 2.66                                             | 2.10                                             | -                                                | 3.40 | 2.82                                             | 2.25                                             | -                                                | 3.50 |  |
| 2.48                                                         | 1.93                                             | -                                                | 3.25 | 2.69                                             | 2.20                                             | -                                                | 3.25 | 2.84                                             | 2.25                                             | -                                                | 3.50 |  |
| 2.45                                                         | 1.90                                             | -                                                | 3.26 | 2.66                                             | 2.13                                             | -                                                | 3.25 | 2.80                                             | 2.25                                             | -                                                | 3.40 |  |

% p.a.

Savings deposits without a duration of contract being agreed

|                                  |     | less than € 5,000                                |                                                  |                                                  | € 5,000 and more but less than € 10,000          |                                                  |                                                  | € 10,000 and more but less than € 25,000         |                                                  |                                                  |
|----------------------------------|-----|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|
|                                  |     | Average interest rate                            | Spread                                           |                                                  | Average interest rate                            | Spread                                           |                                                  | Average interest rate                            | Spread                                           |                                                  |
| Reporting period <sup>§ 11</sup> |     | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>11.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>11.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>11.N3.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>12.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>12.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>12.N3.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>14.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>14.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPH.K3M.<br>14.N3.11A |
|                                  |     |                                                  |                                                  |                                                  |                                                  |                                                  |                                                  |                                                  |                                                  |                                                  |
| 1996                             | Oct | 2.41                                             | 1.88                                             | - 3.11                                           | 2.59                                             | 2.00                                             | - 3.25                                           | 2.72                                             | 2.20                                             | - 3.25                                           |
|                                  | Sep | 2.41                                             | 1.88                                             | - 3.00                                           | 2.55                                             | 2.00                                             | - 3.25                                           | 2.69                                             | 2.20                                             | - 3.25                                           |
|                                  | Aug | 2.40                                             | 1.88                                             | - 3.00                                           | 2.57                                             | 2.00                                             | - 3.25                                           | 2.70                                             | 2.25                                             | - 3.25                                           |
|                                  | Jul | 2.40                                             | 1.88                                             | - 3.00                                           | 2.56                                             | 2.00                                             | - 3.25                                           | 2.70                                             | 2.20                                             | - 3.25                                           |
|                                  | Jun | 2.43                                             | 1.90                                             | - 3.10                                           | 2.57                                             | 2.05                                             | - 3.25                                           | 2.71                                             | 2.25                                             | - 3.25                                           |
|                                  | May | 2.42                                             | 1.95                                             | - 3.25                                           | 2.57                                             | 2.13                                             | - 3.25                                           | 2.70                                             | 2.25                                             | - 3.25                                           |
|                                  | Apr | 2.44                                             | 2.00                                             | - 3.25                                           | 2.58                                             | 2.14                                             | - 3.25                                           | 2.72                                             | 2.25                                             | - 3.25                                           |
|                                  | Mar | 2.44                                             | 2.00                                             | - 3.25                                           | 2.58                                             | 2.13                                             | - 3.25                                           | 2.71                                             | 2.25                                             | - 3.25                                           |
|                                  | Feb | 2.49                                             | 2.00                                             | - 3.50                                           | 2.59                                             | 2.14                                             | - 3.25                                           | 2.73                                             | 2.25                                             | - 3.35                                           |
|                                  | Jan | 2.54                                             | 2.00                                             | - 3.50                                           | 2.63                                             | 2.20                                             | - 3.45                                           | 2.76                                             | 2.25                                             | - 3.50                                           |
| 1996                             | Dec | 2.57                                             | 2.10                                             | - 3.81                                           | 2.64                                             | 2.20                                             | - 3.45                                           | 2.78                                             | 2.30                                             | - 3.50                                           |
|                                  | Nov | 2.56                                             | 2.10                                             | - 3.50                                           | 2.65                                             | 2.25                                             | - 3.45                                           | 2.78                                             | 2.30                                             | - 3.50                                           |

% p.a.

