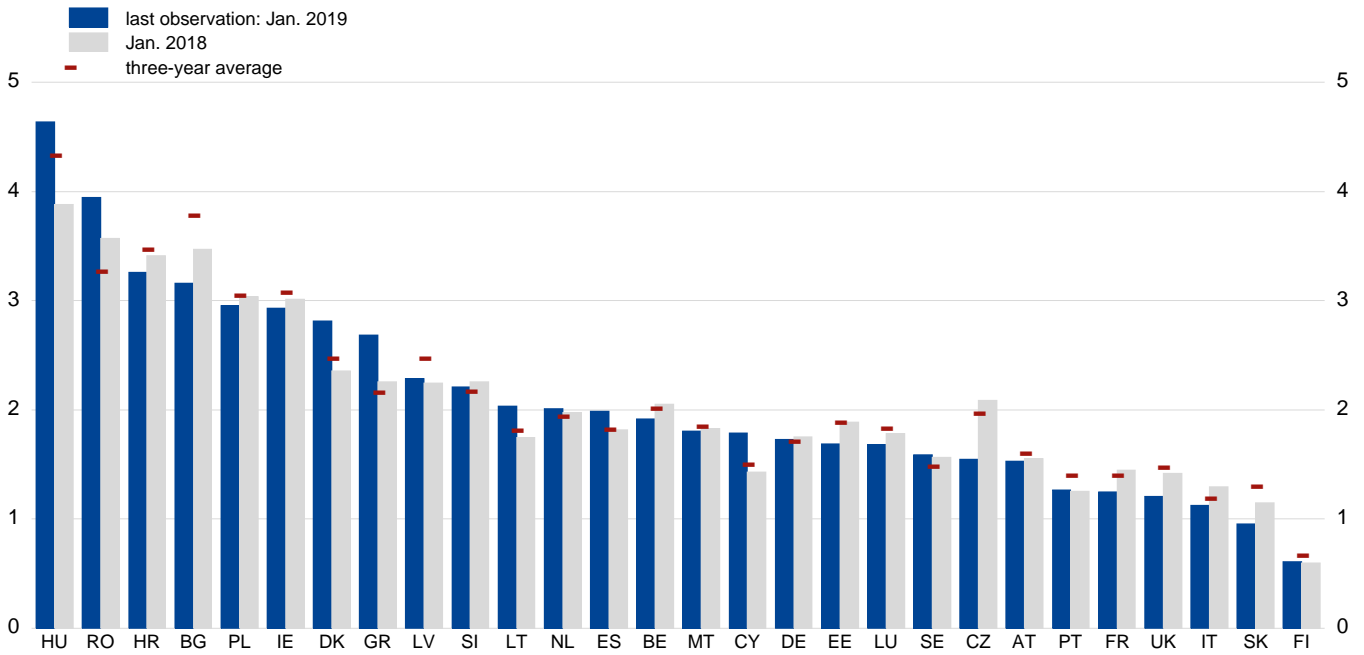


3. Credit risk

3.5 Lending margins of MFIs - loans to households (for house purchase)

(EU; percentage points)



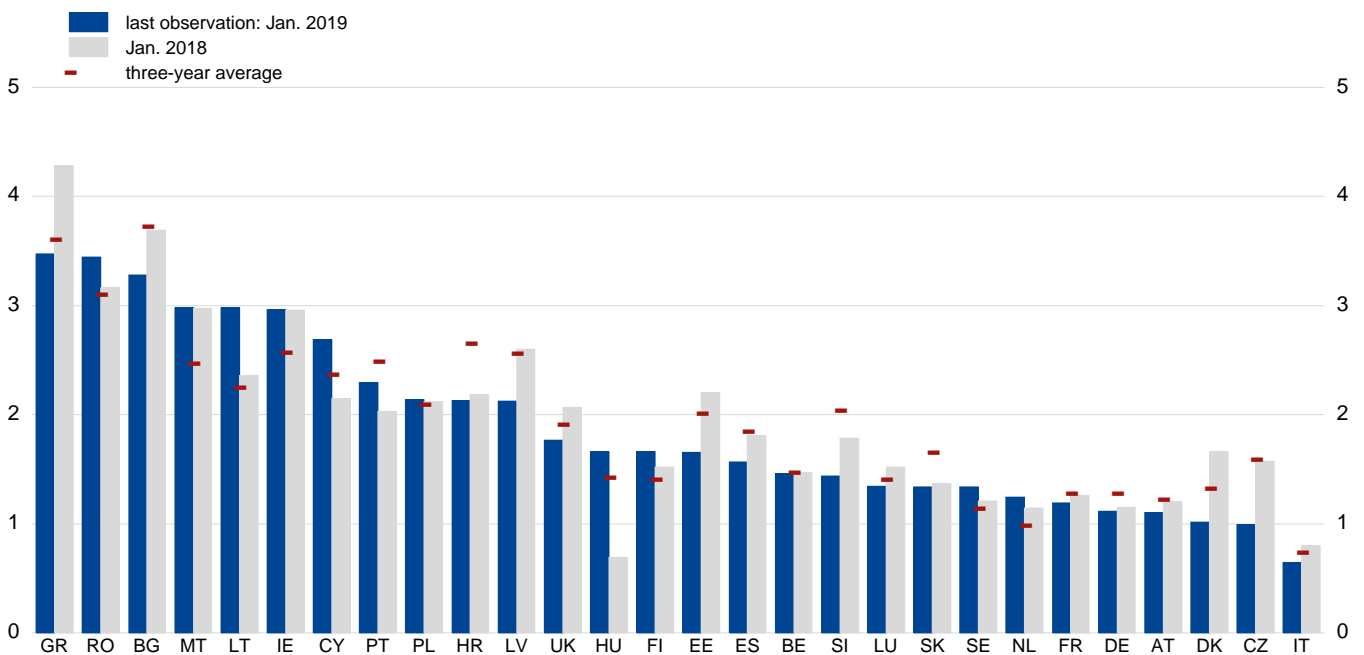
Source: ECB.

Notes: Lending margins are measured as the difference between MFIs' interest rates for new business loans and a weighted average rate of new deposits from households and NFCs. For non-euro area countries, rates for loans and deposits in both euro and the national currency are taken into account. For UK, only loans and deposits in national currency are included in the calculation. For euro area countries, rates refer to loans granted to euro area residents, whereas for non-euro area countries rates refer to loans granted to domestic residents.

Data for CZ is currently under revision.

3.6 Lending margins of MFIs - loans to NFCs

(EU; percentage points)



Source: ECB.

Notes: Lending margins are measured as the difference between MFIs' interest rates for new business loans and a weighted average rate of new deposits from households and NFCs. For non-euro area countries, rates for loans and deposits in both euro and the national currency are taken into account. For UK, only loans and deposits in national currency are included in the calculation. For euro area countries, rates refer to loans granted to euro area residents, whereas for non-euro area countries rates refer to loans granted to domestic residents.

Data for CZ is currently under revision.