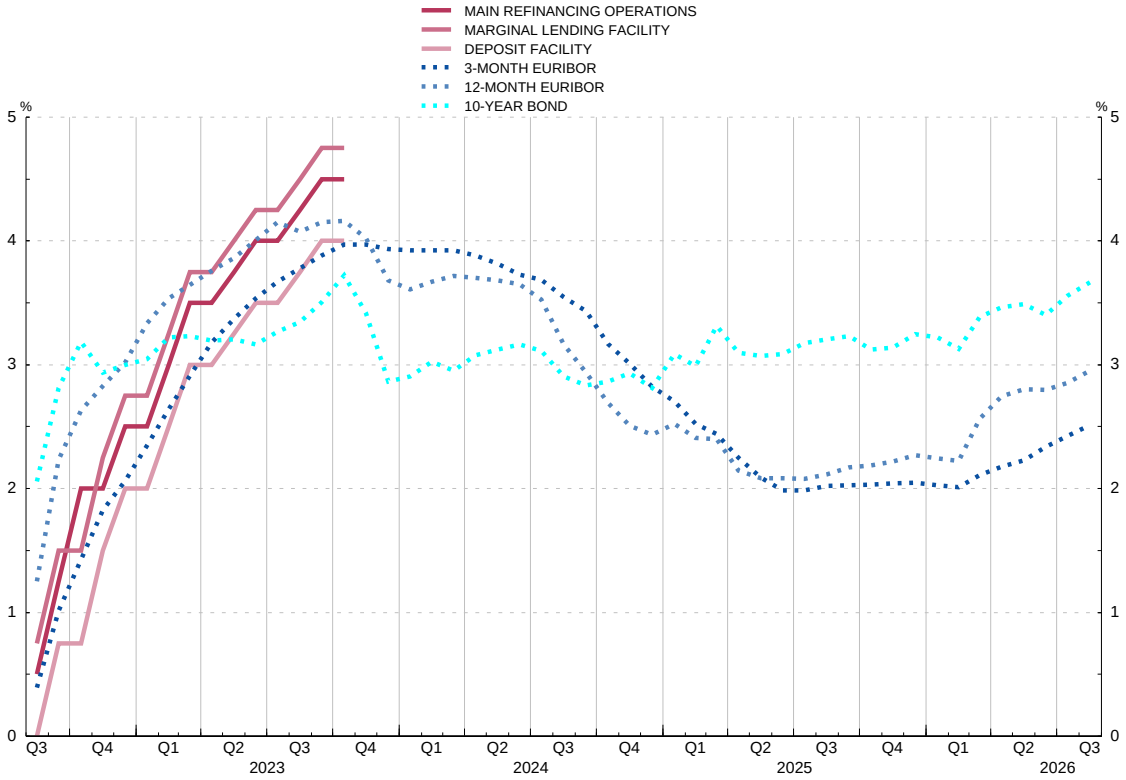
■ Series depicted in chart. *Percentages*