Savings deposits € 10,000 and more but less than € 25,000 and a duration of contract of (total rate of return) <sup>10)</sup>

| Reporting<br>period & t1 |      | up to and including 1 year                        |                                                   |                                                   | more than 1 year and up to and including 4 years  |                                                   |                                                   | more than 4 years                                 |                                                   |                                                   |      |      |      |
|--------------------------|------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|------|------|------|
|                          |      | Average interest<br>rate                          | Spread                                            |                                                   | Average interest<br>rate                          | Spread                                            |                                                   | Average interest<br>rate                          | Spread                                            |                                                   |      |      |      |
|                          |      | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V1.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V1.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V1.<br>A.N3.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V2.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V2.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V2.<br>A.N3.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V4.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V4.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V4.<br>A.N3.11A |      |      |      |
|                          |      |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |                                                   |      |      |      |
| 2003                     | Jun  | 1.62                                              | 1.20                                              | -                                                 | 2.20                                              | 1.90                                              | 1.25                                              | -                                                 | 2.50                                              | 3.08                                              | 2.00 | -    | 4.43 |
|                          | May  | 1.86                                              | 1.30                                              | -                                                 | 2.30                                              | 2.21                                              | 1.50                                              | -                                                 | 2.85                                              | 3.30                                              | 2.24 | -    | 4.80 |
|                          | Apr  | 1.92                                              | 1.43                                              | -                                                 | 2.30                                              | 2.30                                              | 1.50                                              | -                                                 | 2.90                                              | 3.39                                              | 2.25 | -    | 4.86 |
|                          | Mar  | 1.93                                              | 1.45                                              | -                                                 | 2.40                                              | 2.32                                              | 1.50                                              | -                                                 | 3.00                                              | 3.36                                              | 2.24 | -    | 4.82 |
|                          | Feb  | 2.08                                              | 1.75                                              | -                                                 | 2.55                                              | 2.44                                              | 1.78                                              | -                                                 | 3.50                                              | 3.52                                              | 2.31 | -    | 4.82 |
|                          | Jan  | 2.20                                              | 1.75                                              | -                                                 | 2.75                                              | 2.60                                              | 2.00                                              | -                                                 | 3.44                                              | 3.62                                              | 2.50 | -    | 4.82 |
| 2002                     | Dec  | 2.34                                              | 1.75                                              | -                                                 | 2.80                                              | 2.77                                              | 2.08                                              | -                                                 | 3.44                                              | 3.68                                              | 2.50 | -    | 4.82 |
|                          | Nov  | 2.46                                              | 1.75                                              | -                                                 | 3.00                                              | 2.84                                              | 2.08                                              | -                                                 | 3.44                                              | 3.80                                              | 2.75 | -    | 5.08 |
|                          | Oct  | 2.53                                              | 1.95                                              | -                                                 | 3.25                                              | 2.88                                              | 2.12                                              | -                                                 | 3.50                                              | 3.84                                              | 2.75 | -    | 5.08 |
|                          | Sep  | 2.61                                              | 1.90                                              | -                                                 | 3.20                                              | 3.08                                              | 2.42                                              | -                                                 | 3.80                                              | 3.90                                              | 2.90 | -    | 5.02 |
|                          | Aug  | 2.73                                              | 2.00                                              | -                                                 | 3.25                                              | 3.19                                              | 2.25                                              | -                                                 | 4.00                                              | 4.02                                              | 2.91 | -    | 5.02 |
|                          | Jul  | 2.89                                              | 2.10                                              | -                                                 | 3.30                                              | 3.48                                              | 2.25                                              | -                                                 | 4.10                                              | 4.14                                              | 2.91 | -    | 5.08 |
|                          | Jun  | 2.93                                              | 2.10                                              | -                                                 | 3.40                                              | 3.52                                              | 2.25                                              | -                                                 | 4.25                                              | 4.21                                              | 2.91 | -    | 5.15 |
|                          | May  | 2.91                                              | 2.10                                              | -                                                 | 3.40                                              | 3.48                                              | 2.50                                              | -                                                 | 4.25                                              | 4.20                                              | 2.91 | -    | 5.13 |
|                          | Apr  | 2.89                                              | 2.10                                              | -                                                 | 3.40                                              | 3.50                                              | 2.25                                              | -                                                 | 4.25                                              | 4.17                                              | 2.91 | -    | 5.13 |
