

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

	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.	2020 Jan.	2020 Feb.	2020 Mar.	2020 Apr.
Composite cost of borrowing indicator for households for house purchase													
Euro area	1.75	1.72	1.67	1.61	1.56	1.48	1.44	1.47	1.41	1.43	1.41	1.39	1.44
Belgium	1.84	1.83	1.80	1.79	1.76	1.71	1.69	1.68	1.65	1.69	1.73	1.71	1.66
Germany	1.68	1.63	1.58	1.50	1.38	1.29	1.27	1.27	1.29	1.34	1.29	1.23	1.25
Estonia	2.60	2.61	2.62	2.69	2.76	2.61	2.65	2.50	2.45	2.59	2.59	2.44	2.38
Ireland	3.00	3.01	2.97	2.96	2.93	2.95	2.92	2.88	2.89	2.88	2.88	2.78	2.80
Greece	3.12	3.20	3.19	3.27	3.31	3.10	2.96	2.86	2.87	2.80	2.85	2.71	2.49
Spain	2.14	2.16	2.08	1.97	1.99	1.87	1.82	1.77	1.68	1.80	1.80	1.80	1.72
France	1.49	1.44	1.39	1.34	1.31	1.27	1.23	1.20	1.17	1.17	1.19	1.19	1.36
Italy	1.86	1.85	1.77	1.70	1.70	1.43	1.39	1.41	1.43	1.44	1.40	1.37	1.42
Cyprus	2.05	2.07	2.09	2.07	2.11	2.12	2.07	2.09	2.11	2.06	2.03	2.09	2.10
Latvia	2.91	2.73	2.58	2.72	2.75	2.74	2.67	2.63	2.60	2.53	2.60	2.30	2.28
Lithuania	2.52	2.44	2.44	2.48	2.42	2.45	2.42	2.37	2.37	2.36	2.36	2.28	2.19
Luxembourg	1.62	1.61	1.57	1.52	1.47	1.41	1.37	1.34	1.35	1.39	1.38	1.39	1.38
Malta	2.67	2.72	2.69	2.70	2.60	2.66	2.66	2.58	2.57	2.78	2.69	2.76	2.65
Netherlands	2.37	2.33	2.30	2.25	2.21	2.16	2.09	2.39	2.00	1.98	1.92	1.91	1.87
Austria	1.71	1.70	1.67	1.66	1.60	1.53	1.43	1.40	1.42	1.41	1.39	1.44	1.43
Portugal	1.36	1.31	1.34	1.26	1.11	1.00	1.02	1.06	1.09	1.06	1.05	1.01	1.04
Slovenia	2.45	2.46	2.43	2.40	2.36	2.31	2.28	2.25	2.25	2.23	2.19	2.15	2.38
Slovakia	1.49	1.49	1.48	1.42	1.35	1.32	1.28	1.14	1.10	1.09	1.08	1.10	1.17
Finland	0.83	0.82	0.79	0.78	0.76	0.75	0.75	0.78	0.78	0.80	0.77	0.81	0.89
Composite cost of borrowing indicator for non-financial corporations													
Euro area	1.62	1.57	1.55	1.56	1.52	1.54	1.56	1.55	1.56	1.55	1.52	1.46	1.48
Belgium	1.53	1.55	1.57	1.45	1.52	1.54	1.51	1.56	1.56	1.56	1.60	1.54	1.57
Germany	1.54	1.51	1.51	1.49	1.46	1.51	1.53	1.58	1.60	1.56	1.51	1.50	1.59
Estonia	2.77	2.95	2.99	3.03	3.05	3.57	3.55	2.92	2.80	2.62	2.83	2.37	2.90
Ireland	2.75	2.60	2.57	3.15	3.09	3.34	3.34	3.82	2.80	3.18	3.38	2.50	2.65
Greece	4.61	3.99	3.71	3.72	4.01	4.04	3.71	3.61	3.85	3.73	3.64	3.23	3.57
Spain	1.76	1.68	1.59	1.71	1.66	1.66	1.70	1.63	1.46	1.74	1.66	1.49	1.60
France	1.54	1.39	1.43	1.51	1.41	1.40	1.43	1.38	1.38	1.41	1.29	1.32	0.96
Italy	1.78	1.74	1.66	1.67	1.58	1.59	1.62	1.58	1.65	1.53	1.56	1.41	1.46
Cyprus	3.42	3.16	3.25	3.37	3.20	3.39	3.08	3.24	3.29	3.31	3.13	3.15	2.78
Latvia	3.60	3.29	3.43	3.53	3.10	2.96	3.78	3.55	3.42	3.41	3.52	3.18	3.76
Lithuania	2.90	2.85	2.53	2.89	2.83	2.70	2.88	2.89	2.89	2.66	3.03	2.98	2.86
Luxembourg	1.30	1.16	1.20	1.21	1.25	1.16	1.30	1.26	1.36	1.28	1.21	1.14	1.15
Malta	3.67	3.39	4.06	3.86	3.93	3.85	3.58	4.01	3.35	4.37	3.43	3.77	3.54
Netherlands	1.21	1.24	1.17	1.14	1.07	1.15	1.07	1.05	1.21	1.08	1.12	1.03	1.21
Austria	1.46	1.41	1.51	1.52	1.47	1.40	1.42	1.36	1.44	1.33	1.38	1.47	1.49
Portugal	2.46	2.34	2.34	2.28	2.22	2.25	2.39	2.28	2.20	2.33	2.21	2.16	2.12
Slovenia	1.95	2.01	1.66	1.94	2.01	1.75	1.93	1.76	1.70	1.65	1.86	1.72	2.24
Slovakia	2.31	2.12	2.14	2.23	1.99	2.12	1.97	2.07	2.26	2.35	2.00	2.03	2.05
Finland	1.92	1.92	1.92	1.86	2.01	1.93	1.83	1.80	1.63	1.47	1.82	1.57	1.67

Source: ECB MFI interest rate statistics.