

## 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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Loans to non-financial corporations</b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>2)</sup>	1.79	1.76	1.82	1.76	1.76	1.78	1.79	1.79	1.78	1.76	1.75	1.80	1.69
<i>Revolving loans and overdrafts</i> <sup>2)</sup>	1.86	1.83	1.88	1.82	1.83	1.83	1.84	1.84	1.82	1.80	1.79	1.84	1.72
<i>Extended credit card credit</i> <sup>2)</sup>	15.07	15.16	15.01	14.97	14.71	15.60	15.77	15.92	15.80	15.88	15.87	15.80	15.73
Up to EUR 0.25M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	1.95	1.84	1.91	1.91	1.97	2.01	2.14	1.96	1.91	2.04	1.87	1.89	1.82
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	2.38	2.09	2.44	2.44	2.44	2.44	2.42	2.39	2.42	2.33	2.28	2.33	2.32
<i>Over 3 months and up to 1yr</i>	1.86	1.90	2.10	2.20	2.00	1.94	2.00	2.00	1.97	1.96	1.95	1.97	2.14
<i>Over 1 and up to 3yrs</i>	2.05	2.26	2.24	2.29	2.31	2.14	2.26	2.15	2.13	2.13	2.24	2.28	2.31
<i>Over 3 and up to 5yrs</i>	2.32	2.48	2.44	2.39	2.46	2.37	2.39	2.44	2.45	2.35	2.42	2.37	2.40
<i>Over 5 and up to 10yrs</i>	1.51	1.58	1.64	1.66	1.62	1.59	1.58	1.62	1.83	1.82	1.87	1.90	1.78
<i>Over 10yrs</i>	1.62	1.52	1.56	1.51	1.54	1.56	1.56	1.54	1.50	1.44	1.45	1.41	1.40
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	1.56	1.54	1.55	1.57	1.61	1.61	1.58	1.56	1.57	1.57	1.55	1.59
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	1.70	1.70	1.69	1.71	1.72	1.81	1.73	1.71	1.78	1.76	1.74	1.75	1.78
<i>Over 3 months and up to 1yr</i>	1.30	1.39	1.43	1.46	1.41	1.42	1.44	1.44	1.45	1.44	1.45	1.43	1.44
<i>Over 1 and up to 3yrs</i>	1.33	1.44	1.39	1.48	1.55	1.54	1.51	1.44	1.48	1.39	1.47	1.46	1.40
<i>Over 3 and up to 5yrs</i>	1.61	1.64	1.53	1.56	1.49	1.51	1.52	1.49	1.44	1.46	1.43	1.51	1.46
<i>Over 5 and up to 10yrs</i>	1.43	1.46	1.50	1.49	1.46	1.40	1.36	1.38	1.40	1.41	1.44	1.75	1.35
<i>Over 10yrs</i>	1.60	1.47	1.49	1.48	1.44	1.41	1.39	1.44	1.37	1.36	1.38	1.35	1.34
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	1.24	1.29	1.22	1.22	1.22	1.34	1.17	1.15	1.09	1.32	1.16	1.20	1.26
<i>Floating rate and up to 1yr, original maturity over 1yr</i>	1.45	1.62	1.46	1.51	1.49	1.53	1.43	1.53	1.45	1.63	1.48	1.42	1.58
<i>Over 3 months and up to 1yr</i>	1.17	1.31	1.31	1.42	1.29	1.23	1.18	1.22	0.71	1.33	1.17	1.13	1.32
<i>Over 1 and up to 3yrs</i>	1.54	1.17	1.47	1.86	1.39	1.29	1.48	1.27	0.97	1.51	1.49	0.96	1.13
<i>Over 3 and up to 5yrs</i>	1.36	1.03	1.42	1.34	1.45	1.35	1.39	1.31	1.22	1.47	1.28	1.30	1.16
<i>Over 5 and up to 10yrs</i>	1.41	1.39	1.35	1.32	1.25	1.32	1.21	1.23	1.34	1.29	1.19	1.30	1.11
<i>Over 10yrs</i>	1.25	1.19	1.13	1.27	1.20	1.17	1.20	1.15	1.29	1.36	1.24	1.34	1.24
Up to an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	1.73	1.71	1.78	1.81	1.81	1.81	1.88	1.81	1.77	1.83	1.75	1.76	1.77
<i>Over 1 and up to 5yrs</i>	1.95	2.11	2.06	2.08	2.12	2.01	2.06	2.05	2.03	1.98	2.04	2.03	2.04
<i>Over 5yrs</i>	1.52	1.51	1.55	1.54	1.51	1.48	1.46	1.49	1.53	1.52	1.54	1.63	1.46
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	1.22	1.29	1.24	1.25	1.24	1.31	1.17	1.16	1.00	1.32	1.16	1.18	1.27
<i>Over 1 and up to 5yrs</i>	1.45	1.09	1.44	1.57	1.42	1.32	1.44	1.29	1.11	1.49	1.40	1.12	1.14
<i>Over 5yrs</i>	1.34	1.29	1.25	1.30	1.23	1.25	1.21	1.19	1.32	1.32	1.22	1.32	1.17
<b>Of which, renegotiated loans</b> <sup>3),4)</sup>	1.48	1.49	1.50	1.54	1.53	1.51	1.64	1.62	1.68	1.65	1.61	1.56	1.59
<b>Composite cost-of-borrowing indicator</b>	1.51	1.51	1.51	1.53	1.51	1.51	1.50	1.48	1.39	1.56	1.46	1.46	1.47

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Loans to non-financial corporations</b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>2)</sup>	507.7	500.9	488.9	481.6	486.0	464.8	465.4	467.4	467.2	464.1	468.6	466.5	469.1
<i>Revolving loans and overdrafts</i> <sup>2)</sup>	503.8	495.1	487.0	481.3	484.5	460.9	458.0	457.9	458.0	455.1	456.7	456.6	455.2
<i>Extended credit card credit</i> <sup>2)</sup>	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5
Up to EUR 0.25M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	19.0	14.6	18.6	18.1	18.9	19.7	16.8	16.7	20.3	18.7	17.2	19.3	18.7
<i>Floating rate and up to 1yr,     original maturity over 1yr</i>	5.7	3.7	5.2	4.5	4.4	4.6	3.9	4.0	4.4	3.7	3.8	4.1	3.6
<i>Over 3 months and up to 1yr</i>	9.2	5.6	7.9	8.2	8.3	9.7	7.4	7.9	8.6	7.8	7.0	8.1	7.6
<i>Over 1 and up to 3yrs</i>	2.4	1.4	1.6	1.7	1.7	2.2	1.5	1.5	1.8	1.7	1.6	1.7	1.5
<i>Over 3 and up to 5yrs</i>	4.2	2.0	2.4	2.6	2.7	3.7	2.3	2.5	3.2	3.0	2.7	3.0	2.7
<i>Over 5 and up to 10yrs</i>	5.4	3.0	3.9	3.6	3.4	3.8	3.2	3.0	3.6	3.3	2.9	3.5	2.5
<i>Over 10yrs</i>	1.8	1.0	1.4	1.4	1.4	1.8	1.4	1.4	1.7	1.5	1.4	1.7	1.6
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>	15.2	11.0	13.8	13.1	12.2	13.6	10.8	10.4	13.0	11.4	10.8	12.3	11.5
<i>Floating rate and up to 1yr,     original maturity over 1yr</i>	9.5	5.5	7.2	6.5	6.1	7.0	5.6	5.3	6.4	5.1	5.2	5.6	5.3
<i>Over 3 months and up to 1yr</i>	7.2	4.0	5.4	5.0	4.7	6.0	4.8	4.6	5.3	4.4	4.5	5.1	4.8
<i>Over 1 and up to 3yrs</i>	1.5	0.7	0.8	0.9	0.9	1.3	0.7	0.8	1.0	0.9	1.0	1.0	0.8
<i>Over 3 and up to 5yrs</i>	2.4	1.1	1.3	1.3	1.3	2.0	1.2	1.2	1.6	1.5	1.3	1.6	1.5
<i>Over 5 and up to 10yrs</i>	5.1	2.6	3.8	3.5	3.1	3.8	3.1	2.7	3.6	3.2	2.9	4.2	3.2
<i>Over 10yrs</i>	3.9	2.3	3.0	3.0	3.1	4.0	2.8	2.7	3.6	3.2	3.0	3.8	3.5
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 3 months</i>	111.4	80.4	101.6	97.0	82.5	114.0	83.7	76.2	119.6	90.2	84.2	104.9	99.8
<i>Floating rate and up to 1yr,     original maturity over 1yr</i>	68.1	44.3	54.7	55.0	44.4	83.7	45.9	37.2	64.6	48.2	44.4	69.2	63.1
<i>Over 3 months and up to 1yr</i>	33.0	19.5	24.2	22.5	20.9	49.8	22.6	19.9	39.2	18.0	19.4	37.9	28.4
<i>Over 1 and up to 3yrs</i>	6.7	4.6	3.4	4.2	4.9	6.9	3.6	4.9	7.1	4.3	4.3	7.8	6.1
<i>Over 3 and up to 5yrs</i>	6.8	5.6	5.0	5.3	5.2	6.6	3.9	4.2	8.3	4.7	3.5	6.7	7.4
<i>Over 5 and up to 10yrs</i>	12.0	6.2	9.7	9.0	9.7	13.8	7.1	8.0	12.5	8.4	8.3	11.6	13.9
<i>Over 10yrs</i>	9.1	5.7	8.7	7.4	8.4	13.5	6.7	7.0	9.2	7.3	8.0	10.8	10.2
Up to an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	50.5	35.2	45.7	44.4	44.1	48.9	39.7	39.5	47.2	42.2	39.4	44.8	42.6
<i>Over 1 and up to 5yrs</i>	10.5	5.2	6.2	6.5	6.6	9.1	5.8	6.0	7.6	7.2	6.6	7.3	6.5
<i>Over 5yrs</i>	16.3	8.9	12.1	11.5	11.0	13.4	10.4	9.7	12.5	11.2	10.3	13.2	10.8
Over an amount of EUR 1M, by i.r.f. period <sup>3)</sup>													
<i>Floating rate and up to 1yr</i>	144.3	99.9	125.7	119.5	103.3	163.7	106.3	96.1	158.7	108.1	103.6	142.8	128.2
<i>Over 1 and up to 5yrs</i>	13.5	10.2	8.4	9.5	10.1	13.6	7.5	9.1	15.4	9.0	7.8	14.6	13.5
<i>Over 5yrs</i>	21.1	11.8	18.4	16.4	18.1	27.3	13.9	15.0	21.7	15.7	16.3	22.5	24.1
<b>Of which, renegotiated loans</b> <sup>3)4)</sup>	47.7	34.4	43.9	40.9	36.0	51.3	36.9	33.1	45.5	39.4	35.1	52.2	41.4

