

## 1 MFI interest rates on new euro-denominated loans to euro area non-financial corporations <sup>1)</sup> (percentages per annum; period average rates; new business)

	2019 Oct.	2019 Nov.	2019 Dec.	2020 Jan.	2020 Feb.	2020 Mar.	2020 Apr.	2020 May	2020 June	2020 July	2020 Aug.	2020 Sep.	2020 Oct.
<b>Loans to non-financial corporations</b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>2)</sup>	1.99	1.98	2.01	2.01	1.98	1.94	1.91	1.83	1.89	1.80	1.77	1.83	1.77
<i>Revolving loans and overdrafts</i> <sup>2)</sup>	2.08	2.06	2.09	2.09	2.07	2.00	1.99	1.91	1.96	1.87	1.85	1.90	1.84
<i>Extended credit card credit</i> <sup>2)</sup>	14.31	14.28	14.79	14.75	14.80	14.50	14.59	14.43	14.82	15.07	15.16	15.01	14.98
Up to EUR 0.25M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	2.01	2.02	2.01	2.17	1.99	1.90	2.00	1.87	1.89	1.98	1.88	1.95	1.94
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	2.53	2.58	2.56	2.51	2.53	2.44	2.21	1.98	2.18	2.37	2.08	2.43	2.45
<i>Over 3 months and up to 1yr</i>	2.41	2.36	2.28	2.31	2.29	2.17	1.17	1.22	1.51	1.86	1.90	2.11	2.16
<i>Over 1 and up to 3yrs</i>	2.43	2.41	2.34	2.47	2.51	2.26	1.24	1.24	1.82	2.05	2.27	2.23	2.29
<i>Over 3 and up to 5yrs</i>	2.39	2.47	2.43	2.39	2.40	2.21	2.00	2.09	2.33	2.32	2.47	2.44	2.39
<i>Over 5 and up to 10yrs</i>	1.80	1.81	1.77	1.78	1.79	1.66	1.51	1.31	1.40	1.51	1.58	1.64	1.67
<i>Over 10yrs</i>	1.49	1.46	1.42	1.45	1.41	1.78	1.83	1.88	1.63	1.62	1.52	1.56	1.51
Over an amount of EUR 0.25M and up to EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	1.61	1.59	1.58	1.63	1.57	1.57	1.61	1.54	1.55	1.60	1.57	1.54	1.56
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	1.79	1.82	1.80	1.79	1.79	1.82	1.70	1.63	1.64	1.69	1.70	1.68	1.71
<i>Over 3 months and up to 1yr</i>	1.54	1.55	1.54	1.57	1.54	1.52	0.93	0.87	1.15	1.31	1.40	1.44	1.47
<i>Over 1 and up to 3yrs</i>	1.42	1.44	1.46	1.67	1.48	1.30	0.95	0.86	1.20	1.33	1.44	1.39	1.48
<i>Over 3 and up to 5yrs</i>	1.49	1.52	1.51	1.64	1.56	1.50	1.72	1.81	1.70	1.61	1.64	1.53	1.56
<i>Over 5 and up to 10yrs</i>	1.33	1.33	1.31	1.32	1.32	1.36	1.18	1.19	1.35	1.44	1.46	1.49	1.49
<i>Over 10yrs</i>	1.40	1.40	1.37	1.36	1.38	1.60	1.80	2.02	1.69	1.60	1.47	1.49	1.48
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	1.14	1.14	1.26	1.11	1.11	1.15	1.22	1.23	1.23	1.23	1.29	1.22	1.23
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	1.42	1.44	1.53	1.44	1.42	1.39	1.46	1.44	1.39	1.44	1.61	1.45	1.49
<i>Over 3 months and up to 1yr</i>	1.40	1.34	1.21	1.25	1.22	1.09	1.12	1.07	1.17	1.17	1.30	1.32	1.43
<i>Over 1 and up to 3yrs</i>	1.32	1.29	1.46	0.96	1.26	1.06	0.99	1.07	1.43	1.54	1.18	1.47	1.87
<i>Over 3 and up to 5yrs</i>	1.24	1.45	1.39	1.33	1.28	1.09	1.64	1.46	1.39	1.36	1.03	1.42	1.31
<i>Over 5 and up to 10yrs</i>	1.21	1.19	1.31	1.29	1.20	1.26	1.19	1.32	1.44	1.41	1.39	1.35	1.31
<i>Over 10yrs</i>	1.33	1.29	1.39	1.47	1.27	1.25	1.27	1.44	1.39	1.25	1.19	1.13	1.27
Up to an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	1.92	1.91	1.88	1.97	1.88	1.80	1.45	1.42	1.59	1.74	1.73	1.79	1.81
<i>Over 1 and up to 5yrs</i>	2.09	2.11	2.08	2.16	2.14	1.91	1.60	1.64	1.86	1.95	2.11	2.06	2.08
<i>Over 5yrs</i>	1.50	1.49	1.45	1.47	1.48	1.59	1.55	1.54	1.49	1.52	1.51	1.55	1.55
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	1.19	1.17	1.25	1.14	1.13	1.13	1.20	1.19	1.21	1.22	1.29	1.24	1.26
<i>Over 1 and up to 5yrs</i>	1.28	1.38	1.42	1.11	1.27	1.08	1.29	1.25	1.41	1.45	1.10	1.44	1.56
<i>Over 5yrs</i>	1.27	1.24	1.35	1.38	1.24	1.26	1.22	1.37	1.42	1.34	1.29	1.25	1.29
<b>Of which, renegotiated loans</b> <sup>3),4)</sup>	1.43	1.42	1.50	1.44	1.45	1.54	1.63	1.59	1.53	1.48	1.49	1.51	1.54
<b>Composite cost-of-borrowing indicator</b>	1.56	1.55	1.56	1.55	1.52	1.46	1.47	1.45	1.49	1.51	1.51	1.51	1.53

Source: ECB MFI interest rate statistics.

- 1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.
- 2) For this instrument category, new business and outstanding amounts coincide; end-of-period rates.
- 3) Excludes revolving loans and overdrafts, and convenience and extended credit card credit.
- 4) Data are collected as of December 2014 under Regulation ECB/2013/34.