

19. INTEREST RATES
B) Interest rates applied by
MFI to euro area residents

19.8 Interest rates (NDER) (a) on outstanding amounts.
Loans to households and NPISHs
Credit institutions and credit financial intermediaries

Percentages

	Lending for house purchase									Consumer credit and other loans				Memo item				
	Weighted average rate	Up to 1 year			Over 1 and up to 5			Weighted average rate	Up to 1 year			Original maturity over 1 year		Original maturity over 2 years				
		Weighted average rate	Up to 1 year	Over 1 and up to 5	Over 5 years	Up to 1 year	Over 1 and up to 5		Over 5 years	Total	Of which: residual maturity		Total	Of which: residual maturity				
											Up to 1 year	Over 1 year and interest rate reset up to 12m		Up to 2	Over 2 years and interest rate reset up to 24m			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15				
13	2.92	2.11	3.97	5.85	2.10	5.80	9.38	8.87	4.29			
14	2.81	1.89	4.93	6.15	1.87	6.10	9.69	9.21	4.51	2.78	5.29	2.81	2.42	5.71	2.53			
15	2.55	1.53	4.22	5.96	1.51	5.98	9.36	8.86	4.28	2.20	4.72	1.99	2.12	5.53	1.91			
16	2.46	1.29	2.60	5.27	1.29	6.17	9.07	9.26	4.39	2.12	4.48	1.66	2.00	5.06	1.67			
17	2.48	1.21	2.24	4.70	1.20	6.24	8.64	9.23	4.53	2.10	4.44	1.57	2.00	5.00	1.46			
18	2.54	1.22	2.00	4.13	1.21	6.26	8.51	8.78	4.65	2.15	4.57	1.52	2.09	5.00	1.44			
19	2.58	1.22	1.88	4.19	1.21	6.38	8.16	8.50	4.90	2.16	4.52	1.49	2.14	4.92	1.42			
20	2.45	1.17	1.70	4.35	1.17	5.99	7.41	7.56	4.87	2.02	4.05	1.48	2.06	4.61	1.37			
21	2.33	1.10	1.28	4.60	1.09	5.86	8.11	7.21	4.62	1.88	4.47	1.19	1.93	5.77	1.08			
22	3.22	2.13	2.67	5.08	2.13	6.30	8.73	7.05	5.25	2.74	5.29	2.38	2.83	6.53	2.30			
23 Feb	3.55	2.52	3.05	5.28	2.51	6.49	9.08	7.19	5.44	3.09	5.49	2.87	3.17	6.68	2.79			
<i>Mar</i>	3.71	2.70	3.14	5.40	2.69	6.60	9.19	7.25	5.55	3.26	5.56	3.10	3.34	6.67	3.02			
<i>Apr</i>	3.85	2.86	3.20	5.53	2.85	6.66	9.09	7.32	5.64	3.41	5.63	3.30	3.48	6.63	3.23			
<i>May</i>	4.00	3.03	3.51	5.65	3.02	6.74	9.12	7.39	5.73	3.57	5.71	3.51	3.64	6.65	3.44			
<i>Jun</i>	4.17	3.19	3.78	5.76	3.18	6.75	8.37	7.42	5.82	3.73	5.77	3.73	3.79	6.62	3.66			
<i>Jul</i>	4.27	3.33	3.83	5.84	3.33	6.88	9.16	7.50	5.91	3.86	5.85	3.93	3.93	6.75	3.87			
<i>Aug</i>	4.36	3.44	3.97	5.89	3.43	6.94	9.20	7.57	5.97	3.96	5.89	4.07	4.02	6.77	4.01			
<i>Sep</i>	4.43	3.50	4.05	5.96	3.49	7.05	9.54	7.65	6.02	4.02	5.98	4.16	4.08	6.88	4.10			
<i>Oct</i>	4.53	3.62	4.10	6.04	3.61	7.10	9.44	7.67	6.12	4.12	6.07	4.28	4.19	6.85	4.22			
<i>Nov</i>	4.61	3.68	4.09	6.10	3.68	7.05	8.48	7.73	6.19	4.19	6.09	4.38	4.26	6.85	4.32			
<i>Dec</i>	4.64	3.71	4.43	6.12	3.71	7.22	9.52	7.77	6.23	4.22	6.10	4.44	4.29	6.87	4.38			
24 Jan	4.64	3.71	4.34	6.15	3.71	7.22	9.46	7.79	6.25	4.22	6.08	4.46	4.29	6.89	4.40			
<i>Feb</i>	4.64	3.71	4.05	6.19	3.70	7.25	9.53	7.82	6.29	4.23	6.11	4.55	4.29	6.88	4.50			
<i>Mar</i>	P 4.64	3.70	4.03	6.21	3.69	7.25	9.44	7.85	6.31	4.23	6.10	4.55	4.29	6.86	4.49			

Note: The terms refer to the original loan maturity period. For example, a 15-year loan at an annually revisable rate is classified under the term 'Over 5 years'.

a. NDER rates do not include associated expenses, such as amortisation insurance premiums and fees to cover related direct costs. The purpose of the NDER rates is essentially to provide to the Eurosystem relevant information for the analysis of the transmission of monetary policy, unlike APRC rates, they are not an appropriate or comparable indication of the total cost to the customer of the financing granted.