

19. INTEREST RATES

B) Interest rates applied by MFI to euro area residents

19.3 Interest rates (NDER) (a) on new business.

Loans to households and non-financial corporations. Credit institutions and credit financial intermediaries

Percentages

	Households and NPISHs										Non-financial corporations (b)		
	House purchase (b)			Consumer (c)				Other lending (b)			New business	Rene-gotiated	Other operations
	New business	Rene-gotiated	Other operations	Extended credit card debt	Loans (b)			New business	Rene-gotiated	Other operations			
					New bussines	Rene-gotiated	Other Operations						
1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2.81	...	...	20.90	7.76	...	...	5.81	...	...	3.35	...	...
13	2.99	...	...	20.68	8.90	...	...	5.58	...	...	3.34	...	...
14	2.56	2.62	2.54	21.17	7.74	3.87	8.07	4.64	5.68	4.58	2.57	1.86	2.61
15	1.98	1.91	1.99	21.13	7.56	4.79	7.61	3.77	3.80	3.77	2.37	3.33	2.28
16	1.91	1.81	1.92	20.84	7.12	6.00	7.13	3.62	3.86	3.61	2.00	2.63	1.96
17	1.83	1.69	1.84	20.80	7.24	5.99	7.26	3.36	4.11	3.32	1.83	2.34	1.82
18	1.99	1.80	2.00	19.98	6.92	5.12	6.95	3.27	3.80	3.24	1.70	2.32	1.67
19	1.69	1.55	1.69	19.67	6.66	8.43	6.64	3.04	3.07	3.04	1.43	1.69	1.42
20	1.51	1.65	1.51	18.06	6.32	7.01	6.30	2.77	2.90	2.76	1.54	1.59	1.54
21	1.38	1.69	1.38	18.42	6.10	7.40	6.08	2.44	3.70	2.42	1.24	2.30	1.17
22 Jul	1.80	2.04	1.80	18.22	6.82	7.66	6.82	3.16	3.89	3.15	1.67	2.37	1.62
Aug	2.03	2.11	2.03	18.16	7.09	8.49	7.09	3.76	4.47	3.75	1.60	3.02	1.52
Sep	2.21	2.15	2.21	18.01	6.98	8.83	6.98	3.94	3.48	3.96	2.31	3.05	2.26
Oct	2.51	2.39	2.52	18.01	7.25	8.97	7.24	4.84	3.58	4.88	2.82	3.38	2.79
Nov	2.70	2.43	2.72	17.99	6.89	8.79	6.89	4.93	4.26	4.96	3.09	3.67	3.05
Dec	2.91	2.79	2.92	17.99	7.13	8.88	7.12	4.78	4.86	4.78	3.37	3.57	3.36
23 Jan	3.19	3.00	3.20	18.04	7.67	8.55	7.67	5.34	4.26	5.38	3.64	4.04	3.62
Feb	3.43	3.20	3.45	18.03	7.55	8.89	7.54	5.69	5.30	5.70	3.96	4.27	3.94
Mar	3.55	3.48	3.55	17.97	7.95	8.94	7.94	5.39	5.48	5.38	4.10	4.25	4.09
Apr	3.61	3.67	3.60	18.05	8.07	9.33	8.06	5.76	5.36	5.78	4.35	4.18	4.36
May	3.71	3.88	3.69	18.09	7.96	8.81	7.96	5.75	5.07	5.78	4.49	4.30	4.50
Jun	3.75	4.06	3.72	18.03	7.86	7.98	7.86	5.63	4.85	5.66	4.63	4.76	4.63
Jul P	3.75	4.21	3.71	18.08	8.05	8.13	8.05	5.71	5.39	5.72	4.84	4.87	4.84

a. NDER rates do not include associated expenses, such as amortisation insurance premiums and fees to cover related direct costs. The purpose of the NDER rates is essentially to provide to the Eurosystem relevant information for the analysis of the transmission of monetary policy, unlike APRC rates, they are not an appropriate or comparable indication of the total cost to the customer of the financing granted.

b. Excluded bank overdraft, credit lines and extended credit card debt and 'revolving'.

c. Excluded bank overdraft and credit lines .