

Interest rate statistics on new business are defined as all new loan and deposit agreements made between the credit institution and client during the reference period (month).

New agreements include:

- **all financial contracts that specify for the first time the interest rate** of the agreement made between client and the credit institution with active involvement of the customer,

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- **all renegotiations of existing contracts** which lead to the change of terms and conditions with influence on interest rate

An **interest rate on new business** reflects the weighted average [interest rate](#) level that has been agreed for all new deposits or loans in the relevant instrument category during the reference month.

Interest rate statistics on new business reflect the real interest rates of individually agreed contracts at the time of signing **during the whole** reference month.