

**BANCO DE ESPAÑA**

Eurosistema

**BANCO DE ESPAÑA'S TABLES FOR  
COLLECTING DATA FOR MIR STATISTICS**

**TABLES FOR COLLECTING DATA FOR MIR STATISTICS**

<a href="#">1.1</a>	Interest rates on outstanding amounts
<a href="#">1.2</a>	Interest rates on the new business

**INTEREST RATES ON OUTSTANDING AMOUNTS  
(BUSINESS IN SPAIN)**

ENTITY \_\_\_\_\_  
\_\_\_\_\_

Year	Month		P	Table	Entity Code
		-	M	2 1 7 3	

**Euro transactions with residents in Spain and in other EMU States**

*(Rounded to four decimal places)*

	WEIGHTED AVERAGE (a)	
<b>LOANS (b)</b>		
To households (including non-profit institutions serving households)		
For house purchase		
Up to one year.....	0001	
Over 1 year and up to 5 years.....	0002	
Over 5 years.....	0003	
For consumption and other purposes		
Up to one year.....	0004	
Over 1 year and up to 5 years.....	0005	
Over 5 years.....	0006	
To non-financial corporations		
Up to one year.....	0007	
Over 1 year and up to 5 years.....	0008	
Over 5 years.....	0009	
<b>DEPOSITS</b>		
From households (including non-profit institutions serving households)		
Overnight.....	0010	
Deposits with agreed maturity		
Up to 2 years.....	0011	
Over 2 years.....	0012	
Repos.....	0013	
From non-financial corporations		
Overnight.....	0014	
Deposits with agreed maturity		
Up to 2 years.....	0015	
Over 2 years.....	0016	
Repos.....	0017	
From households and non-financial corporations		
Redeemable at notice		
Up to 3 months notice.....	0018	
Over 3 months notice.....	0019	

(a) The weighted average rate will be the NDER as defined in the rule third of the circular 1/2010.

(b) It includes revolving loans, overdrafts and convenience and extended credit cards.

**INTEREST RATES ON NEW BUSINESS  
(BUSINESS IN SPAIN)  
Euro transactions with residents in Spain and in other EMU States**

ENTITY \_\_\_\_\_  
\_\_\_\_\_

Year	Month		P	Table	Entity Code
		-	M	2 1 7 5	

*(Rates rounded to four decimal places and amounts in thousands of euros)*

LOANS	TOTAL OPERATIONS				Of which: With collateral and/or guarantees (a)					
	WEIGHTED AVERAGE (b)		AMOUNT (c)		APRC (d)		WEIGHTED AVERAGE (b)		AMOUNT (c)	
To households (including non-profit institutions serving households)										
Revolving loans and overdrafts (e).....	0001		0076							
Extending credit card debt (e).....	0002		0077							
Loans for house purchases.....					0153					
Floating rate and up to 1 year period of initial rate fixation (g).....	0004		0079				0229		0304	
Over 1 and up to 5 years period of initial rate fixation .....	0005		0080				0230		0305	
Over 5 and up to 10 years period of initial rate fixation .....	0006		0081				0231		0306	
Over 10 year period of initial rate fixation.....	0007		0082				0232		0307	
Loans for consumption (f).....					0158					
Floating rate and up to 1 year period of initial rate fixation (g).....	0009		0084				0234		0309	
Over 1 and up to 5 years period of initial rate fixation .....	0010		0085				0235		0310	
Over 5 years period of initial rate fixation .....	0011		0086				0236		0311	
Loans for other purposes (f).....					0162					
Floating rate and up to 1 year period of initial rate fixation (g).....	0013		0088							
Over 1 and up to 5 years period of initial rate fixation .....	0014		0089							
Over 5 years period of initial rate fixation.....	0015		0090							
<i>Memo: Sole proprietors/unincorporated partnerships</i>										
Floating rate and up to 1 year period of initial rate fixation (g).....	0016		0091							
Over 1 and up to 5 years period of initial rate fixation .....	0017		0092							
Over 5 years period of initial rate fixation.....	0018		0093							

**INTEREST RATES ON NEW BUSINESS  
(BUSINESS IN SPAIN)**  
**Euro transactions with residents in Spain and in other EMU States**

