

## 1 MFI interest rates on new euro-denominated loans to euro area non-financial corporations <sup>1)</sup> (percentages per annum; period average rates; new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Loans to non-financial corporations</b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>2)</sup>	2.08	2.13	2.12	2.08	2.10	2.05	2.09	2.03	2.00	2.08	2.00	1.98	2.02
<i>Revolving loans and overdrafts</i> <sup>2)</sup>	2.18	2.22	2.21	2.17	2.19	2.15	2.17	2.11	2.08	2.16	2.08	2.06	2.09
<i>Extended credit card credit</i> <sup>2)</sup>	13.40	13.59	13.57	13.16	14.54	14.30	14.36	14.22	14.28	14.25	14.31	14.28	14.78
Up to EUR 0.25M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	2.20	2.15	2.15	2.17	2.19	2.18	2.13	2.07	2.07	2.03	2.01	2.02	2.00
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	2.63	2.65	2.70	2.66	2.61	2.63	2.59	2.58	2.60	2.53	2.53	2.58	2.56
<i>Over 3 months and up to 1yr</i>	2.29	2.40	2.41	2.38	2.36	2.38	2.33	2.50	2.36	2.25	2.41	2.36	2.28
<i>Over 1 and up to 3yrs</i>	2.44	2.54	2.57	2.51	2.43	2.43	2.49	2.52	2.54	2.48	2.43	2.41	2.34
<i>Over 3 and up to 5yrs</i>	2.59	2.61	2.61	2.58	2.58	2.61	2.57	2.49	2.50	2.48	2.39	2.47	2.43
<i>Over 5 and up to 10yrs</i>	1.91	2.03	2.03	2.02	1.96	2.00	1.93	1.88	1.82	1.81	1.80	1.81	1.77
<i>Over 10yrs</i>	1.80	1.80	1.82	1.79	1.76	1.74	1.70	1.60	1.58	1.52	1.49	1.46	1.42
Over an amount of EUR 0.25M and up to EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	1.60	1.67	1.65	1.66	1.67	1.66	1.63	1.66	1.64	1.61	1.61	1.59	1.58
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	1.88	1.86	1.91	1.89	1.90	1.88	1.86	1.85	1.89	1.82	1.79	1.82	1.80
<i>Over 3 months and up to 1yr</i>	1.59	1.62	1.64	1.58	1.60	1.59	1.55	1.57	1.59	1.51	1.54	1.55	1.54
<i>Over 1 and up to 3yrs</i>	1.67	1.84	1.71	1.65	1.63	1.55	1.51	1.59	1.75	1.51	1.42	1.44	1.46
<i>Over 3 and up to 5yrs</i>	1.65	1.77	1.71	1.75	1.70	1.68	1.61	1.59	1.58	1.52	1.49	1.52	1.51
<i>Over 5 and up to 10yrs</i>	1.59	1.60	1.61	1.59	1.53	1.58	1.47	1.44	1.43	1.36	1.33	1.33	1.31
<i>Over 10yrs</i>	1.75	1.77	1.76	1.73	1.73	1.70	1.62	1.58	1.51	1.46	1.40	1.40	1.37
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	1.21	1.13	1.13	1.19	1.16	1.09	1.09	1.16	1.06	1.10	1.14	1.14	1.26
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	1.53	1.45	1.54	1.57	1.47	1.45	1.42	1.51	1.50	1.39	1.42	1.44	1.52
<i>Over 3 months and up to 1yr</i>	1.39	1.30	1.39	1.36	1.33	1.17	1.28	1.32	1.32	1.26	1.40	1.34	1.21
<i>Over 1 and up to 3yrs</i>	1.25	1.47	1.46	1.33	1.13	1.28	1.08	1.42	1.70	1.51	1.32	1.28	1.46
<i>Over 3 and up to 5yrs</i>	1.52	1.40	1.26	1.58	1.22	1.55	1.23	1.40	1.31	1.48	1.24	1.45	1.39
<i>Over 5 and up to 10yrs</i>	1.59	1.61	1.57	1.50	1.40	1.54	1.47	1.28	1.35	1.17	1.21	1.19	1.31
<i>Over 10yrs</i>	1.81	1.81	1.79	1.76	1.87	1.56	1.58	1.48	1.35	1.23	1.33	1.29	1.39
Up to an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	1.96	1.99	1.99	1.99	2.01	2.00	1.95	1.97	1.94	1.89	1.92	1.91	1.88
<i>Over 1 and up to 5yrs</i>	2.20	2.30	2.30	2.27	2.22	2.23	2.20	2.17	2.23	2.16	2.09	2.11	2.08
<i>Over 5yrs</i>	1.75	1.79	1.80	1.78	1.74	1.75	1.67	1.61	1.58	1.53	1.50	1.49	1.45
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	1.26	1.16	1.17	1.22	1.18	1.11	1.14	1.19	1.10	1.12	1.19	1.17	1.25
<i>Over 1 and up to 5yrs</i>	1.39	1.44	1.35	1.47	1.18	1.42	1.15	1.41	1.49	1.49	1.28	1.37	1.43
<i>Over 5yrs</i>	1.69	1.70	1.68	1.63	1.58	1.55	1.52	1.37	1.35	1.20	1.26	1.24	1.35
<b>Of which, renegotiated loans</b> <sup>3),4)</sup>	1.56	1.55	1.57	1.49	1.50	1.52	1.42	1.45	1.38	1.35	1.43	1.42	1.50
<b>Composite cost-of-borrowing indicator</b>	1.63	1.63	1.64	1.65	1.62	1.57	1.55	1.56	1.52	1.54	1.56	1.55	1.55

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.

## 2 Volumes of new euro-denominated loans to euro area non-financial corporations <sup>1)</sup> (EUR billions; new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Loans to non-financial corporations</b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>2)</sup>	541.2	541.3	539.0	541.3	546.5	545.8	547.1	547.6	537.2	536.5	537.2	536.5	522.5
<i>Revolving loans and overdrafts</i> <sup>2)</sup>	570.7	570.2	567.5	568.8	573.2	570.2	573.4	570.3	567.3	559.3	560.1	557.2	543.6
<i>Extended credit card credit</i> <sup>2)</sup>	0.7	0.7	0.7	0.8	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5
Up to EUR 0.25M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	21.8	21.3	20.1	21.5	21.9	20.8	20.9	22.4	16.8	21.0	22.3	21.0	22.4
<i>Floating rate and up to 1yr,     original maturity over 1yr</i>	4.5	4.4	4.2	4.8	4.5	4.7	4.6	4.6	2.9	4.1	4.9	4.5	4.8
<i>Over 3 months and up to 1yr</i>	9.2	8.7	8.1	9.0	8.6	8.6	8.8	10.2	6.2	8.6	10.1	8.5	9.5
<i>Over 1 and up to 3yrs</i>	2.1	1.9	1.8	2.1	2.1	2.3	2.0	2.2	1.6	1.7	2.1	2.0	2.2
<i>Over 3 and up to 5yrs</i>	2.6	2.5	2.4	2.7	2.7	2.8	2.6	3.1	2.0	2.3	2.9	2.6	3.0
<i>Over 5 and up to 10yrs</i>	2.1	2.0	1.9	2.2	2.1	2.1	2.0	2.4	1.6	1.8	2.3	1.9	2.3
<i>Over 10yrs</i>	1.3	1.1	1.0	1.2	1.1	1.1	1.2	1.4	0.9	1.1	1.3	1.1	1.4
Over an amount of EUR 0.25M and up to EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	15.5	14.7	13.1	15.0	14.8	14.1	14.4	15.5	11.8	14.2	14.8	13.4	15.3
<i>Floating rate and up to 1yr,     original maturity over 1yr</i>	6.4	5.8	5.3	6.3	6.0	5.8	5.8	6.9	3.8	5.3	6.1	5.2	6.3
<i>Over 3 months and up to 1yr</i>	6.6	6.3	5.7	6.4	5.6	5.6	6.5	7.1	4.0	5.9	6.3	5.3	6.4
<i>Over 1 and up to 3yrs</i>	1.2	1.1	1.0	1.2	1.2	1.2	1.2	1.4	0.8	0.9	1.1	1.1	1.2
<i>Over 3 and up to 5yrs</i>	1.5	1.3	1.1	1.2	1.3	1.2	1.3	1.6	1.0	1.1	1.4	1.3	1.5
<i>Over 5 and up to 10yrs</i>	2.5	2.3	2.0	2.3	2.4	2.3	2.3	3.1	1.7	2.1	2.4	2.1	2.8
<i>Over 10yrs</i>	2.8	2.3	2.1	2.5	2.4	2.4	2.5	3.1	2.0	2.6	2.8	2.6	3.6
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	131.1	114.8	98.5	117.9	123.4	113.6	119.7	131.2	101.6	118.3	120.1	107.8	142.9
<i>Floating rate and up to 1yr,     original maturity over 1yr</i>	80.2	54.1	44.3	58.5	59.8	55.5	67.6	73.0	44.0	55.8	62.5	52.9	86.4
<i>Over 3 months and up to 1yr</i>	40.8	23.4	20.3	27.4	21.1	24.5	41.6	32.6	18.5	23.7	26.9	21.5	44.7
<i>Over 1 and up to 3yrs</i>	6.5	3.9	3.1	3.9	4.2	4.4	5.9	6.0	3.2	3.3	4.9	3.8	6.3
<i>Over 3 and up to 5yrs</i>	7.5	4.0	4.3	4.8	5.6	4.6	4.6	7.0	3.6	4.2	4.6	4.8	6.3
<i>Over 5 and up to 10yrs</i>	15.4	8.0	6.4	7.6	10.4	8.5	9.9	11.7	7.7	9.6	9.2	7.7	13.5
<i>Over 10yrs</i>	12.2	6.7	6.3	7.8	6.8	6.7	8.5	9.4	6.0	7.9	8.4	8.4	13.2
Up to an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	53.2	51.0	47.0	51.9	51.0	49.2	50.6	55.2	38.8	49.6	53.5	48.2	53.6
<i>Over 1 and up to 5yrs</i>	7.4	6.9	6.4	7.3	7.3	7.4	7.1	8.3	5.4	6.0	7.4	6.9	8.0
<i>Over 5yrs</i>	8.7	7.7	7.0	8.2	8.1	7.9	8.0	10.0	6.3	7.5	8.9	7.9	10.1
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	171.9	138.2	118.8	145.3	144.6	138.0	161.3	163.8	120.1	142.0	146.9	129.2	187.5
<i>Over 1 and up to 5yrs</i>	14.0	7.9	7.4	8.8	9.8	9.0	10.5	13.0	6.9	7.5	9.4	8.5	12.6
<i>Over 5yrs</i>	27.5	14.8	12.7	15.4	17.2	15.2	18.4	21.1	13.7	17.5	17.6	16.0	26.7
<b>Of which, renegotiated loans</b> <sup>3),4)</sup>	48.1	44.6	36.6	44.2	43.8	41.0	48.0	47.9	37.8	43.8	47.0	40.9	51.8

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 these instrument categories, new business and outstanding amounts coincide. End-of-period data. These categories are not fully comparable as data are collected according to different regulations.

