

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

19.9 Interest rates (NDR) on new business
Deposits from households and non-financial corporations
Credit institutions. (a)

Percentages

	Households and NPISH							Non-financial corporations							Households and NPISH and non-financial corporations. Repos
	Over-night (b)	Redeemable at notice (b) (B)		With agreed maturity			Repos	Over-night (b)	With agreed maturity			Repos			
		Up to 3 months	Over 3 months	Weighted average rate	Up to 1 year	Over 1 and up to 2 years			Over 2 years	Weighted average rate	Up to 1 year		Over 1 and up to 2 years	Over 2 years	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
03	0.62	0.26	-	1.93	1.88	2.01	2.28	2.05	0.66	2.01	1.98	2.11	2.63	1.98	1.98
04	0.62	0.26	-	2.06	2.06	2.10	2.08	2.11	0.68	2.06	2.04	2.18	2.60	2.03	2.04
05	0.41	0.24	2.86	2.27	2.30	2.01	2.02	2.25	0.82	2.22	2.22	2.25	2.26	2.22	2.23
06	0.52	-	4.04	3.20	3.22	3.01	2.97	3.28	1.27	3.37	3.37	3.25	3.35	3.48	3.46
07	0.70	-	5.03	4.41	4.49	3.82	3.26	3.72	1.94	4.42	4.43	3.83	2.78	3.92	3.91
07 Sep	0.69	-	4.92	4.15	4.21	3.55	3.23	3.83	1.67	4.33	4.32	3.77	4.85	4.02	4.00
07 Oct	0.71	-	4.84	4.31	4.35	4.18	3.37	3.81	1.82	4.24	4.25	4.26	3.61	3.97	3.95
07 Nov	0.71	-	4.64	4.29	4.33	4.28	3.16	3.81	1.87	4.22	4.23	4.22	3.40	4.02	4.00
07 Dec	0.70	-	5.03	4.41	4.49	3.82	3.26	3.72	1.94	4.42	4.43	3.83	2.78	3.92	3.91
08 Jan	0.72	-	4.71	4.52	4.55	4.47	3.36	3.77	1.96	4.43	4.44	4.26	3.60	3.94	3.93
08 Feb	0.74	-	4.64	4.51	4.57	4.27	3.10	3.81	1.97	4.27	4.27	4.26	3.90	4.02	4.01
08 Mar	0.76	-	4.65	4.31	4.37	4.02	3.09	3.84	1.92	4.36	4.37	4.08	2.84	4.04	4.03
08 Apr	0.77	-	4.81	4.47	4.51	4.29	3.14	3.82	1.97	4.55	4.56	4.52	3.20	4.02	4.00
08 May	0.78	-	4.84	4.50	4.55	4.40	2.69	3.84	1.97	4.51	4.52	4.57	3.14	4.06	4.04
08 Jun	0.75	-	4.91	4.64	4.68	4.48	3.19	3.88	2.04	4.59	4.58	4.65	4.79	4.07	4.06
08 Jul	0.78	-	4.90	4.79	4.85	4.52	2.36	4.04	2.09	4.71	4.72	4.73	3.11	4.24	4.22
08 Aug	0.79	-	4.93	4.78	4.81	4.75	2.80	4.08	2.20	4.65	4.65	4.96	2.95	4.34	4.32
08 Sep	0.80	-	4.96	4.84	4.87	4.84	2.78	4.07	2.13	4.71	4.70	4.93	3.82	4.21	4.20
08 Oct	0.77	-	5.54	5.04	5.07	4.83	3.89	3.34	2.25	4.67	4.66	5.15	4.29	3.42	3.41
08 Nov	P 0.73	-	4.91	4.60	4.60	4.72	3.31	2.73	2.00	3.99	3.96	4.64	5.05	2.88	2.86

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

(b) For these deposits new business is the same as the outstanding amounts, and therefore these interest rates are the same as those in Table 19.15.

(c) Includes non financial corporations