

MFI interest rate statistics on **outstanding amounts** give information about the interest paid and received by customers. Outstanding amounts are defined as the stock of all deposits placed by customers with credit institutions and the stock of all loans granted by credit institutions to their customers. Interest rates on outstanding deposits cover all deposits placed and not yet withdrawn by customers in all the periods up to and including the reporting date. Interest rates on outstanding loans cover all loans withdrawn and not yet repaid by customers in all the periods up to and including the reporting date. This excludes bad loans and loans for debt restructuring at rates below market conditions.