

19. INTEREST RATES
B) Interest rates applied by
MFI to euro area residents

19.9 Interest rates (NDER) (a) on outstanding amounts.
Loans to non-financial corporations
Credit institutions and credit financial intermediaries

Percentages

	Consumer credit and other loans				Memo Item						
	Weighted average rate	Up to 1 year	Over 1 and up to 5	Over 5 years	Original maturity over 1 year			Original maturity over 2 years			
					Total	Of which: residual maturity		Total	Of which: residual maturity		
						Up to 1 year	Over 1 year and interest rate reset up to 12m		Up to 2	Over 2 years and interest rate reset up to 24m	
1	2	3	4	5	6	7	8	9	10		
12	3.47	3.92	3.64	3.23	...	...	...	...	...	...
13	3.44	3.76	3.72	3.21	...	...	...	...	...	...
14	2.84	3.14	2.78	2.77	2.71	2.86	2.90	2.96	3.04	3.01	
15	2.38	2.31	2.33	2.42	2.40	2.11	2.38	2.42	2.43	2.39	
16	2.04	1.98	1.95	2.10	2.04	1.75	1.97	2.06	1.77	2.04	
17	1.89	1.94	1.64	2.00	1.86	1.42	1.91	1.95	1.77	1.87	
18	1.86	1.88	1.72	1.92	1.85	1.93	1.84	1.89	1.87	1.85	
19	1.77	1.76	1.65	1.82	1.76	1.79	1.77	1.81	1.92	1.78	
20	1.70	1.54	1.72	1.74	1.73	1.33	1.72	1.76	1.46	1.73	
21	1.65	1.56	1.56	1.72	1.66	1.27	1.65	1.71	1.51	1.67	
22 Jun	1.73	1.72	1.60	1.79	1.71	1.43	1.72	1.78	1.59	1.79	
Jul	1.77	1.76	1.62	1.86	1.76	1.47	1.84	1.83	1.62	1.87	
Aug	1.84	1.82	1.68	1.93	1.83	1.56	1.92	1.90	1.70	1.96	
Sep	2.05	2.10	1.92	2.11	2.03	1.87	2.17	2.10	1.95	2.21	
Oct	2.27	2.44	2.13	2.28	2.22	2.14	2.47	2.28	2.24	2.46	
Nov	2.43	2.65	2.29	2.42	2.37	2.31	2.69	2.42	2.39	2.68	
Dec	2.71	2.93	2.52	2.74	2.65	2.44	3.12	2.69	2.58	3.13	
23 Jan	2.93	3.27	2.74	2.92	2.88	2.98	3.38	2.86	2.77	3.41	
Feb	3.10	3.51	2.93	3.06	3.03	3.22	3.55	3.02	3.02	3.58	
Mar	3.29	3.80	3.10	3.22	3.18	3.25	3.85	3.19	3.23	3.86	
Apr	3.47	4.08	3.28	3.36	3.34	3.36	4.07	3.34	3.25	4.09	
May	3.63	4.31	3.43	3.50	3.49	3.57	4.30	3.48	3.37	4.31	
Jun	3.82	4.38	3.62	3.72	3.69	3.72	4.61	3.69	3.53	4.62	
Jul	P 3.99	4.63	3.78	3.88	3.87	3.87	4.78	3.84	3.67	4.82	

Note: The terms refer to the original loan maturity period. For example, a 15-year loan at an annually revisable rate is classified under the term 'Over 5 years'.

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.