

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

19.9 Interest rates (NEDR) on outstanding amounts.
Loans to non-financial corporations
Credit institutions and credit financial intermediaries (a)

Percentages

	Consumer credit and other loans				Memo Item					
	Weighted average rate 1	Up to 1 year 2	Over 1 and up to 5 3	Over 5 years 4	Original maturity over 1 year			Original maturity over 2 years		
					Total 5	Of which: residual maturity		Total 8	Of which: residual maturity	
						Up to 1 year 6	Over 1 year and interest rate reset up to 12m 7		Up to 2 9	Over 2 years and interest rate reset up to 24m 10
10	3.31	3.51	3.44	3.19	...	...	...	...	...	...
11	3.90	4.48	4.03	3.66	...	...	...	...	...	...
12	3.47	3.92	3.64	3.23	...	...	...	...	...	...
13	3.44	3.76	3.72	3.21	...	...	...	...	...	...
14	2.84	3.14	2.78	2.77	2.71	2.86	2.90	2.96	3.04	3.01
15	2.38	2.31	2.33	2.42	2.40	2.11	2.38	2.42	2.43	2.39
16	2.04	1.98	1.95	2.10	2.04	1.75	1.97	2.06	1.77	2.04
17	1.89	1.94	1.64	2.00	1.86	1.42	1.91	1.95	1.77	1.87
18	1.86	1.88	1.72	1.92	1.85	1.93	1.84	1.89	1.87	1.85
19	1.77	1.76	1.65	1.82	1.76	1.79	1.77	1.81	1.92	1.78
20 Feb	1.77	1.84	1.63	1.81	1.80	1.39	1.75	1.86	1.57	1.75
<i>Mar</i>	1.73	1.74	1.60	1.79	1.72	1.45	1.70	1.78	1.56	1.73
<i>Apr</i>	1.74	1.73	1.66	1.80	1.74	1.43	1.73	1.80	1.56	1.77
<i>May</i>	1.74	1.67	1.68	1.81	1.75	1.47	1.74	1.80	1.59	1.77
<i>Jun</i>	1.73	1.61	1.69	1.80	1.74	1.39	1.71	1.80	1.58	1.75
<i>Jul</i>	1.74	1.60	1.71	1.80	1.75	1.38	1.72	1.81	1.56	1.77
<i>Aug</i>	1.74	1.63	1.72	1.80	1.76	1.39	1.73	1.82	1.57	1.76
<i>Sep</i>	1.73	1.57	1.72	1.79	1.76	1.35	1.72	1.81	1.55	1.76
<i>Oct</i>	1.73	1.62	1.73	1.78	1.75	1.35	1.73	1.81	1.54	1.77
<i>Nov</i>	1.73	1.66	1.73	1.76	1.74	1.35	1.72	1.79	1.55	1.75
<i>Dec</i>	1.70	1.54	1.72	1.74	1.73	1.33	1.72	1.76	1.46	1.73
21 Jan	1.72	1.65	1.72	1.73	1.74	1.41	1.70	1.76	1.51	1.73
<i>Feb</i>	1.73	1.69	1.75	1.74	1.75	1.43	1.72	1.77	1.52	1.75
<i>Mar</i> P	1.70	1.56	1.73	1.73	1.73	1.40	1.71	1.76	1.51	1.73

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.