

# Micro Database

## MFI interest rate statistics

### Data Report 2024-14

Data available from 2003-01 to 2024-06  
Metadata Version: ZISTA-Data-Doc-v7-1  
DOI: 10.12757/BBk.ZISTA.03Q1-24Q2.01.01

Deutsche Bundesbank, Research Data and Service Centre

Jan Dominik Eiff  
Patrick Felka  
Kathrin Friederich  
Miriam Krüger

## Abstract

We describe the research dataset “MFI interest rate statistics” (ZISTA) using a structured metadata schema.<sup>1)</sup> 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-v7-1

**DOI:** 10.12757/BBk.ZISTA.03Q1-24Q2.01.01

**Citation:** Eiff, J., Felka, P., Friederich, K., and Krüger, M. (2024)<sup>2)</sup>. MFI interest rate statistics (ZISTA), Data Report 2024-14 – Metadata Version ZISTA-Data-Doc-v7-1. Deutsche Bundesbank, Research Data and Service Centre.

---

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

<sup>2</sup> In large part this is an updated version of previous reports on the ZISTA to which Madlen Bade and Rafael Beier have contributed.

## Contents

<b>1 Dataset description</b>	<b>4</b>
1.1 Overview and identification	4
1.1.1 Title of dataset	4
1.1.2 German title	4
1.1.3 Abbreviation	4
1.1.4 Dataset abstract	4
1.2 Dataset scope and coverage	4
1.3 Data collection	8
1.4 Aggregation Method	10
1.5 Data appraisal	15
1.6 Data accessibility	16
<b>2 Description of variables</b>	<b>18</b>
2.1 Overview of variables	18
2.2 Details of variables	31
<b>3 Definitions</b>	<b>83</b>
<b>References</b>	<b>88</b>
<b>A Appendix</b>	<b>89</b>

# 1 Dataset description

## 1.1 Overview and identification

### 1.1.1 Title of dataset

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

### 1.1.2 German title

MFI Zinsstatistik

### 1.1.3 Abbreviation

ZISTA

### 1.1.4 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 framework

#### 01/2003-05/2010

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

#### 06/2010-11/2014

- Regulation ECB/2009/7, amending Regulation ECB/2001/1
- 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

#### **since 02/2022**

- Regulation ECB/2014/30
- Guideline ECB/2016/45, amended by Guideline ECB/2021/11
- 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**

2003-01 until 2024-06

### **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.<sup>3)</sup>

## 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 – 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.

---

<sup>3</sup> 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 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), Primary Statistical Reporting & DQM (S 3), MFI Interest Rate & Securities Issues Statistics, DigiStik Project, Operations and Development (S 301)

### Collection frequency

Monthly

### Stratification<sup>4)</sup>

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 incapable of producing satisfactory results. Only a combination of banking group

<sup>4</sup> 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).



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 change over 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:

#### 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

#### 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:

- $\pi_i$  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\_1 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.

$$l_j = \frac{\sum_{i=1}^I RV_{ij} \cdot l_{ij}}{RV_j}$$

where:

$l_j$  as volume weighted average interest rates for each stratum  $j$   
 $RV_{ij}$  as reported volume of institution  $i$  within stratum  $j$   
 $l_{ij}$  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 formular:

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

where:

$l$  as aggregated weighted average interest rate of indicator  
 $GV_j$  as the grossed-up volume of stratum  $j$   
 $l_j$  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 (19<sup>th</sup> 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.

## 1.6 Data accessibility

### Research proposal conditions

For research purposes the available microdata is divided into two separate modules:

- Module 1: Information on deposits (volumes and effective interest)
- Module 2: Information on loans (volumes and effective interest)

It should be considered carefully which module suffices for answering a research question and one should only apply for this module in the application form including the research proposal. In case multiple modules are needed in combination to answer the research question, it must be thoroughly explained in the application form why those modules are necessary for the planned analysis. 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 of public interest, that is without commercial goals.

### Institutional access conditions

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

### Contact

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

### Deposit requirements

The researcher must sign a confidentiality agreement and a special contract between Deutsche Bundesbank and the research institution has to be set up. The RDSC must be informed about every



document that is made available to the public that contains 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.

