

**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>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>	43 971	2 605	41 366	10 691	26 600	636	25 964	18 748	1 255	17 493	357 257	21 130	336 126	
<b>21</b>	59 425	1 744	57 682	10 061	28 419	404	28 015	16 741	1 123	15 618	299 368	31 499	267 869	
<b>21 Sep</b>	4 569	113	4 455	9 765	2 382	26	2 355	1 384	41	1 343	22 283	1 950	20 332	
<b>Oct</b>	4 576	96	4 480	9 782	2 523	24	2 499	1 229	33	1 197	23 809	1 811	21 998	
<b>Nov</b>	5 228	121	5 107	10 017	2 977	27	2 950	1 389	36	1 352	24 986	1 537	23 450	
<b>Dec</b>	5 823	100	5 723	10 061	2 371	22	2 349	1 539	30	1 508	39 058	2 566	36 493	
<b>22 Jan</b>	4 466	78	4 388	11 046	2 011	6	2 004	1 114	23	1 091	23 254	1 553	21 701	
<b>Feb</b>	4 844	102	4 742	10 970	2 477	7	2 469	1 322	26	1 295	27 263	1 507	25 756	
<b>Mar</b>	6 500	131	6 370	10 921	2 571	10	2 562	1 692	35	1 658	34 595	1 691	32 904	
<b>Apr</b>	5 771	145	5 626	10 987	2 211	8	2 203	1 291	25	1 266	31 580	1 713	29 867	
<b>May</b>	5 993	137	5 857	11 145	2 709	8	2 701	1 422	41	1 381	30 710	1 727	28 983	
<b>Jun</b>	6 445	126	6 319	11 419	2 682	7	2 675	1 607	34	1 573	34 884	2 181	32 704	

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.