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.

### 3 MFI interest rates on new euro-denominated loans with collateral and/or guarantees to euro area non-financial corporations <sup>1)</sup> (percentages per annum, period average rates)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
Up to an amount of EUR 0.25M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	2.59	2.77	2.62	2.71	2.79	2.62	2.61	2.49	2.48	2.38	2.47	2.36	2.39
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	2.50	2.57	2.63	2.59	2.57	2.56	2.53	2.46	2.51	2.49	2.44	2.62	2.51
<i>Over 3 months and up to 1yr i.r.f.</i>	2.42	2.52	2.53	2.50	2.50	2.47	2.41	2.96	2.50	2.45	2.95	2.45	2.37
<i>Over 1 and up to 3yrs i.r.f.</i>	2.57	2.65	2.77	2.63	2.58	2.64	2.52	2.57	2.64	2.51	2.41	2.40	2.37
<i>Over 3 and up to 5yrs i.r.f.</i>	2.43	2.41	2.42	2.42	2.40	2.39	2.34	2.31	2.31	2.26	2.24	2.27	2.24
<i>Over 5 and up to 10yrs i.r.f.</i>	1.80	1.85	1.84	1.85	1.79	1.85	1.76	1.67	1.63	1.59	1.60	1.61	1.57
<i>Over 10yrs i.r.f.</i>	1.78	1.82	1.83	1.79	1.78	1.75	1.70	1.59	1.59	1.52	1.49	1.46	1.42
Over an amount of EUR 0.25M and up to EUR 1M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	1.82	1.78	1.78	1.80	1.78	1.77	1.74	1.77	1.73	1.74	1.72	1.75	1.77
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	1.88	1.89	1.93	1.91	1.95	1.93	1.89	1.88	1.92	1.86	1.84	1.95	1.90
<i>Over 3 months and up to 1yr i.r.f.</i>	1.81	1.86	1.84	1.81	1.88	1.83	1.77	1.78	1.82	1.76	1.74	1.79	1.74
<i>Over 1 and up to 3yrs i.r.f.</i>	1.90	2.09	2.07	1.84	1.83	1.86	1.68	1.74	1.88	1.80	1.71	1.65	1.74
<i>Over 3 and up to 5yrs i.r.f.</i>	1.80	1.93	1.83	1.83	1.81	1.85	1.65	1.74	1.77	1.60	1.57	1.64	1.57
<i>Over 5 and up to 10yrs i.r.f.</i>	1.56	1.56	1.59	1.57	1.53	1.55	1.44	1.38	1.36	1.28	1.30	1.28	1.29
<i>Over 10yrs i.r.f.</i>	1.74	1.77	1.77	1.74	1.75	1.71	1.66	1.58	1.53	1.48	1.42	1.42	1.38
Over an amount of EUR 1M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	1.51	1.39	1.43	1.56	1.53	1.54	1.50	1.53	1.45	1.41	1.43	1.44	1.51
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	1.56	1.40	1.48	1.57	1.49	1.56	1.50	1.55	1.49	1.44	1.37	1.45	1.53
<i>Over 3 months and up to 1yr i.r.f.</i>	1.54	1.54	1.39	1.41	1.41	1.42	1.47	1.32	1.49	1.41	1.28	1.33	1.46
<i>Over 1 and up to 3yrs i.r.f.</i>	2.08	1.45	2.02	1.75	1.07	1.76	1.38	1.49	1.68	1.42	2.04	1.59	1.42
<i>Over 3 and up to 5yrs i.r.f.</i>	1.81	1.98	1.66	1.92	1.89	2.05	1.49	1.58	1.59	1.96	1.35	1.68	1.58
<i>Over 5 and up to 10yrs i.r.f.</i>	1.63	1.66	1.72	1.54	1.46	1.65	1.63	1.35	1.31	1.19	1.31	1.08	1.35
<i>Over 10yrs i.r.f.</i>	1.83	1.96	1.82	1.82	1.83	1.70	1.56	1.48	1.33	1.35	1.31	1.22	1.44

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

2) Excludes revolving loans and overdrafts, and convenience and extended credit card credit.

#### 4 Volumes of new euro-denominated loans with collateral and/or guarantees to euro area non-financial corporations <sup>1)</sup> (EUR billions, new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
Up to an amount of EUR 0.25M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	3.8	3.6	3.5	3.2	4.5	3.4	3.1	4.8	3.3	4.2	4.3	4.0	4.2
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	1.6	1.6	1.5	1.7	1.5	1.6	1.4	1.6	0.9	1.2	1.4	1.2	1.4
<i>Over 3 months and up to 1yr i.r.f.</i>	2.3	2.3	2.0	2.3	2.1	2.1	2.0	3.1	1.4	1.8	2.9	1.8	2.0
<i>Over 1 and up to 3yrs i.r.f.</i>	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.3	0.4	0.5	0.5	0.5
<i>Over 3 and up to 5yrs i.r.f.</i>	0.7	0.7	0.6	0.7	0.7	0.7	0.7	0.9	0.6	0.7	0.8	0.7	0.8
<i>Over 5 and up to 10yrs i.r.f.</i>	0.8	0.9	0.8	0.9	0.9	0.9	0.9	1.1	0.7	0.8	1.0	0.9	1.0
<i>Over 10yrs i.r.f.</i>	0.8	0.7	0.6	0.8	0.7	0.7	0.8	1.0	0.7	0.8	1.0	0.8	1.0
Over an amount of EUR 0.25M and up to EUR 1M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	5.0	4.8	4.2	4.6	4.8	4.6	4.5	4.9	4.0	4.7	4.7	4.3	4.9
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	3.2	2.9	2.7	3.1	2.8	2.8	2.7	3.2	1.8	2.3	2.6	2.2	2.8
<i>Over 3 months and up to 1yr i.r.f.</i>	2.3	2.2	2.1	2.3	1.9	2.0	2.1	2.5	1.3	1.6	2.0	1.6	1.9
<i>Over 1 and up to 3yrs i.r.f.</i>	0.3	0.4	0.3	0.3	0.4	0.3	0.3	0.4	0.2	0.3	0.3	0.3	0.4
<i>Over 3 and up to 5yrs i.r.f.</i>	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.4	0.4	0.5	0.4	0.5
<i>Over 5 and up to 10yrs i.r.f.</i>	1.1	1.0	0.9	1.0	1.0	1.0	1.0	1.4	0.8	1.0	1.2	1.0	1.3
<i>Over 10yrs i.r.f.</i>	1.8	1.5	1.3	1.6	1.5	1.5	1.6	2.2	1.3	1.8	2.0	1.8	2.5
Over an amount of EUR 1M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	38.0	31.6	24.8	33.2	32.0	28.3	31.7	33.9	25.2	31.2	31.6	26.4	41.5
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	30.8	19.6	17.4	23.8	21.8	18.7	24.8	25.9	16.2	19.6	21.2	16.9	31.1
<i>Over 3 months and up to 1yr i.r.f.</i>	12.0	6.8	8.0	9.7	7.2	5.9	11.4	10.0	6.3	6.5	8.1	5.7	10.8
<i>Over 1 and up to 3yrs i.r.f.</i>	1.3	1.6	0.6	1.0	1.7	1.1	1.5	2.2	1.2	1.5	1.4	1.2	2.3
<i>Over 3 and up to 5yrs i.r.f.</i>	1.7	0.9	1.0	1.4	0.9	0.9	0.9	2.2	1.0	1.4	1.2	1.5	2.1
<i>Over 5 and up to 10yrs i.r.f.</i>	5.4	3.0	2.3	2.3	3.3	2.7	3.2	3.6	2.5	3.3	2.9	2.8	4.2
<i>Over 10yrs i.r.f.</i>	5.3	3.4	3.0	3.5	3.0	3.1	3.8	4.3	2.6	3.7	4.4	3.9	6.2

Source: ECB MFI interest rate statistics.

- 1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.  
2) Excludes revolving loans and overdrafts, and convenience and extended credit card credit.