### **Statistical Disclosure Control (SDC)**

All results generated from MFI interest rate statistics data must comply with the RDSC's rules as outlined in Research Data and Service Centre (2021)<sup>5)</sup> In all modules, the entity worth protecting is the reporting bank, which is identified via the variable "BAID\_DOM."

### **Citation requirements**

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

Eiff, J., Felka, P., Friederich, K., and Krüger, M. (2024)<sup>6)</sup>. MFI interest rate statistics (ZISTA), Data Report 2024-14 – Metadata Version ZISTA-Data-Doc-v7-1. Deutsche Bundesbank, Research Data and Service Centre.

---

<sup>5</sup> More information on the RDSC's SDC rules can be found in the Rules for visiting researchers at the RDSC, which are available at <https://www.bundesbank.de/resource/blob/826176/ffc6337a19ea27359b06f2a8abe0ca7d/mL/2021-02-gastforschung-data.pdf>

<sup>6</sup> In large part this is an updated version of previous reports on the ZISTA to which Madlen Bade and Rafael Beier have contributed.

## 2 Description of variables

### 2.1 Overview of variables

Name	Label
BAID_DOM	Random-identifier for domestic MFIs
YEAR	Four-digit calendar year
MONTH	Last month of the quarter
DAY	Reference day
DATE	Reference date (Format YYYY-MM-DD)
ZA_Z1	Interest rate for outstanding amounts of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)
ZA_V1	Volume for outstanding amounts of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)
ZA_Z2	Interest rate for outstanding amounts of deposits from private households with agreed maturity over 2 years
ZA_V2	Volume for outstanding amounts of deposits from private households with agreed maturity over 2 years
ZA_Z3	Interest rate for outstanding amounts of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)
ZA_V3	Volume for outstanding amounts of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)
ZA_Z4	Interest rate for outstanding amounts of deposits from non-financial corporations with agreed maturity over 2 years
ZA_V4	Volume for outstanding amounts of deposits from non-financial corporations with agreed maturity over 2 years
ZA_Z5	Interest rate for outstanding amounts of deposits of repurchase agreements
ZA_V5	Volume for outstanding amounts of deposits of repurchase agreements
ZA_Z6	Interest rate for outstanding amounts 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 for outstanding amounts 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 for outstanding amounts of loans to private households for house purchase with original maturity over 1 year and up to 5 years
ZA_V7	Volume for outstanding amounts of loans to private households for house purchase with original maturity over 1 year and up to 5 years
ZA_Z8	Interest rate for outstanding amounts of loans to private households for house purchase with original maturity over 5 years
ZA_V8	Volume for outstanding amounts of loans to private households for house purchase with original maturity over 5 years
ZA_Z9	Interest rate for outstanding amounts 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 for outstanding amounts 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 for outstanding amounts of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years
ZA_V10	Volume for outstanding amounts 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 for outstanding amounts of loans to private households for consumption and other purposes with original maturity over 5 years
ZA_V11	Volume for outstanding amounts of loans to private households for consumption and other purposes with original maturity over 5 years
ZA_Z12	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)
ZA_V12	Volume for outstanding amounts 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 for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and up to 5 years
ZA_V13	Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and up to 5 years
ZA_Z14	Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 5 years
ZA_V14	Volume for outstanding amounts 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
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 for new business of deposits from private households, overnight
ZB_V1	Volume for new business of deposits from private households, overnight
ZB_Z2	Interest rate for new business of deposits from private households with agreed maturity up to 1 year
ZB_V2	Volume for new business of deposits from private households with agreed maturity up to 1 year

...

...

