

8 MFI interest rates on outstanding amounts of euro-denominated loans to, and deposits from, euro area residents ¹⁾ (percentages per annum, period average rates)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
Deposits													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	0.25	0.24	0.23	0.22	0.22	0.22	0.22	0.22	0.21	0.21	0.21	0.21	0.21
<i>over 2yrs</i>	1.72	1.70	1.72	1.70	1.71	1.69	1.69	1.73	1.68	1.68	1.66	1.67	1.65
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	0.09	0.08	0.07	0.06	0.06	0.04	0.04	0.04	0.03	0.02	0.01	0.00	0.00
<i>over 2yrs</i>	1.03	1.02	1.03	0.97	0.95	0.92	0.88	0.88	0.85	0.82	0.78	0.78	0.75
Repos	0.47	0.46	0.26	0.46	0.48	0.24	0.25	0.38	0.25	0.24	0.22	0.16	0.39
Loans													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	1.76	1.75	1.74	1.72	1.72	1.72	1.70	1.70	1.67	1.65	1.68	1.66	1.68
<i>over 1 and up to 5yrs</i>	1.74	1.72	1.71	1.70	1.68	1.66	1.65	1.65	1.63	1.62	1.62	1.61	1.61
<i>over 5yrs</i>	1.86	1.84	1.84	1.82	1.81	1.79	1.76	1.77	1.75	1.73	1.71	1.70	1.68
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	5.68	5.62	5.65	5.61	5.52	5.40	5.52	5.43	5.41	5.32	5.32	5.14	5.16
<i>over 1 and up to 5yrs</i>	4.79	4.78	4.76	4.75	4.72	4.73	4.66	4.77	4.65	4.65	4.65	4.64	4.60
<i>over 5yrs</i>	3.78	3.77	3.76	3.73	3.77	3.75	3.73	3.74	3.70	3.68	3.68	3.64	3.63
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr²⁾</i>	2.28	2.26	2.25	2.23	2.23	2.21	2.18	2.19	2.16	2.14	2.12	2.11	2.09
<i>over 1yr, i.r.r. in the next 12 months²⁾</i>	3.65	3.65	3.59	3.58	3.64	3.66	3.58	3.67	3.58	3.55	3.54	3.55	3.53
<i>over 1yr, i.r.r. in the next 12 months²⁾</i>	1.85	1.84	1.84	1.82	1.82	1.81	1.79	1.78	1.73	1.71	1.70	1.69	1.68
With an agreed maturity of over 2yrs ²⁾ and a residual maturity of: <i>up to 2yrs²⁾</i>	2.27	2.26	2.24	2.23	2.22	2.21	2.18	2.20	2.16	2.14	2.12	2.11	2.09
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	3.58	3.57	3.53	3.52	3.60	3.60	3.57	3.63	3.55	3.51	3.48	3.49	3.48
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	1.85	1.83	1.83	1.81	1.81	1.80	1.78	1.77	1.71	1.70	1.68	1.67	1.66
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	1.58	1.57	1.59	1.57	1.58	1.56	1.56	1.55	1.47	1.49	1.50	1.57	1.50
<i>over 1 and up to 5yrs</i>	1.60	1.60	1.60	1.59	1.62	1.62	1.61	1.62	1.60	1.58	1.57	1.56	1.56
<i>over 5yrs</i>	1.83	1.82	1.82	1.80	1.79	1.78	1.76	1.77	1.75	1.73	1.73	1.72	1.70
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr²⁾</i>	1.78	1.76	1.77	1.75	1.75	1.74	1.72	1.73	1.71	1.69	1.69	1.68	1.66
<i>over 1yr, i.r.r. in the next 12 months²⁾</i>	1.63	1.62	1.62	1.61	1.61	1.62	1.61	1.63	1.60	1.59	1.58	1.59	1.59
<i>over 1yr, i.r.r. in the next 12 months²⁾</i>	1.69	1.67	1.67	1.66	1.65	1.64	1.63	1.64	1.62	1.62	1.61	1.61	1.60
With an agreed maturity of over 2yrs ²⁾ and a residual maturity of: <i>up to 2yrs²⁾</i>	1.80	1.78	1.80	1.77	1.77	1.76	1.73	1.74	1.73	1.71	1.71	1.70	1.67
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	1.76	1.74	1.74	1.72	1.73	1.72	1.71	1.72	1.70	1.69	1.68	1.67	1.65
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	1.71	1.69	1.70	1.68	1.67	1.66	1.65	1.66	1.64	1.63	1.63	1.62	1.61

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.r. = interest rate reset.

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