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
Up to an amount of EUR 0.25M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	2.24	2.15	2.19	2.22	2.19	2.25	2.93	2.26	2.12	2.89	2.03	2.33	2.30
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	2.33	2.14	2.31	2.31	2.37	2.50	2.37	2.30	2.36	2.29	2.18	2.20	2.16
<i>Over 3 months and up to 1yr i.r.f.</i>	1.71	1.45	1.72	2.04	1.51	1.50	1.78	1.70	1.78	1.82	1.83	1.76	1.96
<i>Over 1 and up to 3yrs i.r.f.</i>	1.54	1.61	1.64	1.71	1.87	1.47	1.57	1.66	1.71	1.62	1.77	1.75	1.90
<i>Over 3 and up to 5yrs i.r.f.</i>	2.31	2.31	2.23	2.21	2.22	2.19	2.15	2.15	2.13	2.09	2.10	2.07	2.11
<i>Over 5 and up to 10yrs i.r.f.</i>	1.43	1.48	1.57	1.60	1.62	1.56	1.59	1.59	1.60	1.57	1.60	1.56	1.56
<i>Over 10yrs i.r.f.</i>	1.55	1.47	1.53	1.46	1.47	1.44	1.44	1.40	1.40	1.35	1.38	1.35	1.34
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>	1.80	1.69	1.69	1.68	1.74	1.84	1.77	1.72	1.70	1.72	1.68	1.73	1.74
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	1.85	1.77	1.86	1.81	1.80	1.91	1.78	1.76	1.78	1.83	1.76	1.79	1.77
<i>Over 3 months and up to 1yr i.r.f.</i>	1.05	1.20	1.37	1.42	1.31	1.32	1.40	1.46	1.43	1.45	1.49	1.46	1.46
<i>Over 1 and up to 3yrs i.r.f.</i>	1.15	1.28	1.37	1.43	1.58	1.29	1.40	1.42	1.43	1.40	1.40	1.50	1.38
<i>Over 3 and up to 5yrs i.r.f.</i>	1.86	1.84	1.78	1.73	1.73	1.62	1.73	1.59	1.58	1.49	1.52	1.60	1.62
<i>Over 5 and up to 10yrs i.r.f.</i>	1.41	1.41	1.46	1.47	1.44	1.36	1.37	1.32	1.33	1.35	1.39	1.24	1.27
<i>Over 10yrs i.r.f.</i>	1.47	1.40	1.44	1.41	1.38	1.36	1.32	1.36	1.32	1.30	1.30	1.30	1.28
Over an amount of EUR 1M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	1.46	1.48	1.49	1.50	1.49	1.60	1.34	1.60	1.54	1.55	1.51	1.57	1.63
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	1.35	1.48	1.45	1.49	1.54	1.62	1.32	1.64	1.64	1.67	1.55	1.58	1.61
<i>Over 3 months and up to 1yr i.r.f.</i>	1.00	1.31	1.24	1.45	1.35	1.27	1.47	1.59	1.40	1.54	1.26	1.38	1.39
<i>Over 1 and up to 3yrs i.r.f.</i>	1.56	1.58	1.89	1.91	1.96	1.35	1.74	1.88	1.56	1.96	1.53	1.74	1.31
<i>Over 3 and up to 5yrs i.r.f.</i>	1.48	0.94	2.07	1.39	1.99	1.82	1.88	2.00	1.73	1.86	1.97	1.59	1.10
<i>Over 5 and up to 10yrs i.r.f.</i>	1.33	1.31	1.21	1.27	1.36	1.32	1.18	1.21	1.54	1.36	1.37	1.25	1.17
<i>Over 10yrs i.r.f.</i>	1.32	1.25	1.25	1.41	1.19	1.21	1.27	1.26	1.24	1.34	1.26	1.38	1.32

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
Up to an amount of EUR 0.25M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	3.6	2.8	3.1	3.0	3.4	3.7	3.5	3.1	3.6	3.8	3.1	2.0	1.7
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	2.0	1.5	1.5	1.3	1.3	1.5	1.2	1.1	1.3	1.2	1.3	1.3	1.0
<i>Over 3 months and up to 1yr i.r.f.</i>	3.6	1.7	2.1	2.4	2.1	2.3	1.8	1.7	1.9	1.7	1.7	1.9	1.5
<i>Over 1 and up to 3yrs i.r.f.</i>	0.9	0.4	0.4	0.4	0.4	0.7	0.4	0.4	0.5	0.4	0.4	0.4	0.4
<i>Over 3 and up to 5yrs i.r.f.</i>	1.4	0.6	0.7	0.7	0.7	0.8	0.6	0.6	0.8	0.7	0.7	0.7	0.7
<i>Over 5 and up to 10yrs i.r.f.</i>	2.5	1.3	1.7	1.6	1.5	1.7	1.4	1.2	1.5	1.2	1.1	1.2	1.0
<i>Over 10yrs i.r.f.</i>	1.2	0.7	1.0	0.9	0.9	1.2	0.9	0.9	1.1	1.0	0.9	1.1	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>	4.7	3.8	4.2	4.1	3.8	4.3	3.3	3.1	3.8	3.5	3.2	3.2	3.0
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	3.5	2.3	2.5	2.4	2.4	3.0	2.2	2.0	2.4	2.1	2.1	2.2	2.1
<i>Over 3 months and up to 1yr i.r.f.</i>	3.1	1.5	1.8	1.8	1.8	2.2	1.7	1.6	1.8	1.5	1.5	1.6	1.5
<i>Over 1 and up to 3yrs i.r.f.</i>	0.7	0.3	0.3	0.3	0.3	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.3
<i>Over 3 and up to 5yrs i.r.f.</i>	0.8	0.4	0.4	0.5	0.4	0.6	0.4	0.4	0.5	0.5	0.4	0.4	0.4
<i>Over 5 and up to 10yrs i.r.f.</i>	2.0	1.0	1.4	1.4	1.2	1.6	1.2	1.1	1.5	1.3	1.2	1.3	1.3
<i>Over 10yrs i.r.f.</i>	2.5	1.4	2.0	2.0	2.0	2.5	1.9	1.8	2.4	2.1	1.9	2.4	2.3
Over an amount of EUR 1M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	28.5	20.2	28.8	24.2	21.1	31.0	19.8	15.9	26.4	24.0	18.4	23.5	25.1
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	20.4	14.0	20.6	16.1	13.5	25.3	14.0	9.8	19.1	16.0	12.9	19.8	19.5
<i>Over 3 months and up to 1yr i.r.f.</i>	11.6	6.8	6.9	6.2	6.9	11.4	5.8	4.6	8.0	5.6	5.6	8.8	7.5
<i>Over 1 and up to 3yrs i.r.f.</i>	2.4	1.1	1.1	1.5	1.3	2.4	1.8	1.2	1.2	1.3	1.3	1.7	1.7
<i>Over 3 and up to 5yrs i.r.f.</i>	2.2	1.9	1.5	1.1	1.3	2.0	0.9	1.2	1.6	1.6	0.8	1.5	2.5
<i>Over 5 and up to 10yrs i.r.f.</i>	3.7	1.3	2.4	3.1	3.2	4.7	2.0	2.1	4.7	2.5	2.3	3.4	3.4
<i>Over 10yrs i.r.f.</i>	4.8	2.5	3.8	3.2	3.7	6.1	3.3	3.0	4.3	3.7	3.8	5.3	4.6

Source: ECB MFI interest rate statistics.

