DEUTSCHE BUNDESBANK EUROSYSTEM

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

Households' deposits redeemable at notice up to 3 months

End of month [4] [A]		Households' deposits redeemable at notice up to 3 months [1]	
		Effective interest rate % p.a. [2]	Volume € million [3]
		BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N	BBIM1.M.DE.B.L23.D.B.A.2250.EUR.N
2026	Sep	0.76	309,994
	Aug	0.73	312,553
	Jul	0.72	314,958
	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

DEUTSCHE BUNDESBANK EUROSYSTEM

End of month [4] [A]		Households' deposits redeemable at notice up to 3 months [1]	
		Effective interest rate % p.a. [2]	Volume € million [3]
		BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N	BBIM1.M.DE.B.L23.D.B.A.2250.EUR.N
	Apr	0.09	536,476
	Mar	0.09	535,778
	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

End of month [4] [A]		Households' deposits redeemable at notice up to 3 months [1]	
		Effective interest rate % p.a. [2]	Volume € million [3]
		BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N	BBIM1.M.DE.B.L23.D.B.A.2250.EUR.N
	Nov	0.63	527,234
	Oct	0.66	527,680
	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

DEUTSCHE BUNDESBANK EUROSYSTEM

End of month [4] [A]		Households' deposits redeemable at notice up to 3 months [1]	
		Effective interest rate % p.a. [2]	Volume € million [3]
		BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N	BBIM1.M.DE.B.L23.D.B.A.2250.EUR.N
	Jun	2.53	431,428
	May	2.51	433,505
	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

DEUTSCHE BUNDESBANK EUROSYSTEM

Deposit rates of banks (MFIs) in Germany [5]

Savings deposits with agreed notice of three months

% p.a.

Reporting period [6] [8]		Savings deposits with minimum rates of return [7]			
		with agreed notice of 3 months			
		Average interest rate	Spread		
		BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N1.11A	BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N2.11A		BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N3.11A
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
	Feb	0.91	0.75	-	1.25
	Jan	0.95	0.75	-	1.25
2002	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
	Feb	1.06	0.75	-	1.50
	Jan	1.07	0.75	-	1.50
2001	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
	Feb	1.25	1.00	-	2.00
	Jan	1.26	1.00	-	2.00
2000	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
	Feb	1.24	1.00	-	1.85
	Jan	1.24	1.00	-	2.00
1999	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
	Feb	1.45	1.00	-	2.00
	Jan	1.49	1.25	-	2.00
1998	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
	Feb	1.60	1.50	-	2.00
	Jan	1.61	1.50	-	2.00
1997	Dec	1.62	1.50	-	2.00
	Nov	1.62	1.50	-	2.00

DEUTSCHE BUNDESBANK EUROSYSTEM

% p.a.

Reporting period [6] [8]	Savings deposits with minimum rates of return [7]			
	with agreed notice of 3 months			
	Average interest rate	Spread		
	BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N2.11A		BBIB1.M.DE.B.H.DNB.SPM.K3M.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.

Reporting period [6] [8]	Savings deposits with minimum rates of return [7]			
	with agreed notice of 3 months			
	Average interest rate	Spread		
	BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N1.11A	BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N2.11A		BBIB1.M.DE. B.H.DNB. SPM.K3M. 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

DEUTSCHE BUNDESBANK EUROSYSTEM

Deposit rates of banks (MFIs) in Germany [5]

Savings deposits at statutory notice

% p.a.

Reporting period [6]	Savings deposits at statutory notice		
	Average interest rate	Spread	
	BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N2.11A	BBIB1.M.DE.B.H.DNB.SPM.K3M.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

% p.a.

