

19. INTEREST RATES

B) Interest rates applied by MFI to euro area residents

19.10 Interest rates (NDER) (a) on outstanding amounts.

Deposits from households and non-financial corporations. Credit institutions and credit financial intermediaries

Percentages

	Households and NPISHs					Non-financial corporations					Households and NPISHs and non-financial corporations. Repo
	Overnight (b)	With agreed maturity			Repo	Over-night (b)	With agreed maturity			Repo	
		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	7	8	9	10	11	
14	0.17	1.39	1.11	2.04	0.58	0.31	1.39	1.24	1.93	0.44	0.45
15	0.12	0.75	0.50	1.63	0.45	0.24	0.91	0.74	1.68	0.24	0.34
16	0.06	0.30	0.24	0.75	0.16	0.15	0.65	0.52	1.34	0.06	0.10
17	0.04	0.16	0.11	0.59	0.40	0.10	0.77	0.59	1.50	-0.01	0.00
18	0.03	0.12	0.07	0.53	0.13	0.08	0.63	0.44	1.53	-0.37	-0.36
19	0.03	0.12	0.05	0.65	0.26	0.07	0.99	0.67	2.20	-0.12	-0.09
20	0.01	0.06	0.03	0.33	...	0.01	0.59	0.43	1.55	-0.50	-0.38
21	0.02	0.04	0.02	0.22	...	0.03	0.65	0.47	1.43	...	-0.70
22	0.04	0.18	0.15	0.42	...	0.11	1.26	1.27	1.16	1.51	1.50
23	0.15	1.90	1.95	0.92	3.55	0.69	3.04	3.12	1.82	2.57	2.63
24 Mar	0.19	2.04	2.09	1.02	3.65	0.72	3.11	3.20	1.77	3.05	3.10
Apr	0.18	2.07	2.12	1.02	3.66	0.74	3.06	3.16	1.71	3.10	3.15
May	0.18	2.10	2.15	1.01	3.66	0.74	3.11	3.20	1.82	3.24	3.27
Jun	0.18	2.13	2.18	1.02	3.42	0.74	3.04	3.12	1.92	2.84	2.87
Jul	0.19	2.16	2.20	1.03	3.42	0.71	3.08	3.16	1.93	2.92	2.95
Aug	0.19	2.16	2.21	1.03	3.42	0.73	3.04	3.12	1.91	3.61	3.60
Sep	0.19	2.16	2.20	1.01	3.19	0.73	2.99	3.07	1.88	3.11	3.11
Oct	0.19	2.13	2.17	1.03	2.96	0.68	2.89	2.96	1.87	2.72	2.73
Nov	0.18	2.10	2.14	1.02	2.97	0.64	2.82	2.88	1.91	2.83	2.84
Dec	0.17	2.07	2.11	1.04	2.75	0.63	2.69	2.76	1.75	3.76	3.70
25 Jan	0.17	2.06	2.09	1.21	2.67	0.61	2.57	2.63	1.76	4.39	4.28
Feb	0.17	2.01	2.04	1.18	2.41	0.59	2.49	2.53	1.93	3.73	3.66
Mar	0.15	1.96	1.99	1.13	2.20	0.54	2.37	2.41	1.88	3.18	3.14
Apr P	0.15	1.88	1.91	1.13	1.99	0.49	2.23	2.26	1.86	2.69	2.66

a. NDER rates do not include associated expenses, such as amortisation insurance premiums and fees to cover related direct costs. The purpose of the NDER rates is essentially to provide to the Eurosystem relevant information for the analysis of the transmission of monetary policy, unlike APRC rates, they are not an appropriate or comparable indication of the total cost to the customer of the financing granted.

b. For these deposits new business are the same as the outstanding amounts, and therefore these interest rates are the same as those in Table 19.7