

## 14 Coefficients of variation for MFI interest rates on new euro-denominated loans to euro area households <sup>1)</sup> (new business)

	2017 May	2017 June	2017 July	2017 Aug.	2017 Sep.	2017 Oct.	2017 Nov.	2017 Dec.	2018 Jan.	2018 Feb.	2018 Mar.	2018 Apr.	2018 May
<b>Loans to households <sup>2)</sup></b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>3)</sup>	0.33	0.32	0.32	0.33	0.32	0.33	0.32	0.34	0.33	0.32	0.34	0.35	0.34
<i>Revolving loans and overdrafts</i> <sup>3)</sup>	0.29	0.30	0.30	0.30	0.30	0.30	0.30	0.31	0.30	0.31	0.31	0.31	0.31
<i>Extended credit card credit</i> <sup>3)</sup>	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.23	0.24	0.23	0.24
For consumption <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.31	0.30	0.30	0.28	0.28	0.27	0.31	0.29	0.28	0.31	0.27	0.29	0.30
<i>Over 1 and up to 5yrs i.r.f.</i>	0.37	0.36	0.36	0.35	0.38	0.38	0.36	0.40	0.37	0.38	0.38	0.38	0.35
<i>Over 5yrs i.r.f.</i>	0.21	0.22	0.22	0.22	0.24	0.24	0.22	0.25	0.21	0.22	0.22	0.23	0.23
Of which, renegotiated loans <sup>5)</sup>	0.20	0.22	0.24	0.23	0.25	0.26	0.25	0.28	0.26	0.25	0.24	0.27	0.23
For house purchase <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.28	0.28	0.27	0.29	0.30	0.30	0.30	0.27	0.29	0.30	0.30	0.30	0.33
<i>Over 1 and up to 5yrs i.r.f.</i>	0.22	0.23	0.26	0.23	0.25	0.25	0.26	0.24	0.25	0.25	0.23	0.22	0.25
<i>Over 5 and up to 10yrs i.r.f.</i>	0.25	0.24	0.24	0.23	0.23	0.23	0.24	0.23	0.24	0.25	0.24	0.24	0.25
<i>Over 10yrs i.r.f.</i>	0.19	0.18	0.18	0.18	0.18	0.17	0.18	0.18	0.17	0.17	0.17	0.18	0.18
Of which, renegotiated loans <sup>5)</sup>	0.20	0.20	0.19	0.19	0.19	0.20	0.20	0.18	0.19	0.21	0.20	0.19	0.21
For other purposes <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.38	0.34	0.37	0.47	0.42	0.40	0.38	0.41	0.40	0.42	0.36	0.31	0.34
<i>Over 1 and up to 5yrs i.r.f.</i>	0.34	0.36	0.35	0.30	0.29	0.32	0.30	0.31	0.35	0.37	0.31	0.28	0.35
<i>Over 5yrs i.r.f.</i>	0.38	0.38	0.37	0.41	0.39	0.38	0.41	0.34	0.34	0.39	0.35	0.36	0.37
Of which, renegotiated loans <sup>5)</sup>	0.29	0.25	0.26	0.33	0.33	0.26	0.26	0.28	0.22	0.31	0.28	0.26	0.33
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.23	0.19	0.23	0.26	0.27	0.23	0.23	0.21	0.20	0.20	0.24	0.17	0.17
<i>Over 1 and up to 5yrs i.r.f.</i>	0.32	0.33	0.33	0.30	0.27	0.31	0.32	0.32	0.32	0.36	0.30	0.26	0.35
<i>Over 5yrs i.r.f.</i>	0.32	0.33	0.32	0.31	0.34	0.32	0.34	0.33	0.32	0.34	0.29	0.31	0.31
<b>Of which, with collateral and/or guarantees</b>													
For consumption <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.34	0.49	0.35	0.35	0.38	0.42	0.42	0.49	0.42	0.41	0.54	0.49	0.59
<i>Over 1 and up to 5yrs i.r.f.</i>	0.45	0.43	0.51	0.51	0.56	0.53	0.53	0.47	0.45	0.40	0.44	0.45	0.46
<i>Over 5yrs i.r.f.</i>	0.44	0.47	0.52	0.55	0.59	0.52	0.47	0.47	0.47	0.43	0.43	0.43	0.50
For house purchase <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.32	0.32	0.31	0.34	0.34	0.34	0.33	0.31	0.33	0.33	0.32	0.33	0.35
<i>Over 1 and up to 5yrs i.r.f.</i>	0.26	0.28	0.30	0.26	0.30	0.29	0.30	0.28	0.28	0.30	0.27	0.26	0.29
<i>Over 5 and up to 10yrs i.r.f.</i>	0.24	0.23	0.22	0.22	0.21	0.20	0.21	0.22	0.21	0.22	0.21	0.21	0.21
<i>Over 10yrs i.r.f.</i>	0.18	0.18	0.19	0.19	0.18	0.18	0.18	0.18	0.17	0.17	0.18	0.18	0.18

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 this instrument category, new business and outstanding amounts coincide. End-of-period rates.

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

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