

MFI-Interest Rate Statistics

Outstanding Amounts <sup>1)</sup>

ZA

Deposits and Loans	Sector <sup>2)</sup>	Type of instrument / (Original-)maturity	Effective interest rate <sup>3)</sup> in % p.a.
Deposits in EUR	from households (including sole proprietors <sup>4)</sup> and non-profit institutions serving households (NPISHs))	with agreed maturity	
		up to 2 years <sup>5)</sup>	01
		over 2 years	02
	from non-financial corporations	with agreed maturity	
		up to 2 years <sup>5)</sup>	03
	over 2 years	04	
	Repos		05
Loans in EUR	to households (including sole proprietors <sup>4)</sup> and non-profit institutions serving households (NPISHs))	for house purchase with original maturity <sup>6)</sup>	
		up to 1 year	06
		over 1 year and up to 5 years	07
		over 5 years	08
		for consumption and other purposes with original maturity <sup>7)</sup>	
		up to 1 year	09
		over 1 year and up to 5 years	10
		over 5 years	11
		Loans with original maturity over 1 year	
		total	15
		and residual maturity up to 1 year	16
	and residual maturity over 1 year and interest rate reset in the next 12 months	17	
	Loans with original maturity over 2 years		
	total	18	
	and residual maturity up to 2 years	19	
	and residual maturity over 2 years and interest rate reset in the next 24 months	20	
	to non-financial corporations	Loans with original maturity	
		up to 1 year	12
		over 1 year and up to 5 years	13
		over 5 years	14
Loans with original maturity over 1 year			
total		21	
and residual maturity up to 1 year		22	
and residual maturity over 1 year and interest rate reset in the next 12 months		23	
Loans with original maturity over 2 years			
total		24	
and residual maturity up to 2 years		25	
and residual maturity over 2 years and interest rate reset in the next 24 months	26		

MFI-Interest Rate Statistics

New Business <sup>8)</sup>

ZB

Loans and Deposits	Sector <sup>2)</sup>	Type of instrument / Original maturity, period of notice, initial period of interest rate fixation		Total		With collateral <sup>9)</sup>		
				Effective interest rate <sup>3)</sup> in % p.a.	Volume <sup>10)</sup> in Tsd €	Effective interest rate <sup>3)</sup> in % p.a.	Volume <sup>10)</sup> in Tsd €	
Deposits in EUR	from households (including sole proprietors <sup>4)</sup> and non-profit institutions serving households (NPISHs))	Overnight <sup>11) 12)</sup>	01		-----			
		with agreed maturity						
		up to 1 year	02					
		over 1 year and up to 2 years	03					
		over 2 years	04					
		redeemable at notice <sup>13)</sup>						
		up to 3 months	05		-----			
		over 3 months	06		-----			
		from non-financial corporations						
		Overnight <sup>11) 12)</sup>	07		-----			
		with agreed maturity						
	up to 1 year	08						
	over 1 year and up to 2 years	09						
	over 2 years	10						
	Repos		11					
Loans in EUR	to households (including sole proprietors <sup>4)</sup> and non-profit institutions serving households (NPISHs))	Revolving loans and overdrafts <sup>12) 14)</sup>	12		-----			
		Extended credit card credit <sup>15)</sup>	32		-----			
		for consumption						
		with initial period of interest rate fixation						
		Floating rate and up to 1 year <sup>16)</sup>	13			55		
		over 1 year and up to 5 years	14			56		
		over 5 years	15			57		
		of which: renegotiated loans (total) <sup>16)</sup>	88					
		for consumption (total, APRC) <sup>17)</sup>	30		-----			
		for house purchase						
		with initial period of interest rate fixation						
	Floating rate and up to 1 year <sup>16)</sup>	16			58			
	over 1 year and up to 5 years	17			59			
	over 5 years and up to 10 years	18			60			
	over 10 years	19			61			
	of which: renegotiated loans (total) <sup>16)</sup>	89						
	for house purchase (total, APRC) <sup>17)</sup>	31		-----				
	for other purposes							
	with initial period of interest rate fixation							
	Floating rate and up to 1 year <sup>16)</sup>	20						
	over 1 year and up to 5 years	21						
	over 5 years	22						
of which: sole proprietors <sup>4)</sup>								
Floating rate and up to 1 year <sup>16)</sup>	33							
over 1 year and up to 5 years	34							
over 5 years	35							
of which: renegotiated loans (total) <sup>16)</sup>	90							
	to non-financial corporations							
	Revolving loans and overdrafts <sup>12) 14)</sup>	23		-----				
	Extended credit card credit <sup>15)</sup>	36		-----				
	Loans up to an amount of EUR 0,25 million <sup>18)</sup>							
	Floating rate and up to 3 months <sup>16)</sup>	37			62			
	over 3 months and up to 1 year	38			63			
	over 1 year and up to 3 years	39			64			
	over 3 years and up to 5 years	40			65			
	over 5 years and up to 10 years	41			66			
	over 10 years	42			67			
	Floating rate and up to 1 year, with original maturity over 1 year	80			81			
	Loans over an amount of EUR 0,25 million and up to EUR 1 million <sup>18)</sup>							
	Floating rate and up to 3 months <sup>16)</sup>	43			68			
	over 3 months and up to 1 year	44			69			
	over 1 year and up to 3 years	45			70			
	over 3 years and up to 5 years	46			71			
	over 5 years and up to 10 years	47			72			
	over 10 years	48			73			
	Floating rate and up to 1 year, with original maturity over 1 year	82			83			
	Loans over an amount of EUR 1 million <sup>18)</sup>							
	Floating rate and up to 3 months <sup>16)</sup>	49			74			
	over 3 months and up to 1 year	50			75			
	over 1 year and up to 3 years	51			76			
	over 3 years and up to 5 years	52			77			
	over 5 years and up to 10 years	53			78			
	over 10 years	54			79			
	Floating rate and up to 1 year, with original maturity over 1 year	84			85			
	Loans to non-financial corporations (total); of which: renegotiated loans (total) <sup>16)</sup>	91						