Reporting period [6]	Savings deposits at statutory notice		
	Average interest rate	Spread	
	BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N2.11A	BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N3.11A
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
1980 Dec	4.51	4.50 -	5.00
Nov	4.51	4.50 -	5.00
Oct	4.51	4.50 -	5.00
Sep	4.52	4.50 -	5.00
Aug	4.91	4.50 -	5.00
Jul	5.00	5.00 -	5.00
Jun	5.00	5.00 -	5.25
May	5.00	5.00 -	5.25
Apr	5.00	5.00 -	5.25
Mar	4.77	4.00 -	5.00
Feb	4.00	4.00 -	4.25
Jan	4.00	4.00 -	4.25
1979 Dec	4.00	4.00 -	4.25
Nov	3.77	3.50 -	4.00
Oct	3.50	3.50 -	3.75
Sep	3.50	3.50 -	3.75
Aug	3.33	3.00 -	3.50
Jul	3.00	3.00 -	3.25
Jun	3.00	3.00 -	3.00
May	3.00	3.00 -	3.00
Apr	3.00	2.75 -	3.00
Mar	2.62	2.50 -	3.00
Feb	2.51	2.50 -	3.00
Jan	2.51	2.50 -	3.00
1978 Dec	2.51	2.50 -	3.00
Nov	2.51	2.50 -	3.00
Oct	2.51	2.50 -	3.00
Sep	2.51	2.50 -	3.00
Aug	2.51	2.50 -	3.00
Jul	2.51	2.50 -	3.00
Jun	2.51	2.50 -	3.00
May	2.52	2.50 -	3.00
Apr	2.52	2.50 -	3.00
Mar	2.52	2.50 -	3.00
Feb	2.55	2.50 -	3.00
Jan	2.93	2.50 -	3.00

DEUTSCHE BUNDESBANK EUROSYSTEM

% p.a.

Reporting period [6]	Savings deposits at statutory notice			
	Average interest rate	Spread		
	BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N1.11A	BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N2.11A		BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N3.11A
1977 Dec	3.00	3.00	-	3.25
Nov	3.00	3.00	-	3.25
Oct	3.00	3.00	-	3.25
Sep	3.01	3.00	-	3.50
Aug	3.00	3.00	-	3.25
Jul	3.00	3.00	-	3.25
Jun	3.00	3.00	-	3.25
May	3.01	3.00	-	3.50
Apr	3.07	3.00	-	3.50
Mar	3.50	3.50	-	3.75
Feb	3.50	3.50	-	3.75
Jan	3.51	3.50	-	4.00
1976 Dec	3.50	3.50	-	3.75
Nov	3.51	3.50	-	3.75
Oct	3.51	3.50	-	3.75
Sep	3.51	3.50	-	3.75
Aug	3.51	3.50	-	3.75
Jul	3.50	3.50	-	3.75
Jun	3.51	3.50	-	3.75
May	3.51	3.50	-	3.75
Apr	3.51	3.50	-	4.00
Mar	4.00	4.00	-	4.25
Feb	4.00	4.00	-	4.25
Jan	4.00	4.00	-	4.25
1975 Dec	4.00	4.00	-	4.25
Nov	4.00	4.00	-	4.25
Oct	4.00	4.00	-	4.25
Sep	4.01	4.00	-	4.25
Aug	4.01	4.00	-	4.50
Jul	4.02	4.00	-	4.50
Jun	4.14	4.00	-	5.00
May	4.53	4.50	-	5.00
Apr	5.01	5.00	-	5.50
Mar	5.03	5.00	-	5.50
Feb	5.19	5.00	-	5.50
1974 Nov	5.51	5.50	-	6.00

% p.a.

Reporting period [6]	Savings deposits at statutory notice			
	Average interest rate	Spread		
	BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N1.11A	BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N2.11A		BBIB1.M.DE. B.H.DNB. SPM.K3M. A.N3.11A
1974 Aug	5.51	5.50	-	6.00
May	5.51	5.50	-	6.00
Feb	5.51	5.50	-	6.00
1973 Nov	5.51	5.50	-	6.00
Aug	5.51	5.50	-	6.00
Jul	5.51	5.50	-	6.00
May	4.52	4.50	-	5.00
Feb	4.51	4.50	-	5.00
1972 Nov	4.01	4.00	-	4.50
Aug	4.01	4.00	-	4.50
May	4.02	4.00	-	4.50
Feb	4.50	4.50	-	4.75
1971 Nov	4.52	4.50	-	5.00
Aug	4.53	4.50	-	5.00
May	4.53	4.50	-	5.00
Feb	5.00	5.00	-	5.00
Jan	5.00	5.00	-	5.00
1970 Nov	5.00	5.00	-	5.00
Aug	5.00	5.00	-	5.00
May	5.00	5.00	-	5.00
Feb	4.50	4.50	-	4.50
1969 Nov	4.00	4.00	-	4.00
Aug	4.00	4.00	-	4.00
May	3.50	3.50	-	3.75
Feb	3.50	3.50	-	3.75
1968 Nov	3.50	3.50	-	3.75
Sep	3.50	3.50	-	3.75
Jun	3.50	3.50	-	3.75
Mar	3.50	3.50	-	3.75
1967 Dec	3.52	3.50	-	4.00
Sep	3.52	3.50	-	4.00
Jun	3.57	3.50	-	4.50