ZB_Z3	Interest rate for new business of deposits from private households with agreed maturity over 1 year and up to 2 years
ZB_V3	Volume for new business of deposits from private households with agreed maturity over 1 year and up to 2 years
ZB_Z4	Interest rate for new business of deposits from private households with agreed maturity over 2 years
ZB_V4	Volume for new business of deposits from private households with agreed maturity over 2 years
ZB_Z5	Interest rate for new business of deposits from private households redeemable at notice up to 3 months
ZB_V5	Volume for new business of deposits from private households redeemable at notice up to 3 months
ZB_Z6	Interest rate for new business of deposits from private households redeemable at notice over 3 months
ZB_V6	Volume for new business of deposits from private households redeemable at notice over 3 months
ZB_Z7	Interest rate for new business of deposits from non-financial corporations, overnight
ZB_V7	Volume for new business of deposits from non-financial corporations, overnight
ZB_Z8	Interest rate for new business of deposits from non-financial corporations with agreed maturity up to 1 year
ZB_V8	Volume for new business of deposits from non-financial corporations with agreed maturity up to 1 year
ZB_Z9	Interest rate for new business of deposits from non-financial corporations with agreed maturity over 1 year and up to 5 years
ZB_V9	Volume for new business of deposits from non-financial corporations with agreed maturity over 1 year and up to 5 years
ZB_Z10	Interest rate for new business of deposits from non-financial corporations with agreed maturity over 5 years
ZB_V10	Volume for new business of deposits from non-financial corporations with agreed maturity over 5 years
ZB_Z11	Interest rate for new business of deposits of repurchase agreements
ZB_V11	Volume for new business of deposits of repurchase agreements
ZB_Z12	Interest rate for new business of loans to private households, revolving loans and overdrafts
ZB_V12	Volume for new business of loans to private households, revolving loans and overdrafts
ZB_Z32	Interest rate for new business of loans to private households, extended credit card credit
ZB_V32	Volume for new business of loans to private households, extended credit card credit
ZB_Z86	Interest rate for new business of loans to private households: revolving loans, overdrafts and credit card credit
ZB_V86	Volume for new business of loans to private households: revolving loans, overdrafts and credit card credit

...

...

ZB_Z13	Interest rate for new business 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 for new business 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 for new business 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 for new business 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 for new business of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years
ZB_V14	Volume for new business 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 for new business 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)
ZB_V56	Volume for new business 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 for new business of loans to private households for consumption with an initial rate fixation of over 5 years
ZB_V15	Volume for new business of loans to private households for consumption with an initial rate fixation of over 5 years
ZB_Z57	Interest rate for new business 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 for new business 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 for new business of loans to private households for consumption (total, APRC)
ZB_V30	Volume for new business of loans to private households for consumption (total)
ZB_Z16	Interest rate for new business of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)

...

...

<b>ZB_V16</b>	Volume for new business of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)
<b>ZB_Z58</b>	Interest rate for new business 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 overdrafts, revolving loans and credit card credits)
<b>ZB_V58</b>	Volume for new business 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 overdrafts, revolving loans and credit card credits)
<b>ZB_Z17</b>	Interest rate for new business of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years
<b>ZB_V17</b>	Volume for new business of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years
<b>ZB_Z59</b>	Interest rate for new business 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)
<b>ZB_V59</b>	Volume for new business 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)
<b>ZB_Z18</b>	Interest rate for new business of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years
<b>ZB_V18</b>	Volume for new business of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years
<b>ZB_Z60</b>	Interest rate for new business 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)
<b>ZB_V60</b>	Volume for new business 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)
<b>ZB_Z19</b>	Interest rate for new business of loans to private households for house purchase with initial rate fixation of over 10 years
<b>ZB_V19</b>	Volume for new business of loans to private households for house purchase with initial rate fixation of over 10 years
<b>ZB_Z61</b>	Interest rate for new business of loans to private households for house purchase with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_Z19)
<b>ZB_V61</b>	Volume for new business of loans to private households for house purchase with initial rate fixation of over 10 years (with collateral and/or guarantees for ZB_V19)
<b>ZB_Z89</b>	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 for new business of loans to private households for house purchase (total, APRC)
ZB_V31	Volume for new business of loans to private households for house purchase (total)
ZB_Z20	Interest rate for new business of loans to private households for other purposes with a floating rate or initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)
ZB_V20	Volume for new business of loans to private households for other purposes with a floating rate or initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)
ZB_Z33	Interest rate for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)
ZB_V33	Volume for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)
ZB_Z21	Interest rate for new business of loans to private households for other purposes with an initial rate fixation of over 1 year and up to 5 years
ZB_V21	Volume for new business of loans to private households for other purposes with an initial rate fixation of over 1 year and up to 5 years
ZB_Z34	Interest rate for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation of over 1 year and up to 5 years (excluding overdrafts, revolving loans and extended credit card credits)
ZB_V34	Volume for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation of over 1 year and up to 5 years
ZB_Z22	Interest rate for new business of loans to private households for other purposes with an initial rate fixation of over 5 years
ZB_V22	Volume for new business of loans to private households for other purposes with an initial rate fixation of over 5 years
ZB_Z35	Interest rate for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation of over 5 years
ZB_V35	Volume for new business of loans to private households (of which: sole proprietors) for other purposes with an 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 for new business of loans to non-financial corporations, revolving loans and overdrafts

...



