

17 Composite cost of borrowing indicator for households and non-financial corporations ¹⁾ (percentages per annum; new business)

	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July	2021 Aug.	2021 Sep.	2021 Oct.	2021 Nov.	2021 Dec.	2022 Jan.	2022 Feb.	2022 Mar.
Composite cost of borrowing indicator for households for house purchase													
Euro area	1.31	1.31	1.32	1.32	1.32	1.32	1.30	1.31	1.32	1.31	1.33	1.38	1.47
Belgium	1.43	1.43	1.43	1.44	1.45	1.47	1.48	1.48	1.48	1.48	1.48	1.53	1.56
Germany	1.19	1.23	1.27	1.30	1.31	1.27	1.26	1.28	1.32	1.32	1.35	1.45	1.65
Estonia	2.23	2.25	2.29	2.25	2.28	2.25	2.16	2.15	2.07	2.06	2.03	2.02	2.01
Ireland	2.81	2.70	2.79	2.77	2.73	2.76	2.75	2.70	2.74	2.72	2.72	2.79	2.74
Greece	2.68	2.61	2.82	2.71	2.73	2.77	2.76	2.82	2.78	2.53	2.76	2.74	2.76
Spain	1.53	1.51	1.49	1.46	1.43	1.54	1.44	1.46	1.44	1.38	1.43	1.51	1.53
France	1.18	1.15	1.14	1.12	1.12	1.12	1.13	1.13	1.12	1.10	1.12	1.13	1.14
Italy	1.37	1.38	1.40	1.42	1.40	1.46	1.39	1.43	1.44	1.40	1.45	1.49	1.65
Cyprus	2.17	2.16	2.19	2.13	2.20	2.16	2.19	2.19	2.12	2.22	2.07	2.07	2.15
Latvia	2.48	2.48	2.43	2.46	2.49	2.49	2.48	2.43	2.43	2.34	2.42	2.37	2.41
Lithuania	2.19	2.19	2.18	2.20	2.19	2.15	2.14	2.16	2.05	2.07	2.06	2.03	2.00
Luxembourg	1.28	1.32	1.32	1.34	1.35	1.35	1.31	1.31	1.33	1.36	1.38	1.44	1.55
Malta	2.12	1.93	2.06	2.02	1.95	1.94	1.96	1.83	1.97	1.92	1.59	1.80	1.90
Netherlands	1.75	1.71	1.70	1.68	1.68	1.66	1.65	1.65	1.65	1.65	1.67	1.67	1.77
Austria	1.18	1.19	1.20	1.21	1.19	1.19	1.21	1.19	1.21	1.22	1.18	1.19	1.24
Portugal	0.84	0.85	0.86	0.84	0.83	0.83	0.80	0.82	0.84	0.80	0.79	0.85	0.99
Slovenia	1.78	1.73	1.71	1.70	1.73	1.69	1.69	1.66	1.66	1.68	1.63	1.67	1.68
Slovakia	1.00	1.02	1.00	0.98	0.97	0.97	0.94	0.97	0.93	0.93	1.00	1.03	1.10
Finland	0.74	0.73	0.73	0.72	0.75	0.73	0.74	0.75	0.78	0.80	0.80	0.89	0.91
Composite cost of borrowing indicator for non-financial corporations													
Euro area	1.39	1.56	1.46	1.46	1.48	1.44	1.49	1.43	1.38	1.36	1.43	1.42	1.49
Belgium	1.57	1.58	1.56	1.59	1.59	1.56	1.59	1.59	1.58	1.53	1.55	1.58	1.58
Germany	1.34	1.72	1.55	1.53	1.58	1.56	1.59	1.46	1.44	1.44	1.52	1.54	1.72
Estonia	2.34	2.76	2.71	3.08	3.21	2.91	2.76	2.34	3.07	2.60	2.71	2.72	2.66
Ireland	2.22	2.40	2.60	2.67	2.76	2.96	2.59	3.04	3.01	2.39	2.66	3.29	2.53
Greece	3.45	3.06	3.14	3.26	3.38	3.40	2.80	3.08	2.74	2.96	3.04	2.87	3.06
Spain	1.53	1.72	1.59	1.56	1.57	1.51	1.54	1.57	1.45	1.30	1.46	1.28	1.34
France	1.32	1.35	1.28	1.30	1.40	1.25	1.36	1.33	1.25	1.27	1.25	1.31	1.23
Italy	1.42	1.36	1.30	1.34	1.20	1.23	1.32	1.29	1.24	1.31	1.28	1.27	1.37
Cyprus	3.34	3.28	2.98	3.20	3.20	3.16	3.14	3.03	2.76	2.89	2.92	3.17	3.22
Latvia	3.46	3.79	2.83	3.06	2.82	2.59	3.59	2.68	2.85	2.98	3.10	2.94	2.84
Lithuania	2.83	2.90	2.30	2.61	2.27	2.62	2.55	2.66	2.52	2.73	2.96	2.54	2.94
Luxembourg	1.21	1.10	1.18	1.15	1.34	1.22	1.19	1.20	1.27	1.31	1.26	1.24	1.24
Malta	3.98	3.86	3.55	3.68	3.79	3.92	4.40	3.97	3.79	3.38	3.41	3.82	4.00
Netherlands	0.71	1.08	0.98	1.00	0.97	0.85	0.94	0.88	0.84	0.81	0.99	0.86	1.06
Austria	1.17	1.47	1.47	1.40	1.49	1.49	1.50	1.38	1.34	1.15	1.45	1.35	1.43
Portugal	2.05	2.14	1.99	2.20	1.95	2.10	2.17	2.17	2.08	2.04	1.97	2.07	1.92
Slovenia	1.78	1.91	2.10	1.57	1.65	1.71	1.85	1.84	1.64	1.57	1.74	2.35	1.49
Slovakia	2.07	2.42	2.05	2.01	1.85	2.05	2.07	2.17	2.04	1.82	2.28	2.05	1.90
Finland	1.52	1.51	1.45	1.29	1.36	1.26	1.41	1.27	1.28	0.86	1.62	1.53	1.29

Source: ECB MFI interest rate statistics.