DEUTSCHE BUNDESBANK EUROSYSTEM

Deposit rates of banks (MFIs) in Germany [5]

Savings deposits with agreed notice of three months and higher rates of return [9)]

% p.a.

Reporting period [6] [11]	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.B.H.DNB.SPH.K3M.11.N1.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.11.N2.11A		BBIB1.M.DE.B.H.DNB.SPH.K3M.11.N3.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.12.N1.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.12.N2.11A		BBIB1.M.DE.B.H.DNB.SPH.K3M.12.N3.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.14.N1.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.14.N2.11A		BBIB1.M.DE.B.H.DNB.SPH.K3M.14.N3.11A
2003 Jun	1.23	0.65	-	2.00	1.48	0.80	-	2.20	1.69	1.00	-	2.30
May	1.37	1.00	-	2.20	1.64	1.10	-	2.20	1.82	1.25	-	2.37
Apr	1.41	1.00	-	2.20	1.68	1.10	-	2.35	1.86	1.25	-	2.45
Mar	1.47	1.00	-	2.25	1.71	1.15	-	2.70	1.93	1.25	-	2.80
Feb	1.57	1.00	-	2.30	1.83	1.25	-	2.70	2.07	1.50	-	2.80
Jan	1.61	1.00	-	2.50	1.90	1.25	-	2.95	2.13	1.50	-	3.15
2002 Dec	1.63	1.00	-	2.50	1.97	1.25	-	2.75	2.19	1.50	-	2.95
Nov	1.69	1.00	-	2.50	2.07	1.35	-	2.75	2.31	1.50	-	3.00
Oct	1.71	1.01	-	2.50	2.10	1.40	-	2.75	2.32	1.50	-	3.00
Sep	1.75	1.25	-	2.50	2.12	1.50	-	2.75	2.34	1.50	-	3.00
Aug	1.76	1.00	-	2.50	2.14	1.50	-	2.80	2.36	1.60	-	3.00
Jul	1.78	1.15	-	2.60	2.16	1.50	-	2.81	2.40	1.75	-	3.00
Jun	1.78	1.25	-	2.50	2.15	1.50	-	2.80	2.40	1.75	-	3.00
May	1.79	1.25	-	2.60	2.16	1.50	-	2.80	2.40	1.75	-	3.00
Apr	1.78	1.25	-	2.60	2.15	1.50	-	2.80	2.38	1.60	-	3.00
Mar	1.79	1.25	-	2.75	2.14	1.50	-	2.80	2.38	1.60	-	3.00
Feb	1.78	1.25	-	2.70	2.14	1.50	-	2.75	2.37	1.60	-	3.00
Jan	1.78	1.25	-	2.75	2.15	1.50	-	2.75	2.40	1.70	-	3.00
2001 Dec	1.81	1.25	-	2.75	2.18	1.50	-	3.00	2.42	1.75	-	3.00
Nov	1.86	1.25	-	2.75	2.25	1.50	-	3.00	2.49	1.75	-	3.20
Oct	2.01	1.25	-	3.05	2.47	1.50	-	3.50	2.69	1.85	-	3.50
Sep	2.11	1.35	-	3.25	2.63	1.60	-	3.50	2.88	1.85	-	3.90
Aug	2.20	1.50	-	3.35	2.77	1.75	-	3.75	3.02	2.00	-	4.00
Jul	2.26	1.50	-	3.50	2.85	1.75	-	4.00	3.07	2.00	-	4.00
Jun	2.29	1.50	-	3.66	2.87	1.75	-	4.00	3.09	2.00	-	4.00
May	2.33	1.50	-	3.75	2.92	1.80	-	4.00	3.14	2.00	-	4.26
Apr	2.36	1.50	-	3.75	2.95	1.95	-	4.00	3.18	2.00	-	4.30
Mar	2.36	1.50	-	3.75	2.97	1.80	-	4.00	3.20	2.00	-	4.32
