

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					
		Weighted average rate 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	Weighted average rate 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
10	R13 164	69 479	60 039	8 376	336	728	8 657	23 116	1 754	6 011	5 351	30 762	24 205	4 487	2 070	6 180	4 767
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 Apr	6 546	1 901	657	342	47	855	10 494	626	110	257	259	2 364	1 185	1 002	177	1 902	947
<i>May</i>	6 211	3 197	1 279	551	90	1 277	10 213	1 296	189	593	513	1 892	666	958	267	1 381	415
<i>Jun</i>	6 362	3 767	1 488	614	125	1 540	10 283	2 379	313	1 123	944	2 155	998	761	396	1 459	672
<i>Jul</i>	6 344	4 238	1 561	809	130	1 738	10 326	2 803	345	1 248	1 211	1 725	885	525	315	1 079	562
<i>Aug</i>	6 426	2 972	1 048	554	91	1 280	10 358	1 943	243	844	857	934	516	235	183	508	243
<i>Sep</i>	6 373	4 023	1 373	758	124	1 768	10 331	2 255	290	922	1 043	1 249	694	306	249	803	477
<i>Oct</i>	6 417	4 090	1 355	778	131	1 826	10 383	2 382	294	984	1 103	1 224	655	308	261	726	387
<i>Nov</i>	6 459	4 505	1 407	833	131	2 133	10 416	2 644	510	1 049	1 085	1 184	584	309	290	773	388
<i>Dec</i>	6 455	5 447	1 619	1 067	123	2 638	10 691	2 480	467	1 050	963	1 468	769	377	322	957	529
21 Jan	6 520	3 374	952	695	99	1 627	10 367	1 793	274	652	867	897	460	213	224	560	291
<i>Feb</i>	6 574	4 462	1 338	873	140	2 111	10 198	2 137	340	784	1 013	1 128	513	293	323	701	295
<i>Mar</i>	P 6 685	5 729	1 537	1 056	179	2 957	10 068	2 523	252	990	1 281	1 800	765	528	507	1 122	504

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).