|                          | Mar  | 2.84                                              | 2.10                                              | -                                                 | 3.30                                              | 3.45                                              | 2.50                                              | -                                                 | 4.25                                              | 4.15                                              | 3.13 | -    | 5.13 |
|                          | Feb  | 2.76                                              | 2.00                                              | -                                                 | 3.25                                              | 3.32                                              | 2.60                                              | -                                                 | 4.00                                              | 4.07                                              | 2.91 | -    | 5.13 |
|                          | Jan  | 2.67                                              | 2.00                                              | -                                                 | 3.10                                              | 3.23                                              | 2.50                                              | -                                                 | 4.25                                              | 3.98                                              | 2.91 | -    | 5.08 |
| 2001                     | Dec  | 2.63                                              | 1.75                                              | -                                                 | 3.10                                              | 3.14                                              | 2.48                                              | -                                                 | 4.00                                              | 3.98                                              | 2.88 | -    | 5.40 |
|                          | Nov  | 2.64                                              | 2.00                                              | -                                                 | 3.25                                              | 3.09                                              | 2.48                                              | -                                                 | 3.50                                              | 4.01                                              | 2.66 | -    | 5.40 |
|                          | Oct  | 2.94                                              | 2.25                                              | -                                                 | 3.45                                              | 3.36                                              | 2.60                                              | -                                                 | 3.88                                              | 4.17                                              | 3.00 | -    | 5.40 |
|                          | Sep  | 3.32                                              | 2.40                                              | -                                                 | 3.90                                              | 3.62                                              | 2.61                                              | -                                                 | 4.25                                              | 4.32                                              | 3.36 | -    | 5.42 |
|                          | Aug  | 3.52                                              | 2.60                                              | -                                                 | 4.00                                              | 3.83                                              | 3.20                                              | -                                                 | 4.30                                              | 4.42                                              | 3.60 | -    | 5.40 |
|                          | Jul  | 3.64                                              | 2.80                                              | -                                                 | 4.15                                              | 3.91                                              | 3.25                                              | -                                                 | 4.45                                              | 4.48                                              | 3.64 | -    | 5.25 |
|                          | Jun  | 3.67                                              | 2.80                                              | -                                                 | 4.20                                              | 3.93                                              | 3.25                                              | -                                                 | 4.30                                              | 4.48                                              | 3.64 | -    | 5.22 |
|                          | May  | 3.74                                              | 3.00                                              | -                                                 | 4.25                                              | 3.99                                              | 3.25                                              | -                                                 | 4.35                                              | 4.50                                              | 3.64 | -    | 5.22 |
|                          | Apr  | 3.71                                              | 2.90                                              | -                                                 | 4.25                                              | 3.96                                              | 3.25                                              | -                                                 | 4.50                                              | 4.47                                              | 3.60 | -    | 5.25 |
|                          | Mar  | 3.84                                              | 2.99                                              | -                                                 | 4.35                                              | 4.06                                              | 3.30                                              | -                                                 | 4.62                                              | 4.52                                              | 3.60 | -    | 5.30 |
|                          | Feb  | 3.86                                              | 2.90                                              | -                                                 | 4.40                                              | 4.11                                              | 3.25                                              | -                                                 | 4.75                                              | 4.54                                              | 3.60 | -    | 5.30 |
|                          | Jan  | 3.98                                              | 3.00                                              | -                                                 | 4.50                                              | 4.18                                              | 3.25                                              | -                                                 | 4.75                                              | 4.59                                              | 3.60 | -    | 5.30 |
| 2000                     | Dec  | 4.15                                              | 2.50                                              | -                                                 | 4.75                                              | 4.51                                              | 3.25                                              | -                                                 | 5.15                                              | 4.74                                              | 3.64 | -    | 5.62 |
|                          | Nov  | 4.23                                              | 2.50                                              | -                                                 | 4.80                                              | 4.65                                              | 3.25                                              | -                                                 | 5.16                                              | 4.84                                              | 3.58 | -    | 5.83 |
|                          | Oct  | 4.18                                              | 2.50                                              | -                                                 | 4.85                                              | 4.68                                              | 3.25                                              | -                                                 | 5.35                                              | 4.82                                              | 3.58 | -    | 5.83 |