## 5 MFI interest rates on new euro-denominated loans to euro area households <sup>1)</sup> (percentages per annum; period average rates; new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Loans to households <sup>2)</sup></b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>3)</sup>	6.86	6.91	7.02	6.96	6.85	6.81	6.81	6.70	6.78	6.84	6.76	6.75	6.65
<i>Revolving loans and overdrafts <sup>3)</sup></i>	5.87	5.92	5.97	5.90	5.88	5.81	5.81	5.75	5.75	5.82	5.70	5.61	5.59
<i>extended credit card credit <sup>3)</sup></i>	16.68	16.63	16.61	16.65	16.66	16.67	16.63	16.58	16.60	16.61	16.63	16.64	16.70
For consumption <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	4.92	5.32	5.28	5.41	5.56	5.61	5.42	5.74	6.15	5.65	5.89	5.36	5.41
<i>Over 1 and up to 5yrs i.r.f.</i>	4.89	5.10	5.00	4.90	5.01	5.15	5.02	5.07	5.10	5.00	4.97	4.94	4.72
<i>Over 5yrs i.r.f.</i>	6.10	6.41	6.29	6.24	6.15	6.25	6.23	6.27	6.25	6.09	5.99	5.99	5.82
Of which, renegotiated loans <sup>5)</sup>	6.02	6.42	6.31	6.02	6.11	6.11	6.12	6.35	6.33	6.06	5.86	5.94	5.67
For house purchase <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	1.61	1.61	1.59	1.60	1.60	1.58	1.56	1.56	1.52	1.47	1.45	1.43	1.46
<i>Over 1 and up to 5yrs i.r.f.</i>	1.80	1.81	1.84	1.80	1.77	1.79	1.73	1.71	1.68	1.63	1.59	1.59	1.58
<i>Over 5 and up to 10yrs i.r.f.</i>	1.91	1.89	1.87	1.83	1.77	1.73	1.67	1.59	1.53	1.49	1.44	1.61	1.43
<i>Over 10yrs i.r.f.</i>	1.84	1.86	1.84	1.81	1.77	1.74	1.65	1.57	1.50	1.43	1.39	1.48	1.39
Of which, renegotiated loans <sup>5)</sup>	1.96	1.93	1.92	1.90	1.86	1.84	1.79	1.73	1.67	1.63	1.55	1.81	1.58
For other purposes <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	2.13	2.10	2.17	2.18	2.18	2.26	2.08	2.22	2.24	2.16	2.28	2.22	2.02
<i>Over 1 and up to 5yrs i.r.f.</i>	2.80	2.80	2.93	2.86	2.74	2.75	2.73	2.73	2.88	2.64	2.74	2.70	2.37
<i>Over 5yrs i.r.f.</i>	2.18	2.25	2.36	2.31	2.19	2.21	2.16	2.10	2.00	1.95	1.98	1.91	1.79
Of which, renegotiated loans <sup>5)</sup>	1.81	1.76	1.83	1.75	1.76	1.77	1.76	1.71	1.72	1.62	1.64	1.52	1.70
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and up to 1yr i.r.f.</i>	2.25	2.43	2.40	2.40	2.42	2.34	2.38	2.48	2.33	2.27	2.38	2.34	2.18
<i>Over 1 and up to 5yrs i.r.f.</i>	2.81	2.81	2.92	2.82	2.77	2.85	2.86	2.81	2.95	2.83	2.80	2.80	2.66
<i>Over 5yrs i.r.f.</i>	2.04	2.06	2.17	2.09	2.07	2.05	1.97	1.94	1.85	1.85	1.83	1.79	1.71
<b>Of which, with collateral and/or guarantees</b>													
For consumption <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	2.33	2.61	2.61	2.42	2.67	2.74	2.54	2.97	3.13	2.63	3.09	3.25	2.98
<i>Over 1 and up to 5yrs i.r.f.</i>	3.65	4.05	4.07	3.85	4.04	4.04	3.83	3.76	3.68	3.67	3.95	3.97	3.76
<i>Over 5yrs i.r.f.</i>	4.29	4.83	4.76	4.84	4.59	5.01	4.87	4.78	4.19	4.39	4.21	4.77	4.36
For house purchase <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	1.54	1.52	1.51	1.51	1.52	1.50	1.50	1.49	1.46	1.42	1.38	1.36	1.41
<i>Over 1 and up to 5yrs i.r.f.</i>	1.77	1.77	1.81	1.76	1.74	1.73	1.71	1.68	1.67	1.61	1.57	1.56	1.57
<i>Over 5 and up to 10yrs i.r.f.</i>	1.90	1.89	1.86	1.83	1.79	1.74	1.69	1.61	1.59	1.55	1.50	1.77	1.48
<i>Over 10yrs i.r.f.</i>	1.83	1.85	1.84	1.81	1.78	1.75	1.66	1.57	1.52	1.45	1.41	1.53	1.41
<b>Annual percentage rate of charge (APRC)</b>													
APRC <sup>6)</sup> on loans to households for consumption	5.99	6.33	6.27	6.18	6.19	6.34	6.25	6.31	6.35	6.17	6.19	6.25	5.89
APRC <sup>6)</sup> on loans to households for house purchases	2.11	2.09	2.09	2.06	2.02	1.99	1.95	1.90	1.84	1.77	1.74	1.80	1.75
<b>Composite cost-of-borrowing indicator</b>	1.80	1.82	1.80	1.78	1.75	1.72	1.67	1.61	1.56	1.48	1.44	1.47	1.41

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

2) Includes non-profit institutions serving households, with the exception of the item on sole proprietors and unincorporated partnerships, which is a breakdown of the household sector only.

3) For this instrument category, new business and outstanding amounts coincide. End-of-period rates.

4) Excludes revolving loans and overdrafts, convenience and extended credit card credit.

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

6) The APRC covers the total cost of the loans. These total costs comprise both an interest rate component and other related charges (the cost of inquiries, administration, preparation of documents, guarantees, etc.).

## 6 Volumes of new euro-denominated loans to euro area households <sup>1)</sup> (EUR billions; new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Loans to households <sup>2)</sup></b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>3)</sup>	202.3	199.5	196.1	196.1	198.3	197.4	198.1	202.0	199.5	202.6	200.8	199.8	205.7
<i>Revolving loans and overdrafts</i> <sup>3)</sup>	146.1	146.2	144.9	144.4	143.5	142.8	143.8	143.0	142.0	145.2	143.1	141.7	142.9
<i>Extended credit card credit</i> <sup>3)</sup>	35.8	34.8	34.6	34.5	34.7	34.8	34.8	35.0	35.2	35.4	35.3	35.5	36.3
For consumption <sup>4),5)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	2.8	2.9	2.7	2.9	2.7	2.7	2.7	2.9	2.3	2.7	2.9	2.9	3.0
<i>Over 1 and up to 5yrs i.r.f.</i>	8.7	9.5	9.5	10.7	10.2	10.4	9.7	11.1	8.4	9.1	10.4	9.4	9.3
<i>Over 5yrs i.r.f.</i>	8.1	11.8	11.7	12.4	12.3	12.7	11.3	13.9	11.0	12.0	13.5	12.1	9.5
Of which, renegotiated loans <sup>6)</sup>	1.9	3.0	2.7	2.7	2.6	2.7	2.4	3.1	2.6	2.6	2.9	2.4	2.1
For house purchase <sup>4),5)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	12.9	12.6	12.3	13.3	13.8	14.7	13.6	15.1	12.3	13.4	14.6	13.3	13.6
<i>Over 1 and up to 5yrs i.r.f.</i>	6.8	6.3	6.2	6.8	7.1	7.3	6.6	7.7	6.3	6.6	7.5	7.2	7.7
<i>Over 5 and up to 10yrs i.r.f.</i>	12.8	13.0	11.7	12.6	13.9	13.6	12.6	16.2	13.6	13.6	14.8	16.0	14.9
<i>Over 10yrs i.r.f.</i>	37.6	35.2	33.6	37.4	37.8	37.8	39.4	50.0	40.4	42.8	50.5	48.9	55.3
Of which, renegotiated loans <sup>6)</sup>	15.2	17.0	14.9	16.0	16.4	15.6	15.3	19.6	17.6	18.7	24.2	26.7	23.9
For other purposes <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	8.8	8.8	7.9	8.8	8.8	8.8	8.3	8.8	6.7	7.7	8.0	7.1	8.8
<i>Over 1 and up to 5yrs i.r.f.</i>	1.8	1.9	1.7	1.9	2.0	2.1	1.8	2.3	1.4	1.7	1.9	1.8	2.3
<i>Over 5yrs i.r.f.</i>	4.5	4.2	3.7	4.2	4.4	4.1	4.1	4.7	3.5	3.8	4.3	4.4	5.1
Of which, renegotiated loans <sup>6)</sup>	3.4	4.2	2.9	3.2	3.7	3.1	2.8	3.9	2.6	3.1	3.6	3.0	3.4
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and up to 1yr i.r.f.</i>	4.0	3.9	3.4	3.7	4.0	3.9	3.5	4.0	2.7	3.2	3.6	3.1	4.0
<i>Over 1 and up to 5yrs i.r.f.</i>	1.2	1.2	1.1	1.3	1.3	1.3	1.2	1.3	0.9	1.0	1.2	1.2	1.4
<i>Over 5yrs i.r.f.</i>	2.8	2.7	2.2	2.7	2.6	2.5	2.5	2.9	2.2	2.1	2.6	2.6	3.1
<b>Of which, with collateral and/or guarantees</b>													
For consumption <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	0.5	0.5	0.4	0.5	0.4	0.4	0.5	0.5	0.3	0.5	0.4	0.4	0.4
<i>Over 1 and up to 5yrs i.r.f.</i>	0.5	0.5	0.6	0.6	0.6	0.7	0.6	0.8	0.6	0.6	0.6	0.6	0.6
<i>Over 5yrs i.r.f.</i>	0.5	0.6	0.5	0.6	0.5	0.6	0.6	0.9	0.6	0.7	0.9	1.1	0.7
For house purchase <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	8.8	8.7	8.4	9.0	9.4	10.0	9.1	10.0	7.8	8.9	9.8	9.0	9.1
<i>Over 1 and up to 5yrs i.r.f.</i>	5.0	4.6	4.6	5.0	5.1	5.2	4.8	5.6	4.7	5.0	5.8	5.6	6.1
<i>Over 5 and up to 10yrs i.r.f.</i>	7.1	7.2	6.4	6.9	7.7	7.3	6.9	8.8	7.7	7.9	8.7	10.0	9.1
<i>Over 10yrs i.r.f.</i>	26.1	23.8	22.5	24.9	24.7	24.5	26.2	34.4	26.2	29.6	36.0	34.1	40.6

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

2) Includes non-profit institutions serving households, with the exception of the item on sole proprietors and unincorporated partnerships, which is a breakdown of the household sector only.

3) For these instrument categories, new business and outstanding amounts coincide. End-of-period data. These categories are not fully comparable as data are collected according to different regulations.

4) Excludes revolving loans and overdrafts, convenience and extended credit card credit.

5) New business volumes of loans to households for consumption and for house purchase are used as weights for the calculation of the corresponding annual percentage rate of charge (APRC). Some national central banks grant derogations for the reporting of the APRC vis-à-vis non-profit institutions serving households; in this case the volumes of loans to non-profit institutions serving households are excluded from the calculation of the APRC.

