

9.3. INTEREST RATES ON NEW BUSINESS. CREDIT INSTITUTIONS. (CBE 4/2002)

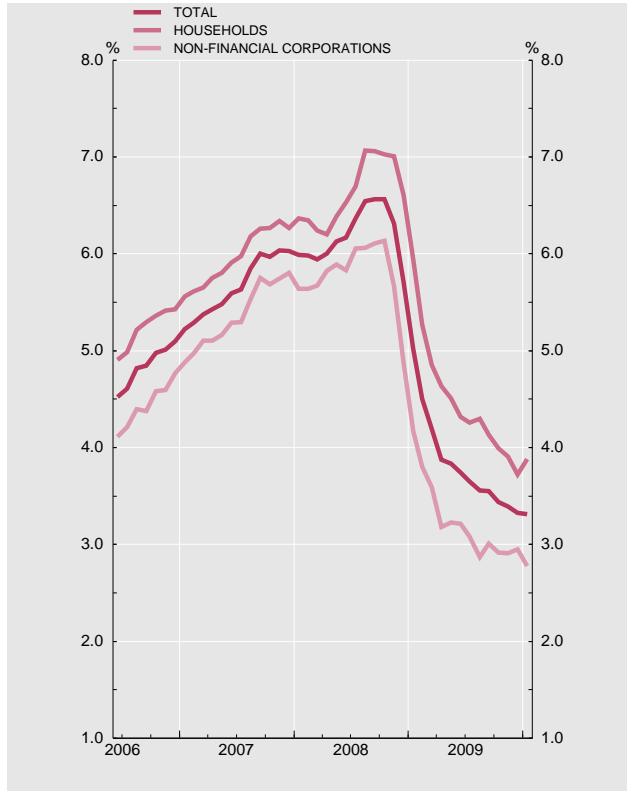
SDDS (a)

■ Series depicted in chart.