...

ZB_V23	Volume for new business of loans to non-financial corporations, revolving loans and overdrafts
ZB_Z36	Interest rate for new business of loans to non-financial corporations, extended credit card credit
ZB_V36	Volume for new business of loans to non-financial corporations, extended credit card credit
ZB_Z87	Interest rate for new business of loans to non-financial corporations: revolving loans, overdrafts and credit card credit
ZB_V87	Volume for new business of loans to non-financial corporations: revolving loans, overdrafts and credit card credit
ZB_Z37	Interest rate for new business 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 overdrafts, revolving loans and credit card credits)
ZB_V37	Volume for new business 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 overdrafts, revolving loans and credit card credits)
ZB_Z62	Interest rate for new business 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 overdrafts, revolving loans and credit card credits)
ZB_V62	Volume for new business 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 overdrafts, revolving loans and credit card credits)
ZB_Z38	Interest rate for new business 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 for new business 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 for new business 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 for new business 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)
ZB_Z39	Interest rate for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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_V80	Volume for new business 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 for new business 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 for new business 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 for new business 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 overdrafts, revolving loans and credit card credits)
ZB_V43	Volume for new business 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 overdrafts, revolving loans and credit card credits)
ZB_Z68	Interest rate for new business 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 overdrafts, revolving loans and credit card credits)
ZB_V68	Volume for new business 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 overdrafts, revolving loans and credit card credits)
ZB_Z44	Interest rate for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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)
ZB_V70	Volume for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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)
ZB_V83	Volume for new business 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 for new business 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 overdrafts, revolving loans and credit card credits)
ZB_V49	Volume for new business 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 overdrafts, revolving loans and credit card credits)
ZB_Z74	Interest rate for new business 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 overdrafts, revolving loans and credit card credits)
ZB_V74	Volume for new business 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 overdrafts, revolving loans and credit card credits)
ZB_Z50	Interest rate for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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)
ZB_V77	Volume for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years
ZB_V54	Volume for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 overdrafts, revolving loans and credit card credits)
ZB_V24	Volume for new business 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 overdrafts, revolving loans and credit card credits)
ZB_Z25	Interest rate for new business 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 for new business 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 for new business 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 for new business 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 for new business 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 overdrafts, revolving loans and credit card credits)
ZB_V27	Volume for new business 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 overdrafts, revolving loans and credit card credits)
ZB_Z28	Interest rate for new business 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 for new business 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 for new business of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years
ZB_V29	Volume for new business 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\_DOM:** Random-identifier for domestic MFIs

Notes

Available from – to 2003-01 – 2024-06

Type of variable numeric

Unit of measurement

Available in Modules 1 and 2

**YEAR:** Four-digit calendar year

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	
Available in	Modules 1 and 2

---

**MONTH:** Last month of the quarter

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	
Available in	Modules 1 and 2

---

**DAY:** Reference day

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	
Available in	Modules 1 and 2

---

**DATE:** Reference date (Format YYYY-MM-DD)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	
Available in	Modules 1 and 2

---

**ZA\_Z1:** Interest rate for outstanding amounts of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZA\_V1:** Volume for outstanding amounts of deposits from private households with agreed maturity up to 2 years (excluding overnight deposits)

---

Notes



...

