

MFI interest rate statistics (ZISTA)

Data Report 2019-05

Data available from 2003-01 to 2018-12
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Abstract

We describe the research dataset “MFI interest rate statistics”, using a structured metadata schema.¹⁾ This document consists of three sections. In the first section, we describe the general properties of the dataset as a whole, such as its scope and coverage and the methods of data collection and data appraisal. The second section looks at the variable level, providing a variable overview table as well as variable detail tables for each variable. The last section looks at the definitions of key words, i.e. interest rate, household and others. An appendix contains relevant reporting forms.

Keywords: MFI, banks, interest rates, new business, outstanding amounts, deposits, loans, MFI interest rate statistics

Metadata Version: ZISTA-Data-Doc-v3-0

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Citation: Bade, Madlen and Miriam Krueger (2019), MFI interest rate statistics, Data Report 2019-05 - Metadata Version 3, Deutsche Bundesbank Research Data and Service Centre (RDSC).

1 The metadata model used is derived from DDI (“Data Documentation Initiative”, <http://www.ddialliance.org>).

1 Dataset description

1.1 Overview and identification

Title of dataset:

Statistics on interest rates applied by monetary financial institutions (MFI interest rate statistics)

German Title:

MFI Zinsstatistik

Abbreviation:

ZISTA

Dataset abstract:

The data are collected within the framework of the MFI interest rate statistics on a harmonised basis in the euro area since January 2003, fulfilling the requirements of Regulation *ECB/2001/18*, which was recast by Regulation *ECB/2013/34* (amended by Regulation *ECB/2014/30*). These data supply essential information for the analysis of monetary developments and the monetary transmission mechanism as well as for monitoring financial stability. In addition, this survey allows to compare interest rate levels across the ESCB. The MFI interest rate statistics are based on the interest rates applied by monetary financial institutions in Germany (MFIs = banks) and the corresponding volumes of new business in the reporting month as well as of all contracts outstanding at the end of the month for euro-denominated deposits from and loans to households and non-financial corporations domiciled in the euro area.

1.2 Dataset scope and coverage

Legal Basis

01/2003-05/2010

- Regulation *ECB/2001/18*
- Guideline *ECB/2003/2* (valid until August 31st, 2007)
- Guideline *ECB/2007/9* (valid since September 1st, 2007)
- Manual of MFI interest rate statistics 2003

06/2010-11/2014

- Regulation *ECB/2009/7*, amending Regulation *ECB/2001/18*

- Guideline ECB/2009/23, amending Guideline ECB/2007/9
- Manual of MFI interest rate statistics 2003

since 12/2014

- Regulation ECB/2013/34, amended by Regulation ECB/2014/30
- Guideline ECB/2014/15, amended by Guideline ECB/2016/45
- Manual of MFI interest rate statistics January / 2017

Unit of Analysis:

Each line in the dataset corresponds to a report of characteristics of monetary financial institutions.

Time Periods:

01/2003 until 12/2018

Geographic Coverage:

['Germany']

Universe:

The “potential reporting population” comprise in Germany all MFIs domiciled in Germany excluding the Bundesbank and money market funds which take euro-denominated deposits from and/or grant euro-denominated loans to households and/or non-financial corporations resident in Germany. The statistical reporting population for the German contribution to the MFI interest rate statistics is composed of a sample of around 200 institutions spread across different strata. All MFIs in Germany are subdivided on the basis of a combination of categories of banks and regional criteria, with the largest institutions from each stratum being chosen. To minimize the sampling error, a representative selection of reporting agents needed to be made. In the first sample in 2003, 8.5% of the institutions in the sample covered 65% of such business. To ensure that the sample remains representative over the time, it needs to be reviewed on a regular basis and, where appropriate, additional banks must be required to report. Therefore the sample was enlarged in June 2010 to 240 banks. This ensures that around 70% of the relevant business is captured using around 12% of the potential reporting population. The principles underlying the procedure for selecting reporting agents for the MFI interest rate statistics from the potential reporting population are set forth in Regulation *ECB/2001/18* and *ECB/2009/7*. These documents list those steps which national central banks are to take to define the parameters of the selection procedure and then to choose the reporting agents. For more information see section 1.3 - data collection.

The reporting agents have to report interest rates and the corresponding volumes of new business

in the reporting month as well as of all contracts outstanding at the end of the month for euro-denominated deposits from and loans to households and non-financial corporations domiciled in the euro area.

For the definition of outstanding amounts, new business and the classification of economic sectors see "definitions".

For each instrument category defined in appendices 1 and 2 of Regulation *ECB/2013/34*, and applied in the banking business of resident credit institutions and other institutions with households and non-financial corporations resident in the participating member states, the MFI interest rate statistics shall be compiled based on all interest rates applied to all the products that fit this instrument category. This shall imply that NCBs may not define a set of national products within each instrument category on which MFI interest rate statistics shall be collected; instead, the rates on all products offered by each of the reporting agents shall be covered. Hence, if an instrument category is only offered by one institution, then this institution shall be represented in the sample. If a new product is created within an existing instrument category at national level, the institutions in the sample shall cover it with the next reporting, as all reporting agents are required to report on all their products.

The instruments are generally consistent with the classification principles set out in Regulation *ECB/2013/33* of the European Central Bank concerning the consolidated balance sheet of the monetary financial institutions sector.

The instrument categories encompass:

Breakdown by original maturity, notice period or initial rate fixation:

- Deposits are broken down into overnight deposits, deposits with agreed maturity, deposits redeemable at notice and repos.
- Loans are broken down by original maturity (outstanding amounts) or initial rate fixation period (new business).
- Outstanding amounts of loans are broken down by original maturity in combination with residual maturity and next interest rate reset (new since 12/2014).

Breakdown by type of instrument:

- Loans to households are classified by purpose: for house purchases, for consumption, for other purposes.
- In the case of non-financial corporations all loans are to be reported and listed separately in the amount categories of "up to EUR 1 Mio" and "over EUR 1 Mio" until May 2010 and since June 2010 three size categories are defined: "up to EUR 0.25 Mio", a size of "over EUR 0.25 Mio" and "less than EUR 1 Mio" and a size of "over EUR 1 Mio".
- bank overdrafts and revolving loans
- extended credit card credit (new since June 2010)

The exception to the principle of covering all interest rates applied to all products are bad loans and loans for debt restructuring below market conditions.

The reporting schemes ZA (outstanding amounts) and ZB (new business) give an overview about all instrument categories.²⁾

Historical Changes:

01/2003

In January 2003 the Bundesbank's interest rate statistics were superseded by the MFI interest rate statistics, the German contribution to the harmonised MFI interest rate statistics in the countries within the European monetary union.

02/2008

Modifying of the stratification: Enlargement and regrouping of reporting agents without changing the sample for improving the estimation (until 31.01.2008: 15 strata; since 01.02.2008: 19 strata).

06/2010

When the ECB Regulation was revised in June 2010, the sampling procedure and selection of the banks that are required to report for the MFI interest rate statistics were modified. More reporting agents were added to the population, and reporting agents were regrouped to other strata:

- January 2003: 200 banks; from June 2010: 240 banks
- until 31.05.2010: 19 strata; since 01.06.2010: 17 strata

The overhaul entailed also a number of changes in the recording of new business:

- separate recording of extended credit card credit
- clearer definition of overdrafts
- separate recording of lending to sole proprietors
- separate recording of new business of fully secured loans

² For the categories overnight deposits (ZB.Z1/V1 and ZB.Z7/V7), deposits redeemable at notice (ZB.Z5/V5 and ZB.Z6/V6), overdrafts and revolving loans (ZB.Z12/V12 and ZB.Z23/V23), credit card credit (ZB.Z32/V32 and ZB.Z36/V36) on reporting scheme ZB data on new business are collected - for practical reasons - at the end of the month in question, analogously to outstanding amounts. Accounts with overnight deposits, deposits redeemable at notice and bank overdrafts, credit card debt are generally host to numerous inpayments and outpayments each month, each of which changes the overall balance. The additional collection over the course of the month of new agreements which are no longer outstanding at the end of the month would have placed an unreasonable reporting burden on the reporting agents; in addition, the business volumes in question would have been expanded disproportionately.

- more detailed breakdown by amount category of loans to non-financial corporations: until 31.05.2010 = up to EUR 1 Mio. / over EUR 1 Mio.; since 01.06.2010 = up to EUR 0.25 Mio. / over EUR 0.25 and up to EUR 1 Mio. / over EUR 1 Mio.
- more detailed breakdown by initial period of interest rate fixation in case of loans to non-financial corporations

According to Guideline *ECB/2014/15* the procedure of calculation and extrapolation of national weighted average interest rates and national total business volumes was enhanced. The new method is applied for all data since reference month June 2010.