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

## 7 New euro-denominated deposits from euro area residents <sup>1)</sup> (percentages per annum, period average rates; EUR billions, new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>MFI interest rates</b>													
From households													
Overnight <sup>2)</sup>	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
With an agreed maturity of: up to 1yr	0.31	0.34	0.32	0.29	0.32	0.29	0.30	0.30	0.28	0.26	0.23	0.22	0.21
over 1 and up to 2yrs	0.24	0.31	0.32	0.36	0.37	0.38	0.39	0.38	0.32	0.33	0.32	0.33	0.29
over 2yrs	0.78	0.74	0.70	0.76	0.75	0.79	0.82	0.80	0.78	0.78	0.83	0.73	0.80
Redeemable at notice of: <sup>2),3)</sup> up to 3 months	0.44	0.43	0.43	0.41	0.41	0.44	0.44	0.43	0.43	0.43	0.42	0.42	0.42
over 3 months	0.30	0.31	0.30	0.30	0.31	0.31	0.32	0.31	0.31	0.30	0.29	0.29	0.28
From non-financial corporations													
Overnight <sup>2)</sup>	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.02	0.02	0.01
With an agreed maturity of: up to 1yr	0.06	0.04	0.02	0.06	0.05	0.02	0.01	0.03	-0.05	-0.07	-0.04	-0.05	-0.01
over 1 and up to 2yrs	0.29	0.28	0.27	0.24	0.25	0.38	0.21	0.26	0.22	0.14	0.21	0.12	0.15
over 2yrs	0.53	0.54	0.52	0.62	0.54	0.46	0.56	0.57	0.54	0.88	0.44	0.39	0.42
Repos	0.26	0.12	0.11	0.10	0.11	0.13	0.27	0.20	0.04	0.02	0.26	0.17	0.01

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>MFI business volumes <sup>2)</sup></b>													
From households													
Overnight <sup>2)</sup>	3,973.1	3,974.2	4,012.8	4,050.6	4,079.4	4,116.9	4,170.7	4,188.9	4,211.3	4,216.4	4,240.8	4,296.3	4,327.6
With an agreed maturity of: up to 1yr	41.6	48.2	39.3	40.1	37.9	36.8	33.8	39.6	32.1	33.1	35.1	30.6	34.0
over 1 and up to 2yrs	6.6	7.6	7.7	8.1	7.3	8.1	6.9	6.8	5.9	5.9	5.8	5.8	5.7
over 2yrs	5.1	6.2	5.9	5.6	5.0	4.9	4.3	4.7	4.3	4.8	5.0	4.7	5.0
Redeemable at notice of: <sup>2),3)</sup> up to 3 months	2,211.3	2,223.6	2,230.1	2,242.7	2,249.4	2,262.4	2,266.0	2,268.4	2,274.9	2,273.8	2,268.7	2,269.5	2,276.0
over 3 months	48.9	48.6	48.7	49.1	49.3	50.0	50.9	50.8	50.5	50.0	48.4	46.6	45.6
From non-financial corporations													
Overnight <sup>2)</sup>	1,824.6	1,777.9	1,778.2	1,836.0	1,835.1	1,863.0	1,877.7	1,888.3	1,935.5	1,923.1	1,944.1	1,988.5	1,980.9
With an agreed maturity of: up to 1yr	59.2	47.5	51.2	48.4	51.8	46.2	42.6	47.8	41.0	45.9	54.1	42.9	53.9
over 1 and up to 2yrs	3.2	2.2	2.0	2.1	2.2	2.7	2.7	3.3	1.7	3.4	2.3	2.6	4.8
over 2yrs	3.9	2.7	2.5	2.5	2.3	3.2	2.2	2.8	1.2	2.3	3.9	2.1	4.1
Repos	6.6	5.5	4.1	3.8	4.2	4.2	5.1	3.8	3.7	4.1	3.8	3.6	3.5

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including'.

2) For this instrument category, new business and outstanding amounts coincide. End-of-period rates.

3) For this instrument category, households and non-financial corporations are merged and allocated to the household sector, since the outstanding amounts of non-financial corporations are negligible compared with those of the household sector in all participating Member States.

## 8 MFI interest rates on outstanding amounts of euro-denominated loans to, and deposits from, euro area residents <sup>1)</sup> (percentages per annum, period average rates)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Deposits</b>													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.29	0.29	0.29	0.28	0.28	0.27
<i>over 2yrs</i>	1.84	1.84	1.88	1.82	1.83	1.80	1.81	1.79	1.78	1.80	1.76	1.77	1.76
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	0.16	0.16	0.16	0.17	0.17	0.19	0.19	0.19	0.18	0.18	0.17	0.16	0.15
<i>over 2yrs</i>	1.23	1.19	1.20	1.18	1.16	1.14	1.13	1.11	1.09	1.09	1.06	1.10	1.11
Repos	0.21	0.50	0.60	0.58	0.58	0.58	0.56	0.72	0.60	0.41	0.48	0.64	0.06
<b>Loans</b>													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	2.13	2.14	2.15	2.13	2.13	2.11	2.07	2.05	2.02	1.87	1.84	1.81	1.81
<i>over 1 and up to 5yrs</i>	1.93	1.93	1.94	1.92	1.90	1.89	1.89	1.87	1.86	1.85	1.84	1.82	1.79
<i>over 5yrs</i>	2.11	2.10	2.12	2.09	2.08	2.07	2.06	2.04	2.02	2.01	1.99	1.98	1.96
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	6.12	6.18	6.21	6.21	6.17	6.18	6.11	6.11	6.15	6.28	6.26	6.18	6.08
<i>over 1 and up to 5yrs</i>	5.07	5.07	5.16	5.07	5.05	5.04	5.04	5.03	5.02	5.03	5.00	5.03	5.02
<i>over 5yrs</i>	3.95	3.94	3.97	3.95	3.94	3.94	3.96	3.93	3.94	3.92	3.90	3.90	3.88
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	2.55	2.53	2.56	2.52	2.49	2.49	2.48	2.47	2.45	2.44	2.41	2.40	2.38
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	3.84	3.82	3.86	3.82	3.79	3.88	3.88	3.85	3.83	3.81	3.76	3.78	3.76
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	1.99	1.98	1.99	1.98	1.99	1.98	1.98	1.97	1.95	1.94	1.92	1.91	1.91
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	2.54	2.52	2.55	2.51	2.49	2.49	2.48	2.46	2.45	2.44	2.41	2.40	2.38
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	3.78	3.77	3.81	3.75	3.70	3.76	3.77	3.74	3.74	3.73	3.69	3.70	3.68
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	2.00	1.99	2.00	1.99	2.00	1.99	1.99	1.98	1.97	1.96	1.94	1.93	1.92
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	1.98	2.03	2.02	1.98	2.00	1.96	1.98	1.93	1.90	1.95	1.91	1.91	1.92
<i>over 1 and up to 5yrs</i>	1.72	1.71	1.73	1.71	1.70	1.68	1.69	1.68	1.67	1.67	1.67	1.66	1.66
<i>over 5yrs</i>	2.06	2.05	2.06	2.04	2.04	2.02	2.01	1.99	1.97	1.96	1.95	1.94	1.93
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	1.99	1.97	1.98	1.96	1.95	1.94	1.93	1.91	1.90	1.89	1.88	1.87	1.87
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	1.99	1.97	1.98	1.95	1.93	1.91	1.91	1.91	1.90	1.88	1.88	1.87	1.84
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	1.78	1.78	1.79	1.78	1.78	1.77	1.77	1.74	1.74	1.74	1.73	1.72	1.76
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	2.00	1.99	2.00	1.98	1.97	1.95	1.95	1.92	1.91	1.91	1.89	1.89	1.89
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	1.97	1.97	1.97	1.95	1.93	1.92	1.92	1.90	1.88	1.88	1.88	1.87	1.87
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	1.81	1.81	1.81	1.81	1.81	1.79	1.80	1.77	1.77	1.76	1.75	1.75	1.78

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.r. = interest rate reset.

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



## 9 Volumes of outstanding amounts of euro-denominated loans to, and deposits from, euro area residents <sup>1),2)</sup> (EUR billions)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Deposits</b>													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	492	492	491	489	487	485	482	481	479	476	472	467	464
<i>over 2yrs</i>	722	723	723	722	721	721	721	720	720	721	721	721	728
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	236	224	231	225	227	220	213	217	219	217	215	210	217
<i>over 2yrs</i>	125	127	126	128	127	127	127	126	126	125	125	126	127
Repos	8	6	6	5	6	6	5	5	6	4	6	4	5
<b>Loans</b>													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	12	12	12	12	12	12	13	13	13	13	13	13	13
<i>over 1 and up to 5yrs</i>	55	54	55	55	55	55	56	56	56	56	56	56	56
<i>over 5yrs</i>	4,248	4,254	4,260	4,275	4,289	4,292	4,310	4,331	4,346	4,363	4,382	4,395	4,420
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	215	213	211	210	211	209	216	210	208	211	209	213	211
<i>over 1 and up to 5yrs</i>	308	309	309	311	312	315	316	318	318	318	319	320	318
<i>over 5yrs</i>	853	855	856	859	858	862	867	869	870	869	869	873	868
With an agreed maturity of over 1yr and a residual maturity of:	5,465	5,472	5,479	5,500	5,514	5,524	5,548	5,573	5,590	5,605	5,627	5,645	5,662
<i>up to 1yr</i>	167	-	-	168	-	-	171	-	-	174	-	-	-
<i>over 1yr, i.r.r. in the next 12 months</i>	1,724	-	-	1,712	-	-	1,704	-	-	1,708	-	-	-
With an agreed maturity of over 2yrs <sup>3)</sup> and a residual maturity of:	5,416	5,424	5,430	5,452	5,465	5,475	5,499	5,523	5,539	5,553	5,576	5,594	5,610
<i>up to 2yrs</i>	304	-	-	304	-	-	308	-	-	311	-	-	-
<i>over 2yrs, i.r.r. in the next 24 months</i>	1,726	-	-	1,721	-	-	1,715	-	-	1,717	-	-	-
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	894	897	896	903	908	908	912	914	905	889	889	884	872
<i>over 1 and up to 5yrs</i>	801	803	808	809	816	825	827	836	835	830	838	844	834
<i>over 5yrs</i>	2,521	2,525	2,535	2,539	2,544	2,559	2,561	2,571	2,575	2,579	2,587	2,591	2,585
With an agreed maturity of over 1yr and a residual maturity of:	3,322	3,328	3,343	3,348	3,361	3,384	3,387	3,407	3,410	3,409	3,425	3,435	3,419
<i>up to 1yr</i>	299	-	-	310	-	-	319	-	-	322	-	-	-
<i>over 1yr, i.r.r. in the next 12 months</i>	1,422	-	-	1,434	-	-	1,431	-	-	1,428	-	-	-
With an agreed maturity of over 2yrs <sup>3)</sup> and a residual maturity of:	3,189	3,196	3,211	3,216	3,230	3,253	3,257	3,275	3,280	3,278	3,293	3,299	3,285
<i>up to 2yrs</i>	465	-	-	477	-	-	487	-	-	494	-	-	-
<i>over 2yrs, i.r.r. in the next 24 months</i>	1,270	-	-	1,274	-	-	1,272	-	-	1,271	-	-	-

Source: ECB MFI interest rate statistics, i.r.r. = interest rate reset.