ENTITY \_\_\_\_\_

Year	Month		P	Table	Entity Code
		-	M	2 1 7 5	

*(Rates rounded to four decimal places and amounts in thousands of euros)*

	TOTAL OPERATIONS			Of which: With collateral and/or guarantees (a)	
	WEIGHTED AVERAGE (b)	AMOUNT (c)	APRC (d)	WEIGHTED AVERAGE (b)	AMOUNT (3)
To non-financial corporations					
Revolving loans and overdrafts (e).....	0020	0095			
Extending credit card debt (e).....	0021	0096			
Loans up to 250,000 euros (f).....			0172		
Floating rate and up to 3 months period of initial rate fixation (g).....	0023	0098		0248	0323
Over 3 months and up to 1 year period of initial rate fixation .....	0024	0099		0249	0324
Over 1 and up to 3 years period of initial rate fixation .....	0025	0100		0250	0325
Over 3 and up to 5 years period of initial rate fixation .....	0026	0101		0251	0326
Over 5 and up to 10 years period of initial rate fixation .....	0027	0102		0252	0327
Over 10 years period of initial rate fixation.....	0028	0103		0253	0328
Memorandum item (h)					
Floating rate and up to 1 year period of initial rate fixation, with original maturity > 1 year (g)	0029	0104		0254	0329
Loans over 250,000 euros and up to 1 million euros (f) .....			0180		
Floating rate and up to 3 months period of initial rate fixation (g).....	0031	0106		0256	0331
Over 3 months and up to 1 year period of initial rate fixation .....	0032	0107		0257	0332
Over 1 and up to 3 years period of initial rate fixation .....	0033	0108		0258	0333
Over 3 and up to 5 years period of initial rate fixation .....	0034	0109		0259	0334
Over 5 and up to 10 years period of initial rate fixation .....	0035	0110		0260	0335
Over 10 years period of initial rate fixation.....	0036	0111		0261	0336
Memorandum item (h)					
Floating rate and up to 1 year period of initial rate fixation, with original maturity > 1 year (g)	0037	0112		0262	0337
Loans over 1 million euros (f) .....			0188		
Floating rate and up to 3 months period of initial rate fixation (g).....	0039	0114		0264	0339
Over 3 months and up to 1 year period of initial rate fixation .....	0040	0115		0265	0340
Over 1 and up to 3 years period of initial rate fixation .....	0041	0116		0266	0341
Over 3 and up to 5 years period of initial rate fixation .....	0042	0117		0267	0342
Over 5 and up to 10 years period of initial rate fixation .....	0043	0118		0268	0343
Over 10 years period of initial rate fixation.....	0044	0119		0269	0344
Memorandum item (h)					
Floating rate and up to 1 year period of initial rate fixation, with original maturity > 1 year (g)	0045	0120		0270	0345

**INTEREST RATES ON THE NEW BUSINESS  
(BUSINESS IN SPAIN)**

**Euro transactions with residents in Spain and in other EMU States**

**ENTITY** \_\_\_\_\_  
\_\_\_\_\_

Year	Month		P	Table	Entity Code
		-	M	2 1 7 5	

*(Rates rounded to four decimal places and amounts in thousands of euros)*

DEPOSITS	TOTAL OPERATIONS				
	WEIGHTED AVERAGE (b)		AMOUNT (c)		APRC (d)
From households (including non-profit institutions serving households)					
Deposits with agreed maturity					
Up to one year.....	0050		0125		
Over 1 and up to 2 years.....	0051		0126		
Over 2 years.....	0052		0127		
Repos.....	0053		0128		
From non-financial corporations					
Deposits with agreed maturity					
Up to one year.....	0054		0129		
Over 1 and up to 2 years.....	0055		0130		
Over 2 years.....	0056		0131		
Repos.....	0057		0132		

- (a) The data to be included in these columns are those relating to loans secured by collateral or guarantees that meet the criteria of Circular 1/2010.
- (b) The weighted average rate will be the NDER as defined in the rule third paragraph 2 of the Circular 1/2010.
- (c) The amounts to be included in this column are the new business, as defined in the rule fourth of the Circular 1/2010, agreed during the month, except for revolving loans and overdrafts and extended credit cards that will be the outstanding amount at the end of the month.
- (d) The APRC is calculated by applying strictly the criteria of the rule eighth of Circular 8/1990, of 7 September.
- (e) For these operations, the weighted average rate is calculated for the total outstanding amount at the end of the month.
- (f) These items will include all loans, except revolving loans, overdrafts and convenience and extended credit cards.
- (g) "Floating rates " includes contracts whose interest rates are subject to constant review (eg every day) or at the discretion of the reporting entity.
- (h) The data to be included in these memorandum items are those relating to the loans included in the items "floating rate and up to 3 months period of initial rate fixation" and "Over 3 months and up to 1 year of period of fixation initial rate" whose original maturity exceeds 1 year.