

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

**19.5 Interest rates (APRC and NDER) on new business**  
**Loans to households and NPISH**  
**Savings banks (a)**

Percentages

Bank over-draft	N D E R														A P R C		
	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	
<b>03</b>	13.41	3.38	3.31	3.72	6.29	4.10	8.97	9.92	6.97	7.11	4.32	4.09	5.60	5.16	3.57	9.59	4.91
<b>04</b>	11.40	3.26	3.21	3.71	6.89	3.26	8.66	9.68	6.70	6.98	4.41	4.24	5.57	5.38	3.49	9.23	5.06
<b>05</b>	12.60	3.33	3.29	3.62	6.80	3.35	8.65	9.59	6.64	6.75	4.23	4.15	4.48	5.35	3.51	9.12	4.85
<b>06</b>	11.29	4.53	4.49	4.85	6.93	4.53	9.70	10.95	7.40	7.35	5.19	5.06	6.02	6.38	4.77	10.17	5.85
<b>07</b>	12.78	5.33	5.28	5.67	7.61	5.19	10.81	12.30	8.22	7.94	6.11	6.03	6.66	6.87	5.52	11.23	6.76
<b>07 Sep</b>	12.77	5.29	5.25	5.66	7.18	5.17	10.67	12.28	8.09	8.01	6.19	6.07	6.74	7.14	5.50	11.09	6.94
<b>07 Oct</b>	12.70	5.36	5.31	5.76	7.34	5.37	10.23	11.49	8.31	8.01	6.24	6.11	7.03	7.11	5.57	10.71	6.96
<b>07 Nov</b>	12.75	5.38	5.33	5.77	7.58	5.20	10.54	11.99	8.37	8.02	6.19	6.07	6.82	7.15	5.59	11.04	6.89
<b>07 Dec</b>	12.78	5.33	5.28	5.67	7.61	5.19	10.81	12.30	8.22	7.94	6.11	6.03	6.66	6.87	5.52	11.23	6.76
<b>08 Jan</b>	13.21	5.39	5.35	5.73	7.77	4.96	11.03	12.61	8.30	8.17	6.24	6.12	6.96	7.35	5.56	11.50	6.96
<b>08 Feb</b>	13.04	5.38	5.33	5.78	7.74	5.07	10.60	12.06	8.36	8.16	6.19	6.08	6.92	7.19	5.60	11.09	6.93
<b>08 Mar</b>	13.35	5.27	5.22	5.58	8.17	5.23	11.00	12.55	8.37	8.23	6.16	6.05	6.73	7.09	5.45	11.46	7.01
<b>08 Apr</b>	13.60	5.26	5.21	5.62	7.97	5.18	10.84	12.37	8.33	8.23	6.21	6.10	6.72	7.22	5.40	11.40	6.97
<b>08 May</b>	14.04	5.41	5.35	5.78	8.09	5.44	11.27	12.92	8.35	8.28	6.35	6.28	6.72	6.63	5.55	11.82	7.04
<b>08 Jun</b>	11.62	5.55	5.50	5.91	8.36	5.45	11.20	12.76	8.34	8.40	6.45	6.36	6.66	7.12	5.72	11.88	7.09
<b>08 Jul</b>	12.87	5.77	5.72	6.05	8.42	5.33	11.44	12.95	8.66	8.47	6.72	6.63	7.12	7.52	5.95	11.95	7.43
<b>08 Aug</b>	12.71	5.99	5.95	6.13	8.65	5.81	13.03	14.69	9.06	8.72	6.90	6.83	7.42	7.23	6.18	13.54	7.67
<b>08 Sep</b>	12.62	6.01	5.96	6.25	8.69	5.89	12.58	14.09	9.10	8.80	6.90	6.84	7.16	7.31	6.21	13.16	7.68
<b>08 Oct</b>	12.69	6.03	5.98	6.25	8.78	5.88	12.21	13.57	9.42	8.72	7.09	7.08	7.37	6.85	6.20	12.86	7.83
<b>08 Nov</b>	P 12.98	5.97	5.92	6.29	9.01	5.81	12.56	13.77	9.57	8.82	6.90	6.83	7.05	7.90	6.17	13.15	7.96

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.