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

19.12 Volumes of new business. Loans to households and NPISHs. Credit institutions and credit financial intermediaries

EUR millions

	Bank over-draft and revol-ving loans (a)(b)	Lending for house purchase					Consumer credit					Other lending					
		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 and up to 10 years	Over 10 years	Extended credit card and 'revol-ving'card debt (b)	Loans Weighted average rate (c)	Up to 1 year (c)	Over 1 and up to 5 years	Over 5 years	Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Of which: sole propietors Total	Of which: sole propietors Up to 1 year
	1	2	3	4		6	7	8	9	10	11	12	13	14	15	16	17
14	6 872	26 818	17 305	8 812	476	225	8 850	16 442	4 343	7 016	5 083	17 269	12 456	3 222	1 590	6 676	4 534
15	7 426	35 721	22 457	10 238	997	2 028	9 049	19 747	4 822	8 971	5 954	20 240	14 434	3 984	1 822	8 525	5 403
16	7 099	37 494	17 373	8 958	1 345	9 818	11 040	25 356	4 667	11 946	8 743	17 721	11 291	3 826	2 605	9 109	5 657
17	7 452	38 863	16 495	10 392	1 637	10 340	13 290	29 389	4 513	13 892	10 984	19 367	11 901	4 036	3 431	10 136	5 999
18	6 697	43 057	15 617	12 137	1 922	13 381	13 032	34 387	4 663	15 773	13 952	18 757	11 226	3 925	3 605	11 165	6 750
19	6 643	43 589	15 493	11 323	1 793	14 980	13 620	36 237	4 821	15 919	15 496	17 804	10 025	4 025	3 755	10 588	6 149
20	6 455	43 971	14 968	8 207	1 339	19 456	10 691	26 600	3 839	11 251	11 511	18 748	9 513	5 786	3 449	12 523	6 339
21	7 505	59 425	14 919	9 482	1 884	33 141	10 061	28 419	3 637	10 669	14 112	16 741	7 712	3 745	5 283	10 195	4 588
22	8 561	65 220	15 419	7 185	2 820	39 796	11 465	29 924	3 814	10 843	15 267	16 490	7 841	2 848	5 801	9 253	4 437
23	7 157	56 396	10 326	12 576	6 909	26 585	11 996	32 311	4 155	12 654	15 501	16 442	8 111	3 268	5 063	8 768	4 052
24	6 609	67 951	8 362	12 661	8 273	38 656	10 916	38 642	4 748	15 330	18 563	18 271	8 825	3 816	5 630	9 428	3 957
24 *Jun*	6 671	5 932	689	1 161	667	3 416	10 602	3 152	385	1 275	1 492	1 785	968	333	485	825	354
Jul	6 756	6 906	700	1 261	786	4 159	10 672	3 444	401	1 365	1 679	1 968	985	398	585	982	416
Aug	6 684	3 932	455	660	442	2 375	10 643	2 655	305	1 080	1 270	1 000	483	206	311	523	223
Sep	6 781	5 111	490	840	587	3 194	10 641	3 331	379	1 335	1 617	1 422	726	287	410	661	256
Oct	6 850	5 928	610	918	671	3 729	10 751	3 677	401	1 503	1 773	1 642	801	345	495	885	374
Nov	6 963	6 017	623	848	687	3 860	10 755	3 755	621	1 453	1 681	1 434	672	297	465	706	305
Dec	6 609	6 877	675	880	783	4 538	10 916	3 245	535	1 348	1 361	1 502	664	337	500	756	271
25 *Jan*	7 225	6 047	586	702	624	4 135	10 756	3 306	392	1 270	1 644	1 367	634	233	501	788	340
Feb	7 216	6 229	593	655	614	4 367	10 576	3 588	477	1 348	1 762	1 429	616	298	515	792	300
Mar	7 135	7 168	607	671	672	5 218	10 499	3 762	380	1 468	1 913	1 770	785	335	650	837	342
Apr P	7 233	7 102	562	623	596	5 320	10 486	3 432	355	1 348	1 728	1 642	762	297	583	880	370

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. Up to the reference month May 2010, this column includes only current account overdrafts (see the 'Changes' note in the July-August 2010 Statistical Bulletin).

b. For these instruments, the CBE 1/2010 considers 'new business' as the outstanding amounts at the end of the month.For this reason in both colums the anual amount coincides with last month of the year. Regarding extended credit card, while finalities are not available, it is estimated that are consumer fundamentally. In fact, consumer credit up to one year was included until June 2010.

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).