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

2) 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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Loans to households <sup>2)</sup></b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>3)</sup>	6.18	6.24	6.28	6.26	6.25	6.05	6.21	6.22	6.12	6.04	5.99	5.86	5.78
<i>Revolving loans and overdrafts <sup>3)</sup></i>	5.16	5.20	5.23	5.18	5.11	4.99	5.00	5.01	4.98	4.89	4.88	4.88	4.78
<i>extended credit card credit <sup>3)</sup></i>	15.92	15.88	15.86	15.82	15.78	15.78	15.81	15.74	15.77	15.75	15.75	15.70	15.57
For consumption <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	4.73	5.33	5.08	5.14	5.01	4.93	4.84	5.05	4.88	5.16	5.16	5.16	5.29
<i>Over 1 and up to 5yrs i.r.f.</i>	4.72	4.81	4.70	4.73	4.76	4.63	4.73	4.63	4.50	4.59	4.73	4.59	4.65
<i>Over 5yrs i.r.f.</i>	5.73	5.77	5.69	5.68	5.67	5.53	5.77	5.71	5.61	5.61	5.72	5.58	5.66
Of which, renegotiated loans <sup>5)</sup>	5.83	5.88	5.79	5.64	5.58	5.32	5.78	5.63	5.46	5.44	5.55	5.57	5.60
For house purchase <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	1.43	1.42	1.39	1.37	1.37	1.35	1.35	1.30	1.32	1.32	1.32	1.31	1.35
<i>Over 1 and up to 5yrs i.r.f.</i>	1.59	1.61	1.61	1.56	1.54	1.52	1.49	1.48	1.43	1.49	1.43	1.43	1.45
<i>Over 5 and up to 10yrs i.r.f.</i>	1.34	1.31	1.31	1.27	1.29	1.27	1.29	1.27	1.24	1.27	1.26	1.26	1.27
<i>Over 10yrs i.r.f.</i>	1.38	1.40	1.37	1.36	1.35	1.33	1.35	1.32	1.32	1.31	1.31	1.30	1.30
Of which, renegotiated loans <sup>5)</sup>	1.57	1.58	1.57	1.52	1.54	1.55	1.53	1.52	1.51	1.51	1.47	1.46	1.46
For other purposes <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	2.17	2.13	2.20	2.17	2.14	1.97	2.15	2.05	2.03	2.04	2.12	1.89	2.08
<i>Over 1 and up to 5yrs i.r.f.</i>	2.56	2.65	2.54	2.65	2.65	2.48	2.39	2.50	2.58	2.52	2.55	2.41	2.36
<i>Over 5yrs i.r.f.</i>	1.66	1.66	1.68	1.68	1.75	1.68	1.72	1.81	1.79	1.86	1.88	1.83	1.81
Of which, renegotiated loans <sup>5)</sup>	1.70	1.56	1.56	1.55	1.55	1.52	1.56	1.57	1.60	1.58	1.53	1.55	1.51
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and up to 1yr i.r.f.</i>	2.28	2.06	2.09	2.25	2.20	2.05	2.01	2.03	1.95	1.99	2.04	1.87	2.00
<i>Over 1 and up to 5yrs i.r.f.</i>	2.42	2.49	2.51	2.53	2.62	2.46	2.38	2.52	2.47	2.42	2.55	2.56	2.44
<i>Over 5yrs i.r.f.</i>	1.55	1.54	1.58	1.59	1.62	1.59	1.62	1.73	1.72	1.78	1.81	1.78	1.75
<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>	1.83	2.25	2.30	2.29	1.94	2.11	2.30	2.20	2.35	2.43	2.59	2.33	2.22
<i>Over 1 and up to 5yrs i.r.f.</i>	3.56	3.72	3.59	3.59	3.75	3.52	3.71	3.52	3.51	3.78	3.82	3.47	3.23
<i>Over 5yrs i.r.f.</i>	3.81	3.53	3.23	3.71	3.88	3.79	4.28	4.00	4.27	4.32	4.57	3.61	3.27
For house purchase <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	1.37	1.36	1.34	1.33	1.31	1.28	1.28	1.23	1.24	1.24	1.24	1.21	1.24
<i>Over 1 and up to 5yrs i.r.f.</i>	1.56	1.57	1.58	1.54	1.53	1.50	1.44	1.44	1.39	1.44	1.37	1.37	1.41
<i>Over 5 and up to 10yrs i.r.f.</i>	1.37	1.34	1.33	1.33	1.34	1.34	1.35	1.32	1.27	1.30	1.28	1.27	1.27
<i>Over 10yrs i.r.f.</i>	1.41	1.43	1.40	1.39	1.39	1.36	1.38	1.36	1.35	1.33	1.32	1.31	1.30
<b>Annual percentage rate of charge (APRC)</b>													
APRC <sup>6)</sup> on loans to households for consumption	5.70	5.88	5.75	5.80	5.90	5.71	5.87	5.86	5.72	5.78	5.93	5.77	5.85
APRC <sup>6)</sup> on loans to households for house purchases	1.67	1.67	1.66	1.64	1.63	1.62	1.60	1.58	1.58	1.59	1.61	1.60	1.61
<b>Composite cost-of-borrowing indicator</b>	1.40	1.40	1.38	1.36	1.35	1.32	1.33	1.31	1.31	1.31	1.32	1.32	1.32

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Loans to households <sup>2)</sup></b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>3)</sup>	182.3	183.1	183.3	180.2	179.8	182.0	175.3	173.3	175.6	174.2	175.5	180.4	180.5
<i>Revolving loans and overdrafts</i> <sup>3)</sup>	129.2	130.2	131.7	129.7	129.9	128.3	126.7	125.9	126.7	124.6	124.9	127.1	125.1
<i>Extended credit card credit</i> <sup>3)</sup>	31.6	31.8	31.6	31.4	31.7	31.7	31.0	30.5	30.3	29.8	30.1	29.7	30.1
For consumption <sup>4),5)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	3.2	2.4	2.7	2.7	3.0	2.8	2.5	2.4	2.5	2.3	2.3	2.5	2.4
<i>Over 1 and up to 5yrs i.r.f.</i>	10.9	7.8	9.0	8.9	8.6	8.7	7.3	8.0	10.4	8.7	8.3	9.8	9.2
<i>Over 5yrs i.r.f.</i>	12.7	9.8	11.3	11.4	10.0	8.6	9.7	10.7	13.0	11.7	11.5	13.1	13.0
Of which, renegotiated loans <sup>6)</sup>	3.1	2.4	2.5	2.6	2.4	2.0	2.4	2.5	2.8	2.4	2.2	2.7	2.8
For house purchase <sup>4),5)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	13.2	11.1	12.8	13.6	13.4	13.6	11.5	12.3	14.8	13.7	13.1	13.8	13.5
<i>Over 1 and up to 5yrs i.r.f.</i>	6.6	5.5	6.4	6.8	6.9	7.6	5.9	6.5	7.9	7.3	7.0	7.8	7.7
<i>Over 5 and up to 10yrs i.r.f.</i>	14.5	12.4	12.5	13.3	13.3	14.5	13.6	13.4	16.9	15.8	14.4	15.7	15.8
<i>Over 10yrs i.r.f.</i>	50.7	42.2	49.1	51.6	49.0	53.6	43.4	44.9	57.0	54.4	53.3	61.3	61.6
Of which, renegotiated loans <sup>6)</sup>	20.6	15.6	16.3	17.4	17.2	17.8	17.5	17.6	20.5	20.4	17.9	18.1	18.1
For other purposes <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	8.0	6.0	6.9	6.8	6.1	7.9	6.3	6.4	8.4	7.2	6.8	7.9	7.2
<i>Over 1 and up to 5yrs i.r.f.</i>	2.7	1.6	1.7	1.7	1.7	2.2	1.6	1.7	2.3	2.0	1.8	2.1	2.2
<i>Over 5yrs i.r.f.</i>	5.9	3.8	4.6	4.7	3.9	4.9	4.0	4.1	5.5	4.3	4.0	5.0	4.7
Of which, renegotiated loans <sup>6)</sup>	4.0	2.7	3.0	3.2	2.6	3.2	3.2	2.7	3.6	3.3	2.7	3.1	3.4
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and up to 1yr i.r.f.</i>	3.5	2.5	3.1	2.8	2.7	3.7	2.8	2.6	3.7	3.2	2.7	3.4	3.1
<i>Over 1 and up to 5yrs i.r.f.</i>	1.8	1.0	1.0	1.1	1.1	1.3	1.0	1.0	1.3	1.2	1.1	1.2	1.2
<i>Over 5yrs i.r.f.</i>	3.8	2.4	2.8	2.7	2.5	3.2	2.6	2.7	3.6	2.7	2.4	3.1	2.8
<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>	0.7	0.4	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.3
<i>Over 1 and up to 5yrs i.r.f.</i>	0.7	0.5	0.6	0.6	0.5	0.5	0.4	0.5	0.6	0.5	0.4	0.5	0.6
<i>Over 5yrs i.r.f.</i>	0.9	0.6	0.8	0.8	0.7	0.6	0.5	0.7	0.7	0.7	0.7	0.6	0.7
For house purchase <sup>4)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	9.0	7.5	8.8	9.2	9.1	9.5	7.7	8.3	9.9	9.2	8.8	9.3	8.9
<i>Over 1 and up to 5yrs i.r.f.</i>	4.9	4.1	5.0	5.3	5.3	6.0	4.5	5.2	6.1	5.7	5.4	6.0	6.0
<i>Over 5 and up to 10yrs i.r.f.</i>	8.6	7.1	7.3	7.6	7.6	8.6	8.1	7.8	10.0	9.3	8.3	9.1	8.8
<i>Over 10yrs i.r.f.</i>	35.3	28.1	34.7	36.5	34.3	38.7	30.5	31.6	40.5	38.6	37.8	44.0	44.3

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>MFI interest rates</b>													
From households													
Overnight <sup>2)</sup>	0.02	0.02	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
With an agreed maturity of:													
<i>up to 1yr</i>	0.20	0.17	0.18	0.19	0.19	0.16	0.20	0.20	0.18	0.19	0.16	0.14	0.16
<i>over 1 and up to 2yrs</i>	0.34	0.27	0.25	0.24	0.26	0.26	0.37	0.43	0.42	0.39	0.41	0.38	0.40
<i>over 2yrs</i>	0.74	0.71	0.70	0.69	0.71	0.72	0.68	0.66	0.61	0.62	0.57	0.59	0.59
Redeemable at notice of: <sup>2),3)</sup>													
<i>up to 3 months</i>	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.34	0.34	0.34
<i>over 3 months</i>	0.19	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.17	0.17	0.17	0.17	0.17
From non-financial corporations													
Overnight <sup>2)</sup>	0.00	0.00	0.00	0.00	-0.01	-0.01	-0.01	-0.01	-0.01	-0.01	-0.01	-0.02	-0.02
With an agreed maturity of:													
<i>up to 1yr</i>	-0.19	-0.20	-0.20	-0.22	-0.21	-0.20	-0.15	-0.22	-0.11	-0.18	-0.24	-0.31	-0.31
<i>over 1 and up to 2yrs</i>	0.16	0.16	0.15	0.14	0.35	0.06	0.09	0.18	0.15	0.17	0.15	0.19	0.15
<i>over 2yrs</i>	0.27	0.39	0.26	0.26	0.42	0.25	0.39	0.25	0.22	0.25	0.19	0.27	0.14
Repos	0.16	0.05	0.06	0.11	0.19	0.09	0.06	0.08	0.14	0.05	0.06	0.05	0.04

