

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

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

Percentages

| | Weighted average rate | Lending for house purchase | | | | Consumer credit and other loans | | | | Memo item | | | | | | |
|---------------|-----------------------|----------------------------|--------------|--------------------|--------------|---------------------------------|--------------|--------------------|--------------|-------------------------------|-----------------------------|---|--------------------------------|-----------------------------|---------|--|
| | | Weighted average rate | Up to 1 year | Over 1 and up to 5 | Over 5 years | Weighted average rate | Up to 1 year | Over 1 and up to 5 | Over 5 years | Original maturity over 1 year | | | Original maturity over 2 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 | | 12 | 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 | | |
| 10 | 3.38 | 2.74 | 3.97 | 5.09 | 2.72 | 5.36 | 7.52 | 7.13 | 4.45 | ... | ... | ... | ... | ... | ... | |
| 11 | 3.73 | 3.12 | 4.91 | 5.81 | 3.11 | 5.73 | 8.24 | 7.71 | 4.75 | ... | ... | ... | ... | ... | ... | |
| 12 | 3.33 | 2.61 | 4.94 | 6.15 | 2.59 | 5.78 | 9.46 | 8.34 | 4.41 | ... | ... | ... | ... | ... | ... | |
| 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 Feb | 2.57 | 1.21 | 1.82 | 4.17 | 1.20 | 6.36 | 8.10 | 8.45 | 4.93 | 2.16 | 4.63 | 1.48 | 2.15 | 5.03 | 1.40 | |
| Mar | 2.53 | 1.20 | 1.62 | 4.09 | 1.19 | 6.26 | 7.82 | 8.35 | 4.92 | 2.15 | 4.55 | 1.47 | 2.13 | 5.00 | 1.39 | |
| Apr | 2.51 | 1.20 | 1.62 | 4.08 | 1.19 | 6.22 | 7.79 | 8.22 | 4.91 | 2.13 | 4.58 | 1.46 | 2.11 | 4.99 | 1.38 | |
| May | 2.50 | 1.21 | 1.60 | 4.05 | 1.20 | 6.12 | 7.61 | 7.96 | 4.90 | 2.14 | 4.59 | 1.49 | 2.11 | 4.99 | 1.39 | |
| Jun | 2.52 | 1.22 | 1.59 | 4.39 | 1.21 | 5.98 | 6.73 | 7.80 | 4.91 | 2.14 | 4.56 | 1.49 | 2.11 | 4.94 | 1.39 | |
| Jul | 2.51 | 1.22 | 1.58 | 4.33 | 1.22 | 6.07 | 7.52 | 7.72 | 4.91 | 2.15 | 4.61 | 1.50 | 2.12 | 4.97 | 1.41 | |
| Aug | 2.50 | 1.21 | 1.55 | 4.29 | 1.21 | 6.06 | 7.50 | 7.69 | 4.91 | 2.14 | 4.62 | 1.50 | 2.11 | 4.97 | 1.41 | |
| Sep | 2.49 | 1.21 | 1.66 | 4.40 | 1.20 | 6.05 | 7.42 | 7.70 | 4.92 | 2.13 | 4.42 | 1.51 | 2.11 | 4.81 | 1.41 | |
| Oct | 2.49 | 1.20 | 1.65 | 4.38 | 1.19 | 6.07 | 7.58 | 7.71 | 4.90 | 2.12 | 4.43 | 1.50 | 2.10 | 4.81 | 1.39 | |
| Nov | 2.49 | 1.19 | 1.71 | 4.36 | 1.18 | 5.94 | 6.73 | 7.68 | 4.88 | 2.11 | 4.40 | 1.49 | 2.08 | 4.79 | 1.38 | |
| Dec | 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 Jan | 2.41 | 1.16 | 1.60 | 4.34 | 1.15 | 5.92 | 7.64 | 7.32 | 4.80 | 2.00 | 4.08 | 1.46 | 2.04 | 4.54 | 1.35 | |
| Feb | 2.38 | 1.14 | 1.61 | 4.32 | 1.14 | 5.88 | 7.61 | 7.31 | 4.76 | 1.99 | 4.08 | 1.44 | 2.03 | 4.54 | 1.34 | |
| Mar | P 2.37 | 1.14 | 1.37 | 4.27 | 1.14 | 5.81 | 7.35 | 7.28 | 4.73 | 1.98 | 3.91 | 1.29 | 2.02 | 4.30 | 1.19 | |

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