

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.