

**19. INTEREST RATES**
**B) Interest rates applied by  
MFI to euro area residents**
**19.12 Volumes of new business.**
**Loans to households and NPISHs.  
Credit institutions and credit financial intermediaries**

EUR millions

	Bank overdraft and revolving loans (a)(b) 1	Lending for house purchase					Consumer credit					Other lending					
		Total 2	Up to 1 year 3	Over 1 and up to 5 years 4	Over 5 and up to 10 years 5	Over 10 years 6	Extended credit card and 'revolving' card debt (b) 7	Loans Weighted average rate (c) 8	Up to 1 year (c) 9	Over 1 and up to 5 years 10	Over 5 years 11	Total 12	Up to 1 year 13	Over 1 and up to 5 years 14	Over 5 years 15	Of which: sole proprietors	
																Total 16	Up to 1 year 17
<b>12</b>	9 229	32 276	25 108	6 515	350	304	8 343	12 811	5 104	4 221	3 487	18 231	12 882	3 738	1 611	7 343	5 417
<b>13</b>	7 745	21 853	14 800	6 312	492	249	8 488	13 891	3 931	5 698	4 262	15 503	10 759	3 318	1 427	6 273	4 424
<b>14</b>	6 872	26 818	17 305	8 812	476	225	8 850	16 442	4 343	7 016	5 083	17 269	12 456	3 222	1 590	6 676	4 534
<b>15</b>	7 426	35 721	22 457	10 238	997	2 028	9 049	19 747	4 822	8 971	5 954	20 240	14 434	3 984	1 822	8 525	5 403
<b>16</b>	7 099	37 494	17 373	8 958	1 345	9 818	11 040	25 356	4 667	11 946	8 743	17 721	11 291	3 826	2 605	9 109	5 657
<b>17</b>	7 452	38 863	16 495	10 392	1 637	10 340	13 290	29 389	4 513	13 892	10 984	19 367	11 901	4 036	3 431	10 136	5 999
<b>18</b>	6 697	43 057	15 617	12 137	1 922	13 381	13 032	34 387	4 663	15 773	13 952	18 757	11 226	3 925	3 605	11 165	6 750
<b>19</b>	6 643	43 589	15 493	11 323	1 793	14 980	13 620	36 237	4 821	15 919	15 496	17 804	10 025	4 025	3 755	10 588	6 149
<b>20</b>	6 455	43 971	14 968	8 207	1 339	19 456	10 691	26 600	3 839	11 251	11 511	18 748	9 513	5 786	3 449	12 523	6 339
<b>21</b>	7 505	59 425	14 919	9 482	1 884	33 141	10 061	28 419	3 637	10 669	14 112	16 741	7 712	3 745	5 283	10 195	4 588
<b>22</b>	8 561	65 220	15 419	7 185	2 820	39 796	11 465	29 924	3 814	10 843	15 267	16 490	7 841	2 848	5 801	9 253	4 437
<b>22 Sep</b>	9 022	4 849	1 457	527	203	2 663	11 210	2 682	275	1 001	1 406	1 496	786	231	479	948	529
<b>Oct</b>	9 017	4 822	1 426	560	235	2 600	11 313	2 573	268	961	1 345	1 210	567	227	417	686	310
<b>Nov</b>	9 221	5 634	1 566	639	287	3 142	11 462	3 040	525	1 067	1 449	1 292	580	222	490	733	295
<b>Dec</b>	8 561	5 194	1 344	683	301	2 865	11 465	2 363	434	920	1 009	1 413	736	231	446	813	390
<b>23 Jan</b>	8 501	4 103	1 104	642	282	2 075	11 702	2 352	317	864	1 172	1 211	634	178	398	612	294
<b>Feb</b>	8 393	3 996	1 016	755	347	1 879	11 632	2 581	399	942	1 241	1 135	552	209	375	608	266
<b>Mar</b>	8 278	5 367	1 393	1 073	427	2 475	11 582	2 868	308	1 118	1 442	1 630	862	296	473	1 013	557
<b>Apr</b>	8 205	4 231	980	853	386	2 012	11 645	2 245	262	888	1 095	1 168	573	223	372	672	316
<b>May</b>	8 119	5 145	1 149	1 025	626	2 345	11 683	2 894	329	1 121	1 444	1 379	610	297	472	756	314
<b>Jun</b>	8 492	5 284	1 104	1 138	712	2 330	11 806	2 889	360	1 156	1 373	1 606	783	330	494	872	401
<b>Jul</b>	P 8 408	5 310	1 008	1 147	816	2 339	11 696	2 719	332	1 093	1 294	1 608	839	305	464	779	350

Note: The terms refer to the initial period of fixation of the rate. For example, a 15-year loan at an annually revisable rate is classified under the term 'Up to one year'.

a. Up to the reference month May 2010, this column includes only current account overdrafts (see the 'Changes' note in the July-August 2010 Statistical Bulletin).

b. For these instruments, the CBE 1/2010 considers 'new business' as the outstanding amounts at the end of the month. For this reason in both columns the annual amount coincides with last month of the year. Regarding extended credit card, 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.

c. Up to the reference month May 2010, this column includes credit granted through credit cards (see the 'Changes' note in the July-August 2010 Statistical Bulletin).