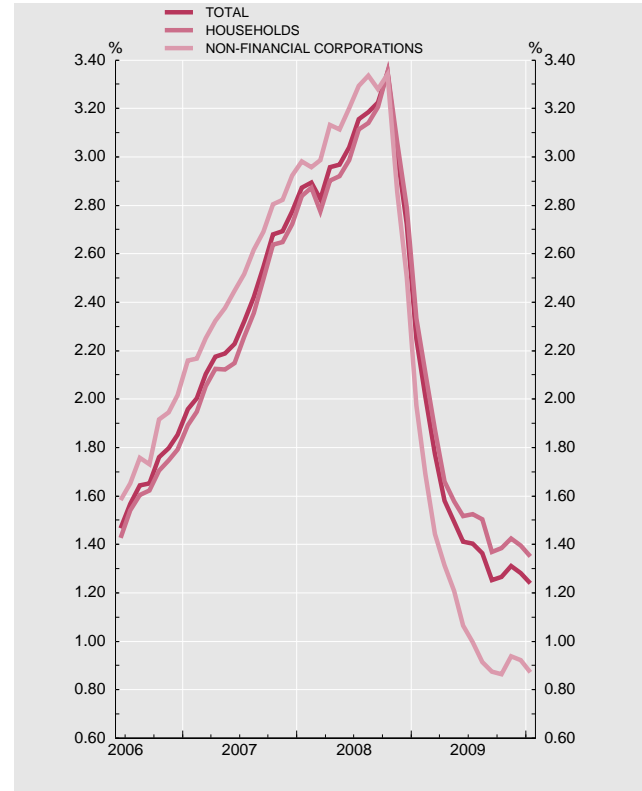
Percentages

| | Loans (APRC) (b) | | | | | | | Deposits (NDR) (b) | | | | | | | | |
|---------------|--------------------|----------------------|----------------|-----------------------|----------------------------|---------------------|------------------------|--------------------|----------------------|-------------------------------------|------|-------|----------------------------|------------|------|-------|
| | Synthetic rate (d) | Households and NPISH | | | Non-financial corporations | | | Synthetic rate (d) | Households and NPISH | | | | Non-financial corporations | | | |
| | | Synthetic rate | House purchase | Consumption and other | Synthetic rate | Up to EUR 1 million | Over EUR 1 million (c) | | Synthetic rate | Over-night and redeemable at notice | Time | Repos | Synthetic rate | Over-night | Time | Repos |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | |
| 08 | 5.70 | 6.61 | 5.83 | 8.83 | 4.87 | 5.91 | 4.42 | 2.72 | 2.79 | 0.69 | 4.18 | 2.20 | 2.50 | 1.77 | 3.47 | 2.29 |
| 09 | 3.32 | 3.72 | 2.62 | 6.98 | 2.95 | 4.24 | 2.47 | 1.28 | 1.39 | 0.36 | 2.21 | 0.33 | 0.92 | 0.55 | 1.44 | 0.41 |
| 10 | A 3.32 | 3.88 | 2.60 | 7.69 | 2.78 | 4.32 | 2.08 | 1.24 | 1.35 | 0.31 | 2.17 | 0.29 | 0.87 | 0.53 | 1.34 | 0.27 |
| 08 Jun | 6.17 | 6.53 | 5.72 | 8.82 | 5.83 | 6.50 | 5.50 | 3.04 | 2.99 | 0.75 | 4.64 | 3.88 | 3.20 | 2.04 | 4.59 | 4.07 |
| Jul | 6.36 | 6.70 | 5.94 | 8.85 | 6.06 | 6.64 | 5.71 | 3.16 | 3.11 | 0.78 | 4.79 | 4.04 | 3.29 | 2.09 | 4.71 | 4.24 |
| Aug | 6.55 | 7.07 | 6.18 | 9.62 | 6.06 | 6.67 | 5.74 | 3.19 | 3.14 | 0.79 | 4.78 | 4.08 | 3.34 | 2.20 | 4.65 | 4.34 |
| Sep | 6.56 | 7.06 | 6.21 | 9.52 | 6.11 | 6.70 | 5.70 | 3.22 | 3.21 | 0.80 | 4.84 | 4.07 | 3.28 | 2.13 | 4.71 | 4.21 |
| Oct | 6.56 | 7.02 | 6.21 | 9.39 | 6.14 | 6.97 | 5.66 | 3.35 | 3.35 | 0.77 | 5.04 | 3.34 | 3.34 | 2.25 | 4.67 | 3.42 |
| Nov | 6.31 | 7.01 | 6.18 | 9.35 | 5.66 | 6.56 | 5.11 | 3.01 | 3.06 | 0.73 | 4.60 | 2.72 | 2.86 | 2.00 | 3.98 | 2.88 |
| Dec | 5.70 | 6.61 | 5.83 | 8.83 | 4.87 | 5.91 | 4.42 | 2.72 | 2.79 | 0.69 | 4.18 | 2.20 | 2.50 | 1.77 | 3.47 | 2.29 |
| 09 Jan | 5.02 | 5.94 | 4.97 | 8.77 | 4.17 | 5.40 | 3.60 | 2.25 | 2.33 | 0.61 | 3.47 | 1.56 | 1.97 | 1.39 | 2.75 | 1.59 |
| Feb | 4.50 | 5.27 | 4.35 | 7.97 | 3.80 | 5.06 | 3.15 | 2.01 | 2.11 | 0.60 | 3.12 | 1.14 | 1.69 | 1.27 | 2.30 | 1.18 |
| Mar | 4.19 | 4.85 | 3.91 | 7.63 | 3.59 | 4.84 | 2.97 | 1.77 | 1.87 | 0.55 | 2.76 | 0.89 | 1.44 | 1.01 | 2.03 | 0.94 |
| Apr | 3.87 | 4.63 | 3.55 | 7.82 | 3.18 | 4.69 | 2.56 | 1.58 | 1.66 | 0.49 | 2.46 | 0.74 | 1.31 | 0.87 | 1.90 | 0.76 |
| May | 3.84 | 4.51 | 3.36 | 7.90 | 3.23 | 4.62 | 2.57 | 1.49 | 1.58 | 0.46 | 2.38 | 0.64 | 1.21 | 0.79 | 1.77 | 0.70 |
| Jun | 3.74 | 4.32 | 3.16 | 7.62 | 3.22 | 4.69 | 2.67 | 1.41 | 1.52 | 0.42 | 2.34 | 0.67 | 1.06 | 0.65 | 1.60 | 0.70 |
| Jul | 3.65 | 4.26 | 3.07 | 7.72 | 3.08 | 4.56 | 2.48 | 1.40 | 1.52 | 0.41 | 2.37 | 0.35 | 1.00 | 0.62 | 1.50 | 0.33 |
| Aug | 3.56 | 4.30 | 2.99 | 8.16 | 2.87 | 4.44 | 2.26 | 1.36 | 1.50 | 0.42 | 2.31 | 0.35 | 0.91 | 0.64 | 1.31 | 0.28 |
| Sep | 3.55 | 4.13 | 2.82 | 8.01 | 3.01 | 4.60 | 2.27 | 1.25 | 1.37 | 0.37 | 2.13 | 0.37 | 0.88 | 0.54 | 1.34 | 0.32 |
| Oct | 3.44 | 3.99 | 2.78 | 7.59 | 2.91 | 4.50 | 2.21 | 1.26 | 1.39 | 0.35 | 2.19 | 0.34 | 0.86 | 0.54 | 1.30 | 0.28 |
| Nov | 3.39 | 3.91 | 2.70 | 7.40 | 2.91 | 4.39 | 2.26 | 1.31 | 1.42 | 0.40 | 2.22 | 0.33 | 0.94 | 0.58 | 1.42 | 0.35 |
| Dec | 3.32 | 3.72 | 2.62 | 6.98 | 2.95 | 4.24 | 2.47 | 1.28 | 1.39 | 0.36 | 2.21 | 0.33 | 0.92 | 0.55 | 1.44 | 0.41 |
| 10 Jan | P 3.32 | 3.88 | 2.60 | 7.69 | 2.78 | 4.32 | 2.08 | 1.24 | 1.35 | 0.31 | 2.17 | 0.29 | 0.87 | 0.53 | 1.34 | 0.27 |

LOANS SYNTHETIC RATES



DEPOSITS SYNTHETIC RATES



Source: BE.

a. This table is included among the IMF's requirements to meet the Special Data Dissemination Standards (SDDS)

b. APRC: annual percentage rate of charge. NEDR: narrowly defined effective rate, which is the same as the APRC without including commissions.

c. Calculated by adding to the NEDR rate, which does not include commissions and other expenses, a moving average of such expenses.

d. The synthetic rates of loans and deposits are obtained as the average of the interest rates on new business weighted by the euro-denominated stocks included in the balance sheet for all the instruments of each sector.