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>MFI business volumes <sup>2)</sup></b>													
From households													
Overnight <sup>2)</sup>	4,661.8	4,668.8	4,699.1	4,752.8	4,789.9	4,871.2	4,910.7	4,960.1	4,983.4	5,036.3	5,071.7	5,120.2	5,174.1
With an agreed maturity of:													
<i>up to 1yr</i>	31.5	25.3	28.8	28.8	26.8	30.7	28.3	22.5	24.6	22.2	21.8	22.5	22.5
<i>over 1 and up to 2yrs</i>	5.9	3.9	3.9	4.1	3.5	3.6	3.6	2.8	2.7	2.4	2.3	2.1	2.5
<i>over 2yrs</i>	3.5	2.9	3.3	3.9	3.5	4.0	3.8	3.5	3.6	3.0	2.9	2.9	3.0
Redeemable at notice of: <sup>2),3)</sup>													
<i>up to 3 months</i>	2,347.1	2,356.0	2,359.0	2,359.9	2,368.7	2,372.1	2,388.4	2,400.7	2,412.5	2,420.7	2,431.1	2,432.3	2,434.3
<i>over 3 months</i>	38.3	37.9	37.6	37.2	36.7	36.2	35.7	35.3	34.9	34.7	34.5	34.2	33.8
From non-financial corporations													
Overnight <sup>2)</sup>	2,297.5	2,333.1	2,344.9	2,377.6	2,386.2	2,422.1	2,386.2	2,391.1	2,448.5	2,432.6	2,464.7	2,498.6	2,530.9
With an agreed maturity of:													
<i>up to 1yr</i>	92.8	79.4	85.3	87.7	75.5	78.7	73.9	63.2	101.5	87.1	93.2	105.7	96.8
<i>over 1 and up to 2yrs</i>	4.1	1.7	1.8	1.7	2.0	4.2	1.9	1.3	1.3	0.8	1.4	1.2	1.4
<i>over 2yrs</i>	2.6	1.0	2.4	2.5	2.6	3.3	2.7	1.9	2.6	1.4	1.6	1.5	1.8
Repos	1.7	1.5	2.1	1.5	2.1	2.4	2.8	2.7	2.7	3.8	3.7	3.8	3.4

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Deposits</b>													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	0.25	0.24	0.23	0.22	0.22	0.22	0.22	0.22	0.21	0.21	0.21	0.21	0.21
<i>over 2yrs</i>	1.72	1.70	1.72	1.70	1.71	1.69	1.69	1.73	1.68	1.68	1.66	1.67	1.65
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	0.09	0.08	0.07	0.06	0.06	0.04	0.04	0.04	0.03	0.02	0.01	0.00	0.00
<i>over 2yrs</i>	1.03	1.02	1.03	0.97	0.95	0.92	0.88	0.88	0.85	0.82	0.78	0.78	0.75
Repos	0.47	0.46	0.26	0.46	0.48	0.24	0.25	0.38	0.25	0.24	0.22	0.16	0.39
<b>Loans</b>													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	1.76	1.75	1.74	1.72	1.72	1.72	1.70	1.70	1.67	1.65	1.68	1.66	1.68
<i>over 1 and up to 5yrs</i>	1.74	1.72	1.71	1.70	1.68	1.66	1.65	1.65	1.63	1.62	1.62	1.61	1.61
<i>over 5yrs</i>	1.86	1.84	1.84	1.82	1.81	1.79	1.76	1.77	1.75	1.73	1.71	1.70	1.68
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	5.68	5.62	5.65	5.61	5.52	5.40	5.52	5.43	5.41	5.32	5.32	5.14	5.16
<i>over 1 and up to 5yrs</i>	4.79	4.78	4.76	4.75	4.72	4.73	4.66	4.77	4.65	4.65	4.65	4.64	4.60
<i>over 5yrs</i>	3.78	3.77	3.76	3.73	3.77	3.75	3.73	3.74	3.70	3.68	3.68	3.64	3.63
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	2.28	2.26	2.25	2.23	2.23	2.21	2.18	2.19	2.16	2.14	2.12	2.11	2.09
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	3.65	3.65	3.59	3.58	3.64	3.66	3.58	3.67	3.58	3.55	3.54	3.55	3.53
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	1.85	1.84	1.84	1.82	1.82	1.81	1.79	1.78	1.73	1.71	1.70	1.69	1.68
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	2.27	2.26	2.24	2.23	2.22	2.21	2.18	2.20	2.16	2.14	2.12	2.11	2.09
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	3.58	3.57	3.53	3.52	3.60	3.60	3.57	3.63	3.55	3.51	3.48	3.49	3.48
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	1.85	1.83	1.83	1.81	1.81	1.80	1.78	1.77	1.71	1.70	1.68	1.67	1.66
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	1.58	1.57	1.59	1.57	1.58	1.56	1.56	1.55	1.47	1.49	1.50	1.57	1.50
<i>over 1 and up to 5yrs</i>	1.60	1.60	1.60	1.59	1.62	1.62	1.61	1.62	1.60	1.58	1.57	1.56	1.56
<i>over 5yrs</i>	1.83	1.82	1.82	1.80	1.79	1.78	1.76	1.77	1.75	1.73	1.73	1.72	1.70
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	1.78	1.76	1.77	1.75	1.75	1.74	1.72	1.73	1.71	1.69	1.69	1.68	1.66
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	1.63	1.62	1.62	1.61	1.61	1.62	1.61	1.63	1.60	1.59	1.58	1.59	1.59
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	1.69	1.67	1.67	1.66	1.65	1.64	1.63	1.64	1.62	1.62	1.61	1.61	1.60
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	1.80	1.78	1.80	1.77	1.77	1.76	1.73	1.74	1.73	1.71	1.71	1.70	1.67
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	1.76	1.74	1.74	1.72	1.73	1.72	1.71	1.72	1.70	1.69	1.68	1.67	1.65
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	1.71	1.69	1.70	1.68	1.67	1.66	1.65	1.66	1.64	1.63	1.63	1.62	1.61

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Deposits</b>													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	435	431	427	423	421	419	414	409	405	400	395	390	382
<i>over 2yrs</i>	723	722	720	719	716	723	722	720	718	717	715	714	713
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	276	273	273	279	268	269	255	249	260	244	241	238	235
<i>over 2yrs</i>	117	117	119	117	113	112	109	109	109	108	108	108	108
Repos	3	3	3	3	3	3	4	3	4	5	4	5	4
<b>Loans</b>													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	13	13	12	13	13	13	12	12	13	12	13	13	13
<i>over 1 and up to 5yrs</i>	55	55	55	55	56	55	55	55	55	55	55	55	56
<i>over 5yrs</i>	4,520	4,528	4,567	4,590	4,609	4,630	4,642	4,655	4,680	4,699	4,722	4,748	4,778
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	196	202	201	199	207	201	195	194	195	192	194	208	198
<i>over 1 and up to 5yrs</i>	310	312	313	313	311	308	306	304	304	301	300	298	299
<i>over 5yrs</i>	881	876	877	880	879	876	875	875	878	878	880	883	895
With an agreed maturity of over 1yr and a residual maturity of:	5,767	5,771	5,812	5,838	5,854	5,868	5,877	5,889	5,917	5,932	5,956	5,984	6,028
<i>up to 1yr</i>	-	-	175	-	-	176	-	-	174	-	-	174	-
<i>over 1yr, i.r.r. in the next 12 months</i>	-	-	1,660	-	-	1,641	-	-	1,639	-	-	1,633	-
With an agreed maturity of over 2yrs <sup>3)</sup> and a residual maturity of:	5,717	5,721	5,762	5,788	5,804	5,818	5,827	5,839	5,867	5,883	5,906	5,935	5,978
<i>up to 2yrs</i>	-	-	315	-	-	317	-	-	317	-	-	316	-
<i>over 2yrs, i.r.r. in the next 24 months</i>	-	-	1,692	-	-	1,677	-	-	1,677	-	-	1,670	-
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	891	869	850	842	842	819	820	819	827	812	808	771	768
<i>over 1 and up to 5yrs</i>	964	979	976	979	979	975	971	972	979	961	942	939	940
<i>over 5yrs</i>	2,734	2,742	2,742	2,760	2,774	2,775	2,785	2,796	2,826	2,845	2,870	2,900	2,909
With an agreed maturity of over 1yr and a residual maturity of:	3,698	3,721	3,719	3,739	3,752	3,750	3,756	3,767	3,804	3,806	3,812	3,838	3,849
<i>up to 1yr</i>	-	-	372	-	-	359	-	-	361	-	-	373	-
<i>over 1yr, i.r.r. in the next 12 months</i>	-	-	1,531	-	-	1,532	-	-	1,546	-	-	1,543	-
With an agreed maturity of over 2yrs <sup>3)</sup> and a residual maturity of:	3,547	3,555	3,550	3,572	3,587	3,588	3,596	3,607	3,640	3,645	3,652	3,691	3,702
<i>up to 2yrs</i>	-	-	553	-	-	557	-	-	563	-	-	597	-
<i>over 2yrs, i.r.r. in the next 24 months</i>	-	-	1,364	-	-	1,360	-	-	1,369	-	-	1,361	-

