Kerius finance

UNDERSTANDING THE ECB.



↘

Your financing rate or the price of your hedging has changed even before the ECB makes its decision. Following the ECB is useful. Understanding how its decisions affect you is essential.

WWW.KERIUS-FINANCE.COM

LEARN MORE →

2026, the major reversal.

Before the war in Iran

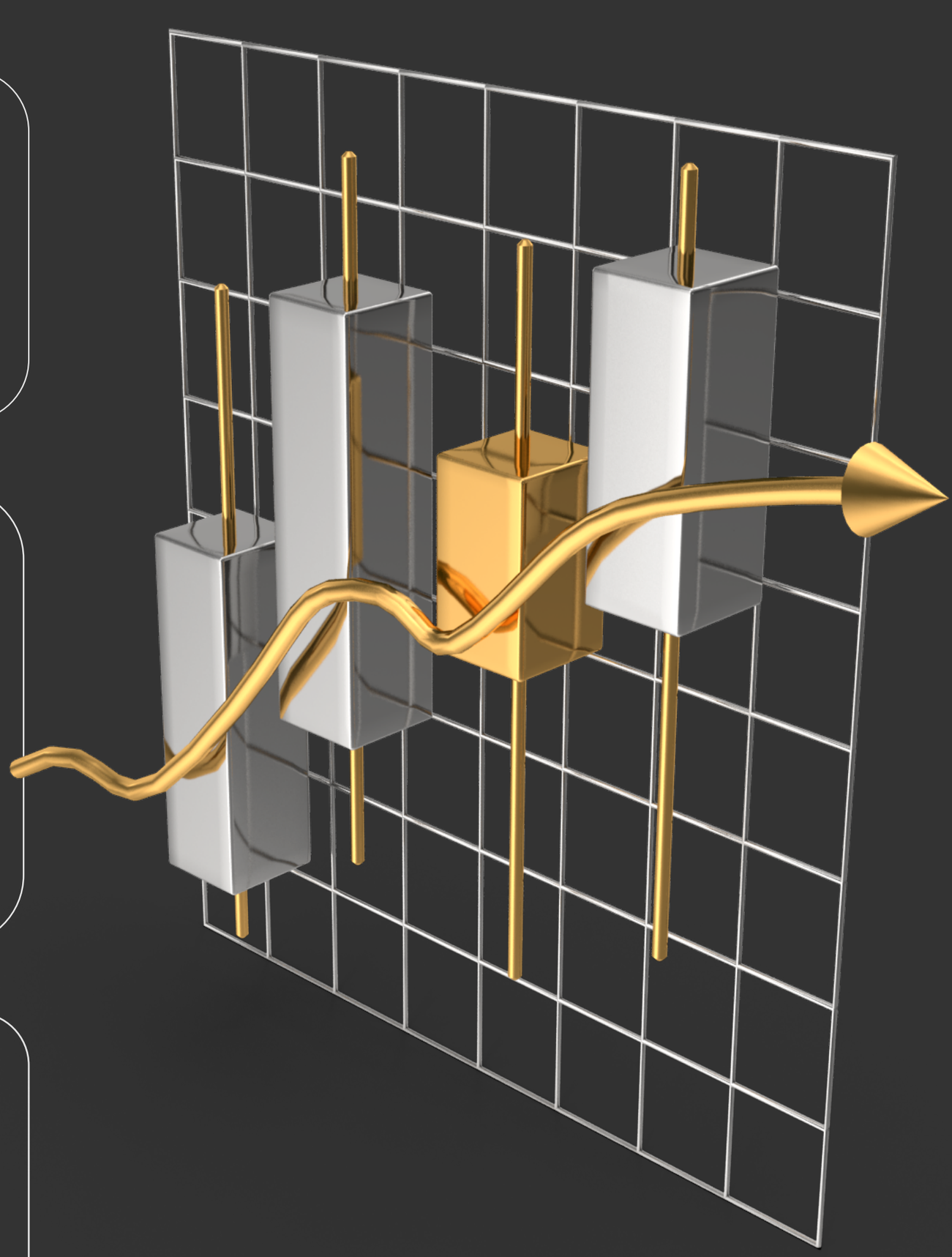
2 rate cuts expected in 2026.

