

**19. INTEREST RATES**
**B) Interest rates applied by MFI to euro area residents**
**19.11 Volumes of new business.**
**Loans to households and NPISHs and non financial corporations. Credit institutions and credit financial intermediaries**

EUR millions

	Households and NPISHs										Non-financial corporations (a)			
	House purchase (a)			Consumer (b)					Other lending (a)			New business (e)	Rene-gotiated	Other operations
	New business (c)	Rene-gotiated	Other operations	Extended credit card and 'revolving' card debt New bussines (d)	Loans(a)			New business (c)	Rene-gotiated	Other operations				
					New business (c)	Rene gotiated	Other operations							
1	2	3=1-2	4	5	6	7=5-6	8	9	10=8-9	11	12	13=11-12		
<b>10</b>	R 69 479	...	...	8 657	23 116	...	...	30 762	...	...	365 060	...	...	
<b>11</b>	37 502	...	...	8 775	15 142	...	...	21 616	...	...	527 492	...	...	
<b>12</b>	32 276	...	...	8 343	12 811	...	...	18 231	...	...	484 814	...	...	
<b>13</b>	21 853	...	...	8 488	13 891	...	...	15 503	...	...	392 645	...	...	
<b>14</b>	27 007	...	...	8 850	16 330	...	...	17 269	...	...	356 637	...	...	
<b>15</b>	35 721	9 241	26 480	9 049	19 747	575	19 173	20 240	1 298	18 942	392 631	30 897	361 734	
<b>16</b>	37 494	6 396	31 098	11 040	25 356	649	24 706	17 721	1 367	16 354	322 578	28 920	293 659	
<b>17</b>	38 863	2 357	36 506	13 290	29 389	268	29 121	19 367	802	18 565	338 995	16 903	322 092	
<b>18</b>	43 057	1 744	41 313	13 032	34 387	361	34 026	18 757	726	18 031	347 156	16 066	331 090	
<b>19</b>	43 589	1 318	42 272	13 620	36 237	435	35 802	17 804	737	17 067	348 383	21 786	326 597	
<b>20</b>	May	3 197	570	2 628	10 213	1 296	72	1 224	1 892	235	1 657	41 140	2 028	39 111
	Jun	3 767	593	3 174	10 283	2 379	109	2 270	2 155	355	1 800	34 210	2 135	32 075
	Jul	4 238	320	3 918	10 326	2 803	52	2 751	1 725	116	1 609	28 063	2 028	26 034
	Aug	2 972	164	2 807	10 358	1 943	34	1 909	934	65	869	15 498	1 130	14 368
	Sep	4 023	179	3 844	10 331	2 255	40	2 215	1 249	71	1 178	21 570	1 421	20 150
	Oct	4 090	176	3 914	10 383	2 382	45	2 336	1 224	53	1 171	21 665	1 587	20 078
	Nov	4 505	147	4 358	10 416	2 644	57	2 587	1 184	63	1 121	22 850	1 768	21 083
	Dec	5 447	126	5 321	10 691	2 480	58	2 422	1 468	99	1 369	32 439	3 625	28 813
<b>21</b>	Jan	3 374	122	3 252	10 367	1 793	33	1 759	897	43	854	20 042	1 609	18 433
	Feb	4 462	162	4 300	10 198	2 137	46	2 090	1 128	80	1 048	20 396	1 876	18 520
	Mar	P 5 729	206	5 522	10 068	2 523	58	2 464	1 800	153	1 647	27 684	2 845	24 839

a. Excluded bank overdraft, credit lines and extended credit card debt.

b. Excluded bank overdraft and credit lines.

c. These volumes are detailed in table 19.12 columns from 3 to 17.

d. For this instrument, the CBE 1/2010 considers 'new business' as the outstanding amounts at the end of the month. For this reason in this column the annual amount coincides with last month of the year. Regarding this instrument, 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.

e. These volumes are detailed in table 19.13 columns from 3 to 14.