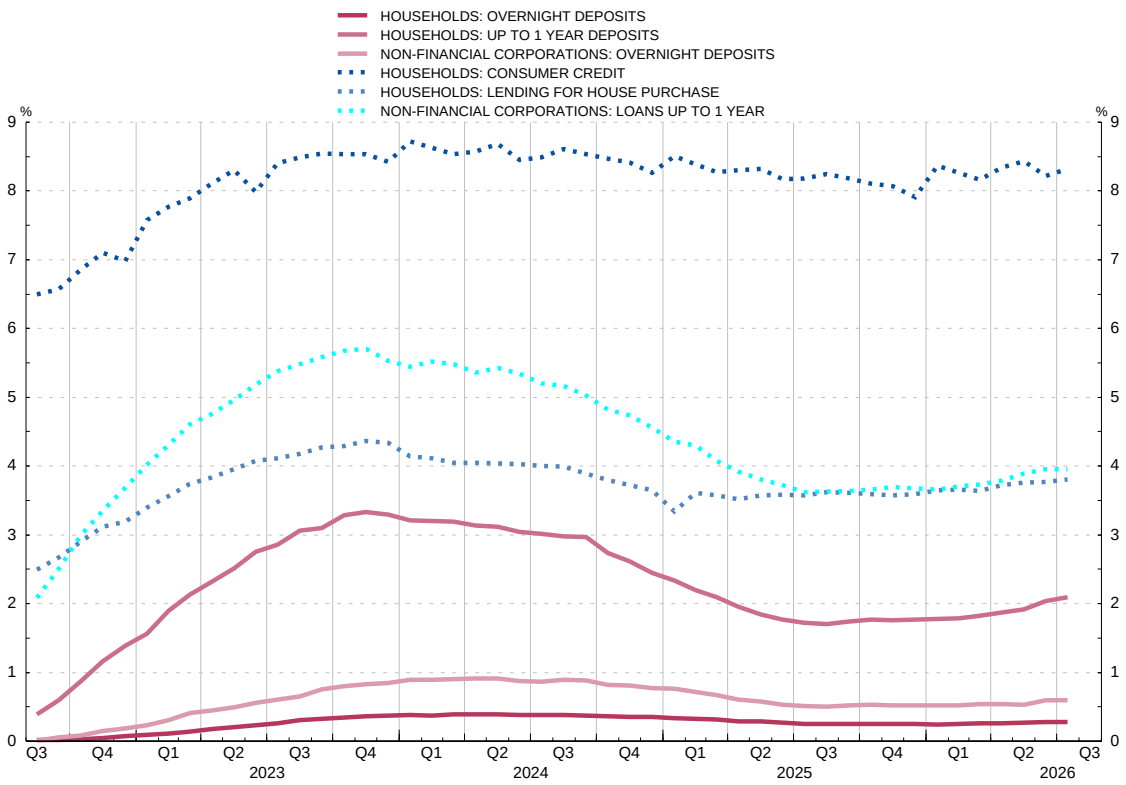
		Interest rates on Eurosystem monetary policy operations			Money market interest rates (a)					
		Tenders: Main Refinancing operation	Standing facilities		Deposits (c) (d)					
			Marginal lending term	Deposit facility	€STR	EURIBOR				
					Overnight	one week	one month	Three months	Six months	Twelve months
		1 ■	2 ■	3 ■	4	5	6	7 ■	8	9 ■
23	M	4.50	4.75	4.00	3.205	3.20	3.24	3.43	3.69	3.86
24	M	3.15	3.40	3.00	3.644	3.61	3.56	3.57	3.48	3.27
25	M	2.15	2.40	2.00	2.182	2.16	2.12	2.18	2.20	2.22
25	*Aug*	2.15	2.40	2.00	1.92	1.90	1.89	2.02	2.08	2.11
	Sep	2.15	2.40	2.00	1.92	1.90	1.90	2.03	2.10	2.17
	Oct	2.15	2.40	2.00	1.93	1.92	1.91	2.03	2.11	2.19
	Nov	2.15	2.40	2.00	1.93	1.91	1.91	2.04	2.13	2.22
	Dec	2.15	2.40	2.00	1.93	1.92	1.92	2.05	2.14	2.27
26	*Jan*	2.15	2.40	2.00	1.93	1.90	1.96	2.03	2.14	2.25
	Feb	2.15	2.40	2.00	1.93	1.89	1.95	2.01	2.14	2.22
	Mar	2.15	2.40	2.00	1.93	1.90	1.93	2.11	2.32	2.57
	Apr	2.15	2.40	2.00	1.93	1.91	1.97	2.18	2.45	2.75
	May	2.15	2.40	2.00	1.93	1.89	1.96	2.23	2.54	2.80
	Jun	2.40	2.65	2.25	2.04	1.99	2.15	2.34	2.60	2.80
	Jul	2.40	2.65	2.25	2.18	2.15	2.21	2.43	2.65	2.86
	Aug	2.40	2.65	2.25	2.19	2.15	2.22	2.51	2.71	2.95

EUROSYSTEM MONETARY POLICY OPERATIONS, MONEY MARKET AND GOVERNMENT BOND



■ Series depicted in chart.

Percentages

		Monetary Financial Institutions interest rates on euro-denominated deposits and loans by euro area residents (new business)								Government bond yields (b)	
		Deposits					Loans				
		From households			From non-financial corporations		To households: Annual percentage rate of charge(f)		To non-financial corporations	Three years	Ten years
		Overnight	Up to 1 year	Over 2 years	Overnight	Up to 1 year	Consumer credit	House purchase	Floating rate and up to 1 year (g)		
		10 ■	11 ■	12	13 ■	14	15 ■	16 ■	17 ■	18	19 ■
23	M	0.25	2.68	2.78	0.58	3.10	8.21	4.01	5.10	3.05	3.26
24	M	0.37	2.97	2.79	0.87	3.41	8.53	3.95	5.17	2.65	2.97
25	M	0.28	1.89	2.23	0.58	2.08	8.22	3.56	3.84	2.24	3.15
25	*Aug*	0.25	1.71	2.16	0.51	1.88	8.25	3.62	3.63	2.19	3.21
	Sep	0.25	1.74	2.14	0.52	1.90	8.18	3.61	3.64	2.22	3.23
	Oct	0.25	1.77	2.16	0.53	1.89	8.10	3.59	3.66	2.19	3.12
	Nov	0.25	1.75	2.21	0.52	1.91	8.07	3.58	3.70	2.25	3.14
	Dec	0.25	1.77	2.27	0.52	1.93	7.91	3.59	3.67	2.37	3.24
26	*Jan*	0.25	1.78	2.30	0.52	1.90	8.37	3.65	3.66	2.33	3.22
	Feb	0.25	1.79	2.24	0.52	1.90	8.27	3.66	3.70	2.29	3.13
	Mar	0.26	1.83	2.27	0.54	1.95	8.16	3.64	3.73	2.70	3.39
	Apr	0.26	1.87	2.40	0.54	1.99	8.34	3.72	3.79	2.80	3.46
	May	0.27	1.92	2.37	0.53	2.03	8.43	3.76	3.89	2.84	3.49
	Jun	0.28	2.03	2.55	0.59	2.19	8.22	3.77	3.96	2.79	3.40
	Jul	0.28	2.10	2.57	0.60	2.24	8.32	3.81	3.95	2.91	3.56
	Aug	...	...	...	...	...	...	...	...	3.00	3.66

RETAIL BANK INTEREST RATES