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> (July 2021; 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																				
<i>Overnight</i>	0.01	-0.01	-0.01	0.02	0.03	0.04	0.02	0.01	0.03	0.00	0.03	0.00	0.03	0.02	0.02	0.07	0.00	0.00	0.01	0.02
<i>With agreed maturity up to 1yr</i>	0.16	0.14	0.02	0.25	0.11	0.14	0.01	0.43	0.51	0.07	0.35	0.03	0.02	0.43	1.02	0.17	0.05	0.12	0.63	0.14
<i>Redeemable at up to 3 months notice</i>	0.34	0.08	0.08	0.73	0.05	.	.	0.41	1.31	0.00	0.04	0.00	0.01	0.11	0.04	-0.03	-	-0.25	0.11	0.00
From non-financial corporations																				
<i>Overnight</i>	-0.02	-0.08	-0.12	0.01	-0.04	0.01	0.03	0.04	0.02	-0.10	-0.01	0.00	-0.01	0.02	-0.07	0.03	0.00	0.00	0.00	-0.08
<i>With agreed maturity up to 1yr</i>	-0.31	-0.26	-0.48	0.10	-0.42	0.06	0.03	-0.03	-0.04	0.06	0.00	0.02	-0.02	0.65	-0.38	-0.36	0.06	0.01	-0.15	0.04
Loans																				
To households <sup>2)</sup>																				
<i>Revolving loans and overdrafts <sup>3)</sup></i>	4.78	4.12	6.90	16.38	10.69	9.19	2.20	5.87	3.04	3.91	16.79	5.06	2.07	22.20	3.87	3.08	4.29	7.71	9.56	4.28
<i>Extended credit card debt <sup>3)</sup></i>	15.57	9.79	15.54	19.07	-	16.30	17.81	.	14.86	11.45	20.05	19.55	15.93	8.00	-	.	16.27	7.72	21.80	8.95
<i>For consumption floating rate and up to 1yr i.r.f.</i>	5.29	3.85	6.99	14.65	7.69	11.52	3.51	4.72	3.81	3.03	15.49	3.73	1.23	4.32	-	5.66	3.29	4.76	10.31	5.03
<i>For consumption over 1yr and up to 5yrs i.r.f.</i>	4.65	3.57	4.26	13.84	5.22	8.52	7.42	3.43	5.97	-	13.25	11.79	2.57	0.00	-	4.41	6.19	5.96	9.69	4.51
<i>For house purchase at floating rate and up to 1yr i.r.f.</i>	1.35	1.96	1.76	2.07	3.18	2.45	1.40	1.23	1.39	2.21	2.11	2.10	1.31	1.79	1.64	1.01	0.65	1.64	1.07	0.73
<i>Of which: sole proprietors, floating rate and up to 1yr i.r.f.</i>	2.00	1.56	1.75	-	-	4.73	2.86	1.34	2.10	3.22	.	2.86	1.74	.	.	1.68	3.30	2.48	5.50	2.04
To non-financial corporations																				
<i>Revolving loans and overdrafts <sup>3)</sup></i>	1.72	1.96	2.76	2.72	3.89	4.25	1.56	1.21	2.31	3.28	2.84	2.54	1.88	4.13	0.30	1.51	2.42	2.12	2.32	1.39
<i>Up to EUR 0.25M, floating rate and up to 3 months i.r.f.</i>	1.82	1.72	1.78	3.12	4.28	4.21	1.55	1.63	2.21	3.23	4.12	2.23	1.28	5.02	1.65	2.20	3.00	2.36	2.55	2.48
<i>Up to EUR 0.25M, over 3 months and up to 1yr i.r.f.</i>	2.14	1.59	2.67	4.20	7.06	.	2.48	1.29	1.90	-	3.69	3.60	1.40	.	2.26	1.24	2.16	2.19	3.96	2.02
<i>Over EUR 0.25M and up to EUR 1M, floating rate &amp; up to 3 months i.r.f.</i>	1.59	1.54	1.76	3.20	3.18	3.32	1.22	1.67	1.45	3.32	4.56	2.79	1.43	4.51	1.84	1.57	2.12	1.56	2.03	1.72

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 (July 2021; 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.	1.44	1.30	1.77	3.19	-	.	1.54	1.15	1.18	-	3.46	3.20	1.37	.	2.01	1.26	1.57	1.87	2.07	1.76
Over EUR 1M, floating rate and up to 3 months i.r.f.	1.26	1.44	1.28	2.42	2.40	3.03	1.33	1.61	0.57	3.25	2.55	1.83	1.18	4.26	1.17	1.40	2.07	1.32	1.20	1.05
Over EUR 1M, over 3 months and up to 1yr i.r.f.	1.32	1.54	1.45	3.71	-	.	1.60	1.15	1.02	2.90	2.36	2.72	1.53	.	0.85	1.64	1.53	1.56	1.86	1.18
Loans up to EUR 1M at floating rate and up to 1yr i.r.f.	1.77	1.57	1.84	3.64	3.88	4.03	1.73	1.41	1.77	3.30	3.92	2.83	1.39	4.55	1.97	1.64	2.20	2.01	2.43	2.00
Loans over EUR 1M at floating rate and up to 1yr i.r.f.	1.27	1.45	1.30	3.36	2.68	3.03	1.43	1.44	0.69	3.16	2.46	2.09	1.20	4.21	1.09	1.45	1.77	1.37	1.20	1.11
Of which, renegotiated loans <sup>2)</sup>	1.59	3.04	1.43	2.74	-	3.29	2.22	1.39	1.66	3.26	2.74	1.83	1.22	.	1.72	1.54	2.45	2.67	2.99	1.53
<b>Outstanding amounts</b>																				
Deposits																				
From households with agreed maturity up to 2yrs	0.21	0.35	0.23	0.55	0.08	0.12	0.03	0.44	0.78	0.09	0.74	0.42	0.21	0.59	1.01	0.14	0.07	0.16	0.33	0.26
From households with agreed maturity over 2yrs	1.65	1.32	0.94	1.55	0.24	0.27	0.20	2.28	1.32	-	1.35	1.35	1.13	1.82	1.90	0.39	0.25	1.26	0.92	1.07
From non-financial corporations with agreed maturity up to 2yrs	0.00	-0.39	-0.23	0.29	-0.29	0.08	0.39	0.04	0.60	0.11	0.27	0.28	0.01	0.47	0.07	-0.07	0.06	0.04	0.02	-0.06
Loans																				
To households																				
For house purchase over 5yrs	1.68	1.78	1.83	1.98	2.44	2.01	1.10	1.54	1.62	2.05	2.25	1.91	1.61	2.84	2.45	1.45	0.88	2.10	1.37	0.80
Consumer credit and other loans over 5yrs	3.63	3.10	3.34	6.77	3.79	5.66	4.65	2.74	4.51	3.02	6.65	5.36	1.38	6.34	2.57	2.68	5.22	5.13	5.93	2.02
To non-financial corporations																				
To non-financial corporations up to 1yrs	1.50	1.77	1.94	3.39	2.79	4.06	1.63	1.06	1.76	3.43	3.39	2.40	1.46	3.69	0.35	1.29	2.29	1.88	2.36	1.39
To non-financial corporations over 1 and up to 5yrs	1.56	1.09	1.64	2.64	2.86	3.10	1.63	1.34	1.33	3.15	2.95	2.54	1.06	4.13	1.86	1.52	1.79	2.03	2.17	1.52
To non-financial corporations over 5yrs	1.70	1.68	1.65	2.16	2.94	3.16	1.76	1.46	1.82	2.93	2.67	2.53	1.62	3.45	2.37	1.54	1.99	1.79	2.31	1.18

