



## STATISTICAL PRESS RELEASE

37 | 2018

# Banking interest rates on new loans and deposits

February 2018

10 April 2018

Today, Banco de Portugal publishes statistics, in Table [A.10](#) of the *Statistical Bulletin* and in *BPstat*, on banking interest rates on new loans and deposits of non-financial corporations and households for February 2018.

### Interest rates on new loans

In February 2018 the average interest rate on new loans granted to non-financial corporations stood at 2.46%, increasing by 25 basis points (b.p.) from the previous month. This reflected an increase of 8 b.p. in the interest rate on operations above €1 million, which stood at 1.73% (Chart 1), and a larger share of operations below €1 million, which recorded a higher average interest rate (2.86%).

The average interest rate on new loans to households for house purchase was 1.46% (Chart 2). The average interest rates on loans for

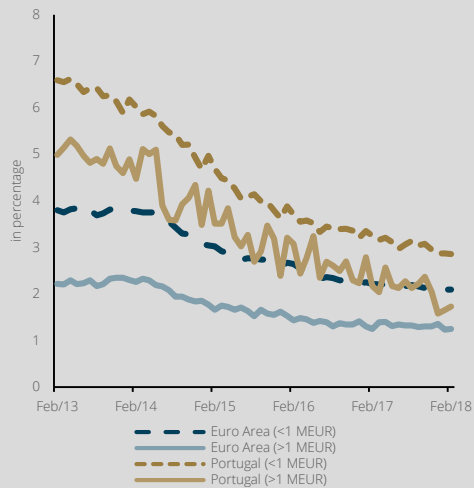
consumption and other purposes were 7.47% and 3.73% respectively.

New loans for house purchase, consumption and other purposes totalled €676 million, €358 million and €148 million respectively.

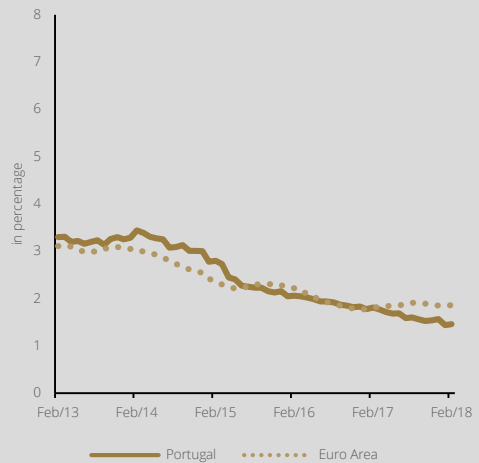
### Interest rates on new deposits

In February 2018 the average interest rate on new deposits with a maturity of up to one year of non-financial corporations stood at 0.12% (Chart 3), which corresponds to a new low in the series. In the case of households, the average interest rate on new deposits with a maturity of up to one year remained unchanged from January (0.17%) (Chart 4).

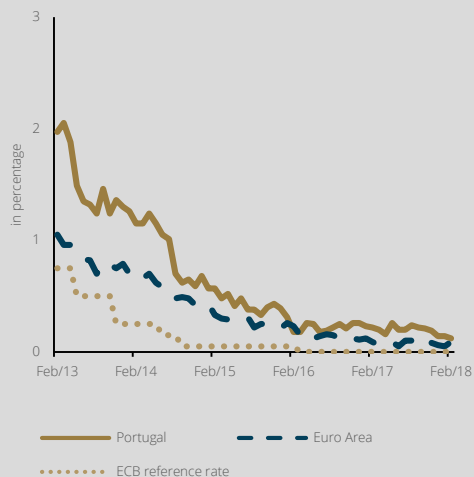
**Chart 1 • Loans to non-financial corporations | by loan amount – annualised agreed rate**



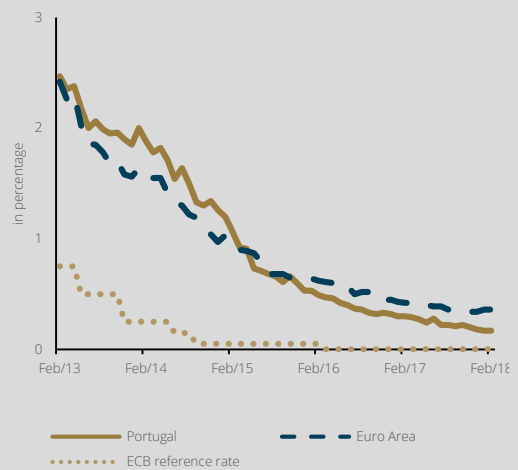
**Chart 2 • Loans to households (housing) – annualised agreed rate**



**Chart 3 • Deposits of non-financial corporations with agreed maturity (up to 1 year) – annualised agreed rate**



**Chart 4 • Deposits of households with agreed maturity (up to 1 year) – annualised agreed rate**



Additional information available at:

[Table A.10 of the Statistical Bulletin](#)

[Domain: Monetary and financial statistics of BPstat | Statistics Online](#)

Next update: 8 May 2018

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