

16 Coefficients of variation for MFI interest rates on outstanding amounts of euro-denominated loans to, and deposits from, euro area residents ¹⁾

	2019 Nov.	2019 Dec.	2020 Jan.	2020 Feb.	2020 Mar.	2020 Apr.	2020 May	2020 June	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.
Deposits													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	0.98	0.98	1.03	1.08	1.13	1.14	1.15	1.15	1.15	1.12	1.11	1.12	1.15
<i>over 2yrs</i>	0.40	0.39	0.39	0.40	0.40	0.40	0.40	0.40	0.40	0.41	0.42	0.41	0.42
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	1.36	1.48	1.57	1.47	1.67	1.90	2.04	1.81	2.28	2.38	2.90	3.41	3.11
<i>over 2yrs</i>	0.28	0.34	0.34	0.30	0.31	0.34	0.31	0.29	0.30	0.30	0.29	0.26	0.26
Repos	1.14	5.15	1.25	1.42	3.28	1.94	1.11	1.56	1.13	1.12	1.41	1.12	1.08
Loans													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	0.34	0.36	0.37	0.35	0.35	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36
<i>over 1 and up to 5yrs</i>	0.35	0.35	0.35	0.34	0.35	0.35	0.35	0.36	0.37	0.37	0.37	0.37	0.36
<i>over 5yrs</i>	0.25	0.25	0.25	0.24	0.25	0.24	0.24	0.24	0.24	0.24	0.23	0.23	0.23
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	0.63	0.58	0.60	0.59	0.59	0.57	0.57	0.57	0.62	0.58	0.61	0.60	0.57
<i>over 1 and up to 5yrs</i>	0.39	0.39	0.39	0.39	0.39	0.38	0.37	0.36	0.37	0.37	0.37	0.37	0.36
<i>over 5yrs</i>	0.22	0.23	0.23	0.22	0.23	0.23	0.23	0.22	0.23	0.23	0.23	0.23	0.23
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr²⁾</i>	0.15	0.16	0.16	0.15	0.15	0.15	0.15	0.15	0.15	0.16	0.15	0.15	0.16
<i>over 1yr, i.r.r. in the next 12 months²⁾</i>	0.27	0.27	0.26	0.26	0.26	0.27	0.27	0.27	0.26	0.26	0.26	0.26	0.27
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	0.26	0.26	0.27	0.26	0.27	0.27	0.26	0.25	0.25	0.25	0.25	0.25	0.26
With an agreed maturity of over 2yrs ²⁾ and a residual maturity of: <i>up to 2yrs²⁾</i>	0.15	0.15	0.16	0.15	0.15	0.16	0.15	0.15	0.15	0.15	0.15	0.15	0.16
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21	0.21
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.28	0.28	0.28	0.28	0.28	0.29
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	0.36	0.36	0.37	0.37	0.37	0.37	0.40	0.41	0.45	0.46	0.44	0.44	0.46
<i>over 1 and up to 5yrs</i>	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.24	0.25	0.25	0.25	0.25	0.24
<i>over 5yrs</i>	0.18	0.18	0.18	0.18	0.18	0.18	0.19	0.18	0.19	0.19	0.18	0.18	0.18
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr²⁾</i>	0.18	0.18	0.19	0.18	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19
<i>over 1yr, i.r.r. in the next 12 months²⁾</i>	0.23	0.22	0.23	0.24	0.24	0.25	0.25	0.26	0.26	0.26	0.25	0.27	0.27
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	0.26	0.25	0.25	0.26	0.25	0.25	0.25	0.24	0.24	0.25	0.24	0.24	0.25
With an agreed maturity of over 2yrs ²⁾ and a residual maturity of: <i>up to 2yrs²⁾</i>	0.18	0.18	0.19	0.18	0.19	0.19	0.19	0.18	0.18	0.19	0.18	0.18	0.18
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	0.21	0.21	0.21	0.22	0.22	0.23	0.23	0.22	0.21	0.21	0.21	0.21	0.21
<i>over 2yrs, i.r.r. in the next 24 months²⁾</i>	0.24	0.24	0.24	0.24	0.24	0.23	0.24	0.23	0.23	0.23	0.23	0.23	0.24

Source: ECB MFI interest rate statistics.

1) In the above table 'up to' shall mean 'up to and including', i.r.r. = interest rate reset.

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