12/2014

When the ECB Regulation was revised again in December 2014, a more detailed breakdown for the outstanding amounts of loans as well as for the new business of loans was implemented:

- outstanding amounts: breakdown of loans by original maturity in combination with residual maturity and next interest rate reset
- new business: separately reporting of renegotiated loans

1.3 Data collection

Electronic submission via ExtraNet

Data collectors

Deutsche Bundesbank, Statistics Department (S), Securities and Money Market Statistics (S 5), Interest Rate and Money Market Statistics (S 51)

Collection frequency

Monthly

Stratification³⁾

In order to improve the representativity of the sample, the potential reporting population was broken down into strata that were as homogeneous as possible in terms of the MFI interest rate statistics. The variance decomposition method, also known as *Huygens' theorem*, was used to derive the most convenient stratification. It splits up the total variance of a sample into variance within the stratum (intra-stratum variance) and variance between strata (extra-stratum variance). The objective of stratification was for intra-stratum variance to be lower than extra-stratum variance. Besides homogeneity, it was also important to obtain strata which are most conducive to the subsequent analysis of the data. Stratification only by category of banks or only by regional aspects proved

³ See Data Report: Beier, Rafael and Madlen Bade (2017), MFI interest rate statistics, Data Report 2017-06 - Metadata Version 2, Deutsche Bundesbank Research Data and Service Centre (RDSC).

incapable of producing satisfactory results. Only a combination of banking group and region ultimately proved to be the right approach. It does not, however, allow results to be broken down by specific categories of banks or selected regions in Germany.

Sample size

Two decisive criteria had to be observed when defining the size of the sample: the number of reporting agents needed to keep a minimum while at the same time guaranteeing that the measured results maintained a given standard of accuracy. The average interest rates calculated from the data in the sample were permitted to deviate from the true (unknown) average only by a maximum random error. Using the variance of interest rates reports estimated from the Bundesbank's survey of lending and deposit rates, it was possible to derive, a necessary sample size of around 200 banks in 2003.

Selection of the Sample

Regulation *ECB/2001/18* lays down the method of determining how many institutions to draw from each stratum. The number of reporting agents may be proportional to the size of each stratum. The size of the sample from each stratum was chosen in proportion to the stratum's share in an aggregated volume of loans and deposits derived from the monthly balance sheet statistics. The actual reporting population was not selected at random, but because they were the largest institutions in each stratum.

Maintenance of the Sample

To ensure that the sample remains representative over the time, it needs to be reviewed on a regular basis and, where appropriate, additional banks must be required to report. Changes in the characteristics of the reporting agents, institutions joining and leaving the potential reporting population and new developments in the financial sector can cause the representativity of the sample to diminish over time. Regular reviews are therefore necessary to ensure that the selection of reporting agents is always an accurate reflection of the potential population. The sample is refreshed on a regular basis whenever its representativity is no longer sufficiently assured. More reporting agents may be added to the population, and reporting agents may be regrouped to other strata. No reporting agent is removed from the sample. This restriction is intended to minimize the breaks resulting from changes in the reporting population, thereby ensuring the stability of the time series derived from the MFI interest rate statistics.

Therefore, when the ECB Regulation was revised in June 2010 (*ECB/2009/7*), the sampling procedure and selection of the banks that are required to report for the MFI interest rate statistics were modified. In 2010 the method for dividing the entire potential reporting population into certain strata was assessed. This was expressed in a modification to the definition of homogeneity within the individual strata, which states that the strata are considered homogeneous if the sum of the intra-stratum variances of the sample variables is substantially lower than the total variance in the entire actual reporting population. In the case of the German sample, having a minimum of 10 institutions in each stratum has been shown to produce a sufficiently low level of intra-stratum variance.

Furthermore, there has been a changeover from the “proportional” approach to “optimal” allocation (Neyman allocation) in the method for dividing the sample into individual strata. Under the proportional approach, the number of institutions to be drawn for each stratum was determined in proportion to its relevant business volume. The advantage of optimal allocation, which has been used since June 2010, is that, given a fixed sample size, a greater number of reporting institutions are allocated to those strata which have a larger variance, thus minimising variance and allowing the estimated value to be calculated more precisely. Based on the change in the allocation procedure, it was established that the sample of reporting agents needs to be enlarged to around 240 institutions (compared with around 200 in the original sample) in order to comply with the quality requirements which came into force by virtue of the new regulation.

Response Rate

100%

Supervision

1. All reporting agents receive a mandatory notice from the board of Deutsche Bundesbank.
2. Decision of the European Central Bank on non-compliance with statistical reporting requirements (*ECB/2010/10*): The ECB and the NCBs shall monitor the compliance of reporting agents with the minimum standards required to meet their reporting obligations, as set out in Annex II to *Regulation ECB/2013/34*. In the event of non-compliance, the ECB and the competent NCB may decide to conduct an assessment phase and/or initiate an infringement procedure. Following an infringement procedure the ECB may impose sanctions in line with Article 7 of *Regulation (EC) No 2533/98*.
3. Annex II of Regulation *ECB/2013/34* contains minimum standards that are to be applied by the actual reporting population. These standards include:
 - minimum standards for transmission
 - minimum standards for accuracy
 - minimum standards for conceptual compliance
 - minimum standards for revisions

1.4 Aggregation Method

First level of aggregation carried out by the reporting agents:

For the interest rates on outstanding amounts, i.e. indicators 01 to 26 of reporting scheme ZA and indicators 01, 05, 06, 07, 12, 23, 32 and 36 of reporting scheme ZB, the reporting institutions calculate the interest rates and volumes of all outstanding lending and deposit business at the last day of the month and derive a volume-weighted average interest rate for each reporting category. The corresponding outstanding amounts are not separately reported. The volumes are taken from the monthly balance sheet statistics (except ZB12/23 until 05/2010). For each of the instrument categories on new business, i.e. indicators 02 to 04, 08 to 11, 13 to 22, 24 to 31, 33 to 35, 37 to 85 (24 to 29 until 05/2010) and 88 to 91 of reporting scheme ZB, reporting agents provide a volume-weighted average interest rate. In addition, reporting agents provide the amount of new business conducted in each instrument category during the month for each of indicator.

The **annualised agreed rate (AAR)** or the **narrowly defined effective rate (NDER)** is to be reported for positions 01 to 26 of reporting scheme ZA and for positions 01 to 29 (24 to 29 until 05/2010) and 32 to 85 as well as 88 to 91 of reporting scheme ZB. The following formula is used to derive the annualised agreed rate:

Figure 1: annualised agreed rate (AAR)

$$x = \left(1 + \frac{r_{ag}}{n}\right)^n - 1$$

where:

- x annualised agreed rate (AAR)
- r_{ag} the interest rate per annum that is agreed between the reporting agents and the household or non-financial corporation for a deposit or loan where the dates of the interest capitalisation of the deposit and all the payments and repayments of the loan are at regular intervals within the year
- n the number of interest capitalisation periods for the deposit and (re)payment periods for the loan per year, i.e. 1 for yearly payments, 2 for semi-annual payments, 4 for quarterly payments and 12 for monthly payments

Figure 2: narrowly defined effective rate (NDER)

$$K = \sum_{n=1}^N (CF_n \cdot DF_n) = \sum_{n=1}^N \left(CF_n \cdot \left(\frac{1}{1+i} \right)^{\frac{D_n}{365}} \right)$$

where:

- K size of the loan
- N total number of payments
- CF_n n -th payment (from customer to bank)
- DF_n discount factor of the n -th payment
- i narrowly defined effective rate (or the annual percentage rate of charge (APRC) according to PAngV)
- D_n number of days until the n -th payment

The second level of aggregation is carried out by the Bundesbank:

01/2003-05/2010

In the case of interest rates, the reported volume-weighted average interest rates are used to calculate an overall average per category as an estimation for Germany. A weight is formed here using the volume of loans or deposits which is reported by each institution or which can be calculated from the outstanding amounts from the monthly balance sheet statistics.

The volumes of outstanding amounts for the German aggregates are taken from the monthly balance sheet statistics (except ZB_12/23).

For volumes of new business, it is necessary to use the information provided by sample members to gross up the figures to form the (unknown) total business for Germany. The *Horvitz-Thompson estimator* is used for grossing-up. In this approach, the expansion factor to be applied to a reporting agent depends on its relative weight in its stratum and in the potential reporting population. To calculate this, indicators for the entire potential reporting population are needed. The outstanding amounts from the balance sheet statistics associated with the relevant new business proved to be the best indicators for Germany. On this basis, specific expansion factors are calculated each month for every category of new business and every reporting agent. The stratification of the reporting population is taken into account. In calculating the expansion factors, therefore, it is not the ratio of a reporting agent to the potential reporting population which is the key factor, but only the reporting agent's weight within its own stratum.

