

## 4.5 MFI interest rates on euro-denominated deposits from and loans to euro area residents

### 4.5.1 Interest rates on deposits (new business)

(percentages per annum; outstanding amounts as at end of period, new business as period average, unless otherwise indicated)

	Deposits from households						Deposits from non-financial corporations				Repos
	Overnight	With an agreed maturity of:			Redeemable at notice of: <sup>1)</sup>		Overnight	With an agreed maturity of:			
		Up to 1 year	Over 1 and up to 2 years	Over 2 years	Up to 3 months	Over 3 months		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
2018 Jan.	0.04	0.37	0.30	0.69	0.44	0.33	0.04	0.05	0.22	0.39	0.09
Feb.	0.04	0.36	0.26	0.69	0.44	0.32	0.04	0.08	0.16	0.43	0.20
Mar.	0.04	0.36	0.27	0.67	0.45	0.32	0.04	0.08	0.18	0.40	0.02
Apr.	0.04	0.37	0.24	0.61	0.45	0.32	0.04	0.06	0.22	0.31	0.05
May	0.04	0.36	0.25	0.57	0.46	0.32	0.03	0.08	0.15	0.43	0.06
June	0.03	0.34	0.31	0.63	0.46	0.32	0.04	0.06	0.17	0.74	0.11
July	0.03	0.32	0.34	0.63	0.45	0.31	0.03	0.07	0.25	0.38	0.12
Aug.	0.03	0.29	0.34	0.63	0.45	0.31	0.03	0.08	0.20	0.60	0.02
Sep.	0.03	0.31	0.25	0.69	0.45	0.30	0.03	0.08	0.31	0.44	0.02
Oct.	0.03	0.30	0.24	0.73	0.45	0.30	0.03	0.07	0.18	0.52	0.07
Nov.	0.03	0.29	0.25	0.72	0.44	0.30	0.03	0.06	0.34	0.63	0.18
Dec. <sup>(p)</sup>	0.04	0.31	0.24	0.77	0.43	0.30	0.03	0.06	0.29	0.53	0.27

Source: ECB.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

1) For this instrument category, households and non-financial corporations are merged and allocated to the household sector, since the outstanding amounts of non-financial corporations are negligible compared with those of the household sector when all participating Member States are combined.

### 4.5.2 Interest rates on loans to households (new business)

(percentages per annum; outstanding amounts as at end of period, new business as period average, unless otherwise indicated)

	Revolving loans and overdrafts	Extended credit card credit	Consumer credit				Lending for house purchase					Lending to sole proprietors and unincorporated partnerships		
			By initial rate fixation			APRC <sup>1)</sup>	By initial rate fixation				APRC <sup>1)</sup>	By initial rate fixation		
			Floating rate and up to 1 year	Over 1 and up to 5 years	Over 5 years		Floating rate and up to 1 year	Over 1 and up to 5 years	Over 5 and up to 10 years	Over 10 years		Floating rate and 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
2018 Jan.	6.16	16.92	5.02	4.98	6.61	6.28	1.67	1.87	1.91	1.90	2.14	2.29	2.83	2.05
Feb.	6.19	16.88	4.72	4.91	6.43	6.19	1.64	1.88	1.93	1.91	2.14	2.37	2.83	2.13
Mar.	6.14	16.89	4.71	4.81	6.30	6.05	1.63	1.84	1.95	1.91	2.14	2.29	2.76	2.20
Apr.	6.12	16.87	4.95	4.85	6.44	6.15	1.62	1.85	1.96	1.90	2.13	2.31	2.82	2.19
May	6.10	16.89	4.83	5.09	6.57	6.39	1.58	1.85	1.97	1.90	2.13	2.36	2.87	2.20
June	6.04	16.84	4.47	4.86	6.36	6.10	1.60	1.81	1.97	1.88	2.12	2.24	2.79	2.18
July	6.01	16.80	4.85	5.00	6.43	6.22	1.63	1.83	1.93	1.85	2.12	2.44	2.75	2.19
Aug.	6.02	16.78	5.44	5.19	6.48	6.41	1.63	1.82	1.92	1.85	2.12	2.43	2.82	2.12
Sep.	6.05	16.71	5.30	5.02	6.36	6.27	1.60	1.81	1.91	1.85	2.09	2.33	2.88	2.20
Oct.	5.98	16.73	5.06	5.04	6.31	6.23	1.60	1.80	1.91	1.86	2.09	2.47	2.89	2.23
Nov.	5.94	16.54	4.94	4.99	6.31	6.18	1.61	1.85	1.94	1.88	2.11	2.37	2.91	2.15
Dec. <sup>(p)</sup>	5.87	16.54	4.92	4.89	6.09	5.97	1.61	1.81	1.91	1.84	2.10	2.31	2.80	2.04

Source: ECB.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

1) The annual percentage rate of charge (APRC) covers the total cost of a loan. The total cost comprises both an interest rate component and a component incorporating other (related) charges, such as the cost of inquiries, administration, preparation of documents and guarantees.