1) In this table, 'up to' means 'up to and including'.

2) The business volumes for all outstanding amounts indicators are derived from non-seasonally adjusted MFI balance sheet statistics.

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

## 10 MFI interest rate statistics national tables <sup>1)</sup> (December 2019; percentages per annum; period average rates)

	Euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LT	LU	MT	NL	AT	PT	SI	SK	FI
<b>New Business</b>																				
Deposits																				
From households																				
Overnight	0.03	0.01	0.01	0.04	0.04	0.08	0.03	0.02	0.04	0.00	0.01	0.00	0.07	0.08	0.02	0.08	0.03	0.01	0.03	0.07
With agreed maturity up to 1yr	0.21	0.10	0.08	0.81	0.02	0.35	0.02	0.68	0.83	0.16	0.53	0.14	0.26	0.41	1.07	0.14	0.07	0.18	0.74	0.12
Redeemable at up to 3 months notice	0.42	0.10	0.12	0.75	0.09	.	.	0.63	1.33	0.12	0.06	0.00	0.05	0.16	0.05	0.01	-	0.00	0.21	0.21
From non-financial corporations																				
Overnight	0.01	0.01	-0.05	0.01	0.04	0.12	0.07	0.10	0.05	0.02	-0.04	0.01	-0.03	0.09	-0.15	0.02	0.00	0.00	0.00	-0.01
With agreed maturity up to 1yr	-0.01	-0.08	-0.22	0.20	-0.03	0.50	0.38	0.05	0.38	0.12	0.06	0.03	0.02	0.39	-0.04	-0.08	0.06	0.01	0.02	0.06
Loans																				
To households <sup>2)</sup>																				
Revolving loans and overdrafts <sup>3)</sup>	5.59	5.82	7.69	16.06	11.49	9.47	2.90	6.34	4.03	4.33	16.66	5.41	1.71	8.57	4.77	3.55	5.87	7.77	9.72	4.48
Extended credit card debt <sup>3)</sup>	16.70	10.49	15.10	19.03	-	16.62	19.67	.	14.61	10.74	20.56	19.43	17.53	7.98	-	.	16.85	7.52	21.73	9.00
For consumption floating rate and up to 1yr i.r.f.	5.41	3.03	8.59	18.17	9.15	10.94	2.92	4.53	3.76	3.13	16.28	3.62	1.18	4.25	-	5.00	4.80	4.60	8.13	5.91
For consumption over 1yr and up to 5yrs i.r.f.	4.72	3.43	4.38	16.75	6.85	8.83	7.72	3.36	6.02	-	15.66	12.60	2.68	.	-	3.95	5.57	6.03	10.20	3.96
For house purchase at floating rate and up to 1yr i.r.f.	1.46	1.94	1.81	2.27	3.03	2.78	1.56	1.28	1.37	2.12	2.36	2.30	1.40	2.82	1.72	1.20	1.09	1.81	1.48	0.76
Of which: sole proprietors, floating rate and up to 1yr i.r.f.	2.18	1.76	1.93	-	-	5.25	2.54	1.75	2.58	2.14	.	3.57	1.98	.	.	1.86	4.28	2.80	4.41	2.21
To non-financial corporations																				
Revolving loans and overdrafts <sup>3)</sup>	2.09	4.15	3.07	2.62	4.63	4.73	1.56	1.49	2.83	3.45	3.09	2.35	1.73	6.21	0.57	1.60	2.56	2.23	2.33	1.46
Up to EUR 0.25M, floating rate and up to 3 months i.r.f.	2.00	1.72	2.03	4.49	5.69	4.76	1.67	1.99	2.22	3.32	3.69	2.95	1.54	2.92	2.24	2.17	3.11	2.30	3.17	5.83
Up to EUR 0.25M, over 3 months and up to 1yr i.r.f.	2.28	1.56	3.69	4.63	6.83	.	2.19	1.60	2.09	-	3.96	4.24	1.85	.	2.99	1.61	2.59	2.68	2.76	2.00
Over EUR 0.25M and up to EUR 1M, floating rate & up to 3 months i.r.f.	1.58	1.52	1.71	4.24	3.44	3.85	1.28	1.68	1.37	3.11	3.88	2.94	1.59	4.42	1.86	1.48	2.11	1.91	2.14	3.02

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

2) Includes non-profit institutions serving households, with the exception of the item on sole proprietors, which is a breakdown of the household sector only.

3) For this instrument category, new business and outstanding amounts coincide; end-of-period rates.

## 11 MFI interest rate statistics national tables <sup>1)</sup> cont'd (December 2019; percentages per annum; period average rates)

	Euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LT	LU	MT	NL	AT	PT	SI	SK	FI
<b>New Business</b>																				
Loans																				
To non-financial corporations																				
Over EUR 0.25M and up to EUR 1M, over 3 months & up to 1yr i.r.f.	1.54	1.37	1.94	3.93	-	.	1.48	1.45	1.26	-	3.51	3.54	1.61	.	2.46	1.28	1.95	1.98	2.51	1.76
Over EUR 1M, floating rate and up to 3 months i.r.f.	1.26	1.34	1.14	1.19	2.16	3.51	1.37	1.37	0.97	3.32	3.13	2.77	1.14	4.17	1.26	1.24	1.98	1.04	2.19	1.54
Over EUR 1M, over 3 months and up to 1yr i.r.f.	1.21	1.48	1.23	3.50	-	.	0.87	1.29	1.14	2.63	3.44	3.03	0.96	.	1.03	1.60	1.78	2.81	2.56	1.15
Loans up to EUR 1M at floating rate and up to 1yr i.r.f.	1.88	1.55	2.10	4.20	4.46	4.14	1.71	1.69	1.82	3.10	3.71	3.24	1.59	3.41	2.31	1.59	2.51	2.23	2.48	3.01
Loans over EUR 1M at floating rate and up to 1yr i.r.f.	1.25	1.36	1.15	2.68	2.16	3.51	1.15	1.35	1.03	3.25	3.28	2.89	1.12	3.60	1.22	1.31	1.87	1.40	2.23	1.31
Of which, renegotiated loans <sup>2)</sup>	1.50	1.81	1.40	2.54	-	3.55	1.69	1.62	1.76	3.51	3.34	2.82	1.22	.	1.16	1.55	2.20	3.62	2.94	1.39
<b>Outstanding amounts</b>																				
Deposits																				
From households with agreed maturity up to 2yrs	0.27	0.32	0.23	0.78	0.24	0.44	0.05	0.83	0.86	0.29	0.94	0.37	0.32	0.93	0.95	0.18	0.12	0.28	0.49	0.28
From households with agreed maturity over 2yrs	1.76	1.49	1.12	1.72	0.55	0.35	0.65	2.36	1.26	-	1.71	1.32	0.99	2.35	2.29	0.55	0.35	1.25	1.09	1.19
From non-financial corporations with agreed maturity up to 2yrs	0.15	-0.13	-0.05	0.43	-0.02	0.52	0.67	0.15	0.63	0.31	0.25	0.25	0.02	0.82	0.08	0.06	0.11	0.08	0.09	0.07
Loans																				
To households																				
For house purchase over 5yrs	1.96	2.00	2.20	1.91	2.53	2.06	1.21	1.77	1.88	2.21	2.23	1.80	1.76	4.23	2.90	1.73	1.04	2.29	1.71	0.90
Consumer credit and other loans over 5yrs	3.88	3.50	3.65	8.16	3.86	5.55	4.91	3.01	4.56	3.24	8.13	4.79	1.59	6.85	2.93	2.76	6.20	5.12	6.45	2.12
To non-financial corporations																				
To non-financial corporations up to 1yrs	1.92	1.68	2.24	3.06	3.75	4.47	1.76	1.59	2.25	4.02	3.63	2.58	1.44	5.54	0.64	1.40	2.54	2.24	2.43	1.60
To non-financial corporations over 1 and up to 5yrs	1.66	1.12	1.64	2.41	2.88	3.87	1.65	1.52	1.51	3.31	2.88	2.41	1.03	4.49	1.92	1.68	2.17	1.99	2.40	1.61
To non-financial corporations over 5yrs	1.93	1.90	1.88	2.17	3.06	3.43	1.82	1.73	2.10	3.03	2.36	2.37	1.63	5.20	2.62	1.66	2.27	1.85	2.28	1.21

