

Regulation (EU) No 1072/2013 of the European Central Bank
of 24 September 2013 concerning statistics on interest rates
applied by monetary financial institutions (recast) (ECB/2013/34)

Article 1	Definitions
Article 2	Actual reporting population
Article 3	Statistical reporting requirements
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Article 5	Verification and compulsory collection
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ANNEX I

REPORTING SCHEME FOR MONETARY FINANCIAL
INSTITUTION INTEREST RATE STATISTICS

PART 1

Type of rate

- I. Annualised agreed rate
- General principle
1. The type of rate that reporting agents provide for all...
 2. If interest payments agreed between the reporting agent and the...
 3. National central banks (NCBs) may require their reporting agents to...
- Treatment of taxes, subsidies and regulatory arrangements
4. The interest payments covered in the AAR reflect what the...
 5. Following this principle, interest rates are recorded on a gross...
 6. Furthermore, subsidies granted to households or non-financial corporations by third...
 7. Favourable rates that reporting agents apply to their employees are...
 8. Where regulatory arrangements affect interest payments, for example interest rate...
- II. Annual percentage rate of charge
9. In addition to AARs, the reporting agents provide the APRC...
 10. The APRC covers the 'total cost of the credit to...
 11. The composition of the component of other charges may vary...
- III. Convention
12. Reporting agents apply a standard year of 365 days for...

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PART 2

Business coverage

- 13. Reporting agents provide MFI interest rate statistics referring to outstanding...
- IV. Interest rates on outstanding amounts
 - 14. Outstanding amounts are defined as the stock of all deposits...
 - 15. An interest rate on outstanding amounts reflects the weighted average...
- V. New business on overnight deposits, deposits redeemable at notice, credit...
 - 16. In the case of overnight deposits, deposits redeemable at notice,...
 - 17. The interest rates for overnight deposits, deposits redeemable at notice,...
 - 18. In order to calculate MFI interest rates on accounts that...
- VI. New business in instrument categories other than overnight deposits, deposits...
 - 19. The following paragraphs 20 to 27 refer to deposits with...
 - 20. New business is defined as any new agreement between the...
 - 21. Renegotiation refers to the active involvement of the household or...
 - 22. For the separate reporting of new business volumes of renegotiated...
 - 23. Loans for debt restructuring are not per se excluded from...
 - 24. The new business rate reflects the weighted average interest rate...
 - 25. Changes in floating interest rates in the sense of automatic...
 - 26. A change from fixed to floating interest rates or vice...
 - 27. A household or non-financial corporation is normally expected to take...
- VII. Treatment of bad loans and loans for debt restructuring below...
 - 28. Bad loans and loans for debt restructuring granted at rates...

PART 3

Time reference point

- VIII. Time reference point for MFI interest rates on outstanding amounts...
 - 29. NCBs decide whether at national level the MFI interest rates...
 - 30. Interest rates on outstanding amounts as a snapshot of end-month...
 - 31. Interest rates on outstanding amounts as implicit rates referring to...
- IX. Time reference point for new business on overnight deposits, deposits...
 - 32. NCBs decide whether at national level the MFI interest rates...
 - 33. Analogous to the compilation of the interest rates on outstanding...
 - 34. Concerning accounts that can either be a deposit or a...
- X. Time reference point for new business (other than overnight deposits, ...)
 - 35. MFI interest rates on new business other than overnight deposits,...
 - 36. For each instrument category, the reporting agents calculate the new...
 - 37. For the indicators referring to renegotiated loans to households and...

PART 4

Instrument categories

- XI. General provisions
 - 38. Reporting agents provide MFI interest rate statistics on outstanding amounts...
 - 39. An instrument category specified in Appendices 1 and 2 is...