|                          | Sep  | 4.15                                              | 2.50                                              | -                                                 | 4.80                                              | 4.64                                              | 3.25                                              | -                                                 | 5.35                                              | 4.81                                              | 3.58 | -    | 5.83 |
|                          | Aug  | 3.99                                              | 2.50                                              | -                                                 | 4.70                                              | 4.56                                              | 3.25                                              | -                                                 | 5.25                                              | 4.76                                              | 3.58 | -    | 5.83 |
|                          | Jul  | 3.93                                              | 2.50                                              | -                                                 | 4.60                                              | 4.46                                              | 3.25                                              | -                                                 | 5.07                                              | 4.76                                              | 3.58 | -    | 5.83 |
|                          | Jun  | 3.82                                              | 2.50                                              | -                                                 | 4.50                                              | 4.36                                              | 2.80                                              | -                                                 | 5.00                                              | 4.71                                              | 3.58 | -    | 5.75 |
|                          | May  | 3.55                                              | 2.50                                              | -                                                 | 4.35                                              | 4.19                                              | 2.35                                              | -                                                 | 5.00                                              | 4.65                                              | 3.25 | -    | 5.49 |
|                          | Apr  | 3.26                                              | 2.40                                              | -                                                 | 4.00                                              | 4.15                                              | 3.30                                              | -                                                 | 4.75                                              | 4.55                                              | 3.25 | -    | 5.50 |
|                          | Mar  | 3.20                                              | 2.25                                              | -                                                 | 3.85                                              | 4.04                                              | 3.00                                              | -                                                 | 4.68                                              | 4.53                                              | 3.25 | -    | 5.50 |
|                          | Feb  | 3.08                                              | 2.25                                              | -                                                 | 3.75                                              | 4.00                                              | 3.25                                              | -                                                 | 4.61                                              | 4.52                                              | 3.20 | -    | 5.40 |
|                          | Jan  | 3.03                                              | 2.25                                              | -                                                 | 3.65                                              | 3.91                                              | 3.05                                              | -                                                 | 4.53                                              | 4.44                                              | 3.15 | -    | 5.53 |
| 1999                     | Dec  | 2.96                                              | 2.25                                              | -                                                 | 3.50                                              | 3.71                                              | 2.50                                              | -                                                 | 4.25                                              | 4.33                                              | 3.14 | -    | 5.15 |
|                          | Nov  | 2.89                                              | 2.25                                              | -                                                 | 3.50                                              | 3.63                                              | 2.50                                              | -                                                 | 4.25                                              | 4.28                                              | 3.02 | -    | 5.15 |
|                          | Oct  | 2.78                                              | 2.10                                              | -                                                 | 3.40                                              | 3.49                                              | 2.29                                              | -                                                 | 4.30                                              | 4.23                                              | 3.00 | -    | 5.15 |
|                          | Sep  | 2.61                                              | 2.00                                              | -                                                 | 3.05                                              | 3.34                                              | 2.50                                              | -                                                 | 4.00                                              | 4.09                                              | 3.00 | -    | 5.09 |
|                          | Aug  | 2.55                                              | 2.05                                              | -                                                 | 3.00                                              | 3.23                                              | 2.50                                              | -                                                 | 4.00                                              | 4.02                                              | 2.71 | -    | 5.15 |
|                          | Jul  | 2.48                                              | 2.00                                              | -                                                 | 2.80                                              | 2.97                                              | 2.33                                              | -                                                 | 3.80                                              | 3.91                                              | 2.71 | -    | 5.15 |
|                          | Jun  | 2.40                                              | 2.00                                              | -                                                 | 2.75                                              | 2.82                                              | 2.30                                              | -                                                 | 3.25                                              | 3.80                                              | 2.69 | -    | 5.40 |
|                          | May  | 2.44                                              | 2.00                                              | -                                                 | 3.00                                              | 2.79                                              | 2.30                                              | -                                                 | 3.25                                              | 3.77                                              | 2.69 | -    | 5.40 |
|                          | Apr  | 2.59                                              | 2.20                                              | -                                                 | 3.00                                              | 2.89                                              | 2.43                                              | -                                                 | 3.75                                              | 3.83                                              | 2.75 | -    | 5.32 |
|                          | Mar  | 2.73                                              | 2.25                                              | -                                                 | 3.25                                              | 2.98                                              | 2.50                                              | -                                                 | 4.00                                              | 3.89                                              | 2.90 | -    | 5.32 |