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

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

## 12 Coefficients of variation for MFI interest rates on new euro-denominated loans to euro area non-financial corporations <sup>1)</sup> (new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Loans to non-financial corporations</b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>2)</sup>	0.45	0.44	0.45	0.46	0.46	0.46	0.43	0.45	0.46	0.44	0.48	0.48	0.48
<i>Revolving loans and overdrafts</i> <sup>2)</sup>	0.46	0.45	0.46	0.47	0.46	0.47	0.44	0.46	0.47	0.45	0.48	0.49	0.49
<i>Extended credit card credit</i> <sup>2)</sup>	0.25	0.25	0.26	0.26	0.24	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.17
Up to EUR 0.25M <sup>3)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.38	0.27	0.27	0.33	0.31	0.38	0.28	0.29	0.34	0.28	0.27	0.32	0.27
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.19	0.18	0.19	0.20	0.21	0.19	0.19	0.21	0.22	0.20	0.19	0.20	0.20
<i>Over 3 months and up to 1yr i.r.f.</i>	0.26	0.23	0.23	0.24	0.26	0.24	0.27	0.25	0.33	0.23	0.19	0.25	0.28
<i>Over 1 and up to 3yrs i.r.f.</i>	0.22	0.19	0.31	0.22	0.25	0.27	0.21	0.20	0.21	0.20	0.20	0.20	0.23
<i>Over 3 and up to 5yrs i.r.f.</i>	0.26	0.26	0.29	0.28	0.27	0.26	0.27	0.27	0.29	0.28	0.27	0.27	0.26
<i>Over 5 and up to 10yrs i.r.f.</i>	0.36	0.36	0.42	0.42	0.37	0.39	0.41	0.36	0.42	0.45	0.41	0.42	0.40
<i>Over 10yrs i.r.f.</i>	0.21	0.20	0.22	0.22	0.20	0.21	0.20	0.20	0.17	0.20	0.23	0.21	0.20
Over an amount of EUR 0.25M and up to EUR 1M <sup>3)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.23	0.15	0.18	0.17	0.17	0.17	0.21	0.19	0.20	0.21	0.20	0.24	0.23
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.20	0.18	0.18	0.17	0.19	0.17	0.19	0.18	0.17	0.19	0.19	0.22	0.21
<i>Over 3 months and up to 1yr i.r.f.</i>	0.22	0.20	0.21	0.20	0.26	0.24	0.23	0.21	0.25	0.23	0.23	0.25	0.26
<i>Over 1 and up to 3yrs i.r.f.</i>	0.32	0.27	0.34	0.30	0.35	0.33	0.33	0.25	0.32	0.35	0.31	0.28	0.31
<i>Over 3 and up to 5yrs i.r.f.</i>	0.36	0.36	0.35	0.32	0.33	0.35	0.34	0.34	0.33	0.30	0.27	0.27	0.30
<i>Over 5 and up to 10yrs i.r.f.</i>	0.24	0.25	0.23	0.24	0.21	0.23	0.23	0.23	0.22	0.22	0.23	0.24	0.23
<i>Over 10yrs i.r.f.</i>	0.14	0.16	0.15	0.15	0.16	0.15	0.16	0.16	0.17	0.17	0.16	0.20	0.18
Over an amount of EUR 1M <sup>3)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.31	0.27	0.28	0.29	0.35	0.30	0.32	0.36	0.33	0.30	0.29	0.24	0.25
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.26	0.22	0.22	0.25	0.31	0.20	0.25	0.24	0.23	0.22	0.26	0.21	0.22
<i>Over 3 months and up to 1yr i.r.f.</i>	0.25	0.26	0.31	0.37	0.26	0.26	0.26	0.26	0.37	0.23	0.35	0.35	0.26
<i>Over 1 and up to 3yrs i.r.f.</i>	0.58	0.44	0.23	0.37	0.43	0.33	0.43	0.58	0.47	0.57	0.47	0.52	0.42
<i>Over 3 and up to 5yrs i.r.f.</i>	0.27	0.40	0.34	0.31	0.28	0.26	0.34	0.22	0.30	0.25	0.40	0.33	0.32
<i>Over 5 and up to 10yrs i.r.f.</i>	0.15	0.28	0.20	0.23	0.16	0.23	0.19	0.15	0.26	0.22	0.25	0.16	0.20
<i>Over 10yrs i.r.f.</i>	0.19	0.22	0.13	0.19	0.16	0.14	0.21	0.24	0.24	0.22	0.17	0.31	0.28
Up to an amount of EUR 1M <sup>3)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	0.21	0.16	0.16	0.18	0.18	0.20	0.17	0.17	0.22	0.18	0.17	0.22	0.20
<i>Over 1 and up to 5yrs i.r.f.</i>	0.22	0.20	0.25	0.22	0.23	0.23	0.22	0.21	0.22	0.22	0.21	0.21	0.21
<i>Over 5yrs i.r.f.</i>	0.22	0.24	0.26	0.26	0.24	0.25	0.26	0.23	0.25	0.27	0.27	0.27	0.26
Over an amount of EUR 1M <sup>3)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	0.28	0.25	0.27	0.29	0.33	0.28	0.30	0.30	0.32	0.28	0.27	0.25	0.24
<i>Over 1 and up to 5yrs i.r.f.</i>	0.36	0.35	0.26	0.26	0.33	0.28	0.34	0.33	0.23	0.39	0.41	0.39	0.33
<i>Over 5yrs i.r.f.</i>	0.15	0.24	0.15	0.18	0.15	0.16	0.16	0.15	0.20	0.18	0.18	0.19	0.24
<b>Of which, renegotiated loans</b> <sup>3),4)</sup>	0.24	0.21	0.24	0.23	0.27	0.23	0.27	0.25	0.25	0.25	0.25	0.24	0.22

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.

### 13 Coefficients of variation for MFI interest rates on new euro-denominated loans involving collateral and/or guarantees to euro area non-financial corporations <sup>1)</sup> (new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
Up to an amount of EUR 0.25M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.36	0.33	0.37	0.48	0.37	0.48	0.49	0.42	0.50	0.35	0.33	0.40	0.36
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.28	0.27	0.26	0.29	0.27	0.27	0.26	0.29	0.29	0.28	0.30	0.29	0.29
<i>Over 3 months and up to 1yr i.r.f.</i>	0.26	0.24	0.24	0.27	0.26	0.27	0.26	0.27	0.26	0.27	0.29	0.27	0.28
<i>Over 1 and up to 3yrs i.r.f.</i>	0.33	0.30	0.55	0.32	0.37	0.40	0.36	0.37	0.39	0.36	0.33	0.34	0.34
<i>Over 3 and up to 5yrs i.r.f.</i>	0.29	0.31	0.33	0.32	0.32	0.32	0.33	0.35	0.33	0.35	0.34	0.33	0.28
<i>Over 5 and up to 10yrs i.r.f.</i>	0.40	0.39	0.42	0.44	0.41	0.44	0.44	0.43	0.43	0.46	0.46	0.45	0.41
<i>Over 10yrs i.r.f.</i>	0.21	0.20	0.23	0.22	0.21	0.21	0.19	0.19	0.17	0.18	0.22	0.20	0.21
Over an amount of EUR 0.25M and up to EUR 1M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.28	0.22	0.26	0.26	0.24	0.23	0.25	0.25	0.23	0.28	0.25	0.30	0.29
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.26	0.24	0.24	0.23	0.25	0.22	0.26	0.26	0.24	0.26	0.26	0.29	0.29
<i>Over 3 months and up to 1yr i.r.f.</i>	0.23	0.19	0.21	0.19	0.23	0.22	0.22	0.21	0.26	0.21	0.23	0.23	0.27
<i>Over 1 and up to 3yrs i.r.f.</i>	0.22	0.21	0.27	0.24	0.27	0.27	0.28	0.23	0.25	0.21	0.21	0.22	0.21
<i>Over 3 and up to 5yrs i.r.f.</i>	0.37	0.34	0.34	0.36	0.32	0.34	0.38	0.39	0.34	0.34	0.32	0.30	0.35
<i>Over 5 and up to 10yrs i.r.f.</i>	0.29	0.29	0.29	0.28	0.26	0.29	0.25	0.27	0.26	0.26	0.27	0.28	0.29
<i>Over 10yrs i.r.f.</i>	0.16	0.17	0.15	0.16	0.17	0.14	0.18	0.15	0.17	0.15	0.16	0.18	0.18
Over an amount of EUR 1M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.36	0.36	0.28	0.34	0.41	0.28	0.33	0.34	0.32	0.32	0.34	0.29	0.31
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.39	0.42	0.38	0.40	0.49	0.30	0.36	0.39	0.39	0.35	0.44	0.41	0.36
<i>Over 3 months and up to 1yr i.r.f.</i>	0.35	0.37	0.45	0.45	0.45	0.32	0.37	0.42	0.47	0.34	0.52	0.56	0.36
<i>Over 1 and up to 3yrs i.r.f.</i>	0.26	0.69	0.18	0.28	0.70	0.31	0.65	0.59	0.73	0.67	0.52	0.78	0.59
<i>Over 3 and up to 5yrs i.r.f.</i>	0.36	0.33	0.29	0.33	0.20	0.28	0.43	0.25	0.24	0.20	0.60	0.35	0.37
<i>Over 5 and up to 10yrs i.r.f.</i>	0.19	0.34	0.25	0.24	0.20	0.33	0.24	0.16	0.27	0.29	0.30	0.31	0.31
<i>Over 10yrs i.r.f.</i>	0.28	0.21	0.17	0.07	0.16	0.16	0.21	0.24	0.30	0.21	0.25	0.25	0.27

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

2) Excludes revolving loans and overdrafts, and convenience and extended credit card credit.

