

PILOT PROJECT FOR RESEARCH ACCESS TO CONFIDENTIAL STATISTICAL DATA

20251211_iMIR USER GUIDE

1 Introduction

The European Central Bank provides researchers with access to interest rate data for more than 300 banks across the euro area through the iMIR dataset. This dataset encompasses interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations, including information on new transactions, as well as outstanding balances. Average interest rates for each institution and instrument category are calculated using the contract volume within each category as a weighting factor. The historical data series is available on a monthly basis, from 2007 to 2023.

To increase efficiency in data collection and reduce the reporting burden, in most of the countries, interest rate data are collected from credit institutions using sampling methods. Therefore, the [ECB guideline](#) allows for less comprehensive reporting in terms of coverage.

2 Dataset description

The iMIR concepts and definitions are explained in the [ECB Manual on MFI Interest Rate Statistics](#). IBSI and iMIR refer to credit institutions, which in addition to central banks and money market funds form the monetary financial institution sector (MFI).

Identification number	Anonymized entity identifier
Unit of analysis	Individual monetary financial institutions
Time horizon	Years 2007 to 2023
Frequency	Monthly
Language available	English
Geographical cover	Euro area



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Data source	Eurosystem national central banks and the ECB. Regulation ECB/2013/34 together with Guideline ECB/2021/11 ² on monetary and financial statistics define the statistical standards according to which MFI interest rate statistics are collected and compiled in the European Union (EU).
Data Citations	For any study or document made publicly available that includes information derived from the data provided, researchers are required to properly cite the data source as follows: “Source: ECB, iMIR, <period during which the microdata were used>, own calculations. 10.48719/ECB.iMIR0723_01 https://commons.datacite.org/doi.org/10.48719/ecb.imir0723_01”
Data format	Data files are delivered in .csv format, with a distinction made between variables that have a value of zero and those that are missing (blank)
Data universe	Interest rates of individual banks in the euro area
Data producer	Eurosystem national central banks and the ECB
Latest data extraction	December 2025
DOI	10.48719/ECB.iMIR0723_01 https://commons.datacite.org/doi.org/10.48719/ecb.imir0723_01

3 Variables description

LABEL	DESCRIPTION
PERIOD	Year and month of the data row. Length: 7 (YYYY-MM).
REF_AREA	Country of origin of the bank. Length: 2
MFI_LIST_IND	Anonymized identifier of the bank (same code as iBSI)

¹ 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) (OJ L 297, 7.11.2013, p. 51).

² Guideline (EU) 2021/830 of the European Central Bank of 26 March 2021 on balance sheet item statistics and interest rate statistics of monetary financial institutions (ECB/2021/11) (OJ L 208, 11.6.2021, p. 1).



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BS_ITEM	Balance sheet item. See Excel file for possible values.
DATA_TYPE	Identify if the data is a business volume (amount) or annualized agreed rate. See Excel file for values. Length: 1
AMOUNT_CAT	Amount class in euros of the granted instrument. See Excel file for possible values. Length 1.
BS_COUNT_SECTOR	Institutional sector of the counterparty. See Excel file for possible values. Length: 4
CURRENCY_TRANS	Currency in which the transaction takes place. See Excel file for possible values. Length 3.
IR_BUS_COV	Variable to design if the amount is an outstanding amount (stocks and interest rates observed at end of month) or a new business (all new agreements on interest rates, including renegotiations of existing agreements, as agreed on during the course of one month). See Excel files for values. Length:1
MAT_TOTAL	Rate in percentage points or Volume in millions of euros with maturity not detailed.
MAT_UP_TO_3_MONTHS	Rate in percentage points or Volume in millions of euros with maturity up to 3 months
MAT_OVER_3_MONTHS	Rate in percentage points or Volume in millions of euros with maturity over to 3 months
MAT_OVER_3_MONTHS_AND_UP_TO_1_YEAR	Rate in percentage points or Volume in millions of euros with maturity over 3 months and up to 1 year
MAT_UP_TO_1_YEAR	Rate in percentage points or Volume in millions of euros with maturity up to 1 year.
MAT_OVER_1_YEAR	Rate in percentage points or Volume in millions of euros with maturity over 1 year
MAT_OVER_1_AND_UP_TO_2_YEARS	Rate in percentage points or Volume in millions of euros with maturity between 1 and 2 years.
MAT_OVER_2_YEARS	Rate in percentage points or Volume in millions of euros with maturity over 2 years.
MAT_UP_TO_2_YEARS	Rate in percentage points or Volume in millions of euros with maturity up to 2 years.
MAT_OVER_1_AND_UP_TO_5_YEARS	Rate in percentage points or Volume in millions of euros with maturity between 1 and 5 years.



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MAT_OVER_5_YEARS	Rate in percentage points or Volume in millions of euros with maturity over 5 years.
MAT_OVER_1_AND_UP_TO_3_YEARS	Rate in percentage points or Volume in millions of euros with maturity between 1 and 3 years.
MAT_OVER_3_AND_UP_TO_5_YEARS	Rate in percentage points or Volume in millions of euros with maturity between 3 and 5 years.
MAT_OVER_5_AND_UP_TO_10_YEARS	Rate in percentage points or Volume in millions of euros with maturity between 5 and 10 years.
MAT_OVER_10_YEARS	Rate in percentage points or Volume with maturity over 10 years

4 Data organization

iMIR data relate to those interest rates that are applied by resident MFIs except central banks and MMFs to euro-denominated deposits and loans vis-à-vis households and non-financial corporations resident in the euro area Member States. Branches and subsidiaries of non-European banks that are resident in the euro area are included. Branches and subsidiaries of European banks that are resident outside of the euro area are not included.

Data availability depends on the balance sheet instrument (BS_ITEM), type of business coverage (IR_BUS_COV), institutional sector of the counterpart (BS_COUNT_SECTOR), amount and maturity classes.

Also note that:

- Differences in reporting availability across regions may apply.
The reporting becomes mandatory only when each country joins the euro area. In previous periods, Estonia, Latvia, Lithuania, Croatia **and Bulgaria** had not adopted the euro yet
- iMIR dataset contains data on loans and deposits from households and non-financial corporations, denominated in euro.
- Although almost all reporters are individual entities, in line with [Article 15](#) of the ECB Guideline credit institutions may report their data as a group aggregated at national level.

In a few countries this is the case of small savings banks and agricultural banks. In Austria, Finland, France, Germany, the Netherlands, and Portugal, some entities belonging to micro groups report only at an aggregated level. For those institutions only aggregated data is provided.

5 Combining iMIR data with iBSI data

iMIR is reported by a subset of the MFIs reporting iBSI. Both files can be combined, as all entities in iMIR are included in iBSI. To do this, it is important to consider the variables PERIOD and MFI_LIST_IND.