As of today

2 hikes, in June and September 2026 (deposit rate at 2.50%)

What comes next

3 further rate hikes expected by the end of 2027*.



*Figures as of Octobre 16, 2026.

LEARN MORE →

WWW.KERIUS-FINANCE.COM

The ECB decides, the market anticipates

Diagram

ECB → €STR → Euribor

Your financing or hedging rate.



Euribor incorporates the ECB’s expected future decisions.
Your rate moves ahead of time.

LEARN MORE →

Your debt



€10 million in floating-rate debt.

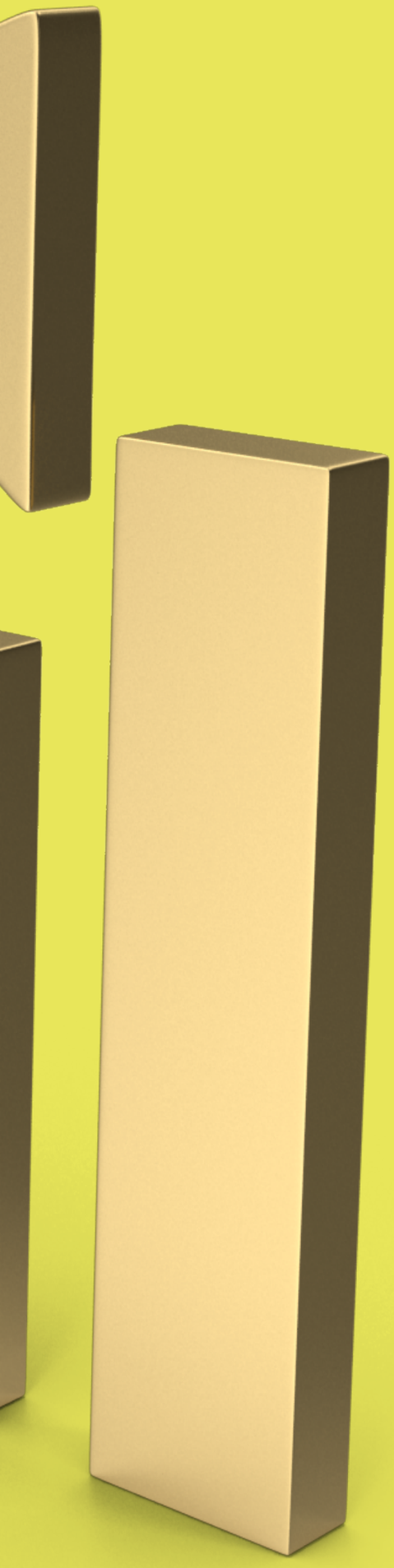
+0,50% in Euribor (50 bp) = + €50 000 in annual financial expenses.

WWW.KERIUS-FINANCE.COM

LEARN MORE →

Your hedging

Their price depends on the projected Euribor rate curve, and therefore on market expectations.



↘

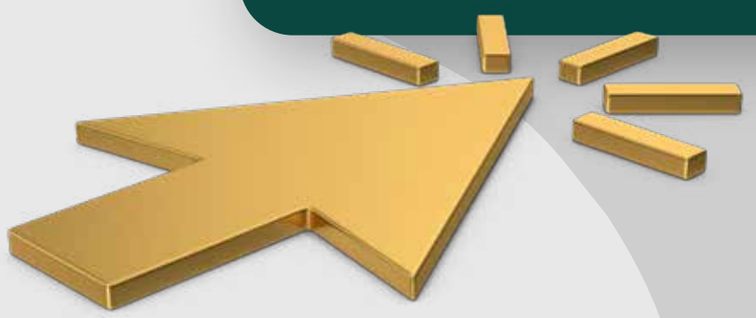
When expectations shift, prices adjust within seconds. Hedging should be considered ahead of the ECB’s decisions.

WWW.KERIUS-FINANCE.COM

LEARN MORE →

Let’s discuss your interest rate exposure on your current and future debt.

WWW.KERIUS-FINANCE.COM



An independent perspective from banks, supporting your decisions.

finance Kerius