

19. INTEREST RATES

**B) Interest rates applied by
MFI to euro area residents**

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

**Deposits from households and non-financial corporations.
Credit institution and credit financial intermediaries**

Percentages

Over-night (b)	Households and NPISHs					Repo	Over-night (b)	Non-financial corporations					Repo	Households and NPISHs and non- financial corpora- tions. Repo
	With agreed maturity				Weighted average rate			With agreed maturity				Repo		
	1	2	3	4	5	6	7	8	9	10	11	12	13	
13	0.22	1.50	1.23	1.62	1.85	0.49	0.35	1.30	1.27	1.66	1.37	0.75	0.73	
14	0.17	0.66	0.59	0.75	0.83	0.42	0.31	0.51	0.50	0.58	0.50	0.46	0.46	
15	0.12	0.39	0.35	0.48	0.24	0.42	0.24	0.31	0.29	0.38	0.66	0.12	0.15	
16	0.06	0.11	0.10	0.13	0.07	0.15	0.15	0.13	0.11	0.14	0.48	0.05	0.06	
17	0.04	0.08	0.07	0.10	0.08	0.02	0.10	0.16	0.17	0.05	0.33	-0.01	-0.02	
18	0.03	0.05	0.05	0.06	0.17	-0.15	0.08	0.37	0.39	0.03	0.74	-0.24	-0.24	
19	0.03	0.04	0.02	0.07	0.18	0.11	0.07	0.38	0.36	0.47	0.92	-0.11	-0.11	
20	0.01	0.02	0.01	0.06	0.15	...	0.01	0.01	0.01	0.02	0.13	...	-0.46	
21	0.02	0.06	0.01	0.27	0.03	...	0.03	0.45	0.45	0.25	0.55	...	-0.48	
22	0.04	0.72	0.51	1.07	1.05	...	0.11	1.60	1.60	1.71	0.79	1.49	1.49	
22 Dec	0.04	0.72	0.51	1.07	1.05	...	0.11	1.60	1.60	1.71	0.79	1.49	1.49	
23 Jan	0.06	0.67	0.46	1.22	0.79	1.56	0.12	1.69	1.68	0.66	2.86	...	1.62	
Feb	0.08	1.03	0.93	1.27	1.04	2.12	0.15	1.97	1.99	2.39	0.34	...	2.11	
Mar	0.08	1.44	1.54	1.17	0.86	...	0.28	2.29	2.33	1.77	1.24	...	2.52	
Apr	0.10	1.57	1.55	1.68	0.62	...	0.29	2.58	2.61	1.96	0.23	2.94	2.94	
May	0.10	1.81	1.86	1.70	1.22	...	0.30	2.79	2.83	2.13	0.36	...	2.88	
Jun	0.12	2.21	2.22	2.28	0.83	...	0.40	3.01	3.05	2.70	0.34	3.14	3.15	
Jul	0.12	2.33	2.36	2.30	1.39	...	0.44	3.11	3.15	2.86	0.20	...	3.23	
Aug	0.13	2.31	2.34	2.22	1.36	...	0.47	3.11	3.15	2.85	1.70	...	2.23	
Sep	0.13	2.34	2.35	2.39	1.44	...	0.54	3.28	3.31	2.97	0.50	2.41	2.50	
Oct	0.14	2.44	2.46	2.32	2.46	...	0.63	3.46	3.49	2.31	1.12	2.03	2.05	
Nov	0.15	2.57	2.62	2.42	1.47	...	0.64	3.53	3.57	2.90	0.38	2.41	2.48	
Dec	0.15	2.58	2.60	2.58	1.25	...	0.70	3.52	3.56	2.37	0.36	1.79	1.88	
24 Jan P	0.15	2.38	2.36	2.61	1.05	...	0.61	3.59	3.68	0.99	0.09	2.22	2.25	

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. For these deposits new business are equivalent to the outstanding amounts, therefore these interest rates are the same as those showed in Table 19.10.