**1) Outstanding amounts** are defined as total euro-denominated deposits and loans vis-à-vis euro-area households and non-financial corporations. The reporting institutions calculate for this **end-of-month collection** a volume-weighted average interest rate for each reporting category based on the last day of the month.

**2)** Sectoral breakdown see guidelines.

**3) Effective interest rates** (form ZA and items 1 to 23 and 32 to 85 of form ZB) are to be calculated either as annualised agreed rates (AAR) or as narrowly defined effective rates (NDER). Both calculation methods cover all interest payments on deposits and loans but not any other related charges. Disagios are to be regarded as interest payments and included in the interest rate calculation. The annualised agreed interest rate and the narrowly defined effective rate only differ in the underlying method of annualising interest rate payments. The annual percentage rate of charge, which, in accordance with Article 3 (g) of guideline 2008/48/EG, covers the total cost of a loan for the borrower, is to be given for items 30 and 31 of form ZB. The total cost comprises an interest rate component and a component of other (related) charges, such as the costs for inquiries, administration, preparation of documents, guarantees, credit insurance etc. Interest rates are to be reported with no less than two and no more than four decimal places. (For further information on the calculation of effective rates and formula see guidelines)

**4)** In the new Regulation also called "sole proprietors and unincorporated partnerships".

**5)** Excluding overnight deposits.

**6)** Secured and unsecured loans for home purchase, including building and home improvements, are to be taken into account as housing loans.

**7) Consumer credit** is defined as loans granted for the purpose of personal use in the consumption of goods and services. For the purpose of these statistics, other loans are loans granted for other purposes such as business, debt consolidation, education etc.

**8) New business** covers all new agreements between households or non-financial corporations and the reporting institutions within the reporting period (see guidelines). Interest rates for new business – excluding overnight deposits, deposits redeemable at notice and overdrafts – are calculated as volume-weighted average rates for the whole reporting month. In the case of overnight deposits, deposits redeemable at notice and overdrafts (items 1, 5, 6, 7, 12, 23, 32, 36 of form ZB; shaded fields) not new business but the total outstanding amounts at the end of the month are collected; volume-weighted average interest rates at the end of the month.

**9)** For the purpose of these statistics, a loan is considered to be secured if collateral in at least the same value as the loan amount has been posted, pledged or assigned.

**10)** Volume of new business concluded during the reporting month for each category of instrument.

**11) Overnight deposits** cover all overnight deposits, whether or not they are interest bearing.

**12)** Overnight deposits (credit balance) and overdrafts (debit balance) are linked to the same account. Whether the account balance at the end of the reporting month is to be reported as overnight deposits or as overdrafts depends on the balance at the end of that month.

**13)** Including non-financial corporations' deposits redeemable at notice.

**14)** For the purpose of these statistics, overdrafts are defined as debit balances on current accounts, revolving loans as in the guideline for the monthly balance sheet statistics.

**15)** For the purpose of this statistics, credit card credits are equally defined in Appendix 2 of Regulation EZB/2013/33 and the guideline for the monthly balance sheet statistics.

**16)** Excluding overdrafts, revolving loans and extended credit card credits.

**17)** In the case of items 30 and 31 of form ZB the annual percentage rate of charge is to be reported, which covers the total cost of a loan; see footnote 3.

**18)** The amount refers to the single loan transaction considered as new business.