

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

19.6 Interest rates (APRC and NDER) on new business
Loans to non-financial corporations
Credit institutions (a)

Percentages

	N D E R									A P R C	
	Bank over-draft	Other loans up to EUR 1 million				Other loans over EUR 1 million				Up to EUR 1 million	Over EUR 1 million
		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	
03	13.63	3.91	3.89	4.37	4.38	3.04	2.94	2.93	3.71	4.25	3.14
04	19.51	3.76	3.74	4.55	4.12	2.91	2.87	2.98	3.59	4.12	3.02
05	16.29	3.71	3.69	4.60	3.99	3.15	3.12	3.01	3.57	4.04	3.31
06	12.69	4.85	4.83	5.45	5.24	4.44	4.43	4.48	4.50	5.20	4.69
07	18.26	5.97	5.96	6.20	6.16	5.37	5.33	5.69	5.86	6.32	5.48
07 Sep	17.97	5.78	5.77	6.25	6.14	5.32	5.27	5.92	5.70	6.14	5.40
Oct	18.17	5.86	5.85	6.26	6.16	5.13	5.13	4.95	5.58	6.21	5.21
Nov	18.87	5.86	5.85	6.21	6.08	5.19	5.17	5.16	5.76	6.22	5.33
Dec	18.26	5.97	5.96	6.20	6.16	5.37	5.33	5.69	5.86	6.32	5.48
08 Jan	18.47	5.85	5.84	6.33	6.22	5.11	5.08	5.23	5.78	6.24	5.28
Feb	18.77	5.75	5.74	6.11	6.04	5.12	5.11	5.12	5.41	6.13	5.23
Mar	18.99	5.80	5.80	6.03	5.94	5.17	5.15	5.25	5.48	6.17	5.27
Apr	20.47	5.98	5.98	6.06	6.03	5.31	5.27	5.56	6.05	6.35	5.43
May	20.18	6.08	6.07	6.27	6.26	5.39	5.32	6.29	5.75	6.45	5.48
Jun	19.95	6.13	6.12	6.44	6.47	5.40	5.38	5.58	5.67	6.50	5.49
Jul	20.42	6.27	6.26	6.60	6.48	5.60	5.59	5.74	5.83	6.64	5.72
Aug	20.66	6.31	6.30	6.75	6.37	5.62	5.62	5.49	5.84	6.67	5.79
Sep	20.80	6.33	6.32	6.83	6.63	5.58	5.56	5.84	5.59	6.70	5.70
Oct	20.29	6.57	6.56	6.83	6.65	5.54	5.61	5.72	4.14	6.97	5.65
Nov	P 20.19	6.16	6.15	6.51	6.25	5.00	5.02	4.91	4.67	6.56	5.12

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. NEDR: narrowly defined effective rate, which is the same as the APRC without including commissions.