

Kraj	Średnie oprocentowanie													Źródło
	Styczeń 2025	Grudzień 2024	Listopad 2024	Październik 2024	Wrzesień 2024	Sierpień 2024	Lipiec 2024	Czerwiec 2024	Maj 2024	Kwiecień 2024	Marzec 2024	Luty 2024	Styczeń 2024	
Austria	3,44%	3,63%	3,65%	3,67%	3,88%	3,90%	3,94%	3,98%	3,99%	3,98%	4,08%	4,05%	4,02%	<a href="https://web.archive.org">https://web.archive.org</a>
Belgia	3,05%	3,16%	3,19%	3,28%	3,34%	3,40%	3,41%	3,43%	3,44%	3,42%	3,51%	3,67%	3,66%	<a href="https://web.archive.org">https://web.archive.org</a>
Bulgaria	2,78%	2,82%	2,82%	2,84%	2,82%	2,84%	2,83%	2,82%	2,80%	2,80%	2,85%	2,86%	2,85%	<a href="https://web.archive.org">https://web.archive.org</a>
Chorwacja	3,60%	3,70%	3,72%	3,72%	3,73%	3,76%	3,75%	3,74%	3,74%	3,76%	3,77%	3,72%	3,64%	<a href="https://web.archive.org">https://web.archive.org</a>
Cypr	3,87%	4,31%	4,09%	4,29%	4,27%	4,54%	4,33%	4,33%	4,35%	4,49%	4,59%	4,88%	4,99%	<a href="https://web.archive.org">https://web.archive.org</a>
Czechy	5,08%	4,87%	4,92%	4,99%	5,08%	5,15%	5,17%	5,13%	5,12%	5,17%	5,30%	5,35%	5,37%	<a href="https://web.archive.org">https://web.archive.org</a>
Dania	3,98%	3,95%	4,19%	4,27%	4,43%	4,65%	4,75%	4,79%	4,97%	4,82%	4,90%	4,92%	4,98%	<a href="https://web.archive.org">https://web.archive.org</a>
Estonia	4,44%	4,50%	4,73%	4,97%	5,20%	5,42%	5,53%	5,60%	5,67%	5,72%	5,80%	5,85%	5,91%	<a href="https://web.archive.org">https://web.archive.org</a>
Finlandia	3,23%	3,21%	3,31%	3,45%	3,67%	3,85%	4,10%	4,17%	4,20%	4,20%	4,21%	4,19%	4,12%	<a href="https://web.archive.org">https://web.archive.org</a>
Francja	3,12%	3,14%	3,17%	3,27%	3,33%	3,37%	3,41%	3,44%	3,49%	3,49%	3,50%	3,51%	3,59%	<a href="https://web.archive.org">https://web.archive.org</a>
Grecja	3,78%	3,65%	3,72%	3,77%	3,83%	3,87%	3,87%	4,12%	4,15%	4,33%	4,25%	4,53%	4,58%	<a href="https://web.archive.org">https://web.archive.org</a>
Hiszpania	2,89%	2,90%	3,04%	3,20%	3,26%	3,38%	3,33%	3,37%	3,47%	3,50%	3,47%	3,62%	3,61%	<a href="https://web.archive.org">https://web.archive.org</a>
Holandia	2,77%	3,65%	3,71%	3,73%	3,85%	3,84%	3,88%	3,80%	3,79%	3,84%	3,79%	3,90%	4,04%	<a href="https://web.archive.org">https://web.archive.org</a>
Irlandia	3,73%	3,73%	3,94%	3,86%	3,99%	4,08%	4,08%	4,08%	4,12%	4,23%	4,28%	4,28%	4,25%	<a href="https://web.archive.org">https://web.archive.org</a>
Litwa	4,35%	4,36%	4,54%	4,76%	5,02%	5,17%	5,36%	5,44%	5,50%	5,58%	5,67%	5,73%	5,71%	<a href="https://web.archive.org">https://web.archive.org</a>
Luksemburg	3,54%	3,52%	3,69%	3,77%	3,81%	3,98%	3,95%	4,04%	4,06%	4,11%	4,11%	4,19%	4,32%	<a href="https://web.archive.org">https://web.archive.org</a>
Łotwa	4,44%	4,40%	4,66%	4,86%	5,21%	5,41%	5,68%	5,65%	5,74%	5,95%	5,96%	5,85%	5,88%	<a href="https://web.archive.org">https://web.archive.org</a>
Malta	1,69%	1,89%	1,79%	1,81%	1,85%	1,84%	2,06%	1,97%	2,01%	2,05%	2,05%	2,04%	2,03%	<a href="https://web.archive.org">https://web.archive.org</a>
Niemcy	3,52%	3,56%	3,59%	3,65%	3,73%	3,83%	3,92%	3,95%	3,91%	3,86%	3,83%	3,88%	3,85%	<a href="https://web.archive.org">https://web.archive.org</a>
Polska	7,42%	7,45%	7,35%	7,40%	7,61%	7,83%	7,91%	7,93%	7,83%	7,72%	7,63%	7,59%	7,65%	<a href="https://web.archive.org">https://web.archive.org</a>
Portugalia	3,22%	3,21%	3,30%	3,40%	3,48%	3,55%	3,70%	3,74%	3,82%	3,85%	3,89%	3,97%	4,08%	<a href="https://web.archive.org">https://web.archive.org</a>
Rumunia	7,95%	7,79%	7,84%	7,81%	7,82%	7,81%	7,81%	7,93%	8,06%	7,99%	7,97%	7,96%	8,02%	<a href="https://web.archive.org">https://web.archive.org</a>
Słowacja	3,86%	3,92%	4,01%	4,09%	4,14%	4,18%	4,19%	4,23%	4,21%	4,15%	4,18%	4,12%	3,97%	<a href="https://web.archive.org">https://web.archive.org</a>
Słowenia	3,13%	3,18%	3,23%	3,34%	3,44%	3,49%	3,61%	3,68%	3,68%	3,76%	3,81%	3,88%	3,94%	<a href="https://web.archive.org">https://web.archive.org</a>
Szwecja	3,25%	3,34%	3,49%	3,71%	3,89%	4,26%	4,51%	4,54%	4,61%	4,77%	4,79%	4,74%	4,75%	<a href="https://web.archive.org">https://web.archive.org</a>
Węgry	6,99%	6,97%	7,04%	7,13%	7,28%	7,34%	7,24%	7,06%	6,93%	7,03%	7,35%	7,85%	8,76%	<a href="https://web.archive.org">https://web.archive.org</a>
Włochy	3,12%	3,11%	3,23%	3,27%	3,31%	3,59%	3,44%	3,55%	3,61%	3,68%	3,79%	3,89%	3,98%	<a href="https://web.archive.org">https://web.archive.org</a>
Średnia strefy euro	3,14%	3,35%	3,44%	3,50%	3,59%	3,69%	3,70%	3,73%	3,76%	3,77%	3,77%	3,83%	3,86%	<a href="https://web.archive.org">https://web.archive.org</a>
Średnia UE	3,93%	4,00%	4,07%	4,16%	4,27%	4,38%	4,44%	4,46%	4,49%	4,53%	4,57%	4,63%	4,69%	średnia z kolumn

Stan na styczeń 2025 roku  
 Źródło: opracowanie własne [demagog.org.pl](https://demagog.org.pl) na podstawie danych Europejskiego Banku Centralnego

