

## 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.