

19. INTEREST RATES

B) Interest rates applied by MFI to euro area residents

19.12 Volumes of new business.

Loans to households and NPISHs. Credit institutions and credit financial intermediaries

EUR millions

	Bank overdraft and revolving loans (a)(b) 1	Lending for house purchase					Consumer credit					Other lending					
		Total 2	Up to 1 year 3	Over 1 and up to 5 years 4	Over 5 and up to 10 years 5	Over 10 years 6	Extended credit card and 'revolving' card debt (b) 7	Loans Weighted average rate (c) 8	Up to 1 year (c) 9	Over 1 and up to 5 years 10	Over 5 years 11	Total 12	Up to 1 year 13	Over 1 and up to 5 years 14	Over 5 years 15	Of which: sole proprietors	
																Total 16	Up to 1 year 17
11	10 435	37 502	30 667	6 084	436	315	8 775	15 142	5 731	5 259	4 152	21 616	15 914	4 015	1 687	8 673	6 552
12	9 229	32 276	25 108	6 515	350	304	8 343	12 811	5 104	4 221	3 487	18 231	12 882	3 738	1 611	7 343	5 417
13	7 745	21 853	14 800	6 312	492	249	8 488	13 891	3 931	5 698	4 262	15 503	10 759	3 318	1 427	6 273	4 424
14	6 872	26 818	17 305	8 812	476	225	8 850	16 442	4 343	7 016	5 083	17 269	12 456	3 222	1 590	6 676	4 534
15	7 426	35 721	22 457	10 238	997	2 028	9 049	19 747	4 822	8 971	5 954	20 240	14 434	3 984	1 822	8 525	5 403
16	7 099	37 494	17 373	8 958	1 345	9 818	11 040	25 356	4 667	11 946	8 743	17 721	11 291	3 826	2 605	9 109	5 657
17	7 452	38 863	16 495	10 392	1 637	10 340	13 290	29 389	4 513	13 892	10 984	19 367	11 901	4 036	3 431	10 136	5 999
18	6 697	43 057	15 617	12 137	1 922	13 381	13 032	34 387	4 663	15 773	13 952	18 757	11 226	3 925	3 605	11 165	6 750
19	6 643	43 589	15 493	11 323	1 793	14 980	13 620	36 237	4 821	15 919	15 496	17 804	10 025	4 025	3 755	10 588	6 149
20	6 455	43 971	14 968	8 207	1 339	19 456	10 691	26 600	3 839	11 251	11 511	18 748	9 513	5 786	3 449	12 523	6 339
21	7 505	59 425	14 919	9 482	1 884	33 141	10 061	28 419	3 637	10 669	14 112	16 741	7 712	3 745	5 283	10 195	4 588
21 Aug	7 062	3 339	838	461	113	1 927	9 755	1 820	212	713	895	1 033	556	203	274	529	241
Sep	7 169	4 569	1 086	713	166	2 604	9 765	2 382	253	877	1 252	1 384	755	240	389	890	490
Oct	7 236	4 576	1 047	657	165	2 706	9 782	2 523	255	967	1 301	1 229	567	255	407	757	357
Nov	7 511	5 228	1 201	684	171	3 171	10 017	2 977	562	1 017	1 398	1 389	611	259	519	822	340
Dec	7 505	5 823	1 296	696	173	3 659	10 061	2 371	419	919	1 034	1 539	809	264	465	911	484
22 Jan	7 924	4 466	1 031	532	155	2 748	11 046	2 011	267	703	1 040	1 114	552	171	391	620	311
Feb	7 958	4 844	1 059	545	251	2 989	10 970	2 477	378	863	1 235	1 322	484	311	527	710	285
Mar	7 879	6 500	1 466	680	287	4 068	10 921	2 571	254	928	1 389	1 692	756	303	633	1 016	476
Apr	7 973	5 771	1 160	643	212	3 756	10 987	2 211	238	824	1 148	1 291	587	274	430	736	329
May	8 095	5 993	1 250	690	239	3 814	11 145	2 709	288	956	1 466	1 422	574	283	565	825	350
Jun	P 8 507	6 445	1 264	667	266	4 248	11 419	2 682	319	986	1 377	1 607	780	264	563	897	480

Note: The terms refer to the initial period of fixation of the rate. For example, a 15-year loan at an annually revisable rate is classified under the term 'Up to one year'.

a. Up to the reference month May 2010, this column includes only current account overdrafts (see the 'Changes' note in the July-August 2010 Statistical Bulletin).

b. For these instruments, the CBE 1/2010 considers 'new business' as the outstanding amounts at the end of the month. For this reason in both columns the annual amount coincides with last month of the year. Regarding extended credit card, 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.

c. Up to the reference month May 2010, this column includes credit granted through credit cards (see the 'Changes' note in the July-August 2010 Statistical Bulletin).