

## 6 Volumes of new euro-denominated loans to euro area households <sup>1)</sup> (EUR billions; new business)

	2018 July	2018 Aug.	2018 Sep.	2018 Oct.	2018 Nov.	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July
<b>Loans to households <sup>2)</sup></b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>3)</sup>	199.2	197.9	197.9	199.1	201.2	202.3	199.5	196.1	196.1	198.3	197.4	198.1	202.0
<i>Revolving loans and overdrafts</i> <sup>3)</sup>	147.4	146.9	147.8	147.5	148.4	146.1	146.2	144.9	144.4	143.5	142.8	143.8	143.0
<i>Extended credit card credit</i> <sup>3)</sup>	34.4	34.6	35.2	35.2	35.7	35.8	34.8	34.6	34.5	34.7	34.8	34.8	35.0
For consumption <sup>4),5)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	2.8	2.5	2.5	3.0	3.0	2.8	2.9	2.7	2.9	2.7	2.7	2.7	2.9
<i>Over 1 and up to 5yrs i.r.f.</i>	10.6	8.9	9.0	10.5	10.1	8.7	9.5	9.5	10.7	10.2	10.4	9.7	11.1
<i>Over 5yrs i.r.f.</i>	11.9	10.3	10.4	11.9	10.9	8.1	11.8	11.7	12.4	12.3	12.7	11.3	13.9
Of which, renegotiated loans <sup>6)</sup>	2.9	2.6	2.3	2.7	2.4	1.9	3.0	2.7	2.7	2.6	2.7	2.4	3.1
For house purchase <sup>4),5)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	14.9	11.9	12.3	14.1	13.3	12.9	12.6	12.3	13.3	13.8	14.7	13.6	15.1
<i>Over 1 and up to 5yrs i.r.f.</i>	8.1	6.8	6.6	7.5	7.0	6.8	6.3	6.2	6.8	7.1	7.3	6.6	7.7
<i>Over 5 and up to 10yrs i.r.f.</i>	15.0	13.6	11.9	14.2	13.1	12.8	13.0	11.7	12.6	13.9	13.6	12.6	16.2
<i>Over 10yrs i.r.f.</i>	41.8	34.7	32.9	37.5	35.3	37.6	35.2	33.6	37.4	37.8	37.8	39.4	50.0
Of which, renegotiated loans <sup>6)</sup>	18.8	15.9	14.1	17.1	15.9	15.2	17.0	14.9	16.0	16.4	15.6	15.3	19.6
For other purposes <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	9.6	7.1	8.2	9.0	7.9	8.8	8.8	7.9	8.8	8.8	8.8	8.3	8.8
<i>Over 1 and up to 5yrs i.r.f.</i>	2.1	1.6	1.5	2.0	1.8	1.8	1.9	1.7	1.9	2.0	2.1	1.8	2.3
<i>Over 5yrs i.r.f.</i>	5.1	3.8	3.7	4.4	4.3	4.5	4.2	3.7	4.2	4.4	4.1	4.1	4.7
Of which, renegotiated loans <sup>6)</sup>	4.0	2.9	3.2	3.9	3.3	3.4	4.2	2.9	3.2	3.7	3.1	2.8	3.8
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and up to 1yr i.r.f.</i>	4.1	3.0	3.5	4.1	3.6	4.0	3.9	3.4	3.7	4.0	3.9	3.5	4.0
<i>Over 1 and up to 5yrs i.r.f.</i>	1.3	1.0	1.0	1.3	1.2	1.2	1.2	1.1	1.3	1.3	1.3	1.2	1.3
<i>Over 5yrs i.r.f.</i>	2.8	2.2	2.0	2.6	2.7	2.8	2.7	2.2	2.7	2.6	2.5	2.5	2.9
<b>Of which, with collateral and/or guarantees</b>													
For consumption <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	0.5	0.5	0.5	0.6	0.5	0.5	0.5	0.4	0.5	0.4	0.4	0.5	0.5
<i>Over 1 and up to 5yrs i.r.f.</i>	0.7	0.6	0.6	0.7	0.6	0.5	0.5	0.6	0.6	0.6	0.7	0.6	0.8
<i>Over 5yrs i.r.f.</i>	0.7	0.6	0.6	0.6	0.7	0.5	0.6	0.5	0.6	0.5	0.6	0.6	0.9
For house purchase <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	10.3	8.0	8.3	9.7	9.1	8.8	8.7	8.4	9.0	9.4	10.0	9.1	9.9
<i>Over 1 and up to 5yrs i.r.f.</i>	5.9	4.9	4.9	5.5	5.1	5.0	4.6	4.6	5.0	5.1	5.2	4.8	5.6
<i>Over 5 and up to 10yrs i.r.f.</i>	8.5	7.3	6.6	7.9	7.3	7.1	7.2	6.4	6.9	7.7	7.3	6.9	8.8
<i>Over 10yrs i.r.f.</i>	28.9	22.3	22.3	26.0	23.5	26.1	23.8	22.5	24.9	24.7	24.5	26.2	34.4

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

2) Includes non-profit institutions serving households, with the exception of the item on sole proprietors and unincorporated partnerships, which is a breakdown of the household sector only.

3) For these instrument categories, new business and outstanding amounts coincide. End-of-period data. These categories are not fully comparable as data are collected according to different regulations.

4) Excludes revolving loans and overdrafts, convenience and extended credit card credit.

5) New business volumes of loans to households for consumption and for house purchase are used as weights for the calculation of the corresponding annual percentage rate of charge (APRC). Some national central banks grant derogations for the reporting of the APRC vis-à-vis non-profit institutions serving households; in this case the volumes of loans to non-profit institutions serving households are excluded from the calculation of the APRC.

6) Data are collected as of December 2014 under Regulation ECB/2013/34.