Horvitz-Thompson estimator

$$V = \sum_{i=1}^n \frac{V_i}{\pi_i}$$

where:

- V estimated volume representing the potential reporting population
- V_i Volume reported by institution i in the sample
- n sample size
- $\frac{1}{\pi_i}$ expansion factor for institution i

The expansion factor for a reporting agent is calculated by the following formula:

$$\pi_i = n_H \frac{W_i}{\sum_{h \in H} W_h}$$

where:

- π_i inverse of the expansion factor for institution i
- n_H number of institutions drawn from stratum H of the potential reporting population
- $\sum_{h \in H}$ sum for all institutions from stratum H of the potential reporting population
- W_i, W_h outstanding amounts from the monthly balance sheet statistics reported by institutions i and h respectively

The condition $\frac{1}{\pi_i} \geq 1$ must be fulfilled for the expansion factors at all times. If there are special cases, in which $\frac{1}{\pi_i} < 1$, this MFI's expansion factor is set at unity and the expansion factors of all other institutions are recalculated based on the exclusion of that MFI.

since 06/2010

According to Guideline *ECB/2014/15* the procedure of calculation and extrapolation of national weighted average interest rates and national total business volumes was enhanced. The new method is applied for all data since reference month June 2010.

The **volumes of outstanding amounts** (indicators ZA.01 to 26, ZB.01/05/06/07/12/23/32/36) for the German aggregates are taken from the monthly balance sheet statistics.

Grossing-up of new business volumes:

Expansion factors are used for grossing up the business volumes of indicators 02 to 04, 08 to 11, 13 to 22, 30 to 31, 33 to 35, 37 to 85 and 88 to 91 of reporting scheme ZB. Grossing up is applied at stratum level.

First step: Calculate one expansion factor for each stratum j . The expansion factors EF_j are defined as the inverse of the stratum coverage ratio by mean of the following formula:

$$EF_j = \frac{\hat{B}_j}{\sum_{i=1}^{N_{j1}} \hat{B}_{ij}} = \frac{\sum_{i=1}^{N_{j1}+N_{j0}} \hat{B}_{ij}}{\sum_{i=1}^{N_{j1}} \hat{B}_{ij}} = \frac{\sum_{i=1}^{N_{j1}} \hat{B}_{ij} + \sum_{i=N_{j1}+1}^{N_{j0}} \hat{B}_{ij}}{\sum_{i=1}^{N_{j1}} \hat{B}_{ij}}$$

where:

\hat{B}_j as the total volume within stratum j

\hat{B}_{ij} as the volume within each stratum j for the institution i

N_{j0} as the number of credit institutions non-sampled in the stratum j

N_{j1} as the number of credit institutions sampled in the stratum j

The Expansion factors EF_j in respect of new business are calculated by replacing new business volumes by the related outstanding amounts from monthly balance sheet statistics.

Second step: The grossed-up volume of stratum j is then calculated as the expansion factor for stratum j multiplied by the reported volume for stratum j .

$$GV_j = EF_j \cdot RV_j$$

where:

GV_j as the grossed-up volume of stratum j

EF_j as the expansion factor for each stratum j

RV_j as the reported volume for stratum j

Third step: Aggregation of the grossed-up volumes of all strata $j = 1, \dots, J$.

$$GV = \sum_{j=1}^J GV_j$$

where:

GV as the grossed-up volume of indicator

GV_j as the grossed-up volume of stratum j

Calculation of aggregated weighted average interest rates:

National weighted average interest rates for each instrument category are calculated on the basis of grossed-up business volumes per stratum.

First step: Calculation of volume weighted average interest rates for each stratum j by weighting the rates across institutions in the same stratum with the reported amounts.

$$I_j = \frac{\sum_{i=1}^I RV_{ij} \cdot I_{ij}}{RV_j}$$

where:

- I_j as volume weighted average interest rates for each stratum j
- RV_{ij} as reported volume of institution i within stratum j
- I_{ij} as reported interest rates of institution i within stratum j
- RV_j as reported volume within stratum j
- $i = 1, \dots, I$ as index of institutions i within stratum j

Second step: Aggregation of volume weighted average interest rates for each stratum j across strata $j = 1, \dots, J$ by applying the grossed-up volumes in each stratum by mean of the following formula:

$$I_j = \frac{\sum_{j=1}^J GV_j \cdot I_j}{GV}$$

where:

- I as aggregated weighted average interest rate of indicator
 - GV_j as the grossed-up volume of stratum j
 - I_j as volume weighted average interest rates for each stratum j
 - GV as the grossed-up volume indicator
-

1.5 Data appraisal

Quality checks

For the data checking process a mixture of a bottom-up and a top-down approach is used: The main focus is on the bottom-up approach to guarantee high quality of micro data before extrapolation. The top-down approach for checking aggregate developments might lead to additional questions to reporting agents.

Bottom-up-Checks

1. Blocking rules: automated format and basic consistency checks
 - basic checks which need to be fulfilled to load reports into MIR statistics quality control program; for example: if there is a new business volume reported, there has to be an interest rate reported; if there is an of-which position reported, there has to be the main item reported.
 - Formality checks: if the xml-file submitted by the reporting agent does not conform with the specifications (formality checks), the file will be rejected and a new correct data file is requested.
2. Plausibility checks and outlier identification: More than 500 plausibility checks are performed on each report
 - completion check: List of agents which have not yet reported.
 - comparison checks between MIR and BSI-statistics: New business volumes in MIR should be lower than the increase of corresponding outstanding amounts in BSI.
 - consistency checks for interest rates: for example: Interest rates for overdrafts are the highest ones, interest rates for consumer loans are higher than those for housing loans.
 - comparison of the reporting values (interest rates, volumes) with the transmitted data of the previous month or of the last 12 months.
 - outlier detection (based on ARIMA model).

Top-down-Checks

Based on calculated aggregates, the macro analysis is performed:

- Marshall-Edgeworth decomposition to disentangle price and volume effects in aggregate interest rate developments.
- Impact analysis: Drill down of aggregated data to determine major effects on developments in the aggregates.
- ECB plausibility checks (comparison to previous month, German impact on euro area-aggregate)

Data editing

1. reporting deadline for MFIs (reporting institutions) at 9th working day
2. completeness check
3. Plausibility checks and sending queries to reporting institutions (10th to 15th working day)
4. revisions
5. first aggregation, plausibility checks with BSI and data analysis, identification of outliers, internal report (16th to 18th working day)

6. transmission to ECB (19th working day)

Revisions

Due to data revisions by reporting institutions within the MFI interest rate statistics, minor deviations compared to recently provided data versions are possible. With the exception of item ZA.03 and ZB.02, the data revisions affect exclusively loans (outstanding amount and new business).

1.6 Data accessibility

Research proposal conditions

A research proposal is checked for feasibility of the research project given the research data, i.e. the suitability of the data to answer the research questions raised by the proposal. The research project must be in the public interest, i.e. without commercial goals.

Institutional access conditions

The researcher must be affiliated with a research institution that clearly has a scientific, non-commercial agenda.

Contact

Deutsche Bundesbank, Research Data and Service Centre (RDSC)
E-mail: fdsz-data@bundesbank.de
Homepage: <https://www.bundesbank.de/en/bundesbank/research/rdsc>

Deposit requirements

The researcher must sign a confidentiality agreement. The data provider must be informed about any documents that are made available to the public that contain information derived from the provided data. The researcher is obliged to provide proof of proper data source citation by providing copies of the manuscripts and / or publications.

Citation requirements

For any study and any other document that is made available to the public that contain information derived from the provided data, the researcher is obliged to properly cite the data source as follows:

Bade, Madlen and Miriam Krueger (2019), MFI interest rate statistics, Data Report 2019-05 - Metadata Version 3, Deutsche Bundesbank Research Data and Service Centre (RDSC).

2 Description of variables

2.1 Overview of variables

Name	Label
BAID	Random-identifier
YEAR	Reference year
MONTH	Reference month
DATE	Reference date
ZA_Z1	Interest rate of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)
ZA_V1	Volume of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)
ZA_Z2	Interest rate of deposits from private households with agreed maturity over 2 years
ZA_V2	Volume of deposits from private households with agreed maturity over 2 years
ZA_Z3	Interest rate of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)
ZA_V3	Volume of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)
ZA_Z4	Interest rate of deposits from non-financial corporations with agreed maturity over 2 years
ZA_V4	Volume of deposits from non-financial corporations with agreed maturity over 2 years
ZA_Z5	Interest rate of deposits of repurchase agreements
ZA_V5	Volume of deposits of repurchase agreements
ZA_Z6	Interest rate of loans to private households for house purchase with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
ZA_V6	Volume of loans to private households for house purchase with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
ZA_Z7	Interest rate of loans to private households for house purchase with original maturity over 1 year and up to 5 years
ZA_V7	Volume of loans to private households for house purchase with original maturity over 1 year and up to 5 years
ZA_Z8	Interest rate of loans to private households for house purchase with original maturity over 5 years
ZA_V8	Volume of loans to private households for house purchase with original maturity over 5 years
ZA_Z9	Interest rate of loans to private households for consumption and other purposes with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
ZA_V9	Volume of loans to private households for consumption and other purposes with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
ZA_Z10	Interest rate of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years