Feb	2.35	1.50	-	3.75	2.94	1.80	-	4.00	3.17	2.00	-	4.25
Jan	2.37	1.50	-	3.80	2.95	1.80	-	4.10	3.21	2.00	-	4.33
2000 Dec	2.39	1.50	-	4.00	2.99	1.75	-	4.20	3.22	2.00	-	4.34
Nov	2.38	1.50	-	4.00	2.96	1.75	-	4.20	3.19	2.00	-	4.32
Oct	2.32	1.50	-	3.75	2.89	1.75	-	4.01	3.12	2.00	-	4.22
Sep	2.31	1.50	-	3.72	2.89	1.75	-	3.95	3.10	2.00	-	4.07
Aug	2.25	1.30	-	3.70	2.79	1.75	-	3.90	3.01	2.00	-	4.00
Jul	2.23	1.50	-	3.50	2.73	1.75	-	3.70	2.94	2.00	-	3.90
Jun	2.20	1.50	-	3.45	2.66	1.75	-	3.65	2.87	2.00	-	3.80
May	2.12	1.25	-	3.45	2.53	1.75	-	3.50	2.72	2.00	-	3.59
Apr	2.10	1.50	-	3.00	2.40	1.75	-	3.20	2.57	2.00	-	3.25
Mar	2.06	1.50	-	3.00	2.36	1.75	-	3.05	2.53	2.00	-	3.20
Feb	2.04	1.40	-	2.85	2.30	1.75	-	2.90	2.46	1.90	-	3.00
Jan	2.03	1.50	-	2.77	2.28	1.75	-	2.90	2.44	1.85	-	3.00
1999 Dec	2.03	1.50	-	2.95	2.28	1.55	-	2.91	2.45	1.85	-	3.00
Nov	2.00	1.50	-	2.95	2.22	1.55	-	2.80	2.38	1.95	-	3.00
Oct	1.94	1.38	-	2.95	2.13	1.50	-	2.75	2.30	1.75	-	2.81
Sep	1.92	1.50	-	2.50	2.08	1.50	-	2.63	2.24	1.75	-	2.75
Aug	1.91	1.50	-	2.50	2.07	1.50	-	2.50	2.23	1.65	-	2.75
Jul	1.89	1.43	-	2.61	2.06	1.50	-	2.50	2.21	1.63	-	2.70
Jun	1.90	1.50	-	2.70	2.06	1.50	-	2.50	2.22	1.60	-	2.75
May	1.92	1.50	-	2.70	2.08	1.50	-	2.60	2.24	1.60	-	2.75
Apr	2.08	1.50	-	2.75	2.24	1.65	-	2.75	2.39	1.86	-	2.90
Mar	2.16	1.50	-	3.00	2.34	1.75	-	2.85	2.48	2.00	-	3.00
Feb	2.19	1.50	-	2.85	2.37	1.80	-	2.80	2.51	2.00	-	3.00
Jan	2.23	1.50	-	3.00	2.42	2.00	-	3.00	2.57	2.00	-	3.00
1998 Dec	2.32	1.75	-	3.00	2.51	2.00	-	3.09	2.67	2.20	-	3.15
Nov	2.36	1.75	-	3.34	2.55	2.00	-	3.09	2.71	2.20	-	3.20
Oct	2.35	1.75	-	3.00	2.55	2.00	-	3.10	2.71	2.25	-	3.25
Sep	2.37	1.75	-	3.00	2.56	2.00	-	3.10	2.72	2.25	-	3.25
Aug	2.41	1.75	-	3.00	2.60	2.00	-	3.23	2.75	2.25	-	3.25
Jul	2.41	1.75	-	3.04	2.62	2.00	-	3.25	2.77	2.25	-	3.30
Jun	2.42	1.75	-	3.04	2.63	2.00	-	3.25	2.78	2.25	-	3.38
May	2.42	1.75	-	3.00	2.63	2.00	-	3.25	2.79	2.25	-	3.38
Apr	2.41	1.75	-	3.00	2.63	2.02	-	3.25	2.78	2.25	-	3.32
Mar	2.43	1.75	-	3.00	2.64	2.10	-	3.25	2.79	2.25	-	3.32
Feb	2.47	1.88	-	3.25	2.66	2.13	-	3.25	2.81	2.25	-	3.50
Jan	2.46	1.75	-	3.38	2.66	2.10	-	3.40	2.82	2.25	-	3.50
1997 Dec	2.48	1.93	-	3.25	2.69	2.20	-	3.25	2.84	2.25	-	3.50
Nov	2.45	1.90	-	3.26	2.66	2.13	-	3.25	2.80	2.25	-	3.40

