

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

19.3 Interest rates (APRC and NDER) on new business
Loans to households and NPISH
Credit institutions (a)

Percentages

	N D E R														A P R C		
	Bank over-draft	Lending for house purchase					Consumer credit				Other lending				House purchase	For consumption	Other lending
		Weighted average rate	Up to 1 year	Over 1 and up to 5 years	Over 5 and up to 10 years	Over 10 years	Weighted average rate	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Weighted average rate	Up to 1 year	Over 1 and up to 5 years	Over 5 years			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
03	13.29	3.32	3.29	3.27	5.91	4.16	7.99	8.91	7.10	7.11	4.31	4.17	4.85	5.29	3.46	8.62	4.80
04	12.08	3.23	3.19	3.47	6.71	3.36	7.80	8.40	7.27	6.97	4.20	4.10	4.92	5.36	3.39	8.42	4.69
05	12.92	3.32	3.29	3.59	6.56	3.39	7.77	8.13	7.57	6.98	4.18	4.10	4.46	5.52	3.46	8.34	4.60
06	12.18	4.56	4.53	4.78	6.79	4.74	8.84	9.48	8.40	8.04	5.09	5.01	5.64	6.13	4.74	9.41	5.58
07	13.56	5.38	5.35	5.65	7.29	5.33	9.53	10.24	8.86	8.85	6.36	6.33	6.38	7.01	5.53	10.07	6.84
07 Sep	13.43	5.33	5.28	5.75	7.05	5.36	9.69	10.72	8.69	8.96	6.38	6.31	6.52	7.25	5.49	10.28	6.93
07 Oct	13.39	5.41	5.36	5.83	7.11	5.54	9.20	9.68	8.49	8.99	6.35	6.27	6.60	7.28	5.57	9.78	6.92
07 Nov	13.34	5.42	5.38	5.80	7.31	5.44	9.56	10.21	8.73	8.98	6.40	6.34	6.43	7.40	5.59	10.15	6.95
07 Dec	13.56	5.38	5.35	5.65	7.29	5.33	9.53	10.24	8.86	8.85	6.36	6.33	6.38	7.01	5.53	10.07	6.84
08 Jan	13.72	5.42	5.39	5.70	7.39	5.26	9.96	10.83	9.34	9.08	6.43	6.35	6.70	7.53	5.56	10.55	6.99
08 Feb	13.57	5.42	5.39	5.74	7.47	5.33	9.77	10.40	9.25	8.97	6.20	6.13	6.45	7.19	5.59	10.48	6.75
08 Mar	13.81	5.29	5.25	5.56	7.67	5.38	9.83	10.59	9.07	8.99	6.28	6.22	6.48	7.18	5.43	10.48	6.86
08 Apr	14.09	5.27	5.23	5.58	7.55	5.34	9.82	10.63	9.02	9.02	6.32	6.26	6.53	7.23	5.38	10.48	6.86
08 May	14.06	5.43	5.39	5.75	7.69	5.56	9.98	10.68	9.08	9.15	6.67	6.65	6.68	6.85	5.54	10.54	7.25
08 Jun	12.87	5.58	5.55	5.90	7.85	5.60	10.09	10.73	9.25	9.40	6.65	6.61	6.68	7.31	5.71	10.75	7.16
08 Jul	13.45	5.81	5.77	6.08	7.90	5.68	10.00	10.80	9.50	9.16	6.77	6.69	6.97	7.81	5.94	10.66	7.26
08 Aug	13.40	6.03	6.00	6.18	8.19	5.79	11.15	12.13	9.89	9.82	7.15	7.13	7.29	7.23	6.18	11.72	7.77
08 Sep	13.52	6.05	6.01	6.28	8.18	5.84	10.96	11.87	9.74	9.98	7.14	7.10	7.09	7.60	6.21	11.51	7.79
08 Oct	13.77	6.07	6.04	6.26	7.89	5.78	10.68	11.18	9.84	10.02	7.23	7.22	7.18	7.47	6.21	11.22	7.80
08 Nov	P 13.60	6.02	5.99	6.21	7.84	5.76	10.83	11.41	9.67	10.04	6.99	7.06	7.10	6.17	6.18	11.35	7.72

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) APRC: annual percentage rate of charge. NDER: narrowly defined effective rate, which is the same as the APRC without including commissions.