Overview of variables continues on next page

Overview of variables continued from previous page

Name	Label
ZA_V10	Volume of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years
ZA_Z11	Interest rate of loans to private households for consumption and other purposes with original maturity over 5 years
ZA_V11	Volume of loans to private households for consumption and other purposes with original maturity over 5 years
ZA_Z12	Interest rate of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
ZA_V12	Volume of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
ZA_Z13	Interest rate of loans to non-financial corporations with original maturity over 1 year and up to 5 years
ZA_V13	Volume of loans to non-financial corporations with original maturity over 1 year and up to 5 years
ZA_Z14	Interest rate of loans to non-financial corporations with original maturity over 5 years
ZA_V14	Volume of loans to non-financial corporations with original maturity over 5 years
ZA_Z15	Interest rate for outstanding amounts of loans to private households with original maturity over 1 year, total
ZA_V15	Volume for outstanding amounts of loans to private households with original maturity over 1 year, total
ZA_Z16	Interest rate for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity up to 1 year
ZA_V16	Volume for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity up to 1 year
ZA_Z17	Interest rate for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months
ZA_V17	Volume for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months
ZA_Z18	Interest rate for outstanding amounts of loans to private households with original maturity over 2 years, total
ZA_V18	Volume for outstanding amounts of loans to private households with original maturity over 2 years, total
ZA_Z19	Interest rate for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity up to 2 years
ZA_V19	Volume for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity up to 2 years
ZA_Z20	Interest rate for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months

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Name	Label
ZA_V20	Volume for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months
ZA_Z21	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year, total
ZA_V21	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year, total
ZA_Z22	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity up to 1 year
ZA_V22	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity up to 1 year
ZA_Z23	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months
ZA_V23	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months
ZA_Z24	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years, total
ZA_V24	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years, total
ZA_Z25	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity up to 2 years
ZA_V25	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity up to 2 years
ZA_Z26	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months
ZA_V26	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months
ZB_Z1	Interest rate of deposits from private households overnight
ZB_V1	Volume of deposits from private households overnight
ZB_Z2	Interest rate of deposits from private households with agreed maturity up to 1 year
ZB_V2	Volume of deposits from private households with agreed maturity up to 1 year
ZB_Z3	Interest rate of deposits from private households with agreed maturity over 1 year and up to 2 years
ZB_V3	Volume of deposits from private households with agreed maturity over 1 year and up to 2 years
ZB_Z4	Interest rate of deposits from private households with agreed maturity over 2 years
ZB_V4	Volume of deposits from private households with agreed maturity over 2 years
ZB_Z5	Interest rate of deposits from private households redeemable at notice up to 3 months
ZB_V5	Volume of deposits from private households redeemable at notice up to 3 months

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Name	Label
ZB_Z6	Interest rate of deposits from private households redeemable at notice over 3 months
ZB_V6	Volume of deposits from private households redeemable at notice over 3 months
ZB_Z7	Interest rate of deposits from non-financial corporations overnight
ZB_V7	Volume of deposits from non-financial corporations overnight
ZB_Z8	Interest rate of deposits from non-financial corporations with agreed maturity up to 1 year
ZB_V8	Volume of deposits from non-financial corporations with agreed maturity up to 1 year
ZB_Z9	Interest rate of deposits from non-financial corporations with agreed maturity over 1 year and up to 2 years
ZB_V9	Volume of deposits from non-financial corporations with agreed maturity over 1 year and up to 2 years
ZB_Z10	Interest rate of deposits from non-financial corporations with agreed maturity over 2 years
ZB_V10	Volume of deposits from non-financial corporations with agreed maturity over 2 years
ZB_Z11	Interest rate of deposits of repurchase agreements
ZB_V11	Volume of deposits of repurchase agreements
ZB_Z12	Interest rate of loans to private households , revolving loans and overdrafts
ZB_V12	Volume of loans to private households , revolving loans and overdrafts
ZB_Z32	Interest rate of loans to private households , extended credit card credit
ZB_V32	Volume of loans to private households , extended credit card credit
ZB_Z86	Interest rate of loans to private households: revolving loans, overdrafts and credit card credit
ZB_V86	Volume of loans to private households: revolving loans, overdrafts and credit card credit
ZB_Z13	Interest rate of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_V13	Volume of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_Z55	Interest rate of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB.Z13) (excluding revolving loans, overdrafts and credit card credit)
ZB_V55	Volume of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB.V13) (excluding revolving loans, overdrafts and credit card credit)
ZB_Z14	Interest rate of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years
ZB_V14	Volume of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years
ZB_Z56	Interest rate of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB.Z14)

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Name	Label
ZB_V56	Volume of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB.V14)
ZB_Z15	Interest rate of loans to private households for consumption with an initial rate fixation of over 5 years
ZB_V15	Volume of loans to private households for consumption with an initial rate fixation of over 5 years
ZB_Z57	Interest rate of loans to private households for consumption with an initial rate fixation of over 5 years (with collateral and/or guarantees for ZB.Z15)
ZB_V57	Volume of loans to private households for consumption with an initial rate fixation of over 5 years (with collateral and/or guarantees for ZB.V15)
ZB_Z88	Interest rate for new business of loans to private households for consumption of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
ZB_V88	Volume for new business of loans to private households for consumption of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
ZB_Z30	Interest rate of loans to private households for consumption (total, APRC)
ZB_V30	Volume of loans to private households for consumption (total)
ZB_Z16	Interest rate of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_V16	Volume of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_Z58	Interest rate of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB.Z16) (excluding revolving loans, overdrafts and credit card credit)
ZB_V58	Volume of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB.V16) (excluding revolving loans, overdrafts and credit card credit)
ZB_Z17	Interest rate of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years
ZB_V17	Volume of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years
ZB_Z59	Interest rate of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB.Z17)
ZB_V59	Volume of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB.V17)
ZB_Z18	Interest rate of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years
ZB_V18	Volume of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years

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Name	Label
ZB_Z60	Interest rate of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB.Z18)
ZB_V60	Volume of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB.V18)
ZB_Z19	Interest rate of loans to private households for house purchase with initial rate fixation of over 10 years
ZB_V19	Volume of loans to private households for house purchase with initial rate fixation of over 10 years
ZB_Z61	Interest rate of loans to private households for house purchase with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB.Z19)
ZB_V61	Volume of loans to private households for house purchase with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB.V19)
ZB_Z89	Interest rate for new business of loans to private households for house purchase of which: renegotiated loans (total) (excluding overdrafts, revolving loans and extended credit card credits)
ZB_V89	Volume for new business of loans to private households for house purchase of which: renegotiated loans (total) (excluding overdrafts, revolving loans and extended credit card credits)
ZB_Z31	Interest rate of loans to private households for house purchase (total, APRC)
ZB_V31	Volume of loans to private households for house purchase (total)
ZB_Z20	Interest rate of loans to private households for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_V20	Volume of loans to private households for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_Z33	Interest rate of loans to private households (of which: sole proprietors): for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_V33	Volume of loans to private households (of which: sole proprietors): for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_Z21	Interest rate of loans to private households for other purposes with initial rate fixation of over 1 year and up to 5 years
ZB_V21	Volume of loans to private households for other purposes with initial rate fixation of over 1 year and up to 5 years
ZB_Z34	Interest rate of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 1 year and up to 5 years
ZB_V34	Volume of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 1 year and up to 5 years
ZB_Z22	Interest rate of loans to private households for other purposes with initial rate fixation of over 5 years

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Name	Label
ZB_V22	Volume of loans to private households for other purposes with initial rate fixation of over 5 years
ZB_Z35	Interest rate of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 5 years
ZB_V35	Volume of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 5 years
ZB_Z90	Interest rate for new business of loans to private households for other purposes of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
ZB_V90	Volume for new business of loans to private households for other purposes of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
ZB_Z23	Interest rate of loans to non-financial corporations , revolving loans and overdrafts
ZB_V23	Volume of loans to non-financial corporations , revolving loans and overdrafts
ZB_Z36	Interest rate of loans to non-financial corporations , extended credit card credit
ZB_V36	Volume of loans to non-financial corporations , extended credit card credit
ZB_Z87	Interest rate of loans to non-financial corporations: revolving loans, overdrafts and credit card credit
ZB_V87	Volume of loans to non-financial corporations: revolving loans, overdrafts and credit card credit
ZB_Z37	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
ZB_V37	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
ZB_Z62	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB.Z37) (excluding revolving loans, overdrafts and credit card credit)
ZB_V62	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB.V37) (excluding revolving loans, overdrafts and credit card credit)
ZB_Z38	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year
ZB_V38	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year
ZB_Z63	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB.Z38)
ZB_V63	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB.V38)

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Name	Label
ZB_Z39	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years
ZB_V39	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years
ZB_Z64	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB.Z39)
ZB_V64	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB.V39)
ZB_Z40	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years
ZB_V40	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years
ZB_Z65	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB.Z40)
ZB_V65	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB.V40)
ZB_Z41	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years
ZB_V41	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years
ZB_Z66	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB.Z41)
ZB_V66	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB.V41)
ZB_Z42	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years
ZB_V42	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years
ZB_Z67	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB.Z42)
ZB_V67	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB.V42)
ZB_Z80	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year