## 14 Coefficients of variation for MFI interest rates on new euro-denominated loans to euro area households <sup>1)</sup> (new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Loans to households <sup>2)</sup></b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>3)</sup>	0.36	0.35	0.34	0.35	0.35	0.36	0.36	0.36	0.36	0.35	0.36	0.37	0.38
<i>Revolving loans and overdrafts</i> <sup>3)</sup>	0.32	0.31	0.32	0.31	0.31	0.32	0.32	0.32	0.33	0.32	0.32	0.33	0.33
<i>Extended credit card credit</i> <sup>3)</sup>	0.22	0.22	0.22	0.21	0.21	0.21	0.21	0.21	0.21	0.20	0.20	0.20	0.20
For consumption <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.39	0.37	0.36	0.37	0.36	0.37	0.42	0.39	0.37	0.41	0.37	0.43	0.42
<i>Over 1 and up to 5yrs i.r.f.</i>	0.36	0.33	0.34	0.35	0.34	0.34	0.33	0.34	0.34	0.35	0.33	0.33	0.36
<i>Over 5yrs i.r.f.</i>	0.25	0.20	0.21	0.21	0.21	0.21	0.22	0.24	0.23	0.24	0.24	0.21	0.25
Of which, renegotiated loans <sup>5)</sup>	0.28	0.23	0.21	0.24	0.23	0.22	0.25	0.24	0.23	0.24	0.25	0.24	0.26
For house purchase <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.29	0.30	0.31	0.31	0.32	0.33	0.33	0.32	0.35	0.36	0.35	0.34	0.31
<i>Over 1 and up to 5yrs i.r.f.</i>	0.25	0.23	0.23	0.23	0.25	0.25	0.26	0.28	0.31	0.31	0.32	0.34	0.35
<i>Over 5 and up to 10yrs i.r.f.</i>	0.25	0.24	0.27	0.29	0.29	0.31	0.31	0.32	0.34	0.38	0.38	0.41	0.33
<i>Over 10yrs i.r.f.</i>	0.21	0.21	0.20	0.20	0.20	0.21	0.22	0.22	0.24	0.24	0.22	0.34	0.22
Of which, renegotiated loans <sup>5)</sup>	0.22	0.22	0.23	0.22	0.22	0.23	0.23	0.22	0.24	0.24	0.24	0.36	0.25
For other purposes <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.36	0.41	0.41	0.39	0.35	0.40	0.40	0.38	0.49	0.40	0.37	0.41	0.37
<i>Over 1 and up to 5yrs i.r.f.</i>	0.39	0.42	0.38	0.36	0.39	0.34	0.41	0.37	0.43	0.44	0.41	0.45	0.41
<i>Over 5yrs i.r.f.</i>	0.37	0.40	0.43	0.43	0.41	0.41	0.47	0.49	0.57	0.55	0.56	0.55	0.49
Of which, renegotiated loans <sup>5)</sup>	0.34	0.27	0.33	0.35	0.31	0.33	0.37	0.34	0.37	0.36	0.28	0.36	0.27
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.23	0.29	0.25	0.25	0.24	0.24	0.25	0.29	0.25	0.29	0.33	0.29	0.21
<i>Over 1 and up to 5yrs i.r.f.</i>	0.40	0.41	0.40	0.36	0.36	0.38	0.42	0.42	0.41	0.44	0.43	0.43	0.38
<i>Over 5yrs i.r.f.</i>	0.33	0.33	0.38	0.36	0.35	0.39	0.39	0.40	0.40	0.44	0.45	0.44	0.40
<b>Of which, with collateral and/or guarantees</b>													
For consumption <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.68	0.51	0.54	0.54	0.46	0.43	0.71	0.67	0.60	0.72	0.53	0.66	0.71
<i>Over 1 and up to 5yrs i.r.f.</i>	0.44	0.41	0.40	0.39	0.35	0.35	0.38	0.45	0.45	0.50	0.37	0.36	0.35
<i>Over 5yrs i.r.f.</i>	0.41	0.40	0.44	0.40	0.40	0.38	0.37	0.52	0.53	0.53	0.55	0.34	0.43
For house purchase <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.32	0.33	0.34	0.34	0.35	0.35	0.35	0.35	0.39	0.39	0.38	0.37	0.34
<i>Over 1 and up to 5yrs i.r.f.</i>	0.28	0.26	0.27	0.27	0.26	0.28	0.30	0.32	0.34	0.35	0.36	0.39	0.39
<i>Over 5 and up to 10yrs i.r.f.</i>	0.24	0.23	0.26	0.27	0.27	0.28	0.29	0.30	0.32	0.35	0.35	0.38	0.32
<i>Over 10yrs i.r.f.</i>	0.21	0.21	0.21	0.20	0.21	0.22	0.22	0.22	0.24	0.24	0.23	0.37	0.23

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

2) Includes non-profit institutions serving households, with the exception of the item on sole proprietors and unincorporated partnerships, which is a breakdown of the household sector only.

3) For this instrument category, new business and outstanding amounts coincide. End-of-period rates.

4) Excludes revolving loans and overdrafts, convenience and extended credit card credit.

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

## 15 Coefficients of variation for MFI interest rates on new euro-denominated deposits from euro area residents <sup>1)</sup> (new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
From households													
Overnight <sup>2),3)</sup>	0.61	0.62	0.64	0.68	0.68	0.68	0.67	0.68	0.70	0.71	0.71	0.73	0.73
With an agreed maturity of:													
<i>up to 1yr</i>	0.99	0.93	1.01	1.00	0.97	1.08	1.12	1.09	1.09	1.12	1.16	1.17	1.28
<i>over 1 and up to 2yrs</i>	1.11	1.07	1.10	1.12	1.12	1.11	1.25	0.97	1.01	0.97	0.97	0.92	0.88
<i>over 2yrs</i>	0.53	0.51	0.60	0.51	0.56	0.59	0.54	0.52	0.57	0.52	0.50	0.51	0.57
Redeemable at notice of: <sup>2),3)</sup>													
<i>up to 3 months</i>	0.92	0.92	0.91	0.90	0.88	0.97	0.97	0.98	0.98	0.99	1.00	1.02	1.02
<i>over 3 months</i>	0.45	0.56	0.54	0.53	0.54	0.53	0.53	0.55	0.56	0.58	0.60	0.59	0.65
From non-financial corporations													
Overnight <sup>2)</sup>	1.97	2.17	2.08	2.10	1.86	1.70	1.75	1.71	1.98	2.18	2.80	2.81	5.40
With an agreed maturity of:													
<i>up to 1yr</i>	4.03	5.29	8.25	3.26	3.43	9.53	13.85	6.87	-3.82	-2.39	-4.18	-2.85	-23.59
<i>over 1 and up to 2yrs</i>	1.42	0.69	0.70	0.99	1.02	0.67	0.82	1.02	0.53	2.93	0.71	0.90	0.79
<i>over 2yrs</i>	0.25	0.53	0.53	0.46	0.38	0.64	0.44	0.35	0.57	0.77	0.63	0.51	0.52
Repos	2.28	2.57	2.04	2.43	2.43	3.49	1.85	1.76	2.82	11.55	1.58	2.07	18.78

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including'.

2) For this instrument category, new business and outstanding amounts coincide. End-of-period rates.

3) For this instrument category, households and non-financial corporations are merged and allocated to the household sector, since the outstanding amounts of non-financial corporations are negligible compared with those of the household sector in all participating Member States.

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

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Deposits</b>													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	0.89	0.91	0.93	0.92	0.93	0.94	0.94	0.94	0.94	0.96	0.97	0.98	0.99
<i>over 2yrs</i>	0.38	0.39	0.40	0.39	0.39	0.39	0.39	0.39	0.39	0.40	0.39	0.40	0.39
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	1.15	1.12	1.11	1.09	1.12	1.05	1.08	1.12	1.19	1.27	1.36	1.36	1.53
<i>over 2yrs</i>	0.27	0.27	0.28	0.27	0.28	0.27	0.27	0.26	0.26	0.25	0.24	0.28	0.34
Repos	3.09	1.59	1.37	1.49	1.44	1.46	1.48	1.14	1.40	1.81	1.52	1.14	5.15
<b>Loans</b>													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	0.37	0.37	0.36	0.36	0.37	0.38	0.38	0.39	0.39	0.36	0.36	0.34	0.34
<i>over 1 and up to 5yrs</i>	0.31	0.32	0.31	0.32	0.33	0.33	0.33	0.34	0.34	0.34	0.34	0.35	0.35
<i>over 5yrs</i>	0.26	0.26	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	0.45	0.44	0.43	0.43	0.44	0.44	0.42	0.45	0.44	0.55	0.63	0.62	0.60
<i>over 1 and up to 5yrs</i>	0.39	0.40	0.38	0.39	0.40	0.40	0.39	0.39	0.40	0.39	0.39	0.39	0.39
<i>over 5yrs</i>	0.21	0.21	0.20	0.21	0.21	0.21	0.21	0.22	0.22	0.22	0.22	0.22	0.23
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	0.17	0.17	0.16	0.16	0.16	0.16	0.15	0.16	0.16	0.15	0.16	0.15	0.16
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.25	0.26	0.26	0.27	0.27	0.26	0.26	0.26	0.27	0.27	0.27	0.27	0.27
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.27	0.27	0.27	0.27	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.27
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	0.17	0.17	0.16	0.16	0.16	0.16	0.15	0.16	0.16	0.15	0.15	0.15	0.15
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.21	0.22	0.21	0.21	0.21	0.20	0.21	0.21	0.21	0.21	0.21	0.21	0.21
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.30	0.30	0.30	0.30	0.30	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.30
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	0.37	0.36	0.37	0.37	0.36	0.37	0.34	0.35	0.35	0.34	0.37	0.36	0.36
<i>over 1 and up to 5yrs</i>	0.26	0.25	0.25	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.25	0.25
<i>over 5yrs</i>	0.17	0.17	0.17	0.17	0.17	0.17	0.17	0.18	0.18	0.18	0.18	0.18	0.18
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.19	0.19	0.18	0.19	0.18	0.19
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.23	0.22	0.22	0.23	0.22	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.26	0.26	0.25	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.27
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.19	0.19	0.18	0.19	0.19	0.19
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.20	0.20	0.20	0.20	0.20	0.21	0.20	0.20	0.20	0.20	0.21	0.20	0.21
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.25	0.24	0.24	0.24	0.24	0.26

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.