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZA\_Z2:** Interest rate for outstanding amounts of deposits from private households with agreed maturity over 2 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZA\_V2:** Volume for outstanding amounts of deposits from private households with agreed maturity over 2 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZA\_Z3:** Interest rate for outstanding amounts of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZA\_V3:** Volume for outstanding amounts of deposits from non-financial corporations with agreed maturity up to 2 years (excluding overnight deposits)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZA\_Z4:** Interest rate for outstanding amounts of deposits from non-financial corporations with agreed maturity over 2 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZA\_V4:** Volume for outstanding amounts of deposits from non-financial corporations with agreed maturity over 2 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZA\_Z5:** Interest rate for outstanding amounts of deposits of repurchase agreements

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZA\_V5:** Volume for outstanding amounts of deposits of repurchase agreements

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZA\_Z6:** Interest rate for outstanding amounts of loans to private households for house purchase with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V6:** Volume for outstanding amounts of loans to private households for house purchase with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZA\_Z7:** Interest rate for outstanding amounts of loans to private households for house purchase with original maturity over 1 year and up to 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V7:** Volume for outstanding amounts of loans to private households for house purchase with original maturity over 1 year and up to 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZA\_Z8:** Interest rate for outstanding amounts of loans to private households for house purchase with original maturity over 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V8:** Volume for outstanding amounts of loans to private households for house purchase with original maturity over 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZA\_Z9:** Interest rate for outstanding amounts 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

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZA\_V9:** Volume for outstanding amounts 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

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZA\_Z10:** Interest rate for outstanding amounts of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZA\_V10:** Volume for outstanding amounts of loans to private households for consumption and other purposes with original maturity over 1 year and up to 5 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZA\_Z11:** Interest rate for outstanding amounts of loans to private households for consumption and other purposes with original maturity over 5 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno

...

Available in Module 2

---

**ZA\_V11:** Volume for outstanding amounts of loans to private households for consumption and other purposes with original maturity over 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZA\_Z12:** Interest rate for outstanding amounts of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V12:** Volume for outstanding amounts of loans to non-financial corporations with original maturity up to 1 year (including revolving loans, overdrafts and credit card credit)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZA\_Z13:** Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and up to 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V13:** Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year and up to 5 years

---

Notes

Available from – to	2003-01 – 2024-06
---------------------	-------------------

...

...

Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZA\_Z14:** Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 5 years

---

Notes	
Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V14:** Volume for outstanding amounts of loans to non-financial corporations with original maturity over 5 years

---

Notes	
Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZA\_Z15:** Interest rate for outstanding amounts of loans to private households with original maturity over 1 year, total

---

Notes	
Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V15:** Volume for outstanding amounts of loans to private households with original maturity over 1 year, total

---

Notes	
Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZA\_Z18:** Interest rate for outstanding amounts of loans to private households with original maturity over 2 years, total

Notes

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZA\_V18:** Volume for outstanding amounts of loans to private households with original maturity over 2 years, total

---

Notes	
Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**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	
Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**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	
Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**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	
Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**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	
Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR



...

Available in Module 2

---

**ZA\_Z21:** Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 1 year, total

---

Notes

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V21:** Volume for outstanding amounts of loans to non-financial corporations with original maturity over 1 year, total

---

Notes

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**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

...

...

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZA\_Z24:** Interest rate for outstanding amounts of loans to non-financial corporations with original maturity over 2 years, total

Notes

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZA\_V24:** Volume for outstanding amounts of loans to non-financial corporations with original maturity over 2 years, total

Notes

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z1:** Interest rate for new business of deposits from private households, overnight

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

**ZB\_V1:** Volume for new business of deposits from private households, overnight

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

**ZB\_Z2:** Interest rate for new business of deposits from private households with agreed maturity up to 1 year

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZB\_V2:** Volume for new business of deposits from private households with agreed maturity up to 1 year

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZB\_Z3:** Interest rate for new business of deposits from private households with agreed maturity over 1 year and up to 2 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZB\_V3:** Volume for new business of deposits from private households with agreed maturity over 1 year and up to 2 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZB\_Z4:** Interest rate for new business of deposits from private households with agreed maturity over 2 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZB\_V4:** Volume for new business of deposits from private households with agreed maturity over 2 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