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Name	Label
ZB_V80	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
ZB_Z81	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB.Z80)
ZB_V81	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB.V80)
ZB_Z43	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
ZB_V43	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
ZB_Z68	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB.Z43) (excluding revolving loans, overdrafts and credit card credit)
ZB_V68	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB.V43) (excluding revolving loans, overdrafts and credit card credit)
ZB_Z44	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year
ZB_V44	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year
ZB_Z69	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB.Z44)
ZB_V69	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB.V44)
ZB_Z45	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years
ZB_V45	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years
ZB_Z70	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB.Z45)

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Name	Label
ZB_V70	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB.V45)
ZB_Z46	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years
ZB_V46	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years
ZB_Z71	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB.Z46)
ZB_V71	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB.V46)
ZB_Z47	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years
ZB_V47	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years
ZB_Z72	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB.Z47)
ZB_V72	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB.V47)
ZB_Z48	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years
ZB_V48	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years
ZB_Z73	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB.Z48)
ZB_V73	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB.V48)
ZB_Z82	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
ZB_V82	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
ZB_Z83	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB.Z82)

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Name	Label
ZB_V83	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB.V82)
ZB_Z49	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
ZB_V49	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
ZB_Z74	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB.Z49) (excluding revolving loans, overdrafts and credit card credit)
ZB_V74	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB.V49) (excluding revolving loans, overdrafts and credit card credit)
ZB_Z50	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year
ZB_V50	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year
ZB_Z75	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB.Z50)
ZB_V75	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB.V50)
ZB_Z51	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years
ZB_V51	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years
ZB_Z76	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB.Z51)
ZB_V76	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB.V51)
ZB_Z52	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years
ZB_V52	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years
ZB_Z77	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB.Z52)

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Name	Label
ZB_V77	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB.V52)
ZB_Z53	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years
ZB_V53	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years
ZB_Z78	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB.Z53)
ZB_V78	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB.V53)
ZB_Z54	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years
ZB_V54	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years
ZB_Z79	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB.Z54)
ZB_V79	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB.V54)
ZB_Z84	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
ZB_V84	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
ZB_Z85	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB.Z84)
ZB_V85	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB.V84)
ZB_Z91	Interest rate for new business of loans to non-financial corporations of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
ZB_V91	Volume for new business of loans to non-financial corporations of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
ZB_Z24	Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_V24	Volume of loans to non-financial corporations up to an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

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Name	Label
ZB_Z25	Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years
ZB_V25	Volume of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years
ZB_Z26	Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 5 years
ZB_V26	Volume of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 5 years
ZB_Z27	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_V27	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
ZB_Z28	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years
ZB_V28	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years
ZB_Z29	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years
ZB_V29	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years

2.2 Details of variables

BAID: Random-identifier

Notes Random-identifier

YEAR: Reference year

Notes Reference year

MONTH: Reference month

Notes Reference month

DATE: Reference date

Notes Reference date

ZA_Z1: Interest rate of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)

Notes	Interest rate of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V1: Volume of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)

Notes	Volume of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z2: Interest rate of deposits from private households with agreed maturity over 2 years

Notes	Interest rate of deposits from private households with agreed maturity over 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V2: Volume of deposits from private households with agreed maturity over 2 years

Notes	Volume of deposits from private households with agreed maturity over 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z3: Interest rate of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)

Notes	Interest rate of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V3: Volume of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)

Notes	Volume of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z4: Interest rate of deposits from non-financial corporations with agreed maturity over 2 years

Notes	Interest rate of deposits from non-financial corporations with agreed maturity over 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V4: Volume of deposits from non-financial corporations with agreed maturity over 2 years

Notes	Volume of deposits from non-financial corporations with agreed maturity over 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z5: Interest rate of deposits of repurchase agreements

Notes	Interest rate of deposits of repurchase agreements
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V5: Volume of deposits of repurchase agreements

Notes	Volume of deposits of repurchase agreements
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z6: Interest rate of loans to private households for house purchase with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to private households for house purchase with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
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Variable ZA_Z6 continues on next page

Variable ZA_Z6 continued from previous page

Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V6: Volume of loans to private households for house purchase with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to private households for house purchase with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z7: Interest rate of loans to private households for house purchase with original maturity over 1 year and up to 5 years

Notes	Interest rate of loans to private households for house purchase with original maturity over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V7: Volume of loans to private households for house purchase with original maturity over 1 year and up to 5 years

Notes	Volume of loans to private households for house purchase with original maturity over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z8: Interest rate of loans to private households for house purchase with original maturity over 5 years

Notes	Interest rate of loans to private households for house purchase with original maturity over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V8: Volume of loans to private households for house purchase with original maturity over 5 years

Notes	Volume of loans to private households for house purchase with original maturity over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z9: Interest rate of loans to private households for consumption and other purposes with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to private households for consumption and other purposes with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V9: Volume of loans to private households for consumption and other purposes with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to private households for consumption and other purposes with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z10: Interest rate of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years

Notes	Interest rate of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V10: Volume of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years

Notes	Volume of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z11: Interest rate of loans to private households for consumption and other purposes with original maturity over 5 years

Notes	Interest rate of loans to private households for consumption and other purposes with original maturity over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V11: Volume of loans to private households for consumption and other purposes with original maturity over 5 years

Notes	Volume of loans to private households for consumption and other purposes with original maturity over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z12: Interest rate of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V12: Volume of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z13: Interest rate of loans to non-financial corporations with original maturity over 1 year and up to 5 years

Notes	Interest rate of loans to non-financial corporations with original maturity over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V13: Volume of loans to non-financial corporations with original maturity over 1 year and up to 5 years

Notes	Volume of loans to non-financial corporations with original maturity over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z14: Interest rate of loans to non-financial corporations with original maturity over 5 years

Notes	Interest rate of loans to non-financial corporations with original maturity over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V14: Volume of loans to non-financial corporations with original maturity over 5 years

Notes	Volume of loans to non-financial corporations with original maturity over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z15: Interest rate for outstanding amounts of loans to private households with original maturity over 1 year, total

Notes	Interest rate for outstanding amounts of loans to private households with original maturity over 1 year, total
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V15: Volume for outstanding amounts of loans to private households with original maturity over 1 year, total

Notes	Volume for outstanding amounts of loans to private households with original maturity over 1 year, total
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z16: Interest rate for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity up to 1 year

Notes	Interest rate for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity up to 1 year
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V16: Volume for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity up to 1 year

Notes	Volume for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity up to 1 year
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z17: Interest rate for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months

Notes	Interest rate for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V17: Volume for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months

Notes	Volume for outstanding amounts of loans to private households with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z18: Interest rate for outstanding amounts of loans to private households with original maturity over 2 years, total

Notes	Interest rate for outstanding amounts of loans to private households with original maturity over 2 years, total
Period of availability	2014-12 until 2018-12
Variable type	numeric

Variable ZA_Z18 continues on next page

Variable ZA_Z18 continued from previous page

Unit of measurement percent per anno

ZA_V18: Volume for outstanding amounts of loans to private households with original maturity over 2 years, total

Notes	Volume for outstanding amounts of loans to private households with original maturity over 2 years, total
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z19: Interest rate for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity up to 2 years

Notes	Interest rate for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity up to 2 years
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V19: Volume for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity up to 2 years

Notes	Volume for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity up to 2 years
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z20: Interest rate for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months

Notes	Interest rate for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V20: Volume for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months

Notes	Volume for outstanding amounts of loans to private households with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z21: Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year, total

Notes	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year, total
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V21: Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year, total

Notes	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year, total
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z22: Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity up to 1 year

Notes	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity up to 1 year
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V22: Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity up to 1 year

Notes	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity up to 1 year
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z23: Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months

Notes	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V23: Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months

Notes	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and residual maturity over 1 year and interest rate reset in the next 12 months
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z24: Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years, total

Notes	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years, total
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V24: Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years, total

Notes	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years, total
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z25: Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity up to 2 years

Notes	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity up to 2 years
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Variable ZA_Z25 continues on next page

Variable ZA_Z25 continued from previous page

Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V25: Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity up to 2 years

Notes	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity up to 2 years
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZA_Z26: Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months

Notes	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZA_V26: Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months

Notes	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years and residual maturity over 2 years and interest rate reset in the next 24 months
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z1: Interest rate of deposits from private households overnight

Notes	Interest rate of deposits from private households overnight
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

Variable ZB_V1 continues on next page

Variable ZB_V1 continued from previous page

ZB_V1: Volume of deposits from private households overnight

Notes	Volume of deposits from private households overnight
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z2: Interest rate of deposits from private households with agreed maturity up to 1 year

Notes	Interest rate of deposits from private households with agreed maturity up to 1 year
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V2: Volume of deposits from private households with agreed maturity up to 1 year

Notes	Volume of deposits from private households with agreed maturity up to 1 year
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z3: Interest rate of deposits from private households with agreed maturity over 1 year and up to 2 years

Notes	Interest rate of deposits from private households with agreed maturity over 1 year and up to 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V3: Volume of deposits from private households with agreed maturity over 1 year and up to 2 years

Notes	Volume of deposits from private households with agreed maturity over 1 year and up to 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z4: Interest rate of deposits from private households with agreed maturity over 2 years