|                          | Feb  | 2.75                                              | 2.25                                              | -                                                 | 3.25                                              | 3.01                                              | 2.43                                              | -                                                 | 4.00                                              | 3.90                                              | 2.85 | -    | 5.40 |
|                          | Jan  | 2.85                                              | 2.35                                              | -                                                 | 3.30                                              | 3.10                                              | 2.50                                              | -                                                 | 4.00                                              | 3.96                                              | 2.90 | -    | 5.40 |
| 1998                     | Dec  | 2.96                                              | 2.45                                              | -                                                 | 3.50                                              | 3.34                                              | 2.53                                              | -                                                 | 4.00                                              | 4.00                                              | 3.10 | -    | 5.40 |
|                          | Nov  | 3.05                                              | 2.50                                              | -                                                 | 3.50                                              | 3.47                                              | 2.77                                              | -                                                 | 4.25                                              | 4.09                                              | 3.33 | -    | 5.60 |
|                          | Oct  | 3.06                                              | 2.50                                              | -                                                 | 3.50                                              | 3.48                                              | 2.77                                              | -                                                 | 4.25                                              | 4.11                                              | 3.10 | -    | 5.60 |
|                          | Sep  | 3.11                                              | 2.60                                              | -                                                 | 3.50                                              | 3.60                                              | 3.00                                              | -                                                 | 4.25                                              | 4.27                                              | 3.10 | -    | 5.60 |
|                          | Aug  | 3.19                                              | 2.70                                              | -                                                 | 3.75                                              | 3.71                                              | 2.80                                              | -                                                 | 4.25                                              | 4.37                                              | 3.10 | -    | 5.60 |
|                          | Jul  | 3.22                                              | 2.68                                              | -                                                 | 3.75                                              | 3.82                                              | 3.00                                              | -                                                 | 4.31                                              | 4.46                                              | 3.30 | -    | 5.60 |
|                          | Jun  | 3.23                                              | 2.60                                              | -                                                 | 3.75                                              | 3.88                                              | 3.00                                              | -                                                 | 4.70                                              | 4.50                                              | 3.30 | -    | 5.60 |
|                          | May  | 3.23                                              | 2.68                                              | -                                                 | 3.75                                              | 3.86                                              | 3.00                                              | -                                                 | 4.83                                              | 4.51                                              | 3.30 | -    | 5.75 |
|                          | Apr  | 3.20                                              | 2.68                                              | -                                                 | 3.75                                              | 3.87                                              | 3.00                                              | -                                                 | 4.53                                              | 4.53                                              | 3.30 | -    | 6.00 |
|                          | Mar  | 3.21                                              | 2.70                                              | -                                                 | 3.75                                              | 3.83                                              | 3.00                                              | -                                                 | 4.43                                              | 4.58                                              | 3.50 | -    | 6.22 |
|                          | Feb  | 3.20                                              | 2.70                                              | -                                                 | 3.75                                              | 3.93                                              | 3.00                                              | -                                                 | 4.83                                              | 4.59                                              | 3.10 | -    | 6.22 |
|                          | Jan  | 3.21                                              | 2.68                                              | -                                                 | 3.75                                              | 3.92                                              | 3.00                                              | -                                                 | 4.61                                              | 4.63                                              | 3.00 | -    | 6.22 |
| 1997                     | Dec  | 3.26                                              | 2.70                                              | -                                                 | 3.80                                              | 4.00                                              | 3.00                                              | -                                                 | 4.81                                              | 4.72                                              | 3.10 | -    | 6.22 |
|                          | Nov  | 3.21                                              | 2.50                                              | -                                                 | 3.75                                              | 3.93                                              | 3.00                                              | -                                                 | 4.62                                              | 4.70                                              | 3.10 | -    | 6.22 |
|                          | Oct  | 3.01                                              | 2.50                                              | -                                                 | 3.55                                              | 3.76                                              | 3.00                                              | -                                                 | 4.43                                              | 4.61                                              | 3.10 | -    | 6.00 |
| Sep                      | 2.93 | 2.50                                              | -                                                 | 3.30                                              | 3.69                                              | 3.00                                              | -                                                 | 4.29                                              | 4.60                                              | 3.10                                              | -    | 6.00 |      |

