



STATISTICAL PRESS RELEASE

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Banking interest rates on new loans and deposits

April 2018

12 June 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 April 2018.

Interest rates on new loans

In April 2018 the average interest rate on new loans granted to non-financial corporations stood at 2.55%, an increase of 14 basis points (b.p.) from the previous month. This reflects an increase in interest rates, both on operations below €1 million (8 b.p. to 2.88%) and operations above €1 million (23 b.p. to 2.09%) (Chart 1).

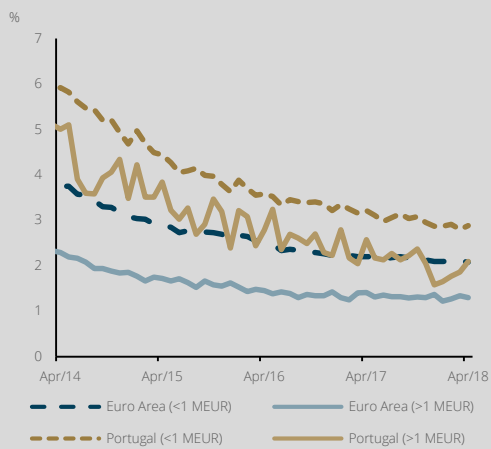
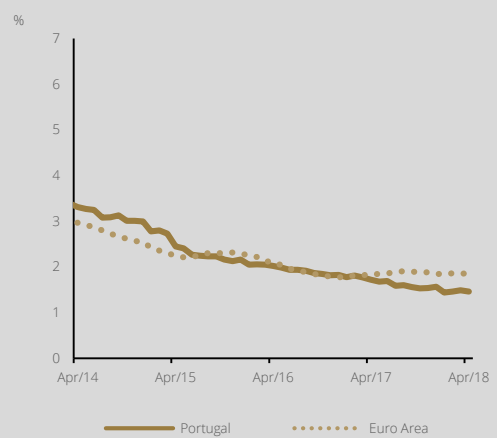
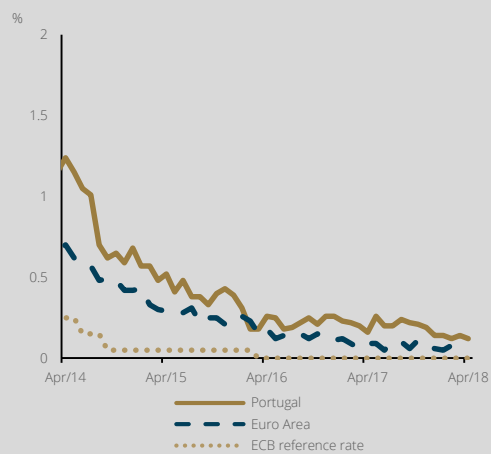
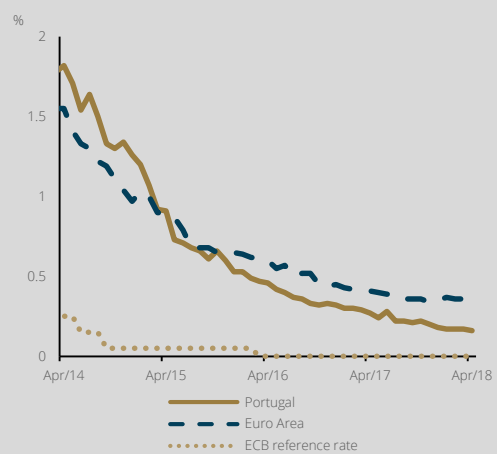
The average interest rate on new loans to households for house purchase declined by 3 b.p.,

to 1.46% (Chart 2). In loans for consumption and other purposes, the average interest rates were 7.13% (7.27% in March) and 3.71% (3.57% in March) respectively.

The volumes of new loans for house purchase, consumption and other purposes totalled €783 million, €370 million and €142 million respectively.

Interest rates on new deposits

In April 2018 the average interest rate on new deposits with a maturity of up to one year of non-financial corporations stood at 0.12%, decreasing by 2 b.p. from the previous month (Chart 3). In the case of households, the average interest rate on new deposits with a maturity of up to one year declined by 1 b.p., standing at 0.16% (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](#)

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