

19. INTEREST RATES

B) Interest rates applied by
MFI to euro area residents

19.11 Volumes of new business.

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

EUR millions

	Households and NPISHs										Non-financial corporations (a)				
	House purchase (a)			Consumer (b)						Other lending (a)			New business (e)	Rene- gotiated	Other opera- tions
	New business (c)	Rene- gotiated	Other opera- tions	Extended credit card and 'revolving' card debt New bussines (d)	Loans(a)			New business (c)	Rene- gotiated	Other opera- tions					
					New business (c)	Rene gotiated	Other operations 7=5-6								
1	2	3=1-2	4	5	6	7=5-6	8	9	10=8-9	11	12	13=11-12			
12	32 276	...	...	8 343	12 811	...	...	18 231	...	...	484 814	...	...
13	21 853	...	...	8 488	13 891	...	...	15 503	...	...	392 645	...	...
14	27 007	...	...	8 850	16 330	...	...	17 269	...	...	356 637	...	...
15	35 721	9 241	26 480	9 049	19 747	575	19 173	20 240	1 298	18 942	392 631	30 897	361 734		
16	37 494	6 396	31 098	11 040	25 356	649	24 706	17 721	1 367	16 354	322 578	28 920	293 659		
17	38 863	2 357	36 506	13 290	29 389	268	29 121	19 367	802	18 565	338 995	16 903	322 092		
18	43 057	1 744	41 313	13 032	34 387	361	34 026	18 757	726	18 031	347 156	16 066	331 090		
19	43 589	1 318	42 272	13 620	36 237	435	35 802	17 804	737	17 067	348 383	21 786	326 597		
20	43 971	2 605	41 366	10 691	26 600	636	25 964	18 748	1 255	17 493	357 257	21 130	336 126		
21	59 425	1 744	57 682	10 061	28 419	404	28 015	16 741	1 123	15 618	299 368	31 499	267 869		
22	65 220	1 910	63 309	11 465	29 924	87	29 837	16 490	399	16 091	358 867	21 065	337 802		
22 Oct	4 822	188	4 634	11 313	2 573	7	2 566	1 210	44	1 167	28 193	1 680	26 513		
Nov	5 634	367	5 267	11 462	3 040	10	3 031	1 292	47	1 244	29 114	1 560	27 553		
Dec	5 194	289	4 905	11 465	2 363	6	2 357	1 413	25	1 388	33 814	1 950	31 864		
23 Jan	4 103	268	3 834	11 702	2 352	9	2 343	1 211	43	1 167	25 071	1 636	23 435		
Feb	3 996	328	3 668	11 632	2 581	10	2 571	1 135	32	1 104	22 519	1 392	21 126		
Mar	5 367	450	4 917	11 582	2 868	13	2 855	1 630	46	1 584	32 319	2 227	30 092		
Apr	4 231	318	3 913	11 645	2 245	8	2 237	1 168	47	1 120	26 896	1 554	25 341		
May	5 145	409	4 736	11 683	2 894	10	2 884	1 379	57	1 321	29 015	1 625	27 390		
Jun	5 284	419	4 864	11 806	2 889	13	2 876	1 606	56	1 550	31 705	1 738	29 967		
Jul	5 310	440	4 869	11 696	2 719	12	2 707	1 608	48	1 561	31 191	1 360	29 831		

a. Excluded bank overdraft, credit lines and extended credit card debt.

b. Excluded bank overdraft and credit lines.

c. These volumes are detailed in table 19.12 columns from 3 to 17.

d. For this instrument, the CBE 1/2010 considers 'new business' as the outstanding amounts at the end of the month. For this reason in this column the annual amount coincides with last month of the year. Regarding this instrument, 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.

e. These volumes are detailed in table 19.13 columns from 3 to 14.