Notes	Interest rate of deposits from private households with agreed maturity over 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V4: Volume of deposits from private households with agreed maturity over 2 years

Notes	Volume of deposits from private households with agreed maturity over 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z5: Interest rate of deposits from private households redeemable at notice up to 3 months

Notes	Interest rate of deposits from private households redeemable at notice up to 3 months
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V5: Volume of deposits from private households redeemable at notice up to 3 months

Notes	Volume of deposits from private households redeemable at notice up to 3 months
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z6: Interest rate of deposits from private households redeemable at notice over 3 months

Notes	Interest rate of deposits from private households redeemable at notice over 3 months
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V6: Volume of deposits from private households redeemable at notice over 3 months

Notes	Volume of deposits from private households redeemable at notice over 3 months
Period of availability	2003-01 until 2018-12
Variable type	numeric

Variable ZB_V6 continues on next page

Variable ZB_V6 continued from previous page

Unit of measurement in Thousand EUR

ZB_Z7: Interest rate of deposits from non-financial corporations overnight

Notes	Interest rate of deposits from non-financial corporations overnight
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V7: Volume of deposits from non-financial corporations overnight

Notes	Volume of deposits from non-financial corporations overnight
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z8: Interest rate of deposits from non-financial corporations with agreed maturity up to 1 year

Notes	Interest rate of deposits from non-financial corporations with agreed maturity up to 1 year
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V8: Volume of deposits from non-financial corporations with agreed maturity up to 1 year

Notes	Volume of deposits from non-financial corporations with agreed maturity up to 1 year
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z9: Interest rate of deposits from non-financial corporations with agreed maturity over 1 year and up to 2 years

Notes	Interest rate of deposits from non-financial corporations with agreed maturity over 1 year and up to 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V9: Volume of deposits from non-financial corporations with agreed maturity over 1 year and up to 2 years

Notes	Volume of deposits from non-financial corporations with agreed maturity over 1 year and up to 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z10: Interest rate of deposits from non-financial corporations with agreed maturity over 2 years

Notes	Interest rate of deposits from non-financial corporations with agreed maturity over 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V10: Volume of deposits from non-financial corporations with agreed maturity over 2 years

Notes	Volume of deposits from non-financial corporations with agreed maturity over 2 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z11: Interest rate of deposits of repurchase agreements

Notes	Interest rate of deposits of repurchase agreements
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V11: Volume of deposits of repurchase agreements

Notes	Volume of deposits of repurchase agreements
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z12: Interest rate of loans to private households , revolving loans and overdrafts

Notes	Interest rate of loans to private households , revolving loans and overdrafts
Period of availability	2003-01 until 2018-12
Variable type	numeric

Variable ZB_Z12 continued from previous page

Unit of measurement percent per anno

ZB_V12: Volume of loans to private households , revolving loans and overdrafts

Notes	Volume of loans to private households , revolving loans and overdrafts
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z32: Interest rate of loans to private households , extended credit card credit

Notes	Interest rate of loans to private households , extended credit card credit
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V32: Volume of loans to private households , extended credit card credit

Notes	Volume of loans to private households , extended credit card credit
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z86: Interest rate of loans to private households: revolving loans, overdrafts and credit card credit

Notes	Interest rate of loans to private households: revolving loans, overdrafts and credit card credit
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V86: Volume of loans to private households: revolving loans, overdrafts and credit card credit

Notes	Volume of loans to private households: revolving loans, overdrafts and credit card credit
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z13: Interest rate of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V13: Volume of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z55: Interest rate of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB_Z13) (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB_Z13) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V55: Volume of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB_V13) (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to private households for consumption with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB_V13) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z14: Interest rate of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years

Notes	Interest rate of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V14: Volume of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years

Notes	Volume of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z56: Interest rate of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB_Z14)

Notes	Interest rate of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB_Z14)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V56: Volume of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB_V14)

Notes	Volume of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB_V14)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z15: Interest rate of loans to private households for consumption with an initial rate fixation of over 5 years

Notes	Interest rate of loans to private households for consumption with an initial rate fixation of over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V15: Volume of loans to private households for consumption with an initial rate fixation of over 5 years

Notes	Volume of loans to private households for consumption with an initial rate fixation of over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z57: Interest rate of loans to private households for consumption with an initial rate fixation of over 5 years (with collateral and/or guarantees for ZB_Z15)

Notes	Interest rate of loans to private households for consumption with an initial rate fixation of over 5 years (with collateral and/or guarantees for ZB_Z15)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V57: Volume of loans to private households for consumption with an initial rate fixation of over 5 years (with collateral and/or guarantees for ZB_V15)

Notes	Volume of loans to private households for consumption with an initial rate fixation of over 5 years (with collateral and/or guarantees for ZB_V15)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z88: Interest rate for new business of loans to private households for consumption of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)

Notes	Interest rate for new business of loans to private households for consumption of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V88: Volume for new business of loans to private households for consumption of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)

Notes	Volume for new business of loans to private households for consumption of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
Period of availability	2014-12 until 2018-12

Variable ZB_V88 continues on next page

Variable ZB_V88 continued from previous page

Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z30: Interest rate of loans to private households for consumption (total, APRC)

Notes	Interest rate of loans to private households for consumption (total, APRC)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V30: Volume of loans to private households for consumption (total)

Notes	Volume of loans to private households for consumption (total)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z16: Interest rate of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V16: Volume of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z58: Interest rate of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB_Z16) (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB_Z16) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V58: Volume of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB_V16) (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (with collateral and/or guarantees for ZB_V16) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z17: Interest rate of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years

Notes	Interest rate of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V17: Volume of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years

Notes	Volume of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z59: Interest rate of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB_Z17)

Notes	Interest rate of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB_Z17)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V59: Volume of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB_V17)

Notes	Volume of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years (with collateral and/or guarantees for ZB_V17)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z18: Interest rate of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years

Notes	Interest rate of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V18: Volume of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years

Notes	Volume of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z60: Interest rate of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_Z18)

Notes	Interest rate of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_Z18)
Period of availability	2010-06 until 2018-12
Variable type	numeric

Variable ZB_Z60 continues on next page

Variable ZB_Z60 continued from previous page

Unit of measurement percent per anno

ZB_V60: Volume of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_V18)

Notes	Volume of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_V18)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z19: Interest rate of loans to private households for house purchase with initial rate fixation of over 10 years

Notes	Interest rate of loans to private households for house purchase with initial rate fixation of over 10 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V19: Volume of loans to private households for house purchase with initial rate fixation of over 10 years

Notes	Volume of loans to private households for house purchase with initial rate fixation of over 10 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z61: Interest rate of loans to private households for house purchase with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z19)

Notes	Interest rate of loans to private households for house purchase with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z19)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V61: Volume of loans to private households for house purchase with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V19)

Notes	Volume of loans to private households for house purchase with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V19)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z89: Interest rate for new business of loans to private households for house purchase of which: renegotiated loans (total) (excluding overdrafts, revolving loans and extended credit card credits)

Notes	Interest rate for new business of loans to private households for house purchase of which: renegotiated loans (total) (excluding overdrafts, revolving loans and extended credit card credits)
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V89: Volume for new business of loans to private households for house purchase of which: renegotiated loans (total) (excluding overdrafts, revolving loans and extended credit card credits)

Notes	Volume for new business of loans to private households for house purchase of which: renegotiated loans (total) (excluding overdrafts, revolving loans and extended credit card credits)
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z31: Interest rate of loans to private households for house purchase (total, APRC)

Notes	Interest rate of loans to private households for house purchase (total, APRC)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V31: Volume of loans to private households for house purchase (total)

Notes	Volume of loans to private households for house purchase (total)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z20: Interest rate of loans to private households for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to private households for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V20: Volume of loans to private households for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to private households for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z33: Interest rate of loans to private households (of which: sole proprietors): for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to private households (of which: sole proprietors): for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V33: Volume of loans to private households (of which: sole proprietors): for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to private households (of which: sole proprietors): for other purposes with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

Variable ZB_Z21 continued from previous page

ZB_Z21: Interest rate of loans to private households for other purposes with initial rate fixation of over 1 year and up to 5 years

Notes	Interest rate of loans to private households for other purposes with initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V21: Volume of loans to private households for other purposes with initial rate fixation of over 1 year and up to 5 years

Notes	Volume of loans to private households for other purposes with initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z34: Interest rate of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 1 year and up to 5 years

Notes	Interest rate of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 1 year and up to 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V34: Volume of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 1 year and up to 5 years

Notes	Volume of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 1 year and up to 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z22: Interest rate of loans to private households for other purposes with initial rate fixation of over 5 years

Notes	Interest rate of loans to private households for other purposes with initial rate fixation of over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric

Variable ZB_Z22 continues on next page

Variable ZB_Z22 continued from previous page

Unit of measurement percent per anno

ZB_V22: Volume of loans to private households for other purposes with initial rate fixation of over 5 years

Notes	Volume of loans to private households for other purposes with initial rate fixation of over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z35: Interest rate of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 5 years

Notes	Interest rate of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V35: Volume of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 5 years