### 4.5.3 Interest rates on loans to non-financial corporations (new business)

(percentages per annum; outstanding amounts as at end of period, new business as period average, unless otherwise indicated)

	Revolving loans and overdrafts	Other loans of up to EUR 0.25 million by initial rate fixation					Other loans of over EUR 1 million by initial rate fixation						
		Floating rate and up to 3 months	Over 3 months and up to 1 year	Over 1 and up to 3 years	Over 3 and up to 5 years	Over 5 and up to 10 years	Over 10 years	Floating rate and up to 3 months	Over 3 months and up to 1 year	Over 1 and up to 3 years	Over 3 and up to 5 years	Over 5 and up to 10 years	Over 10 years
	1	2	3	4	5	6	7	8	9	10	11	12	13
2018 Jan.	2.35	2.39	2.52	2.62	2.56	2.01	1.88	1.12	1.37	1.57	1.45	1.56	1.79
Feb.	2.36	2.37	2.49	2.63	2.59	1.97	1.90	1.18	1.35	1.47	1.54	1.59	1.84
Mar.	2.33	2.39	2.53	2.59	2.60	2.00	1.87	1.26	1.39	1.36	1.47	1.67	1.91
Apr.	2.32	2.36	2.42	2.61	2.56	2.02	1.85	1.23	1.29	1.58	1.41	1.66	1.82
May	2.28	2.31	2.47	2.55	2.69	2.07	1.87	1.08	1.22	1.42	1.59	1.56	1.91
June	2.29	2.27	2.44	2.52	2.62	2.00	1.83	1.21	1.33	1.60	1.48	1.70	1.87
July	2.27	2.16	2.41	2.48	2.57	2.02	1.85	1.14	1.30	1.57	1.35	1.70	1.90
Aug.	2.25	2.21	2.42	2.57	2.72	2.01	1.80	1.10	1.27	1.72	1.63	1.65	1.75
Sep.	2.22	2.21	2.34	2.55	2.63	2.01	1.82	1.12	1.40	1.68	1.65	1.55	1.87
Oct.	2.21	2.14	2.42	2.58	2.60	2.04	1.81	1.23	1.10	1.51	1.67	1.66	1.73
Nov.	2.18	2.20	2.40	2.54	2.63	2.04	1.82	1.20	1.35	1.77	1.65	1.59	1.79
Dec. <sup>(p)</sup>	2.17	2.20	2.29	2.43	2.61	1.99	1.80	1.22	1.39	1.27	1.52	1.59	1.79

Source: ECB.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

## 4.5 MFI interest rates on euro-denominated deposits from and loans to euro area residents

### 4.5.4 Interest rates on deposits (outstanding amounts)

(percentages per annum; outstanding amounts as at end of period, new business as period average, unless otherwise indicated)

	Deposits from households					Deposits from non-financial corporations			Repos
	Overnight	With an agreed maturity of:		Redeemable at notice of: <sup>1)</sup>		Overnight	With an agreed maturity of:		
		Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		Up to 2 years	Over 2 years	
	1	2	3	4	5	6	7	8	9
2018 Jan.	0.04	0.37	1.92	0.44	0.33	0.04	0.21	1.41	0.24
Feb.	0.04	0.36	1.97	0.44	0.32	0.04	0.21	1.41	0.40
Mar.	0.04	0.35	1.91	0.45	0.32	0.04	0.21	1.41	0.36
Apr.	0.04	0.35	1.92	0.45	0.32	0.04	0.20	1.36	0.30
May	0.04	0.34	1.89	0.46	0.32	0.03	0.21	1.34	0.19
June	0.03	0.34	1.90	0.46	0.32	0.04	0.19	1.33	0.23
July	0.03	0.33	1.87	0.45	0.31	0.03	0.19	1.32	0.37
Aug.	0.03	0.32	1.87	0.45	0.31	0.03	0.19	1.30	0.37
Sep.	0.03	0.32	1.88	0.45	0.30	0.03	0.20	1.29	0.22
Oct.	0.03	0.31	1.86	0.45	0.30	0.03	0.19	1.27	0.16
Nov.	0.03	0.31	1.87	0.44	0.30	0.03	0.17	1.26	0.24
Dec. <sup>(p)</sup>	0.04	0.30	1.84	0.43	0.30	0.03	0.16	1.22	0.28

Source: ECB.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

1) For this instrument category, households and non-financial corporations are merged and allocated to the household sector, since the outstanding amounts of non-financial corporations are negligible compared with those of the household sector when all participating Member States are combined.