DEUTSCHE BUNDESBANK EUROSYSTEM

% p.a.

Reporting period [6] [11]	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.B.H.DNB.SPH.K3M.11.N1.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.11.N2.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.11.N3.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.12.N1.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.12.N2.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.12.N3.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.14.N1.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.14.N2.11A	BBIB1.M.DE.B.H.DNB.SPH.K3M.14.N3.11A
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

DEUTSCHE BUNDESBANK EUROSYSTEM

% p.a.

Savings deposits € 10,000 and more but less than € 25,000 and a duration of contract of **(total rate of return)** [10]

Reporting period [6] [11]	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.B.H.DNB.SPHV.K3V1.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V1.A.N2.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V1.A.N3.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V2.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V2.A.N2.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V2.A.N3.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V4.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V4.A.N2.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V4.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	

DEUTSCHE BUNDESBANK EUROSYSTEM

% p.a.

Reporting period [6] [11]	Savings deposits € 10,000 and more but less than € 25,000 and a duration of contract of **(total rate of return)** [10]								
	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.B.H.DNB.SPHV.K3V1.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V1.A.N2.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V1.A.N3.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V2.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V2.A.N2.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V2.A.N3.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V4.A.N1.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V4.A.N2.11A	BBIB1.M.DE.B.H.DNB.SPHV.K3V4.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

DEUTSCHE BUNDESBANK EUROSYSTEM

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 interst rate statistics − New business	Bundesbank's survey of lending and deposit rates
Deposits from households redeemable at notice of up to 3 months (including non-financial corporations deposits redeemable at notice of 3 months)	**Savings deposits with agreed notice of 3 months with minimum rates of return** (of domestic non-banks)
Fidelity and groth premiums are included when they are granted.	These rates do not include any bonus payments.
Volume-weighted average interest rates of outstanding amounts at the end of the month	Most frequently applied interest rate for new business
BBIM1.M.DE.B.L23.D.R.A.2250.EUR.N: Deposits redeemable at notice of up to 3 months (from January2003)	**BBIB1.M.DE.B.H.DNB.SPM.K3M.A.N1.11A:** Savings deposits with minimum rates of return (June 1967 to June 2003) **with higher rates of return** An interest rate above the minimum rates of return and/or a premium or a bonus was granted. **with higher rates of return without a duration of contract being agreed** (November 1996 to June 2003) **BBIB1.M.DE.B.H.DNB.SPH.K3M.11.N1.11A:** less than EUR 5,000 **BBIB1.M.DE.B.H.DNB.SPH.K3M.12.N1.11A:** EUR 5,000 and more but less than EUR 10,000 **BBIB1.M.DE.B.H.DNB.SPH.K3M.14.N1.11A:** EUR 10,000 and more but less than EUR 25,000 **with higher rates of return and a duration of contract being agreed** Savings deposits of EUR 10,000 and more but less than EUR 25,000 (November 1996 to June 2003) 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. **BBIB1.M.DE.B.H.DNB.SPHV.K3V1.A.N1.11A:** duration of contract up to 1 year **BBIB1.M.DE.B.H.DNB.SPHV.K3V2.A.N1.11A:** duration of contract over 1 year and up to 4 years **BBIB1.M.DE.B.H.DNB.SPHV.K3V4.A.N1.11A:** duration of contract over 4 years

DEUTSCHE BUNDESBANK EUROSYSTEM

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 October 2026 are expected to be published on **2 December 2026**.