**ZB\_Z5:** Interest rate for new business of deposits from private households redeemable at notice up to 3 months

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

**ZB\_V5:** Volume for new business of deposits from private households redeemable at notice up to 3 months

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

**ZB\_Z6:** Interest rate for new business of deposits from private households redeemable at notice over 3 months

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

**ZB\_V6:** Volume for new business of deposits from private households redeemable at notice over 3 months

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

**ZB\_Z7:** Interest rate for new business of deposits from non-financial corporations, overnight

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZB\_V7:** Volume for new business of deposits from non-financial corporations, overnight

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZB\_Z8:** Interest rate for new business of deposits from non-financial corporations with agreed maturity up to 1 year

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZB\_V8:** Volume for new business of deposits from non-financial corporations with agreed maturity up to 1 year

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

---

**ZB\_Z9:** Interest rate for new business of deposits from non-financial corporations with agreed maturity over 1 year and up to 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

---

**ZB\_V9:** Volume for new business of deposits from non-financial corporations with agreed maturity over 1 year and up to 5 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

**ZB\_Z10:** Interest rate for new business of deposits from non-financial corporations with agreed maturity over 5 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

**ZB\_V10:** Volume for new business of deposits from non-financial corporations with agreed maturity over 5 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

**ZB\_Z11:** Interest rate for new business of deposits of repurchase agreements

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 1

**ZB\_V11:** Volume for new business of deposits of repurchase agreements

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 1

**ZB\_Z12:** Interest rate for new business of loans to private households, revolving loans and overdrafts

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V12:** Volume for new business of loans to private households, revolving loans and overdrafts

---

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z32:** Interest rate for new business of loans to private households, extended credit card credit

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V32:** Volume for new business of loans to private households, extended credit card credit

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z86:** Interest rate for new business of loans to private households: revolving loans, overdrafts and credit card credit

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---



**ZB\_V86:** Volume for new business of loans to private households: revolving loans, overdrafts and credit card credit

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z13:** Interest rate for new business 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

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V13:** Volume for new business 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

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z55:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V55:** Volume for new business 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

Available from – to	2010-06 – 2024-06
---------------------	-------------------

...

...

Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z14:** Interest rate for new business of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years

---

Notes	
Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V14:** Volume for new business of loans to private households for consumption with an initial rate fixation of over 1 year and up to 5 years

---

Notes	
Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z56:** Interest rate for new business 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	
Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V56:** Volume for new business 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	
Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z15:** Interest rate for new business of loans to private households for consumption with an initial rate fixation of over 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V15:** Volume for new business of loans to private households for consumption with an initial rate fixation of over 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z57:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V57:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z30:** Interest rate for new business of loans to private households for consumption (total, APRC)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V30:** Volume for new business of loans to private households for consumption (total)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z16:** Interest rate for new business of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V16:** Volume for new business of loans to private households for house purchase with a floating rate or initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z58:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V58:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z17:** Interest rate for new business of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V17:** Volume for new business of loans to private households for house purchase with initial rate fixation of over 1 year and up to 5 years

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z59:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric

...

Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V59:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z18:** Interest rate for new business of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V18:** Volume for new business of loans to private households for house purchase with initial rate fixation of over 5 years and up to 10 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z60:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V60:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z19:** Interest rate for new business of loans to private households for house purchase with initial rate fixation of over 10 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V19:** Volume for new business of loans to private households for house purchase with initial rate fixation of over 10 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z61:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V61:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z31:** Interest rate for new business of loans to private households for house purchase (total, APRC)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V31:** Volume for new business of loans to private households for house purchase (total)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z20:** Interest rate for new business of loans to private households for other purposes with a floating rate or initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno



...

Available in Module 2

---

**ZB\_V20:** Volume for new business of loans to private households for other purposes with a floating rate or initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)

---

## Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z33:** Interest rate for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)

---

## Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V33:** Volume for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation up to 1 year (excluding overdrafts, revolving loans and credit card credits)

---

## Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z21:** Interest rate for new business of loans to private households for other purposes with an initial rate fixation of over 1 year and up to 5 years

---

## Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V21:** Volume for new business of loans to private households for other purposes with an initial rate fixation of over 1 year and up to 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z34:** Interest rate for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation of over 1 year and up to 5 years (excluding overdrafts, revolving loans and extended credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V34:** Volume for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation of over 1 year and up to 5 years