Notes	Volume of loans to private households (of which: sole proprietors): for other purposes with initial rate fixation of over 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z90: Interest rate for new business of loans to private households for other purposes of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)

Notes	Interest rate for new business of loans to private households for other purposes of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

Variable ZB_V90 continues on next page

Variable ZB_V90 continued from previous page

ZB_V90: Volume for new business of loans to private households for other purposes of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)

Notes	Volume for new business of loans to private households for other purposes of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z23: Interest rate of loans to non-financial corporations , revolving loans and overdrafts

Notes	Interest rate of loans to non-financial corporations , revolving loans and overdrafts
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V23: Volume of loans to non-financial corporations , revolving loans and overdrafts

Notes	Volume of loans to non-financial corporations , revolving loans and overdrafts
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z36: Interest rate of loans to non-financial corporations , extended credit card credit

Notes	Interest rate of loans to non-financial corporations , extended credit card credit
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V36: Volume of loans to non-financial corporations , extended credit card credit

Notes	Volume of loans to non-financial corporations , extended credit card credit
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z87: Interest rate of loans to non-financial corporations: revolving loans, overdrafts and credit card credit

Notes	Interest rate of loans to non-financial corporations: revolving loans, overdrafts and credit card credit
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V87: Volume of loans to non-financial corporations: revolving loans, overdrafts and credit card credit

Notes	Volume of loans to non-financial corporations: revolving loans, overdrafts and credit card credit
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z37: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V37: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z62: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_Z37) (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_Z37) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V62: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_V37) (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_V37) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z38: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V38: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z63: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_Z38)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_Z38)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V63: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_V38)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_V38)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z39: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V39: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z64: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_Z39)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_Z39)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V64: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_V39)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_V39)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z40: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V40: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z65: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_Z40)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_Z40)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V65: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_V40)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_V40)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z41: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V41: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z66: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_Z41)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_Z41)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V66: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_V41)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_V41)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z42: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V42: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z67: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z42)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z42)
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Variable ZB_Z67 continued from previous page

Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V67: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V42)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V42)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z80: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V80: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z81: Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_Z80)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_Z80)
Period of availability	2010-06 until 2018-12
Variable type	numeric

Variable ZB_Z81 continues on next page

Variable ZB_Z81 continued from previous page

Unit of measurement percent per anno

ZB_V81: Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_V80)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 0.25 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_V80)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z43: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V43: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z68: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_Z43) (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_Z43) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V68: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_V43) (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_V43) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z44: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V44: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z69: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_Z44)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_Z44)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V69: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_V44)

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_V44)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z45: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V45: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z70: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_Z45)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_Z45)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V70: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_V45)

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_V45)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z46: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V46: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z71: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_Z46)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_Z46)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V71: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_V46)

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_V46)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z47: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V47: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z72: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_Z47)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_Z47)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V72: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_V47)

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_V47)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z48: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V48: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z73: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z48)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z48)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V73: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V48)

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V48)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z82: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V82: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z83: Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_Z82)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_Z82)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V83: Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_V82)

Notes	Volume of loans to non-financial corporations over an amount of EUR 0.25 million and up to EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_V82)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z49: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V49: Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z74: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_Z49) (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_Z49) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V74: Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_V49) (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 3 months (with collateral and/or guarantees for ZB_V49) (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z50: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V50: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z75: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_Z50)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_Z50)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V75: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_V50)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 months and up to 1 year (with collateral and/or guarantees for ZB_V50)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z51: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V51: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

Variable ZB_Z76 continued from previous page

ZB_Z76: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_Z51)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_Z51)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V76: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_V51)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 3 years (with collateral and/or guarantees for ZB_V51)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z52: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V52: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z77: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_Z52)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_Z52)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V77: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_V52)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 3 years and up to 5 years (with collateral and/or guarantees for ZB_V52)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z53: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V53: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

Variable ZB_Z78 continued from previous page

ZB_Z78: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_Z53)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_Z53)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V78: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_V53)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years and up to 10 years (with collateral and/or guarantees for ZB_V53)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z54: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V54: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z79: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z54)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z54)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V79: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V54)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V54)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z84: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V84: Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z85: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_Z84)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_Z84)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V85: Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_V84)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year, with original maturity over 1 year (with collateral and/or guarantees for ZB_V84)
Period of availability	2010-06 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z91: Interest rate for new business of loans to non-financial corporations of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)

Notes	Interest rate for new business of loans to non-financial corporations of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno
Unit of measurement	percent per annum

ZB_V91: Volume for new business of loans to non-financial corporations of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)

Notes	Volume for new business of loans to non-financial corporations of which: renegotiated loans (total) (excluding overdrafts, revolving loans and credit card credits)
Period of availability	2014-12 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z24: Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V24: Volume of loans to non-financial corporations up to an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations up to an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z25: Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V25: Volume of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years

Notes	Volume of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z26: Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 5 years

Notes	Interest rate of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 5 years
Period of availability	2003-01 until 2018-12

Variable ZB_Z26 continues on next page

Variable ZB_Z26 continued from previous page

Variable type	numeric
Unit of measurement	percent per anno

ZB_V26: Volume of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 5 years

Notes	Volume of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z27: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V27: Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with a floating rate or initial rate fixation of up to 1 year (excluding revolving loans, overdrafts and credit card credit)
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z28: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V28: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 1 year and up to 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

ZB_Z29: Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years

Notes	Interest rate of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	percent per anno

ZB_V29: Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years

Notes	Volume of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years
Period of availability	2003-01 until 2018-12
Variable type	numeric
Unit of measurement	in Thousand EUR

3 Definition

Annualised agreed rate (AAR)

The type of rate that reporting agents provide for all instrument categories of deposits and loans referring to new business and outstanding amounts is the annualised agreed rate (AAR). It is defined as the interest rate that is individually agreed between the reporting agent and the household or non-financial corporation for a deposit or loan, converted to an annual basis and quoted in percentages per annum. The AAR covers all interest payments on deposits and loans, but no other charges that may apply.

$$x = \left(1 + \frac{r_{ag}}{n}\right)^n - 1$$

where:

x annualised agreed rate (AAR)

r_{ag} the interest rate per annum that is agreed between the reporting agents and the household or non-financial corporation for a deposit or loan where the dates of the interest capitalisation of the deposit and all the payments and repayments of the loan are at regular intervals within the year

n the number of interest capitalisation periods for the deposit and (re)payment periods for the loan per year, i.e. 1 for yearly payments, 2 for semi-annual payments, 4 for quarterly payments and 12 for monthly payments

Convenience creditcard debt

The instrument category convenience credit card credit comprises credit granted to households or non-financial corporations either via delayed debit cards or via credit cards. Credit card debt is recorded on dedicated card accounts and therefore not evident on current or overdraft accounts. Convenience credit is defined as the credit granted at an interest rate of 0% in the period between the payment transaction(s) effectuated with the card during one billing cycle and the date at which the debit balances from this specific billing cycle become due.

Effective annual rate of interest according to article 3(g) of guideline 2008/48/EC (APRC)

The effective annual rate of interest is to be reported in accordance with article 3 (g) of guideline 2008/48/EC for items 30 and 31 of the reporting scheme ZB. The annual percentage rate of charge (APRC) includes the "total cost of the credit to the consumer". The total cost consists of an interest rate component (which is identical to the NDER) and a component for all other costs related to the loan, such as costs for enquiries, administration, document preparation, guarantees and credit insurance.

Extended credit card debt

The instrument category extended credit card credit comprises credit granted to either households or non-financial corporations via credit cards. Credit card debt is recorded on dedicated card accounts and therefore not evident on current or overdraft accounts. Extended credit is defined as the credit granted after the due date(s) of the previous billing cycle(s) has/have passed, i.e. debit amounts on the card account that have not been settled when this was first possible, for which an interest rate or tiered interest rates usually greater than 0% are charged. Often minimum instalments per month have to be made, to at least partially repay extended credit.

Households (MIR definition)

For the purposes of these statistics, households are summarised in detail under the ESA sectors "Households" (S.14) and "Non-profit institutions serving households" (S.15). The ESA sector "Households" is identical to the definition of "Households" in the monthly balance sheet statistics.

Households (Monthly balance sheet statistics definition)

This sector comprises

- self-employed persons, i.e. sole proprietors,
- employees (including unemployed persons),
- other persons who cannot, even on the basis of other records, be included in the aforementioned two groups.

Initial rate fixation period

For the purposes of interest rate statistics, the initial period of rate fixation is defined as the initial period which was agreed before the start of the contract, during which the interest rate remains fixed. The initial period of rate fixation can be shorter or the same as the original maturity period.

Interest rate

The MFI interest rate statistics collect effective interest rates which are to be calculated according to the methods stipulated in Regulation (EC) No 63/2002 of the European Central Bank and which contain not only "market conditions" but also favourable interest rates granted by credit institutions to employees and large customers, for instance. For all types of loans and deposits, the effective interest rates are calculated either as "annualized agreed rates" or as "narrowly defined effective rates" as recommended by the International Securities Market Association (ISMA); apart from the interest payments, no other costs (such as the cost of enquiries, administration, preparation of documents, guarantees and credit insurance) are factored into the calculation.

