

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

19.5 Interest rates (NEDR) on new business.
Loans to non-financial corporations.
Credit institutions and credit financial intermediaries (a)

Percentages

		N E D R													
		Bank overdraft and revolving loans (b)	Extended credit card (c)	Other loans up to EUR 250.000				Other loans over 250.000 EUR and up to 1 million				Other loans over EUR 1 million			
				Weighted average rate	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	Weighted average rate	Up to 1 year	Over 1 and up to 5 years	Over 5 years
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
10	R	3.42	16.33	3.96	3.88	5.58	5.06	3.60	3.41	4.87	5.25	2.58	2.57	2.41	2.95
11		4.15	16.85	5.17	5.10	6.60	7.20	4.53	4.44	5.51	5.79	3.36	3.36	3.07	4.26
12		3.52	17.41	5.22	5.20	5.83	4.78	3.99	3.90	5.32	4.05	2.72	2.61	4.59	3.08
13		3.38	16.51	5.12	5.08	5.69	6.74	3.88	3.83	4.33	4.96	2.73	2.69	2.74	3.86
14		3.14	16.36	4.18	4.18	4.12	4.32	2.79	2.78	2.78	3.12	1.99	1.99	1.54	2.35
15		2.34	17.11	3.26	3.26	3.29	3.19	2.05	2.04	2.04	2.22	1.96	1.97	1.79	1.95
16		1.66	18.42	2.64	2.61	2.97	2.75	1.79	1.77	1.88	1.86	1.60	1.56	1.61	1.85
17		1.55	18.66	2.33	2.29	2.87	2.69	1.68	1.63	1.72	2.00	1.51	1.56	1.30	1.36
18		1.74	18.10	2.05	2.00	2.79	2.10	1.50	1.46	1.51	1.81	1.53	1.69	0.91	1.64
19		1.56	16.01	1.87	1.81	2.93	2.62	1.40	1.36	1.55	1.61	1.23	1.15	1.86	1.31
20															
Feb		1.62	16.18	1.94	1.88	2.89	2.70	1.49	1.46	1.59	1.61	1.47	1.50	1.08	1.48
Mar		1.57	15.91	1.84	1.80	2.19	2.05	1.41	1.37	1.50	1.53	1.25	1.29	0.88	1.39
Apr		1.58	16.22	1.88	1.83	1.93	2.18	1.67	1.51	1.75	1.58	1.51	1.43	1.66	1.31
May		1.44	15.95	1.93	1.81	2.06	2.47	1.75	1.53	1.84	1.74	1.71	1.69	1.69	1.84
Jun		1.42	15.86	1.93	1.82	2.26	2.63	1.64	1.48	1.87	1.90	1.50	1.36	1.64	2.06
Jul		1.37	15.70	1.97	1.87	2.52	2.70	1.62	1.50	1.89	1.93	1.73	1.65	2.31	1.55
Aug		1.38	15.95	1.85	1.79	2.65	2.94	1.48	1.39	1.91	2.02	1.44	1.48	1.47	1.23
Sep		1.41	15.77	1.92	1.86	2.70	2.74	1.48	1.41	1.90	1.83	1.32	1.29	1.59	1.44
Oct		1.41	15.68	1.97	1.92	2.65	2.87	1.45	1.37	1.78	1.92	1.39	1.40	1.63	1.18
Nov		1.48	15.06	1.88	1.81	2.55	2.75	1.52	1.41	1.85	1.99	1.26	1.25	1.30	1.28
Dec		1.44	16.40	1.87	1.79	2.35	2.68	1.51	1.42	1.69	1.91	1.37	1.39	1.11	1.50
21															
Jan		1.44	16.65	2.17	2.14	2.62	2.78	1.54	1.48	1.79	1.94	1.12	1.07	1.66	1.17
Feb		1.58	16.51	1.91	1.82	2.83	3.10	1.49	1.40	1.68	1.85	1.12	1.06	1.49	1.15
Mar	P	1.53	16.39	1.84	1.73	2.71	2.50	1.45	1.34	1.55	1.75	1.26	1.23	1.26	1.52

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

b. 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).

c. Credit card debt for cardholders that have requested deferred payment with usually interest rates over 0%.