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z22:** Interest rate for new business of loans to private households for other purposes with an initial rate fixation of over 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V22:** Volume for new business of loans to private households for other purposes with an initial rate fixation of over 5 years

---

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z35**: Interest rate for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation of over 5 years

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V35**: Volume for new business of loans to private households (of which: sole proprietors) for other purposes with an initial rate fixation of over 5 years

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z23**: Interest rate for new business of loans to non-financial corporations, revolving loans and overdrafts

Notes

Available from – to	2003-01 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V23:** Volume for new business of loans to non-financial corporations, revolving loans and overdrafts

---

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z36:** Interest rate for new business of loans to non-financial corporations, extended credit card credit

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V36:** Volume for new business of loans to non-financial corporations, extended credit card credit

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z87:** Interest rate for new business of loans to non-financial corporations: revolving loans, overdrafts and credit card credit

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V87:** Volume for new business of loans to non-financial corporations: revolving loans, overdrafts and credit card credit

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z37:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V37:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z62:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V62:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z38:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
---------------------	-------------------

...

Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V38:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z63:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V63:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z39:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V39:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z64:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V64:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z40:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V40:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR

...

Available in                      Module 2

---

**ZB\_Z65:** Interest rate for new business 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

Available from – to        2010-06 – 2024-06  
Type of variable            numeric  
Unit of measurement      percent per anno  
Available in                Module 2

---

**ZB\_V65:** Volume for new business 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

Available from – to        2010-06 – 2024-06  
Type of variable            numeric  
Unit of measurement      in Thousand EUR  
Available in                Module 2

---

**ZB\_Z41:** Interest rate for new business 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

Available from – to        2010-06 – 2024-06  
Type of variable            numeric  
Unit of measurement      percent per anno  
Available in                Module 2

---

**ZB\_V41:** Volume for new business 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

Available from – to        2010-06 – 2024-06  
Type of variable            numeric  
Unit of measurement      in Thousand EUR  
Available in                Module 2

---



**ZB\_Z66:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V66:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z42:** Interest rate for new business of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V42:** Volume for new business of loans to non-financial corporations up to an amount of EUR 0.25 million with initial rate fixation of over 10 years

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z67:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric

...

Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V67:** Volume for new business 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	
Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z80:** Interest rate for new business 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	
Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V80:** Volume for new business 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	
Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z81:** Interest rate for new business 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	
Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V81:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z43:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V43:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z68:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V68:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z44:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V44:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z69:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V69:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z45:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V45:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z70:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V70:** Volume for new business 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

...

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z46:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V46:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z71:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V71:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR

...

...

Available in                      Module 2

---

**ZB\_Z47:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V47:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z72:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V72:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z48:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V48:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z73:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V73:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z82:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric



...

Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V82:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z83:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V83:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z49:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V49:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z74:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V74:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z50:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V50:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric

...

Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z75:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V75:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z51:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V51:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z76:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V76:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z52:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V52:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z77:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric

...

Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V77:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z53:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V53:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z78:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V78:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z54:** Interest rate for new business of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V54:** Volume for new business of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 10 years

---

Notes

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z79:** Interest rate for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V79:** Volume for new business 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

Available from – to	2010-06 – 2024-06
Type of variable	numeric

...

Unit of measurement in Thousand EUR  
Available in Module 2

---

**ZB\_Z84:** Interest rate for new business 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

Available from – to 2010-06 – 2024-06  
Type of variable numeric  
Unit of measurement percent per anno  
Available in Module 2

---

**ZB\_V84:** Volume for new business 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

Available from – to 2010-06 – 2024-06  
Type of variable numeric  
Unit of measurement in Thousand EUR  
Available in Module 2

---

**ZB\_Z85:** Interest rate for new business 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

Available from – to 2010-06 – 2024-06  
Type of variable numeric  
Unit of measurement percent per anno  
Available in Module 2

---

**ZB\_V85:** Volume for new business 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

Available from – to 2010-06 – 2024-06  
Type of variable numeric  
Unit of measurement in Thousand EUR  
Available in Module 2

---

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**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

Available from – to	2014-12 – 2024-06
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z24:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

**ZB\_V24:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

**ZB\_Z25:** Interest rate for new business 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

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	percent per anno



...