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- 40. For each instrument category defined in Appendices 1 and 2,...
 - 41. The exception to the principle of covering all interest rates...
 - XII. Breakdown by currency
 - 42. MFI interest rate statistics cover the interest rates applied by...
 - XIII. Breakdown by sector
 - 43. With the exception of repos, a sectoral breakdown shall be...
 - 44. Indicator 5 in Appendix 1 and indicator 11 in Appendix...
 - 45. Indicators 5 and 6 in Appendix 2 refer to deposits...
 - XIV. Breakdown by type of instrument
 - 46. Unless otherwise stated in the following paragraphs 47 to 55,...
 - 47. MFI interest rates on overnight deposits, i.e. indicators 1 and...
 - 48. For the purpose of MFI interest rate statistics, revolving loans...
 - 49. For the purpose of MFI interest rate statistics, credit card...
 - 50. For the purpose of MFI interest rate statistics, new business...
 - 51. For the purpose of MFI interest rate statistics, new business...
 - 52. For the purpose of MFI interest rate statistics, new business...
 - 53. For the purpose of MFI interest rate statistics, new business...
 - 54. For MFI interest rates on outstanding amounts, loans for consumption,...
 - 55. For MFI interest rates on new business, extended credit card...
 - XV. Breakdown by amount category
 - 56. For other loans to non-financial corporations, i.e. indicators 37 to...
 - XVI. Breakdown by original and residual maturity, notice and interest rate...
 - 57. Depending on the type of instrument and on whether the...
 - 58. The breakdown by original and residual maturity as well as...
 - 59. The lending interest rates on new business, except for indicators...
 - 60. The following periods of initial rate fixation are distinguished for...
 - 61. The following periods of initial rate fixation are distinguished for...
 - 62. For the purposes of MFI interest rate statistics, 'floating rate'...
 - XVII. Breakdown by secured loans with collateral and/or guarantees
 - 63. Loans to households and non-financial corporations secured with collateral and/or...
 - 64. For the purpose of MFI interest rate statistics, the breakdown...
- PART 5
- Reporting obligations
- 65. In order to derive aggregates referring to all euro area...
 - XVIII. Statistical information at the level of the reporting agents
 - 66. The first level of aggregation is carried out by the...
 - 67. If the interest rates on outstanding amounts, i.e. indicators 1...
 - 68. If the interest rates on outstanding amounts, i.e. indicators 1...
 - 69. If the interest rates on overnight deposits, deposits redeemable at...
 - 70. If the interest rates on overnight deposits, deposits redeemable at...
 - 71. For each of the instrument categories on new business, i.e....
 - 72. Credit and other institutions that are permitted by an NCB...

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- XIX. National weighted average interest rates and Aggregated results for the...
73. The second level of aggregation is carried out by the...

Appendix 1

Instrument categories for rates on outstanding amounts

Appendix 2

Instrument categories for interest rates on new business

An AAR or NDER is reported on a monthly basis...
Categories within Tables 2 (except indicators 33 to 35), 3,...
All loans reported under any category in Table 3 must...
Table 5 refers only to APRC. Loans recorded in Table...
The concept of new business is extended to the whole...

ANNEX II

MINIMUM STANDARDS TO BE APPLIED BY THE ACTUAL REPORTING POPULATION

Reporting agents must fulfil the following minimum standards to meet...

1. Minimum standards for transmission:
2. Minimum standards for accuracy:
3. Minimum standards for compliance with concepts:
4. Minimum standards for revisions:

ANNEX III

REPEALED REGULATION WITH LIST OF SUCCESSIVE AMENDMENTS

Regulation (EC) No 63/2002 (ECB/2001/18)
(OJ L 10, 12.1.2002, p. 24)
Amended by:
Regulation (EC) No 2181/2004 (ECB/2004/21) (OJ L 371,
18.12.2004, p....

ANNEX IV

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- (1) [OJ L 318, 27.11.1998, p. 8.](#)
- (2) [OJ L 10, 12.1.2002, p. 24.](#)
- (3) [OJ L 174, 26.6.2013, p. 1.](#)
- (4) [OJ L 331, 15.12.2010, p. 162.](#)

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Changes and effects yet to be applied to :

- [Regulation revoked by S.I. 2021/1300 Sch. 1 para. 68](#)