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Loans to non-financial corporations</b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>2)</sup>	0.53	0.54	0.50	0.51	0.51	0.49	0.49	0.48	0.48	0.49	0.49	0.47	0.51
<i>Revolving loans and overdrafts</i> <sup>2)</sup>	0.54	0.55	0.51	0.52	0.53	0.50	0.51	0.49	0.49	0.50	0.50	0.48	0.52
<i>Extended credit card credit</i> <sup>2)</sup>	0.15	0.15	0.15	0.15	0.13	0.14	0.14	0.12	0.12	0.12	0.12	0.12	0.23
Up to EUR 0.25M <sup>3)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.23	0.24	0.18	0.21	0.25	0.23	0.17	0.20	0.21	0.17	0.21	0.22	0.21
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.34	0.33	0.24	0.25	0.31	0.28	0.23	0.25	0.24	0.24	0.23	0.22	0.21
<i>Over 3 months and up to 1yr i.r.f.</i>	0.40	0.32	0.32	0.32	0.36	0.34	0.29	0.31	0.29	0.29	0.25	0.27	0.26
<i>Over 1 and up to 3yrs i.r.f.</i>	0.42	0.30	0.28	0.29	0.33	0.32	0.27	0.30	0.25	0.27	0.23	0.23	0.22
<i>Over 3 and up to 5yrs i.r.f.</i>	0.18	0.18	0.19	0.18	0.18	0.18	0.22	0.21	0.21	0.23	0.20	0.19	0.21
<i>Over 5 and up to 10yrs i.r.f.</i>	0.31	0.38	0.29	0.33	0.34	0.34	0.37	0.45	0.33	0.31	0.31	0.34	0.38
<i>Over 10yrs i.r.f.</i>	0.18	0.15	0.13	0.17	0.18	0.22	0.26	0.25	0.25	0.26	0.24	0.25	0.27
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>	0.24	0.21	0.18	0.18	0.22	0.26	0.19	0.20	0.21	0.20	0.21	0.21	0.20
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.27	0.23	0.21	0.19	0.22	0.27	0.20	0.22	0.18	0.21	0.21	0.20	0.19
<i>Over 3 months and up to 1yr i.r.f.</i>	0.46	0.39	0.37	0.35	0.35	0.33	0.30	0.30	0.29	0.33	0.30	0.31	0.25
<i>Over 1 and up to 3yrs i.r.f.</i>	0.65	0.47	0.44	0.43	0.51	0.44	0.35	0.35	0.38	0.38	0.30	0.36	0.31
<i>Over 3 and up to 5yrs i.r.f.</i>	0.29	0.28	0.29	0.26	0.30	0.27	0.25	0.24	0.23	0.29	0.30	0.28	0.26
<i>Over 5 and up to 10yrs i.r.f.</i>	0.18	0.19	0.18	0.20	0.20	0.22	0.21	0.23	0.22	0.27	0.25	0.43	0.22
<i>Over 10yrs i.r.f.</i>	0.19	0.13	0.14	0.18	0.14	0.14	0.17	0.18	0.18	0.19	0.21	0.19	0.19
Over an amount of EUR 1M <sup>3)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.27	0.27	0.24	0.23	0.25	0.22	0.29	0.31	0.36	0.30	0.27	0.25	0.32
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.25	0.23	0.22	0.18	0.22	0.19	0.22	0.20	0.22	0.22	0.18	0.21	0.19
<i>Over 3 months and up to 1yr i.r.f.</i>	0.34	0.33	0.25	0.26	0.34	0.30	0.34	0.43	0.87	0.41	0.39	0.40	0.34
<i>Over 1 and up to 3yrs i.r.f.</i>	0.50	0.53	0.54	0.52	0.26	0.39	0.35	0.41	0.36	0.37	0.25	0.59	0.57
<i>Over 3 and up to 5yrs i.r.f.</i>	0.36	0.63	0.40	0.26	0.25	0.30	0.33	0.51	0.32	0.41	0.46	0.29	0.47
<i>Over 5 and up to 10yrs i.r.f.</i>	0.13	0.14	0.19	0.14	0.10	0.36	0.15	0.16	0.26	0.18	0.24	0.18	0.16
<i>Over 10yrs i.r.f.</i>	0.21	0.28	0.28	0.36	0.26	0.24	0.27	0.26	0.16	0.27	0.16	0.17	0.19
Up to an amount of EUR 1M <sup>3)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	0.26	0.22	0.19	0.19	0.22	0.23	0.18	0.18	0.18	0.18	0.18	0.17	0.16
<i>Over 1 and up to 5yrs i.r.f.</i>	0.29	0.24	0.24	0.22	0.24	0.21	0.20	0.21	0.18	0.21	0.17	0.18	0.16
<i>Over 5yrs i.r.f.</i>	0.20	0.24	0.19	0.23	0.22	0.23	0.25	0.28	0.26	0.27	0.27	0.35	0.28
Over an amount of EUR 1M <sup>3)</sup>													
<i>Floating rate and up to 1yr i.r.f.</i>	0.28	0.27	0.23	0.23	0.26	0.20	0.28	0.31	0.41	0.29	0.28	0.27	0.30
<i>Over 1 and up to 5yrs i.r.f.</i>	0.42	0.57	0.45	0.40	0.24	0.33	0.32	0.45	0.33	0.37	0.32	0.41	0.49
<i>Over 5yrs i.r.f.</i>	0.11	0.14	0.09	0.19	0.11	0.26	0.17	0.14	0.17	0.16	0.15	0.12	0.16
<b>Of which, renegotiated loans</b> <sup>3),4)</sup>	0.20	0.20	0.20	0.27	0.22	0.20	0.19	0.21	0.21	0.23	0.18	0.31	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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
Up to an amount of EUR 0.25M <sup>2)</sup>													
<i>Floating rate and up to 3 months i.r.f.</i>	0.39	0.38	0.33	0.37	0.40	0.36	0.27	0.31	0.33	0.26	0.33	0.33	0.32
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.50	0.41	0.36	0.43	0.48	0.41	0.35	0.40	0.37	0.36	0.33	0.35	0.31
<i>Over 3 months and up to 1yr i.r.f.</i>	0.55	0.75	0.60	0.61	0.72	0.64	0.56	0.58	0.54	0.53	0.47	0.51	0.53
<i>Over 1 and up to 3yrs i.r.f.</i>	0.76	0.73	0.68	0.75	0.72	0.72	0.65	0.68	0.58	0.54	0.49	0.54	0.49
<i>Over 3 and up to 5yrs i.r.f.</i>	0.26	0.24	0.28	0.28	0.28	0.23	0.30	0.25	0.25	0.29	0.24	0.22	0.26
<i>Over 5 and up to 10yrs i.r.f.</i>	0.25	0.28	0.25	0.29	0.30	0.30	0.32	0.34	0.37	0.38	0.38	0.38	0.43
<i>Over 10yrs i.r.f.</i>	0.13	0.12	0.12	0.15	0.13	0.13	0.16	0.16	0.19	0.18	0.18	0.23	0.25
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>	0.31	0.26	0.25	0.24	0.29	0.32	0.25	0.27	0.26	0.23	0.26	0.26	0.24
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.38	0.30	0.31	0.29	0.30	0.37	0.30	0.30	0.27	0.29	0.30	0.29	0.30
<i>Over 3 months and up to 1yr i.r.f.</i>	0.77	0.63	0.62	0.55	0.54	0.52	0.44	0.45	0.43	0.45	0.40	0.43	0.39
<i>Over 1 and up to 3yrs i.r.f.</i>	0.92	0.71	0.64	0.61	0.72	0.76	0.47	0.48	0.47	0.48	0.43	0.42	0.40
<i>Over 3 and up to 5yrs i.r.f.</i>	0.25	0.26	0.30	0.26	0.29	0.29	0.24	0.28	0.23	0.37	0.32	0.29	0.30
<i>Over 5 and up to 10yrs i.r.f.</i>	0.24	0.30	0.29	0.31	0.31	0.32	0.34	0.34	0.30	0.33	0.33	0.30	0.32
<i>Over 10yrs i.r.f.</i>	0.15	0.14	0.12	0.15	0.15	0.13	0.15	0.17	0.17	0.17	0.19	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	0.31	0.26	0.26	0.23	0.35	0.27	0.33	0.31	0.32	0.29	0.27
<i>Floating rate and up to 1yr i.r.f., original maturity over 1yr</i>	0.49	0.38	0.43	0.33	0.34	0.26	0.41	0.27	0.32	0.28	0.28	0.26	0.30
<i>Over 3 months and up to 1yr i.r.f.</i>	0.58	0.48	0.49	0.45	0.44	0.40	0.44	0.42	0.46	0.48	0.44	0.45	0.47
<i>Over 1 and up to 3yrs i.r.f.</i>	0.52	0.39	0.64	0.71	0.32	0.59	0.31	0.25	0.37	0.38	0.40	0.29	0.49
<i>Over 3 and up to 5yrs i.r.f.</i>	0.43	1.09	0.35	0.50	0.18	0.29	0.22	0.46	0.28	0.42	0.41	0.30	0.86
<i>Over 5 and up to 10yrs i.r.f.</i>	0.18	0.24	0.20	0.24	0.16	0.18	0.29	0.29	0.37	0.31	0.22	0.22	0.22
<i>Over 10yrs i.r.f.</i>	0.32	0.37	0.30	0.36	0.25	0.30	0.29	0.35	0.30	0.26	0.24	0.22	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) 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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Loans to households <sup>2)</sup></b>													
Revolving loans and overdrafts, convenience and extended credit card credit <sup>3)</sup>	0.37	0.36	0.36	0.36	0.36	0.38	0.37	0.37	0.37	0.38	0.38	0.38	0.38
<i>Revolving loans and overdrafts</i> <sup>3)</sup>	0.36	0.35	0.35	0.36	0.36	0.37	0.37	0.37	0.37	0.40	0.40	0.41	0.41
<i>Extended credit card credit</i> <sup>3)</sup>	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.19
For consumption <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.49	0.41	0.43	0.40	0.48	0.43	0.43	0.37	0.31	0.30	0.34	0.35	0.33
<i>Over 1 and up to 5yrs i.r.f.</i>	0.32	0.31	0.32	0.30	0.26	0.30	0.29	0.30	0.30	0.31	0.31	0.32	0.31
<i>Over 5yrs i.r.f.</i>	0.26	0.26	0.27	0.25	0.23	0.26	0.24	0.26	0.25	0.26	0.25	0.26	0.26
Of which, renegotiated loans <sup>5)</sup>	0.22	0.20	0.21	0.23	0.23	0.25	0.23	0.24	0.23	0.22	0.22	0.21	0.23
For house purchase <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.33	0.35	0.37	0.36	0.37	0.37	0.36	0.38	0.38	0.38	0.41	0.37	0.36
<i>Over 1 and up to 5yrs i.r.f.</i>	0.31	0.30	0.33	0.33	0.34	0.35	0.32	0.35	0.35	0.34	0.35	0.35	0.36
<i>Over 5 and up to 10yrs i.r.f.</i>	0.32	0.34	0.34	0.35	0.34	0.32	0.32	0.33	0.34	0.32	0.33	0.30	0.28
<i>Over 10yrs i.r.f.</i>	0.18	0.18	0.19	0.18	0.19	0.19	0.19	0.18	0.17	0.16	0.15	0.15	0.15
Of which, renegotiated loans <sup>5)</sup>	0.20	0.22	0.23	0.23	0.22	0.21	0.20	0.22	0.22	0.21	0.20	0.20	0.20
For other purposes <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.38	0.42	0.38	0.36	0.41	0.37	0.40	0.41	0.40	0.40	0.43	0.41	0.42
<i>Over 1 and up to 5yrs i.r.f.</i>	0.34	0.34	0.33	0.33	0.35	0.33	0.35	0.36	0.34	0.38	0.31	0.33	0.33
<i>Over 5yrs i.r.f.</i>	0.40	0.47	0.44	0.45	0.45	0.40	0.47	0.47	0.40	0.47	0.47	0.44	0.42
Of which, renegotiated loans <sup>5)</sup>	0.25	0.33	0.34	0.36	0.37	0.33	0.34	0.35	0.33	0.42	0.35	0.39	0.31
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.36	0.32	0.22	0.33	0.37	0.23	0.30	0.26	0.25	0.29	0.23	0.26	0.25
<i>Over 1 and up to 5yrs i.r.f.</i>	0.33	0.36	0.33	0.36	0.34	0.31	0.30	0.32	0.29	0.30	0.28	0.30	0.31
<i>Over 5yrs i.r.f.</i>	0.33	0.34	0.32	0.33	0.29	0.27	0.34	0.32	0.29	0.34	0.37	0.36	0.36
<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>	1.08	0.92	0.93	0.86	0.93	0.78	0.71	0.72	0.74	0.57	0.76	0.75	0.44
<i>Over 1 and up to 5yrs i.r.f.</i>	0.40	0.39	0.42	0.36	0.33	0.36	0.35	0.35	0.33	0.31	0.33	0.36	0.42
<i>Over 5yrs i.r.f.</i>	0.63	0.62	0.68	0.49	0.46	0.51	0.43	0.56	0.42	0.48	0.42	0.59	0.64
For house purchase <sup>4)</sup>													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.34	0.37	0.39	0.39	0.40	0.39	0.38	0.40	0.40	0.40	0.48	0.41	0.40
<i>Over 1 and up to 5yrs i.r.f.</i>	0.33	0.34	0.36	0.37	0.39	0.40	0.37	0.41	0.40	0.39	0.40	0.40	0.41
<i>Over 5 and up to 10yrs i.r.f.</i>	0.28	0.30	0.30	0.30	0.31	0.30	0.29	0.30	0.30	0.27	0.28	0.23	0.22
<i>Over 10yrs i.r.f.</i>	0.19	0.19	0.19	0.18	0.19	0.19	0.19	0.18	0.18	0.17	0.16	0.16	0.15