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

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Composite cost of borrowing indicator for households for house purchase</b>													
<b>Euro area</b>	1.80	1.82	1.80	1.78	1.75	1.72	1.67	1.61	1.56	1.48	1.44	1.47	1.41
Belgium	1.84	1.86	1.90	1.88	1.84	1.83	1.80	1.80	1.77	1.72	1.69	1.68	1.66
Germany	1.85	1.86	1.78	1.74	1.68	1.63	1.58	1.50	1.38	1.29	1.27	1.27	1.29
Estonia	2.53	2.46	2.51	2.58	2.60	2.61	2.62	2.69	2.76	2.61	2.65	2.50	2.45
Ireland	2.97	2.99	2.97	2.98	3.00	3.01	2.97	2.96	2.93	2.95	2.92	2.88	2.89
Greece	3.27	3.16	3.15	3.16	3.12	3.20	3.19	3.27	3.31	3.10	2.96	2.86	2.87
Spain	1.97	2.06	2.09	2.10	2.14	2.16	2.08	1.97	1.99	1.87	1.82	1.77	1.68
France	1.48	1.50	1.51	1.50	1.49	1.44	1.39	1.34	1.31	1.27	1.23	1.20	1.17
Italy	1.88	1.95	1.91	1.82	1.86	1.85	1.77	1.70	1.70	1.43	1.39	1.41	1.43
Cyprus	2.12	2.16	2.20	2.18	2.05	2.07	2.09	2.07	2.11	2.12	2.07	2.09	2.11
Latvia	2.70	2.76	2.75	2.97	2.91	2.73	2.58	2.72	2.75	2.74	2.67	2.63	2.60
Lithuania	2.40	2.47	2.36	2.50	2.52	2.44	2.44	2.48	2.42	2.45	2.42	2.37	2.37
Luxembourg	1.67	1.71	1.69	1.64	1.62	1.61	1.57	1.52	1.47	1.42	1.37	1.34	1.35
Malta	2.76	2.59	2.65	2.62	2.67	2.72	2.69	2.70	2.60	2.66	2.66	2.58	2.56
Netherlands	2.41	2.41	2.44	2.43	2.37	2.33	2.30	2.25	2.21	2.16	2.09	2.39	2.00
Austria	1.81	1.77	1.75	1.77	1.71	1.70	1.67	1.66	1.60	1.53	1.43	1.40	1.42
Portugal	1.41	1.47	1.49	1.39	1.36	1.31	1.34	1.26	1.11	1.00	1.02	1.06	1.09
Slovenia	2.44	2.45	2.44	2.45	2.45	2.46	2.43	2.40	2.36	2.31	2.28	2.25	2.25
Slovakia	1.45	1.48	1.49	1.49	1.50	1.51	1.48	1.42	1.35	1.32	1.28	1.14	1.10
Finland	0.88	0.89	0.85	0.85	0.83	0.82	0.79	0.78	0.76	0.75	0.75	0.78	0.78
<b>Composite cost of borrowing indicator for non-financial corporations</b>													
<b>Euro area</b>	1.63	1.63	1.64	1.65	1.62	1.57	1.55	1.56	1.52	1.54	1.56	1.55	1.55
Belgium	1.58	1.60	1.62	1.55	1.53	1.55	1.56	1.45	1.52	1.54	1.51	1.56	1.56
Germany	1.60	1.58	1.59	1.62	1.54	1.51	1.51	1.49	1.46	1.51	1.53	1.58	1.60
Estonia	1.98	2.47	3.58	3.33	2.77	2.95	2.99	3.03	3.05	3.57	3.55	2.92	2.80
Ireland	2.56	3.14	2.98	3.11	2.75	2.60	2.57	3.15	3.09	3.34	3.34	3.82	2.80
Greece	3.78	4.24	4.04	4.01	4.61	3.99	3.71	3.72	4.01	4.04	3.71	3.61	3.85
Spain	1.73	1.68	1.69	1.78	1.76	1.68	1.59	1.71	1.66	1.66	1.70	1.63	1.46
France	1.47	1.45	1.52	1.53	1.54	1.39	1.43	1.51	1.41	1.40	1.43	1.38	1.38
Italy	1.75	1.78	1.82	1.73	1.78	1.74	1.66	1.67	1.58	1.59	1.62	1.58	1.65
Cyprus	3.52	3.19	3.46	3.21	3.42	3.16	3.25	3.37	3.20	3.39	3.08	3.24	3.29
Latvia	2.67	2.58	2.78	3.31	3.60	3.29	3.43	3.53	3.10	2.96	3.78	3.55	3.42
Lithuania	2.98	2.96	2.99	2.37	2.90	2.85	2.53	2.89	2.83	2.70	2.88	2.89	2.89
Luxembourg	1.52	1.45	1.32	1.43	1.30	1.16	1.20	1.21	1.25	1.17	1.30	1.25	1.29
Malta	4.34	3.78	3.88	3.65	3.67	3.39	4.06	3.85	3.93	3.85	3.58	4.01	3.68
Netherlands	1.31	1.34	1.26	1.21	1.21	1.24	1.17	1.14	1.07	1.15	1.07	1.05	1.21
Austria	1.44	1.46	1.49	1.48	1.46	1.41	1.51	1.52	1.47	1.40	1.42	1.35	1.44
Portugal	2.52	2.46	2.48	2.35	2.46	2.34	2.34	2.28	2.22	2.25	2.39	2.28	2.20
Slovenia	1.94	1.79	1.85	1.95	1.94	2.01	1.67	1.95	2.03	1.63	1.93	1.76	1.64
Slovakia	2.07	2.00	1.96	2.15	2.31	2.12	2.13	2.23	1.99	2.12	1.97	2.07	2.26
Finland	1.95	1.91	1.84	1.82	1.92	1.92	1.92	1.86	2.01	1.93	1.83	1.80	1.63

Source: ECB MFI interest rate statistics.

## 18 Composite cost of borrowing indicators by maturity (percentages per annum; new business)

	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.	2019 Dec.
<b>Composite cost of borrowing indicator for long-term loans</b>													
<b>Euro area</b>	1.79	1.82	1.82	1.79	1.73	1.72	1.65	1.60	1.57	1.49	1.45	1.47	1.43
Belgium	1.69	1.70	1.73	1.67	1.62	1.59	1.58	1.60	1.53	1.48	1.45	1.45	1.46
Germany	1.76	1.77	1.70	1.67	1.58	1.58	1.50	1.47	1.39	1.24	1.24	1.26	1.28
Estonia	2.43	2.81	5.51	4.16	3.06	3.46	4.34	3.54	3.68	5.53	4.55	3.59	2.68
Ireland	3.19	3.13	3.14	3.08	3.05	3.09	3.01	3.09	3.10	3.06	3.06	3.05	3.03
Greece	4.67	4.44	5.01	4.39	5.35	5.07	6.26	3.72	5.77	6.49	5.82	3.07	6.67
Spain	1.63	1.90	1.87	2.09	1.87	1.96	1.76	1.75	1.75	1.84	1.76	1.84	1.66
France	1.51	1.53	1.55	1.52	1.52	1.48	1.42	1.39	1.39	1.32	1.28	1.25	1.22
Italy	2.08	1.96	2.05	2.04	1.85	1.98	1.84	1.66	1.80	1.51	1.43	1.50	1.53
Cyprus	2.46	1.71	2.89	2.11	2.03	1.86	2.26	2.37	2.10	2.21	1.96	2.06	2.29
Latvia	4.59	3.94	6.13	6.45	5.79	3.75	3.94	3.02	6.56	7.77	7.89	6.10	6.02
Lithuania	4.23	3.48	3.54	5.00	4.39	4.27	3.89	3.96	3.56	4.31	4.47	3.93	4.25
Luxembourg	1.61	1.95	1.79	1.82	1.74	1.59	1.55	1.51	1.51	1.43	1.33	1.20	1.39
Malta	2.56	2.60	2.57	2.45	2.44	2.45	2.47	2.33	2.35	2.33	2.35	2.35	2.27
Netherlands	2.56	2.60	2.57	2.52	2.48	2.43	2.37	2.25	2.21	2.18	2.16	2.36	2.14
Austria	1.84	2.02	2.02	1.86	1.90	1.89	1.86	1.90	1.76	1.90	1.70	1.65	1.61
Portugal	1.79	1.91	2.04	1.76	1.77	1.63	1.67	1.65	1.55	1.47	1.48	1.50	1.51
Slovenia	2.92	2.91	2.90	2.88	2.90	2.93	2.90	2.86	2.84	2.78	2.72	2.68	2.69
Slovakia	1.61	1.66	1.77	1.76	1.76	1.61	1.69	1.50	1.47	1.65	1.42	1.31	1.16
Finland	1.96	1.80	1.97	1.70	1.95	1.80	1.59	1.80	1.62	1.91	1.62	1.30	1.54
<b>Composite cost of borrowing indicator for short-term loans</b>													
<b>Euro area</b>	1.62	1.61	1.62	1.63	1.61	1.55	1.55	1.57	1.51	1.54	1.57	1.56	1.56
Belgium	1.59	1.61	1.64	1.57	1.55	1.58	1.59	1.47	1.56	1.58	1.55	1.61	1.60
Germany	1.59	1.58	1.59	1.64	1.56	1.52	1.54	1.51	1.47	1.56	1.58	1.63	1.66
Estonia	2.07	2.42	2.99	3.00	2.68	2.78	2.69	2.86	2.88	3.01	3.16	2.71	2.71
Ireland	2.56	3.06	2.92	3.05	2.78	2.64	2.62	3.07	3.00	3.23	3.22	3.61	2.76
Greece	3.73	4.18	3.97	3.95	4.50	3.92	3.61	3.69	3.92	3.92	3.61	3.59	3.70
Spain	1.77	1.67	1.69	1.75	1.78	1.67	1.60	1.73	1.68	1.65	1.70	1.60	1.44
France	1.42	1.39	1.46	1.51	1.51	1.33	1.42	1.53	1.34	1.39	1.45	1.39	1.41
Italy	1.71	1.77	1.79	1.69	1.78	1.72	1.65	1.68	1.56	1.58	1.62	1.57	1.64
Cyprus	3.21	3.02	3.16	2.98	3.11	2.95	2.98	3.05	2.95	3.10	2.89	2.97	3.00
Latvia	2.61	2.56	2.67	3.16	3.43	3.19	3.29	3.43	2.94	2.78	3.49	3.33	3.22
Lithuania	2.79	2.83	2.82	2.27	2.75	2.70	2.45	2.75	2.70	2.56	2.70	2.71	2.69
Luxembourg	1.52	1.44	1.31	1.42	1.30	1.16	1.21	1.21	1.25	1.17	1.30	1.26	1.28
Malta	4.11	3.52	3.65	3.48	3.47	3.59	3.83	3.56	3.49	3.61	3.39	3.67	3.63
Netherlands	1.08	1.09	1.04	1.03	1.02	1.07	1.02	1.05	0.98	1.06	0.94	0.98	1.04
Austria	1.42	1.38	1.41	1.45	1.40	1.35	1.45	1.45	1.42	1.29	1.34	1.29	1.39
Portugal	2.36	2.30	2.30	2.21	2.29	2.19	2.18	2.12	2.04	2.05	2.18	2.09	2.03
Slovenia	1.93	1.83	1.85	1.83	1.92	2.01	1.66	1.94	1.90	1.65	1.96	1.70	1.67
Slovakia	2.00	1.91	1.77	1.99	2.17	2.08	2.02	2.23	1.94	1.90	1.90	1.98	2.28
Finland	1.45	1.43	1.37	1.36	1.40	1.40	1.39	1.35	1.43	1.37	1.32	1.33	1.22

Source: ECB MFI interest rate statistics.