

1 MFI interest rates on new euro-denominated loans to euro area non-financial corporations ¹⁾ (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.
Loans to non-financial corporations													
Revolving loans and overdrafts, convenience and extended credit card credit ²⁾	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> ²⁾	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> ²⁾	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 ³⁾													
<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 ³⁾													
<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 ³⁾													
<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 ³⁾													
<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 ³⁾													
<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
Of which, renegotiated loans ^{3),4)}	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
Composite cost-of-borrowing indicator	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.