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)

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
From households													
Overnight <sup>2),3)</sup>	1.03	1.02	1.02	1.03	1.11	1.15	1.20	1.13	1.22	1.31	1.38	1.39	1.60
With an agreed maturity of: <i>up to 1yr</i>	1.14	1.14	1.25	1.31	1.13	1.44	1.31	1.31	1.40	1.40	1.41	1.69	1.45
<i>over 1 and up to 2yrs</i>	0.98	1.16	1.20	1.14	1.17	1.12	0.95	0.66	0.67	0.66	0.62	0.67	0.60
<i>over 2yrs</i>	0.43	0.52	0.49	0.42	0.41	0.42	0.39	0.43	0.52	0.54	0.55	0.54	0.57
Redeemable at notice of: <sup>2),3)</sup> <i>up to 3 months</i>	1.13	1.13	1.13	1.14	1.16	1.17	1.16	1.17	1.18	1.19	1.19	1.19	1.18
<i>over 3 months</i>	0.59	0.60	0.56	0.58	0.59	0.58	0.61	0.60	0.62	0.63	0.64	0.64	0.60
From non-financial corporations													
Overnight <sup>2)</sup>	-20.53	-18.93	-21.15	-15.15	-9.84	-8.55	-6.69	-6.50	-6.10	-6.50	-5.03	-4.92	-3.10
With an agreed maturity of: <i>up to 1yr</i>	-0.79	-0.76	-0.93	-0.84	-0.77	-1.15	-1.11	-0.49	-1.06	-0.74	-0.64	-0.82	-0.71
<i>over 1 and up to 2yrs</i>	0.99	1.58	0.76	1.12	1.88	2.60	1.30	1.70	1.16	1.33	1.57	2.13	2.42
<i>over 2yrs</i>	0.95	0.87	0.98	0.89	0.50	0.59	2.11	0.86	0.98	0.49	0.79	0.88	1.71
Repos	1.54	2.62	1.32	1.63	2.20	2.07	2.77	2.03	2.99	3.54	5.15	2.66	3.51

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>

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Deposits</b>													
From households													
With an agreed maturity of: <i>up to 2yrs</i>	1.18	1.16	1.15	1.15	1.18	1.21	1.21	1.23	1.22	1.24	1.24	1.24	1.21
<i>over 2yrs</i>	0.40	0.41	0.42	0.41	0.42	0.41	0.42	0.43	0.42	0.43	0.42	0.43	0.42
From non-financial corporations													
With an agreed maturity of: <i>up to 2yrs</i>	2.28	2.38	2.90	3.43	3.15	5.43	4.98	4.86	7.22	9.29	22.40	404.86	62.13
<i>over 2yrs</i>	0.29	0.30	0.29	0.26	0.26	0.25	0.28	0.27	0.30	0.33	0.34	0.34	0.34
Repos	1.13	1.12	1.41	1.12	1.08	1.82	1.71	1.18	2.01	1.68	1.67	2.43	1.66
<b>Loans</b>													
To households													
For house purchases:													
With an agreed maturity of: <i>up to 1yr</i>	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.33	0.29	0.30	0.28
<i>over 1 and up to 5yrs</i>	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.36	0.36	0.36	0.37	0.37	0.37
<i>over 5yrs</i>	0.24	0.24	0.23	0.23	0.23	0.23	0.24	0.23	0.23	0.23	0.24	0.23	0.23
Consumer credit and other loans:													
With an agreed maturity of: <i>up to 1yr</i>	0.62	0.58	0.58	0.60	0.57	0.62	0.60	0.61	0.60	0.61	0.61	0.60	0.62
<i>over 1 and up to 5yrs</i>	0.37	0.37	0.37	0.37	0.37	0.36	0.35	0.33	0.35	0.35	0.35	0.35	0.36
<i>over 5yrs</i>	0.23	0.23	0.23	0.23	0.24	0.24	0.24	0.23	0.24	0.24	0.24	0.24	0.24
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	0.15	0.16	0.15	0.15	0.16	0.16	0.17	0.15	0.16	0.16	0.16	0.16	0.17
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.26	0.26	0.26	0.25	0.26	0.26	0.25	0.26	0.26	0.26	0.26	0.26	0.26
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.25	0.25	0.25	0.25	0.26	0.26	0.26	0.26	0.29	0.29	0.29	0.29	0.30
With an agreed maturity of over 2yrs <sup>2)</sup> and a residual maturity of: <i>up to 2yrs<sup>2)</sup></i>	0.15	0.15	0.15	0.15	0.16	0.16	0.16	0.15	0.16	0.16	0.16	0.16	0.17
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.21	0.21	0.21	0.20	0.21	0.20	0.20	0.21	0.21	0.20	0.20	0.21	0.21
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.28	0.28	0.28	0.28	0.29	0.29	0.29	0.29	0.32	0.32	0.32	0.32	0.33
To non-financial corporations:													
With an agreed maturity of: <i>up to 1yr</i>	0.45	0.46	0.44	0.44	0.46	0.44	0.45	0.44	0.45	0.45	0.44	0.40	0.43
<i>over 1 and up to 5yrs</i>	0.25	0.25	0.25	0.25	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24
<i>over 5yrs</i>	0.19	0.19	0.18	0.18	0.18	0.18	0.19	0.18	0.18	0.18	0.19	0.18	0.19
With an agreed maturity of over 1yr and a residual maturity of: <i>up to 1yr<sup>2)</sup></i>	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.18	0.19	0.19	0.19	0.19	0.19
<i>over 1yr, i.r.r. in the next 12 months<sup>2)</sup></i>	0.26	0.26	0.25	0.27	0.27	0.26	0.27	0.24	0.25	0.25	0.24	0.23	0.23
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.24	0.25	0.24	0.24	0.25	0.25	0.25	0.24	0.24	0.24	0.24	0.24	0.25
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	0.19	0.18	0.18	0.18	0.18	0.19	0.18	0.18	0.18	0.19	0.18	0.19
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.21	0.21	0.21	0.21	0.21	0.21	0.22	0.21	0.21	0.20	0.20	0.19	0.20
<i>over 2yrs, i.r.r. in the next 24 months<sup>2)</sup></i>	0.23	0.23	0.23	0.24	0.24	0.24	0.24	0.23	0.24	0.24	0.24	0.24	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.



