

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

**19.6 Interest rates APRC on new business.**  
**Loans to households and non-financial corporations.**  
**Credit institution and credit financial intermediaries (a)(b)**  
*Percentages*

|               | APRC                  |              |               |                                 |                                                    |                                  |
|---------------|-----------------------|--------------|---------------|---------------------------------|----------------------------------------------------|----------------------------------|
|               | Households and NPISHs |              |               | Non-financial corporations      |                                                    |                                  |
|               | House purchase        | Consumer (c) | Other lending | Other lending up to EUR 250.000 | Other lending over 250.000 EUR and up to 1 million | Other lending over EUR 1 million |
|               | 1                     | 2            | 3             | 4                               | 5                                                  | 6                                |
| <b>15</b>     | 2.31                  | 8.45         | 4.19          | 3.59                            | 2.20                                               | 2.07                             |
| <b>16</b>     | 2.18                  | 8.05         | 4.27          | 3.28                            | 1.91                                               | 1.63                             |
| <b>17</b>     | 2.05                  | 8.27         | 4.01          | 2.93                            | 1.80                                               | 1.56                             |
| <b>18</b>     | 2.24                  | 8.31         | 3.72          | 2.67                            | 1.70                                               | 1.59                             |
| <b>19</b>     | 1.93                  | 7.91         | 3.47          | 2.58                            | 1.55                                               | 1.26                             |
| <b>20</b>     | 1.67                  | 7.57         | 3.12          | 2.55                            | 1.66                                               | 1.43                             |
| <b>21</b>     | 1.50                  | 7.30         | 2.80          | 2.30                            | 1.41                                               | 1.12                             |
| <b>22</b>     | 3.12                  | 8.44         | 5.37          | 4.41                            | 3.60                                               | 3.52                             |
| <b>23</b>     | 3.97                  | 8.83         | 6.16          | 5.99                            | 5.33                                               | 5.24                             |
| <b>24 Apr</b> | 3.58                  | 8.77         | 6.43          | 6.31                            | 5.11                                               | 5.12                             |
| <i>May</i>    | 3.58                  | 8.62         | 6.18          | 5.82                            | 5.08                                               | 5.12                             |
| <i>Jun</i>    | 3.49                  | 8.54         | 5.91          | 5.77                            | 4.97                                               | 4.78                             |
| <i>Jul</i>    | 3.45                  | 8.54         | 5.92          | 6.02                            | 4.89                                               | 4.84                             |
| <i>Aug</i>    | 3.53                  | 8.83         | 6.45          | 5.53                            | 4.85                                               | 4.87                             |
| <i>Sep</i>    | 3.37                  | 8.39         | 5.84          | 5.39                            | 4.66                                               | 4.51                             |
| <i>Oct</i>    | 3.30                  | 8.28         | 5.90          | 5.62                            | 4.44                                               | 4.33                             |
| <i>Nov</i>    | 3.18                  | 7.79         | 5.54          | 5.02                            | 4.18                                               | 4.21                             |
| <i>Dec</i>    | 3.02                  | 7.94         | 5.30          | 4.80                            | 4.07                                               | 4.35                             |
| <b>25 Jan</b> | 2.96                  | 8.19         | 5.71          | 5.28                            | 4.12                                               | 3.93                             |
| <i>Feb</i>    | 2.95                  | 7.81         | 5.45          | 4.76                            | 3.81                                               | 4.01                             |
| <i>Mar</i>    | 2.87                  | 7.90         | 4.96          | 4.39                            | 3.71                                               | 3.84                             |
| <i>Apr</i> P  | 2.81                  | 7.80         | 5.14          | 4.73                            | 3.66                                               | 3.55                             |

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.

b. Excludes overdrafts, credit lines and extended credit card debt and 'revolving'.

c. Up to the reference month May 2010, this column includes credit granted through credit cards (see the 'Changes' note in the July-August 2010 Statistical Bulletin). The extended credit card interest rate are published in the chapter 19.3 column 4 and 19.4 column 7