

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

19.4 Interest rates (NDER) on new business. Loans to households and NPISHs. Credit institutions and credit financial intermediaries (a)

Percentages

		N D E R																
		Lending for house purchase					Consumer credit					Other lending						
Bank overdraft and revolving loans	1	Weighted average rate	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 (b)	Loans	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Weighted average rate	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Of which: sole proprietors		
		2	3	4	5	6	7	Weighted average rate	8	9	10	11	12	13	14	15	Total	Up to 1 year
		16	17															
10	R	4.72	2.60	2.52	2.94	7.07	2.87	19.32	6.92	5.06	8.07	8.97	5.16	4.92	5.42	7.46	5.48	5.34
11		5.28	3.58	3.47	3.97	8.99	4.85	20.45	8.57	6.87	10.13	9.38	5.94	5.61	6.33	8.22	6.38	6.17
12		4.92	2.81	2.66	3.05	5.82	4.86	20.90	7.76	5.72	9.39	9.16	5.81	5.78	5.19	7.70	6.29	6.24
13		4.85	2.99	2.84	3.13	5.85	4.62	20.68	8.90	6.38	9.84	9.54	5.58	5.13	6.63	7.95	6.45	6.17
14		4.77	2.56	2.40	2.69	6.64	4.36	21.17	7.74	5.12	9.38	8.13	4.64	4.36	5.07	6.25	5.42	5.26
15		3.93	1.98	1.78	2.08	5.37	2.75	21.13	7.56	4.39	9.14	8.24	3.77	3.40	4.48	5.37	4.54	4.22
16		3.47	1.91	1.59	1.87	3.83	2.20	20.84	7.12	3.27	8.45	8.04	3.62	3.07	4.74	4.39	4.04	3.72
17		3.39	1.83	1.59	1.58	3.71	2.33	20.80	7.24	3.33	8.49	7.89	3.36	2.80	4.21	4.17	3.44	2.85
18		3.12	1.99	1.67	1.72	3.49	2.35	19.98	6.92	2.79	7.98	7.60	3.27	2.48	4.68	4.25	3.31	2.54
19		2.90	1.69	1.56	1.51	3.60	1.75	19.67	6.66	2.92	7.72	7.25	3.04	2.52	4.07	3.45	3.19	2.54
20																		
Feb		2.95	1.81	1.60	1.71	4.18	1.81	19.81	6.84	3.30	7.55	7.46	3.54	3.16	4.02	3.91	3.54	3.29
Mar		2.94	1.81	1.60	1.67	4.16	1.84	18.94	7.03	3.60	7.65	7.33	2.93	2.52	3.48	3.61	2.77	2.40
Apr		2.90	1.72	1.63	1.50	3.34	1.79	18.69	6.45	3.19	6.89	7.39	2.55	2.51	2.53	2.91	2.59	2.56
May		2.71	1.75	1.67	1.58	3.49	1.79	18.68	6.48	2.74	6.92	7.36	2.79	2.68	2.78	3.09	2.86	2.84
Jun		2.58	1.78	1.64	1.66	3.65	1.82	18.60	6.64	2.86	7.30	7.11	2.85	2.51	3.07	3.30	2.95	2.66
Jul		2.49	1.75	1.61	1.64	3.83	1.76	18.37	6.96	3.33	7.68	7.24	3.30	2.86	3.85	3.63	3.38	3.09
Aug		2.43	1.78	1.67	1.63	3.88	1.79	18.36	7.03	3.56	7.55	7.50	3.27	2.66	4.15	3.85	3.44	2.92
Sep		2.46	1.72	1.58	1.53	3.75	1.76	18.34	6.73	2.91	7.42	7.18	3.09	2.63	3.63	3.70	2.95	2.41
Oct		2.48	1.71	1.59	1.51	3.88	1.72	18.25	6.48	3.59	6.97	6.81	3.41	3.09	3.88	3.68	3.58	3.40
Nov		2.46	1.65	1.51	1.43	3.70	1.69	18.10	5.82	2.50	6.61	6.63	3.28	2.92	3.76	3.49	3.22	2.90
Dec		2.34	1.51	1.41	1.31	3.19	1.58	18.06	6.32	2.74	7.07	7.24	2.77	2.21	3.52	3.21	2.66	2.10
21																		
Jan		2.40	1.56	1.44	1.36	3.93	1.57	18.02	6.43	3.31	7.01	6.97	3.69	3.48	4.03	3.80	3.38	3.04
Feb		2.47	1.53	1.34	1.37	3.82	1.56	17.85	6.35	3.22	6.94	6.93	3.31	2.82	3.93	3.53	3.13	2.47
Mar	P	2.31	1.54	1.43	1.37	3.71	1.53	17.91	6.54	3.26	7.00	6.83	2.97	2.26	3.78	3.20	2.68	1.93

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. NDER: narrowly defined effective rate, which is the same as the APRC without including commissions.

b. Credit card debt for cardholders that have requested deferred payment and 'revolving'. 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.