Available in Module 2

---

**ZB\_V25:** Volume for new business 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

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z26:** Interest rate for new business of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 5 years

---

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V26:** Volume for new business of loans to non-financial corporations up to an amount of EUR 1 million with initial rate fixation of over 5 years

---

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z27:** Interest rate for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V27:** Volume for new business 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 overdrafts, revolving loans and credit card credits)

---

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z28:** Interest rate for new business 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

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V28:** Volume for new business 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

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

**ZB\_Z29:** Interest rate for new business of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years

---

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	percent per anno
Available in	Module 2

---

**ZB\_V29:** Volume for new business of loans to non-financial corporations over an amount of EUR 1 million with initial rate fixation of over 5 years

---

Notes

Available from – to	2003-01 – 2010-05 singular, from 2010-06 imported
Type of variable	numeric
Unit of measurement	in Thousand EUR
Available in	Module 2

---

### 3 Definitions

#### 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 calculated 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.

## References

- Statistik der Banken und sonstigen Finanzinstitute Richtlinien - Statistische Sonderveröffentlichung 1 - Juli 2022 (*in German only*)
- 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
- Deutsche Bundesbank, Monthly Report 2011-06, Extended MFI interest rate statistics: methodology and first results
- Deutsche Bundesbank, Monthly Report 2004-01, The new MFI interest rate statistics - methodology for collecting the German data

### Information on ZISTA from Bundesbank website

- RDSC - Research Data: MFI interest rate statistics (ZISTA - “Zinsstatistik”)
- Interest rates on deposits and loans
- ZISTA-based research publications
- Reporting templates for the MFI interest rate statistics
- Guidelines for the MFI interest rate statistics

### Previous ZISTA data reports

- Eiff, J., Friederich, K., and Krüger, M. (2024). MFI interest rate statistics, Data Report 2024-07 – Metadata Version 6-1. Deutsche Bundesbank, Research Data and Service Centre
- Blaschke, J., Eiff, J., Friederich, K., and Krüger, M. (2023). MFI interest rate statistics, Data Report 2023-17 – Metadata Version 6-1. Deutsche Bundesbank, Research Data and Service Centre
- Blaschke, J., Eiff, J., Friederich, K., and Krüger, M. (2023). MFI interest rate statistics, Data Report 2023-03 – Metadata Version 6. Deutsche Bundesbank, Research Data and Service Centre
- Blaschke, J., Eiff, J., Friederich, K., and Krüger, M. (2022). MFI interest rate statistics, Data Report 2022-13 – Metadata Version 5-1. Deutsche Bundesbank, Research Data and Service Centre
- Blaschke, J., Krüger, M., and K. Sachs (2022). MFI interest rate statistics, Data Report 2022-02 – Metadata Version 5. Deutsche Bundesbank, Research Data and Service Centre
- Blaschke, J., Krüger, M., and K. Sachs (2021). MFI interest rate statistics, Data Report 2021-21 – Metadata Version 4-1. Deutsche Bundesbank, Research Data and Service Centre
- Blaschke, J., Krüger, M., and K. Sachs (2021). MFI interest rate statistics, Data Report 2021-03 – Metadata Version 4. Deutsche Bundesbank, Research Data and Service Centre
- Bade, Madlen and Miriam Krueger (2019), MFI interest rate statistics, Data Report 2019-05 - Metadata Version 3, Deutsche Bundesbank Research Data and Service Centre.
- Beier, Rafael and Madlen Bade (2017), MFI interest rate statistics, Data Report 2017-06 - Metadata Version 2, Deutsche Bundesbank Research Data and Service Centre.
- Beier, Rafael and Madlen Bade (2016), MFI interest rate statistics 01/2003-11/2014, Data Report 2016-01-MetadataVersion1, Deutsche Bundesbank Research Data and Service Centre.



## A 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-reportable nil report (“nicht meldepflichtige Fehlanzeige”).

### Reporting Schemes for the MFI interest rate statistics

For the current reporting schemes for the MFI interest rate statistics please see the next three pages.

MFI-Interest Rate Statistics

Outstanding Amounts <sup>1)</sup>

ZA

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

(ZA) 01.15

MFI-Interest Rate Statistics

New Business <sup>8)</sup>

ZB

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

(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.