

**19. INTEREST RATES**
**B) Interest rates applied by  
MFI to euro area residents**
**19.12 Volumes of new business.**
**Loans to households and NPISHs.  
Credit institutions and credit financial intermediaries**

EUR millions

	Bank overdraft and revolving loans (a)(b)	Lending for house purchase					Consumer credit					Other lending					
		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 and up to 10 years	Over 10 years	Extended credit card and 'revolving' card debt (b)	Loans Weighted average rate (c)	Up to 1 year (c)	Over 1 and up to 5 years	Over 5 years	Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Of which: sole proprietors	
																Total	Up to 1 year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>13</b>	7 745	21 853	14 800	6 312	492	249	8 488	13 891	3 931	5 698	4 262	15 503	10 759	3 318	1 427	6 273	4 424
<b>14</b>	6 872	26 818	17 305	8 812	476	225	8 850	16 442	4 343	7 016	5 083	17 269	12 456	3 222	1 590	6 676	4 534
<b>15</b>	7 426	35 721	22 457	10 238	997	2 028	9 049	19 747	4 822	8 971	5 954	20 240	14 434	3 984	1 822	8 525	5 403
<b>16</b>	7 099	37 494	17 373	8 958	1 345	9 818	11 040	25 356	4 667	11 946	8 743	17 721	11 291	3 826	2 605	9 109	5 657
<b>17</b>	7 452	38 863	16 495	10 392	1 637	10 340	13 290	29 389	4 513	13 892	10 984	19 367	11 901	4 036	3 431	10 136	5 999
<b>18</b>	6 697	43 057	15 617	12 137	1 922	13 381	13 032	34 387	4 663	15 773	13 952	18 757	11 226	3 925	3 605	11 165	6 750
<b>19</b>	6 643	43 589	15 493	11 323	1 793	14 980	13 620	36 237	4 821	15 919	15 496	17 804	10 025	4 025	3 755	10 588	6 149
<b>20</b>	6 455	43 971	14 968	8 207	1 339	19 456	10 691	26 600	3 839	11 251	11 511	18 748	9 513	5 786	3 449	12 523	6 339
<b>21</b>	7 505	59 425	14 919	9 482	1 884	33 141	10 061	28 419	3 637	10 669	14 112	16 741	7 712	3 745	5 283	10 195	4 588
<b>22</b>	8 561	65 220	15 419	7 185	2 820	39 796	11 465	29 924	3 814	10 843	15 267	16 490	7 841	2 848	5 801	9 253	4 437
<b>23</b>	7 157	56 242	10 275	12 535	6 908	26 524	11 996	32 305	4 153	12 652	15 499	16 419	8 095	3 266	5 057	8 751	4 040
<b>23 May</b>	7 365	5 145	974	1 136	513	2 523	11 683	2 894	325	1 123	1 447	1 379	610	296	473	756	316
<i>Jun</i>	7 717	5 284	1 015	1 231	620	2 417	11 806	2 889	357	1 158	1 375	1 606	785	333	488	872	406
<i>Jul</i>	7 575	5 310	951	1 220	747	2 392	11 696	2 719	328	1 094	1 297	1 608	841	309	457	779	353
<i>Aug</i>	7 562	3 631	631	888	558	1 554	11 796	2 333	269	943	1 121	1 041	502	215	324	575	276
<i>Sep</i>	7 395	4 231	648	1 065	694	1 825	11 747	2 758	283	1 102	1 372	1 344	650	287	406	650	266
<i>Oct</i>	7 435	4 806	727	1 183	734	2 161	11 775	2 853	267	1 176	1 410	1 395	663	298	434	744	329
<i>Nov</i>	7 498	5 010	747	1 235	838	2 189	12 013	3 306	595	1 222	1 489	1 452	684	315	453	793	342
<i>Dec</i>	7 157	5 128	802	1 282	815	2 229	11 996	2 504	455	1 018	1 031	1 451	738	321	392	677	311
<b>24 Jan</b>	7 232	4 600	625	1 126	781	2 068	10 931	2 832	341	1 092	1 398	1 386	628	294	465	796	371
<i>Feb</i>	7 181	4 562	645	1 117	720	2 080	10 765	3 113	437	1 148	1 528	1 408	622	318	468	800	360
<i>Mar</i>	P 7 031	5 196	652	1 130	728	2 686	10 667	2 931	305	1 187	1 439	1 561	791	318	451	731	296

Note: The terms refer to the initial period of fixation of the rate. For example, a 15-year loan at an annually revisable rate is classified under the term 'Up to one year'.

a. Up to the reference month May 2010, this column includes only current account overdrafts (see the 'Changes' note in the July-August 2010 Statistical Bulletin).

b. For these instruments, the CBE 1/2010 considers 'new business' as the outstanding amounts at the end of the month. For this reason in both columns the annual amount coincides with last month of the year. Regarding extended credit card, while finalities are not available, it is estimated that are consumer fundamentally. In fact, consumer credit up to one year was included until June 2010.

c. Up to the reference month May 2010, this column includes credit granted through credit cards (see the 'Changes' note in the July-August 2010 Statistical Bulletin).