

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

19.17 Interest rates (NDR) on outstanding amounts
Deposits from households and non-financial corporations
Savings banks (a)

Percentages

	Households and NPISH							Non-financial corporations					Households and NPISH and non-financial corporations. Repos
	Overnight (b)	Redeemable at notice (b)		With agreed maturity			Repos	Over-night (b)	With agreed maturity			Repos	
		Up to 3 months	Over 3 months	Weighted average rate	Up to 2 years	Over 2 years			Weighted average rate	Up to 2 years	Over 2 years		
	1	2	3				4	5				6	
03	0.50	0.21	-	2.17	1.94	2.75	2.17	0.71	2.31	2.13	2.90	2.13	2.15
04	0.47	0.21	-	2.09	1.83	2.54	2.27	0.83	2.24	2.13	2.51	2.14	2.18
05	0.33	0.20	-	2.09	1.94	2.36	2.45	0.98	2.35	2.25	2.62	2.31	2.34
06	0.43	-	-	2.78	2.85	2.64	3.30	1.56	3.25	3.25	3.27	3.44	3.40
07	0.58	-	-	3.80	4.05	2.84	3.84	2.40	4.32	4.45	3.05	4.12	4.04
07 Sep	0.57	-	-	3.45	3.68	2.72	3.80	2.05	4.01	4.15	2.91	4.12	4.02
Oct	0.58	-	-	3.60	3.84	2.76	3.81	2.27	4.15	4.29	3.03	4.14	4.04
Nov	0.59	-	-	3.70	3.94	2.80	3.82	2.28	4.21	4.35	3.04	4.16	4.05
Dec	0.58	-	-	3.80	4.05	2.84	3.84	2.40	4.32	4.45	3.05	4.12	4.04
08 Jan	0.61	-	-	3.92	4.16	2.88	3.78	2.39	4.37	4.50	3.07	4.15	4.06
Feb	0.62	-	-	3.99	4.22	2.92	3.77	2.39	4.39	4.51	3.14	4.13	4.04
Mar	0.63	-	-	4.03	4.25	2.97	3.78	2.34	4.44	4.55	3.13	4.11	4.03
Apr	0.64	-	-	4.09	4.32	2.99	3.77	2.37	4.54	4.65	3.14	4.19	4.07
May	0.64	-	-	4.17	4.38	3.08	3.78	2.36	4.65	4.75	3.37	4.23	4.11
Jun	0.62	-	-	4.24	4.44	3.12	3.80	2.42	4.71	4.80	3.44	4.29	4.18
Jul	0.64	-	-	4.34	4.55	3.13	3.88	2.48	4.85	4.95	3.45	4.44	4.30
Aug	0.66	-	-	4.40	4.62	3.15	3.89	2.63	4.75	4.84	3.45	4.45	4.31
Sep	0.67	-	-	4.47	4.68	3.19	3.91	2.48	4.95	5.05	3.55	4.20	4.12
Oct	0.66	-	-	4.57	4.78	3.24	3.64	2.71	5.05	5.15	3.57	3.70	3.68
Nov P	0.63	-	-	4.57	4.77	3.25	3.48	2.33	4.96	5.04	3.72	3.34	3.38

(a) 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 19.11.