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

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Composite cost of borrowing indicator for households for house purchase</b>													
<b>Euro area</b>	1.40	1.40	1.38	1.36	1.35	1.32	1.33	1.31	1.31	1.31	1.32	1.32	1.32
Belgium	1.53	1.51	1.49	1.48	1.49	1.47	1.46	1.44	1.43	1.43	1.43	1.44	1.45
Germany	1.27	1.24	1.22	1.19	1.18	1.16	1.19	1.18	1.19	1.23	1.27	1.30	1.31
Estonia	2.65	2.71	2.61	2.47	2.40	2.38	2.34	2.26	2.23	2.25	2.29	2.25	2.28
Ireland	2.84	2.85	2.83	2.82	2.81	2.79	2.79	2.81	2.81	2.70	2.79	2.77	2.73
Greece	2.75	2.75	2.70	2.75	2.65	2.69	2.44	2.66	2.68	2.61	2.82	2.71	2.72
Spain	1.75	1.78	1.72	1.70	1.64	1.50	1.55	1.52	1.53	1.51	1.49	1.46	1.43
France	1.29	1.31	1.30	1.28	1.27	1.24	1.24	1.21	1.18	1.15	1.14	1.12	1.12
Italy	1.27	1.33	1.27	1.27	1.28	1.25	1.27	1.29	1.37	1.38	1.40	1.42	1.40
Cyprus	2.03	2.06	2.11	2.12	2.08	2.15	2.10	2.13	2.16	2.16	2.19	2.13	2.20
Latvia	2.78	2.70	2.72	2.64	2.53	2.50	2.45	2.48	2.48	2.48	2.43	2.46	2.49
Lithuania	2.35	2.32	2.32	2.27	2.24	2.21	2.20	2.23	2.19	2.19	2.18	2.20	2.19
Luxembourg	1.35	1.33	1.31	1.30	1.30	1.25	1.28	1.29	1.28	1.32	1.32	1.34	1.35
Malta	2.20	2.21	2.46	2.17	2.33	2.13	1.87	1.87	2.12	1.93	2.96	2.02	1.95
Netherlands	1.86	1.89	1.88	1.87	1.85	1.84	1.79	1.76	1.75	1.71	1.70	1.68	1.68
Austria	1.32	1.28	1.29	1.25	1.25	1.26	1.22	1.17	1.18	1.19	1.20	1.23	1.21
Portugal	1.10	0.99	0.92	0.88	0.84	0.79	0.78	0.75	0.84	0.85	0.86	0.84	0.83
Slovenia	2.10	1.99	1.97	1.93	1.96	1.96	1.89	1.87	1.78	1.73	1.71	1.70	1.73
Slovakia	1.18	1.18	1.16	1.11	1.05	1.02	1.03	1.02	1.00	1.02	1.00	0.98	0.97
Finland	0.78	0.77	0.75	0.75	0.73	0.75	0.75	0.74	0.74	0.73	0.73	0.72	0.75
<b>Composite cost of borrowing indicator for non-financial corporations</b>													
<b>Euro area</b>	1.51	1.51	1.51	1.53	1.51	1.51	1.50	1.48	1.39	1.56	1.46	1.46	1.47
Belgium	1.55	1.56	1.58	1.61	1.56	1.54	1.59	1.62	1.57	1.58	1.56	1.59	1.59
Germany	1.65	1.72	1.61	1.59	1.61	1.55	1.58	1.59	1.34	1.72	1.55	1.53	1.58
Estonia	3.06	3.29	2.64	3.40	2.98	2.88	2.75	3.03	2.34	2.76	2.71	3.08	3.21
Ireland	2.91	2.97	2.99	2.95	2.74	2.97	2.89	3.17	2.39	2.65	2.80	2.81	2.92
Greece	3.19	3.26	2.87	3.17	3.32	3.14	3.12	2.99	3.45	3.06	3.14	3.26	3.38
Spain	1.72	1.57	1.55	1.60	1.52	1.53	1.57	1.53	1.53	1.72	1.59	1.56	1.57
France	1.13	1.09	1.28	1.29	1.24	1.24	1.25	1.24	1.32	1.35	1.28	1.30	1.36
Italy	1.42	1.38	1.48	1.47	1.50	1.55	1.37	1.33	1.42	1.36	1.30	1.34	1.20
Cyprus	3.15	3.16	3.25	3.04	3.09	3.23	3.21	2.81	3.34	3.28	2.98	3.20	3.20
Latvia	3.12	3.16	3.92	3.55	3.38	3.21	3.16	3.37	3.46	3.79	2.83	3.06	2.82
Lithuania	3.17	2.79	2.85	2.72	3.06	2.58	2.70	2.96	2.83	2.90	2.30	2.61	2.27
Luxembourg	1.14	1.19	1.27	1.27	1.24	1.27	1.21	1.23	1.21	1.10	1.18	1.15	1.34
Malta	3.23	3.08	2.93	3.54	4.39	3.74	4.43	3.67	3.98	3.86	3.55	3.67	3.92
Netherlands	1.00	1.06	1.00	1.23	1.10	1.31	1.22	1.10	0.71	1.09	0.99	1.01	0.98
Austria	1.43	1.44	1.38	1.44	1.50	1.46	1.53	1.39	1.17	1.47	1.47	1.40	1.48
Portugal	2.05	2.04	2.04	2.12	2.04	2.03	2.20	1.77	2.01	2.02	1.85	2.02	2.07
Slovenia	2.05	2.32	2.05	1.88	1.98	1.99	1.73	1.88	1.78	1.91	2.10	1.57	1.65
Slovakia	2.34	2.13	2.06	1.83	1.81	1.88	2.07	2.11	2.07	2.42	2.05	2.01	1.85
Finland	1.53	1.38	1.61	1.56	1.47	1.51	1.51	1.60	1.52	1.51	1.45	1.29	1.35

Source: ECB MFI interest rate statistics.

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

	2020 July	2020 Aug.	2020 Sep.	2020 Oct.	2020 Nov.	2020 Dec.	2021 Jan.	2021 Feb.	2021 Mar.	2021 Apr.	2021 May	2021 June	2021 July
<b>Composite cost of borrowing indicator for long-term loans</b>													
<b>Euro area</b>	1.46	1.42	1.43	1.44	1.40	1.36	1.38	1.36	1.35	1.39	1.38	1.37	1.32
Belgium	1.41	1.39	1.40	1.53	1.36	1.38	1.33	1.36	1.35	1.36	1.38	1.40	1.36
Germany	1.33	1.31	1.25	1.29	1.22	1.18	1.21	1.20	1.20	1.26	1.25	1.23	1.24
Estonia	3.78	2.87	2.02	3.56	2.83	2.58	2.62	2.57	2.46	3.16	2.68	3.78	2.86
Ireland	2.91	2.88	2.87	2.80	2.82	2.82	2.81	2.82	2.79	2.65	2.77	2.75	2.69
Greece	3.91	4.20	4.14	5.07	5.37	7.00	5.10	5.24	5.16	5.23	5.05	4.87	5.03
Spain	1.98	1.66	1.77	1.68	1.60	1.57	1.60	1.64	1.71	1.75	1.77	1.87	1.42
France	1.31	1.27	1.33	1.31	1.31	1.26	1.26	1.23	1.20	1.20	1.20	1.17	1.18
Italy	1.27	1.24	1.38	1.43	1.44	1.41	1.47	1.39	1.42	1.55	1.49	1.48	1.29
Cyprus	2.12	2.50	2.45	2.25	2.24	1.98	2.10	1.35	2.29	2.42	2.26	2.48	2.37
Latvia	6.96	6.14	9.10	11.29	8.11	6.83	6.53	6.11	5.95	3.97	7.00	5.07	6.23
Lithuania	5.04	3.82	2.90	2.69	3.06	2.97	2.96	2.56	3.04	3.97	2.64	2.70	3.02
Luxembourg	1.39	1.37	1.45	1.41	1.34	1.28	1.42	1.43	1.34	1.40	1.50	1.49	1.40
Malta	2.15	2.13	2.15	2.23	2.21	2.25	2.13	2.06	2.10	2.18	2.24	2.19	2.21
Netherlands	1.94	1.94	1.95	1.89	1.86	1.90	1.83	1.84	1.79	1.82	1.77	1.73	1.69
Austria	1.49	1.56	1.40	1.50	1.49	1.49	1.53	1.45	1.39	1.47	1.42	1.46	1.42
Portugal	1.62	1.78	1.58	1.93	1.77	1.55	1.79	1.17	1.39	1.41	1.46	1.60	1.71
Slovenia	2.44	2.31	2.25	2.18	2.19	2.18	2.12	2.09	1.96	1.90	1.86	1.84	1.80
Slovakia	1.40	1.36	1.26	1.15	1.12	1.08	1.19	1.20	1.24	1.15	1.16	1.05	1.20
Finland	1.54	1.60	1.57	1.50	1.46	1.47	1.67	1.32	1.66	1.94	1.81	1.81	1.88
<b>Composite cost of borrowing indicator for short-term loans</b>													
<b>Euro area</b>	1.50	1.52	1.51	1.52	1.51	1.52	1.50	1.48	1.39	1.56	1.46	1.46	1.50
Belgium	1.58	1.59	1.60	1.61	1.59	1.57	1.63	1.65	1.60	1.61	1.58	1.61	1.63
Germany	1.69	1.77	1.66	1.62	1.66	1.61	1.64	1.65	1.37	1.79	1.61	1.61	1.67
Estonia	2.81	3.19	2.74	3.09	2.83	2.78	2.64	2.88	2.28	2.52	2.58	2.67	2.99
Ireland	2.87	2.94	2.96	2.94	2.74	2.94	2.87	3.12	2.44	2.67	2.81	2.81	2.92
Greece	3.13	3.20	2.82	3.08	3.20	2.98	3.01	2.90	3.35	2.96	3.05	3.17	3.28
Spain	1.64	1.56	1.51	1.59	1.51	1.52	1.56	1.49	1.47	1.69	1.52	1.45	1.60
France	1.03	1.03	1.23	1.25	1.18	1.22	1.22	1.23	1.37	1.38	1.27	1.32	1.39
Italy	1.43	1.40	1.47	1.44	1.48	1.54	1.33	1.31	1.41	1.32	1.27	1.31	1.22
Cyprus	2.88	2.89	2.97	2.81	2.84	2.97	2.93	2.67	3.05	3.01	2.79	2.93	2.97
Latvia	2.96	3.00	3.57	3.17	3.11	2.99	2.94	3.14	3.22	3.56	2.62	2.89	2.64
Lithuania	2.86	2.61	2.71	2.60	2.83	2.46	2.55	2.77	2.63	2.65	2.25	2.48	2.23
Luxembourg	1.14	1.19	1.26	1.26	1.23	1.26	1.19	1.22	1.20	1.09	1.16	1.13	1.33
Malta	3.08	2.98	3.03	3.00	3.68	3.23	3.33	2.88	3.24	3.10	3.65	2.88	3.10
Netherlands	0.87	0.96	0.87	1.17	1.03	1.21	1.13	0.97	0.58	0.91	0.85	0.88	0.89
Austria	1.39	1.36	1.35	1.37	1.43	1.40	1.44	1.31	1.11	1.39	1.41	1.32	1.43
Portugal	1.88	1.81	1.82	1.83	1.76	1.77	1.87	1.59	1.79	1.78	1.62	1.74	1.75
Slovenia	1.97	2.23	2.04	1.85	1.95	1.96	1.67	1.83	1.78	1.88	2.06	1.60	1.66
Slovakia	2.21	2.03	2.03	1.84	1.81	1.90	2.00	2.00	1.91	2.40	1.96	2.01	1.68
Finland	1.16	1.07	1.19	1.16	1.11	1.13	1.13	1.19	1.12	1.10	1.07	0.99	1.03

Source: ECB MFI interest rate statistics.