

14 Coefficients of variation for MFI interest rates on new euro-denominated loans to euro area households ¹⁾ (new business)

	2018 Nov.	2018 Dec.	2019 Jan.	2019 Feb.	2019 Mar.	2019 Apr.	2019 May	2019 June	2019 July	2019 Aug.	2019 Sep.	2019 Oct.	2019 Nov.
Loans to households ²⁾													
Revolving loans and overdrafts, convenience and extended credit card credit ³⁾	0.35	0.36	0.35	0.34	0.35	0.35	0.36	0.36	0.36	0.36	0.35	0.36	0.36
<i>Revolving loans and overdrafts</i> ³⁾	0.32	0.32	0.31	0.32	0.31	0.31	0.32	0.32	0.32	0.33	0.32	0.32	0.33
<i>Extended credit card credit</i> ³⁾	0.22	0.22	0.22	0.22	0.21	0.21	0.21	0.21	0.21	0.21	0.20	0.20	0.20
For consumption ⁴⁾													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.38	0.39	0.37	0.36	0.37	0.36	0.37	0.42	0.39	0.37	0.41	0.37	0.43
<i>Over 1 and up to 5yrs i.r.f.</i>	0.33	0.36	0.33	0.34	0.35	0.34	0.34	0.33	0.34	0.34	0.35	0.33	0.33
<i>Over 5yrs i.r.f.</i>	0.21	0.25	0.20	0.21	0.21	0.21	0.21	0.22	0.24	0.23	0.24	0.24	0.21
Of which, renegotiated loans ⁵⁾	0.23	0.28	0.23	0.21	0.24	0.23	0.22	0.25	0.24	0.23	0.24	0.25	0.24
For house purchase ⁴⁾													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.31	0.29	0.30	0.31	0.31	0.32	0.33	0.33	0.32	0.35	0.36	0.35	0.34
<i>Over 1 and up to 5yrs i.r.f.</i>	0.25	0.25	0.23	0.23	0.23	0.25	0.25	0.26	0.28	0.31	0.31	0.32	0.34
<i>Over 5 and up to 10yrs i.r.f.</i>	0.25	0.25	0.24	0.27	0.29	0.29	0.31	0.31	0.32	0.34	0.38	0.38	0.41
<i>Over 10yrs i.r.f.</i>	0.20	0.21	0.21	0.20	0.20	0.20	0.21	0.22	0.22	0.24	0.24	0.22	0.34
Of which, renegotiated loans ⁵⁾	0.22	0.22	0.22	0.23	0.22	0.22	0.23	0.23	0.22	0.24	0.24	0.24	0.36
For other purposes ⁴⁾													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.43	0.36	0.41	0.41	0.39	0.35	0.40	0.40	0.38	0.49	0.40	0.37	0.41
<i>Over 1 and up to 5yrs i.r.f.</i>	0.43	0.39	0.42	0.38	0.36	0.39	0.34	0.41	0.37	0.43	0.44	0.41	0.45
<i>Over 5yrs i.r.f.</i>	0.39	0.37	0.40	0.43	0.43	0.41	0.41	0.47	0.49	0.57	0.55	0.56	0.55
Of which, renegotiated loans ⁵⁾	0.32	0.34	0.27	0.33	0.35	0.31	0.33	0.37	0.34	0.37	0.36	0.28	0.36
Of which, loans to sole proprietors and unincorporated partnerships													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.29	0.23	0.29	0.25	0.25	0.24	0.24	0.25	0.29	0.25	0.29	0.33	0.30
<i>Over 1 and up to 5yrs i.r.f.</i>	0.42	0.40	0.41	0.40	0.36	0.36	0.38	0.42	0.42	0.41	0.44	0.43	0.43
<i>Over 5yrs i.r.f.</i>	0.35	0.33	0.33	0.38	0.36	0.35	0.39	0.39	0.40	0.40	0.44	0.45	0.44
Of which, with collateral and/or guarantees													
For consumption ⁴⁾													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.58	0.68	0.51	0.54	0.54	0.46	0.43	0.71	0.67	0.60	0.72	0.53	0.66
<i>Over 1 and up to 5yrs i.r.f.</i>	0.38	0.44	0.41	0.40	0.39	0.35	0.35	0.38	0.45	0.45	0.50	0.37	0.37
<i>Over 5yrs i.r.f.</i>	0.36	0.41	0.40	0.44	0.40	0.40	0.38	0.37	0.52	0.53	0.53	0.55	0.34
For house purchase ⁴⁾													
<i>Floating rate and i.r.f. of up to 1yr</i>	0.33	0.32	0.33	0.34	0.34	0.35	0.35	0.35	0.35	0.39	0.39	0.38	0.37
<i>Over 1 and up to 5yrs i.r.f.</i>	0.28	0.28	0.26	0.27	0.27	0.26	0.28	0.30	0.32	0.34	0.35	0.36	0.39
<i>Over 5 and up to 10yrs i.r.f.</i>	0.23	0.24	0.23	0.26	0.27	0.27	0.28	0.29	0.30	0.32	0.35	0.35	0.38
<i>Over 10yrs i.r.f.</i>	0.21	0.21	0.21	0.21	0.20	0.21	0.22	0.22	0.22	0.24	0.24	0.23	0.37

Source: ECB MFI interest rate statistics.

1) In this table, 'up to' means 'up to and including', i.r.f. = initial rate fixation.

2) Includes non-profit institutions serving households, with the exception of the item on sole proprietors and unincorporated partnerships, which is a breakdown of the household sector only.

3) For this instrument category, new business and outstanding amounts coincide. End-of-period rates.

4) Excludes revolving loans and overdrafts, convenience and extended credit card credit.

5) Data are collected as of December 2014 under Regulation ECB/2013/34.