

**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		
<b>11</b>	3.73	3.12	4.91	5.81	3.11	5.73	8.24	7.71	4.75	...	...	...	...	...	...	
<b>12</b>	3.33	2.61	4.94	6.15	2.59	5.78	9.46	8.34	4.41	...	...	...	...	...	...	
<b>13</b>	2.92	2.11	3.97	5.85	2.10	5.80	9.38	8.87	4.29	...	...	...	...	...	...	
<b>14</b>	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	
<b>15</b>	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	
<b>16</b>	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	
<b>17</b>	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	
<b>18</b>	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	
<b>19</b>	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	
<b>20</b>	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	
<b>21</b>	2.36	1.12	1.57	4.32	1.12	5.83	7.71	7.45	4.65	1.96	3.96	1.28	2.00	4.42	1.17	
<i>Jun</i>	2.35	1.11	1.56	4.31	1.11	5.68	6.62	7.42	4.64	1.95	4.01	1.26	1.99	4.48	1.16	
<i>Jul</i>	2.33	1.10	1.45	4.29	1.10	5.79	7.57	7.42	4.63	1.94	3.95	1.25	1.97	4.49	1.14	
<i>Aug</i>	2.33	1.10	1.49	4.23	1.09	5.80	7.55	7.42	4.65	1.93	3.94	1.24	1.96	4.49	1.13	
<i>Sep</i>	2.32	1.10	1.40	4.18	1.09	5.76	7.52	7.33	4.64	1.91	3.92	1.23	1.96	4.42	1.13	
<i>Oct</i>	2.31	1.10	1.41	4.18	1.09	5.75	7.55	7.26	4.63	1.90	4.16	1.22	1.95	4.45	1.12	
<i>Nov</i>	2.36	1.10	1.62	4.65	1.09	5.79	7.38	7.22	4.61	1.89	4.60	1.18	1.94	5.35	1.08	
<i>Dec</i>	2.33	1.10	1.28	4.60	1.09	5.86	8.11	7.21	4.62	1.88	4.47	1.19	1.93	5.77	1.08	
<b>22</b>	2.34	1.10	1.36	4.47	1.09	5.91	8.28	6.85	4.87	1.86	4.39	1.18	1.90	4.96	1.07	
<i>Jan</i>	2.33	1.10	1.37	4.47	1.09	5.90	8.28	6.84	4.86	1.85	4.40	1.17	1.90	5.02	1.07	
<i>Feb</i>	2.34	1.12	1.44	4.46	1.11	5.88	8.07	6.82	4.89	1.87	4.37	1.19	1.91	5.93	1.09	
<i>Mar</i>	2.37	1.14	1.51	4.47	1.13	5.91	8.30	6.80	4.88	1.89	4.38	1.21	1.93	5.90	1.10	
<i>Apr</i>	2.40	1.18	1.52	4.45	1.17	5.91	8.27	6.80	4.88	1.91	4.41	1.28	1.96	5.89	1.17	
<i>May</i>	2.40	1.18	1.52	4.45	1.17	5.91	8.27	6.80	4.88	1.91	4.41	1.28	1.96	5.89	1.17	
<i>Jun</i>	P 2.46	1.24	1.66	4.52	1.23	5.79	7.11	6.81	4.90	1.91	4.57	1.34	2.01	5.94	1.23	

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.