% p.a.

Savings deposits € 10,000 and more but less than € 25,000 and a duration of contract of **(total rate of return) <sup>10)</sup>**

| Reporting period <sup>6 11</sup> | up to and including 1 year                        |                                                   |                                                   | more than 1 year and up to and including 4 years  |                                                   |                                                   | more than 4 years                                 |                                                   |                                                   |      |      |      |      |
|----------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|---------------------------------------------------|------|------|------|------|
|                                  | Average interest rate                             | Spread                                            |                                                   | Average interest rate                             | Spread                                            |                                                   | Average interest rate                             | Spread                                            |                                                   |      |      |      |      |
|                                  | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V1.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V1.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V1.<br>A.N3.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V2.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V2.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V2.<br>A.N3.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V4.<br>A.N1.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V4.<br>A.N2.11A | BBIB1.M.DE.<br>B.H.DNB.<br>SPHV.K3V4.<br>A.N3.11A |      |      |      |      |
|                                  | Aug                                               | 2.90                                              | 2.50                                              | -                                                 | 3.25                                              | 3.68                                              | 2.81                                              | -                                                 | 4.50                                              | 4.53 | 3.00 | -    | 5.81 |
|                                  | Jul                                               | 2.87                                              | 2.50                                              | -                                                 | 3.25                                              | 3.67                                              | 2.81                                              | -                                                 | 4.43                                              | 4.54 | 3.00 | -    | 6.00 |
| Jun                              | 2.88                                              | 2.40                                              | -                                                 | 3.25                                              | 3.64                                              | 2.90                                              | -                                                 | 4.43                                              | 4.60                                              | 3.25 | -    | 6.00 |      |
| May                              | 2.89                                              | 2.50                                              | -                                                 | 3.25                                              | 3.69                                              | 2.85                                              | -                                                 | 4.75                                              | 4.65                                              | 3.25 | -    | 6.22 |      |
| Apr                              | 2.90                                              | 2.50                                              | -                                                 | 3.25                                              | 3.73                                              | 2.85                                              | -                                                 | 4.93                                              | 4.67                                              | 3.25 | -    | 6.22 |      |
| Mar                              | 2.86                                              | 2.45                                              | -                                                 | 3.25                                              | 3.64                                              | 2.88                                              | -                                                 | 4.75                                              | 4.67                                              | 3.00 | -    | 6.22 |      |
| Feb                              | 2.85                                              | 2.40                                              | -                                                 | 3.25                                              | 3.64                                              | 2.75                                              | -                                                 | 4.76                                              | 4.72                                              | 3.25 | -    | 6.25 |      |
| Jan                              | 2.89                                              | 2.50                                              | -                                                 | 3.25                                              | 3.70                                              | 2.55                                              | -                                                 | 4.76                                              | 4.84                                              | 3.25 | -    | 6.31 |      |
| 1996 Dec                         | 2.91                                              | 2.50                                              | -                                                 | 3.25                                              | 3.77                                              | 2.75                                              | -                                                 | 4.93                                              | 4.81                                              | 3.25 | -    | 6.22 |      |
| Nov                              | 2.92                                              | 2.50                                              | -                                                 | 3.25                                              | 3.80                                              | 2.71                                              | -                                                 | 4.76                                              | 4.88                                              | 3.25 | -    | 6.25 |      |