### 4.5.5 Interest rates on loans (outstanding amounts)

(percentages per annum; outstanding amounts as at end of period, new business as period average, unless otherwise indicated)

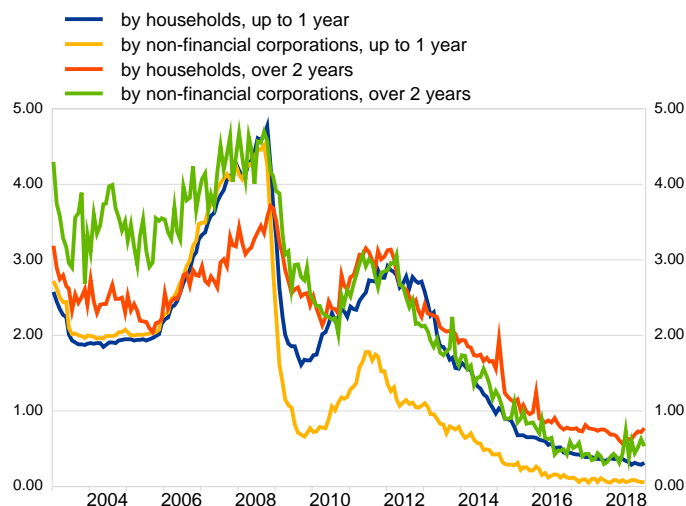
	Loans to households						Loans to non-financial corporations		
	Lending for house purchase with an original maturity of:			Consumer credit and other loans with an original maturity of:			With an original maturity of:		
	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Up to 1 year	Over 1 and up to 5 years	Over 5 years
	1	2	3	4	5	6	7	8	9
2018 Jan.	2.14	2.03	2.24	6.29	5.29	4.06	2.14	1.81	2.18
Feb.	2.13	2.04	2.26	6.33	5.34	4.09	2.14	1.82	2.19
Mar.	2.11	2.02	2.23	6.27	5.27	4.06	2.11	1.80	2.18
Apr.	2.13	2.01	2.21	6.24	5.22	4.04	2.09	1.79	2.16
May	2.12	2.00	2.19	6.21	5.21	4.03	2.04	1.77	2.15
June	2.09	2.00	2.18	6.20	5.23	4.01	2.03	1.76	2.13
July	2.08	1.98	2.16	6.17	5.19	3.99	2.01	1.74	2.12
Aug.	2.09	1.97	2.15	6.18	5.18	3.99	2.01	1.73	2.11
Sep.	2.10	1.97	2.15	6.25	5.21	4.00	1.99	1.72	2.10
Oct.	2.11	1.95	2.13	6.24	5.11	3.99	1.99	1.71	2.08
Nov.	2.11	1.94	2.12	6.14	5.11	3.98	1.99	1.70	2.08
Dec. <sup>(p)</sup>	2.12	1.94	2.11	6.11	5.08	3.97	1.98	1.72	2.06

Source: ECB.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

### 4.5.6 New deposits with an agreed maturity

(percentages per annum excluding charges; period averages)

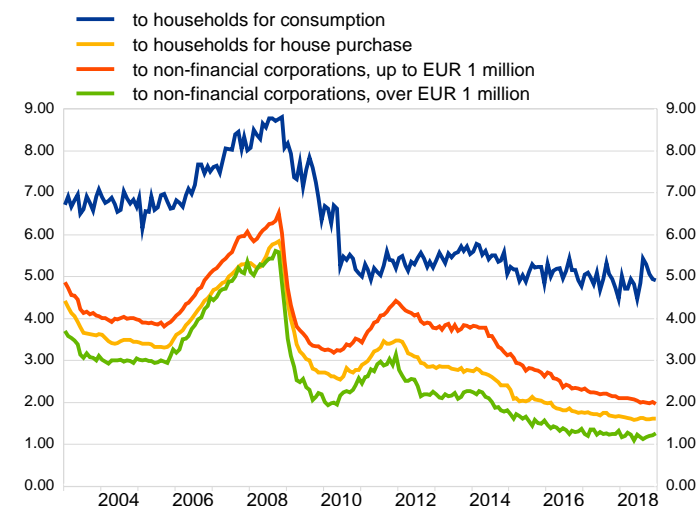


Source: ECB.

Note: Data refer to the changing composition of the euro area. For further information, see the General Notes.

### 4.5.7 New loans with a floating rate and up to 1 year's initial rate fixation

(percentages per annum excluding charges; period averages)



Source: ECB.