Loans for consumption

Consumer loans comprise all loans granted for the purchase of goods and services for personal

use.

Loans for house purchases

Housing loans comprise secured and unsecured loans which were granted for investing in housing, including building and home improvements.

Loans for other purposes

All other loans to households are grouped together in a residual category called "other loans", which includes loans for debt consolidation, education or business purposes.

Narrowly defined effective rate (NDER)

The NDER is the interest rate which, on an annual basis, equalises the present values of all commitments (deposits or loans, payments or repayments, interest payments), future or existing, agreed between the reporting agent and the household or non-financial corporation. It is in accordance with the definition in article 3 (i) of the European Parliament and Council's guideline 2008/48/EC from 23 April 2008 concerning consumer loan agreements and the repealing of the Council's guideline 87/102/EEC. The NDER corresponds with the effective interest rate's interest components.

$$K = \sum_{n=1}^N (CF_n \cdot DF_n) = \sum_{n=1}^N \left(CF_n \cdot \left(\frac{1}{1+i} \right)^{\frac{D_n}{365}} \right)$$

where:

- K size of the loan
- N total number of payments
- CF_n n -th payment (from customer to bank)
- DF_n discount factor of the n -th payment
- i narrowly defined effective rate (or the annual percentage rate of charge (APRC) according to PAngV)
- D_n number of days until the n -th payment

New business

New business encompasses all new agreements between customers and banks during the reporting months. These include all financial agreements in which terms and conditions were agreed for the first time as well as all existing contracts renegotiated with the active involvement of the customers. By contrast, automatic prolongations, changes in variable interest rates caused by contractually predefined interest rate adjustments, or a previously agreed changeover from a fixed rate to a variable rate and vice versa are not regarded as new business. The interest rates are cal-

culated as volume-weighted averages of all new agreements concluded during the reporting month.

Non-profit institutions

According to ESA, non-profit institutions serving households consist of “non-profit institutions which are separate legal entities, which serve households, and which are private other non-market producers. Their principal resources, apart from those derived from occasional sales, are derived from voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by general government and from property income.” This category includes, for example, churches, political parties, professional associations and research organisations, sport and leisure associations, trade unions and charitable organisations.

Original maturity

Maturity at issue (original maturity) refers to the fixed period of life of a financial instrument before which it cannot be redeemed or before which it can be redeemed only with some kind of penalty. The agreed maturity starts on the date of the first drawing and not on the date of the lending commitment.

Outstanding amounts

Outstanding amounts are defined as being the total amount of deposits and loans in euro vis-à-vis households and non-financial corporations resident in the EMU member states when the books are closed on the last day of the reference month.

Overdrafts

Overdrafts are debit balances on current accounts. They have no fixed maturity. For the purpose of the MFI interest rate statistics all bank overdrafts are to be included regardless of whether they are below or above the limit agreed. Overdrafts therefore include approved overdraft facilities and non-approved overdrafts, as well as current account credits.

Overnight deposits

Overnight deposits (items 01 and 07 of scheme ZB) cover interest-bearing and non-interest-bearing overnight deposits. Prepaid money card amounts and amounts connected with software-supported electronic money are also to be taken into account.

Period of notice

The period of notice corresponds to the time between the moment the holder gives notice of an intention to redeem the instrument and the date on which the holder is allowed to convert it into cash without incurring a penalty. Financial instruments are classified according to the period of

notice only when there is no agreed maturity.

Renegotiated loans

Renegotiation refers to the active involvement of the household or non-financial corporation in adjusting the terms and conditions of an existing loan contract, including the interest rate. Thus, extensions and other adjustments of the terms and conditions that are carried out automatically, i.e. without any active involvement of the household or non-financial corporation, are not renegotiation.

Revolving loans

Revolving loans are loans that have all the following features:

1. the borrower may use or withdraw funds to a pre-approved credit limit without giving prior notice to the lender;
2. the amount of available credit can increase and decrease as funds are borrowed and repaid;
3. the credit may be used repeatedly;
4. there is no obligation of regular repayment of funds.

Revolving loans include the amounts obtained through a line of credit and not yet repaid (outstanding amounts).

Securitisation

For the purposes of the interest rate 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.

4 Bibliography

Beier, Rafael and Madlen Bade (2017), MFI interest rate statistics, Data Report 2017-06 - Metadata Version 2, Deutsche Bundesbank Research Data and Service Centre (RDSC).

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Special Statistical Publication 1, Banking statistics guidelines and customer classification, Section "MFI interest rate statistics" 2017-07.

Deutsche Bundesbank, Monthly Report 2017-06, Changes to the MFI interest rate statistics.

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Deutsche Bundesbank, Monthly Report 2004-01, The new MFI interest rate statistics - methodology for collecting the German data.

5 Appendix

Standard datasets

For research purposes two different modules of the MFI interest rate statistics are available depending on the intended research project.

- Module 1: Deposits
- Module 2: Loans

Please note that the dataset includes zeros when either Volumes are below 500 Euros ("echtes Geschäft mit Volumen < 500 €") or for non-notifiable nil report ("nicht meldepflichtige Fehlanzeige"). For a differentiation of the meanings of zeros in the MFI interest statistics dataset, flags of the respective data can be used. In case this information is needed please contact fdsz-data@bundesbank.de.

Reporting Schemes for the MFI interest rate statistics

MFI-Interest Rate Statistics

Outstanding Amounts ¹⁾

ZA

Deposits and Loans	Sector ²⁾	Type of Instrument / (Original-)maturity	Effective interest rate ³⁾ In % p.a.
Deposits in EUR	from households (including sole proprietors ⁴⁾ and non-profit institutions serving households (NFISHs))	with agreed maturity	
		up to 2 years ⁵⁾	01
		over 2 years	02
	from non-financial corporations	with agreed maturity	
		up to 2 years ⁵⁾	03
		over 2 years	04
	Repos	05	
Loans in EUR	to households (including sole proprietors ⁴⁾ and non-profit institutions serving households (NFISHs))	for house purchase with original maturity ⁶⁾	
		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 ⁷⁾	
		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	16
		and residual maturity up to 1 year	19
	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		

New Business ⁸⁾

ZB

Loans and Deposits	Sector ⁹⁾	Type of Instrument / Original maturity, period of notice, Initial period of interest rate fixation	Total		With collateral ⁸⁾	
			Effective interest rate ⁵⁾ In % p.a.	Volume ¹⁰⁾ In Tcd €	Effective interest rate ⁵⁾ In % p.a.	Volume ¹⁰⁾ In Tcd €
Deposits in EUR	from households (including sole proprietors ⁶⁾ and non-profit institutions serving households (NPIs))	Overnight ¹¹⁾¹²⁾	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 ¹³⁾					
	up to 3 months	05				
	over 3 months	06				
	from non-financial corporations	Overnight ¹¹⁾¹²⁾	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 ⁶⁾ and non-profit institutions serving households (NPIs))	Revolving loans and overdrafts ¹²⁾¹⁴⁾	12			
		Extended credit card credit ¹⁵⁾	32			
		for consumption				
		with initial period of interest rate fixation				
		Floating rate and up to 1 year ¹⁶⁾	13		65	
		over 1 year and up to 5 years	14		68	
		over 5 years	15		67	
		of which: renegotiated loans (total) ¹⁸⁾	88			
		for consumption (total, APRC) ¹⁷⁾	30			
		for house purchase				
		with initial period of interest rate fixation				
		Floating rate and up to 1 year ¹⁶⁾	16		68	
		over 1 year and up to 5 years	17		68	
		over 5 years and up to 10 years	18		80	
		over 10 years	19		61	
		of which: renegotiated loans (total) ¹⁸⁾	89			
		for house purchase (total, APRC) ¹⁷⁾	31			
	for other purposes					
	with initial period of interest rate fixation					
	Floating rate and up to 1 year ¹⁶⁾	20				
	over 1 year and up to 5 years	21				
	over 5 years	22				
	of which: sole proprietors ⁶⁾					
	Floating rate and up to 1 year ¹⁶⁾	33				
	over 1 year and up to 5 years	34				
	over 5 years	35				
	of which: renegotiated loans (total) ¹⁸⁾	90				
from non-financial corporations	Revolving loans and overdrafts ¹²⁾¹⁴⁾	23				
Extended credit card credit ¹⁵⁾	36					
Loans up to an amount of EUR 0,25 million ¹⁶⁾						
Floating rate and up to 3 months ¹⁶⁾	37		82			
over 3 months and up to 1 year	38		83			
over 1 year and up to 3 years	39		84			
over 3 years and up to 5 years	40		85			
over 5 years and up to 10 years	41		86			
over 10 years	42		87			
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 ¹⁶⁾						
Floating rate and up to 3 months ¹⁶⁾	43		88			
over 3 months and up to 1 year	44		89			
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 ¹⁶⁾						
Floating rate and up to 3 months ¹⁶⁾	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) ¹⁸⁾	81					

(ZB) 01.15

- 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.