## Interest rates and volumes for new business of German Banks (MFIs)

### Savings deposits at statutory notice

#### Methodological notes on interest rates statistics – interest rates for savings deposits with agreed notice of 3 months

The term **standard savings rate** originally referred to the interest rate for **savings deposits at statutory notice**. This interest rate was regulated by the deposit rates regulation, which was abolished in 1967. In the normal sense of the term it was applied to the average interest rate on savings deposits at statutory period of notice – a three-month notice period from July 1993 onwards – which was calculated as part of the Bundesbank's former interest rate statistics from June 1967 onward. Starting in November 1996, the savings deposits with a three-month period of notice used for the basic savings rate were termed savings deposits with minimum rates of return (time series: BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N1.11A average interest rate, BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N2.11A lowest rate of spread, BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N3.11A highest rate of spread).

The interest rates calculated for savings deposits with minimum rates of return and a (until June 1993 statutory) period of notice of three months (time series SU0022) in the context of the Bundesbank's former interest rate statistics were often used as a reference value for calculating the interest on **rent deposits**.

When the Bundesbank's interest rate statistics were changed as of the November 1996 reporting month, above all the collection of data on interest rates on savings deposits was modified; greater emphasis was now placed on newer savings methods such as bonus-carrying savings deposits and special savings forms (see savings deposits with higher interest rates).

The **Bundesbank's former interest rate statistics** measured the interest rates most frequently agreed upon for **new business** with domestic non-banks as well as extensions of and changes to earlier agreements in a two-week (mid-month) reporting period. The interest rates for savings deposits were calculated as the unweighted arithmetic average of the reported interest rates within the spread. The spread was calculated by eliminating the highest 5% and the lowest 5% of the reported interest rates.

In July 2003 the Bundesbank's interest rate statistics were superseded by the new MFI interest rate statistics, the German contribution to the harmonised MFI interest rate statistics in the countries participating in the European monetary union. Tables with lending and deposit rates for new business from 2003 are also enclosed. Since the two sets of statistics differ in their methodology, **the statistical results of both sources can be compared with each other only on a very restricted basis**.

Within the framework of the **MFI interest rate statistics**, savings deposits at three months' notice with minimum rates of return (time-series: BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N1.11A) and higher rates of return are included in the households' deposits redeemable at notice up to three months (time-series: BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N). This "product basket" contains all deposits of households and non-financial corporations redeemable at notice up to three months. The interest rates are calculated as volume-weighted averages of outstanding amounts at the end of the month. The inclusion of a wider range of different types of savings deposits – including instruments bearing higher rates of interest such as growth savings accounts, indexed-linked savings or volumedependent graduated interest rate agreements – had pushed the average interest rate in the MFI interest rate statistics 1 ½ percentage points higher during the overlapping collecting period from January to June 2003 than that on the standard savings deposit component (time-series: BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N1.11A) in the Bundesbank's former statistics on lending and deposit rates. In addition, the category (BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N) collected as outstanding amounts at the end of the month contains not only pure new business but also "old contracts" from past periods when interest rates were higher. The interest rate is calculated as volume-weighted average. Spreads are not calculated for the MFI interest rate statistics.

The interest rate for savings deposits with minimum rates of return, redeemable at notice up to three months, is lower than the interest rate for time series BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N. However, from July 2003 onward, it is generally not possible to calculate the exact interest rate level by deducting around 1 ½ percentage points, because, as mentioned above, time series BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N comprises a number of different components with different interest rates and the components have varying shares in the total volume. From October 2009 onward, deducting 1 ½ percentage points even results in negative interest rates.

**Change of the grossing-up procedure in MFI interest rate statistics:** The grossing-up procedure was changed according to the ECB (Guideline ECB/2014/15). The interest rates published hitherto until May 2015 in the time series BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N (grossed-up with the previous procedure) are now available in the time series BBIM1.M.DE.B.L23.D.R.A.2250.EUR.NHN. For the time series BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N the data were grossed-up again with the new method from June 2010 to May 2015.

| MFI interest rate statistics – New business                                                                                                                                                                                                                                                                                                                                                                                                          | Bundesbank's survey of lending and deposit rates                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Deposits from households redeemable at notice of up to 3 months</b><br>(including non-financial corporations deposits redeemable at notice of 3 months)<br><br>Fidelity and growth premiums are included when they are granted.<br><br>Volume-weighted average interest rates of outstanding amounts at the end of the month<br><br><b>BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N:</b> Deposits redeemable at notice of up to 3 months (from January 2003) | <b>Savings deposits with agreed notice of 3 months with minimum rates of return</b><br>(of domestic non-banks)<br><br>These rates do not include any bonus payments.<br><br>Most frequently applied interest rate for new business<br><br><b>BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N1.11A:</b> Savings deposits with minimum rates of return (June 1967 to June 2003)<br><br><b>with higher rates of return</b><br>An interest rate above the minimum rates of return and/or a premium or a bonus was granted.<br><br><b>with higher rates of return without a duration of contract being agreed</b><br>(November 1996 to June 2003)<br><br><b>BBIB1.M.DE.B.H.DNB.SPH.K3M.11.N1.11A:</b> less than EUR 5,000<br><b>BBIB1.M.DE.B.H.DNB.SPH.K3M.12.N1.11A:</b> EUR 5,000 and more but less than EUR 10,000<br><b>BBIB1.M.DE.B.H.DNB.SPH.K3M.14.N1.11A:</b> EUR 10,000 and more but less than EUR 25,000<br><br><b>with higher rates of return and a duration of contract being agreed</b><br>Savings deposits of EUR 10,000 and more but less than EUR 25,000<br>(November 1996 to June 2003)<br>In the case of products for which a graduated interest rate, a premium, a bonus payment, additional interest or a combination thereof had been granted, the institutions reported not the nominal interest rate applying on the transaction but the total rate of return which was paid when savings plans were held until maturity or when savings objectives had been achieved.<br><br><b>BBIB1.M.DE.B.H.DNB.SPHV.K3V1.A.N1.11A:</b> duration of contract up to 1 year<br><b>BBIB1.M.DE.B.H.DNB.SPHV.K3V2.A.N1.11A:</b> duration of contract over 1 year and up to 4 years<br><b>BBIB1.M.DE.B.H.DNB.SPHV.K3V4.A.N1.11A:</b> duration of contract over 4 years |

## 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. Non-financial corporations include all enterprises other than insurance companies, banks and other financial institutions. The interest rate statistics gathered on a harmonised basis in the euro area from January 2003 are collected in Germany on a sample basis. The most recent figures are in all cases to be regarded as provisional. Subsequent revisions appearing in the following month are not specially marked. 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).
- o In the case of deposits redeemable at notice, new business is collected in the same way as outstanding amounts for the sake of simplicity. This means that all outstanding deposit business at the end of the month has to be incorporated in the calculation of average rates of interest.
- 1 Including non-financial corporations' deposits; including fidelity and growth premiums.
- 2 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. Disagios are regarded as interest payments and included in the interest rate calculation. The annualised agreed interest rate and the narrowly defined effective rate differ in the underlying method of annualising interest rate payments.
- 3 Data based on monthly balance sheet statistics.
- 4 The interest rates published from June 2010 to May 2015 were grossed-up again with a new method according to the ECB – Guideline ECB/2014/15.
- 5 The average rates are calculated as unweighted arithmetic means from the interest rates reported to be within the spread. The spread is ascertained by eliminating the reports in the top 5% and the bottom 5% of the interest rate range.
- 6 Second and third weeks of the months indicated.
- 7 Until June 1993 savings deposits at statutory notice. These rates do not include any bonus payments.
- 8 Since January 1991 the rates of the credit institutions in the new federal states of Germany have been included in the interest rate survey.
- 9 An interest rate above the minimum rate of return and/or a premium or a bonus is granted.
- 10 Rate of return which is paid when savings plans are held until maturity or when savings objectives have been achieved.
- 11 Collected from November 1996.
- A The interest rates for August 2026 are expected to be published on **1 October 2026**.