



## STATISTICAL PRESS RELEASE

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# Banking interest rates on new loans and deposits

June 2018

14 August 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 June 2018.

### Interest rates on new loans

In June 2018 the average interest rate on new loans granted to non-financial corporations stood at 2.36%, a decrease of 10 basis points (b.p.) from the previous month. This reflects a decline in interest rates on operations below €1 million (18 b.p. to 2.65%), reaching a new historical low (Chart 1).

The average interest rate on new loans to households for house purchase increased by 4 b.p. to 1.45% (Chart 2). In loans for consumption and

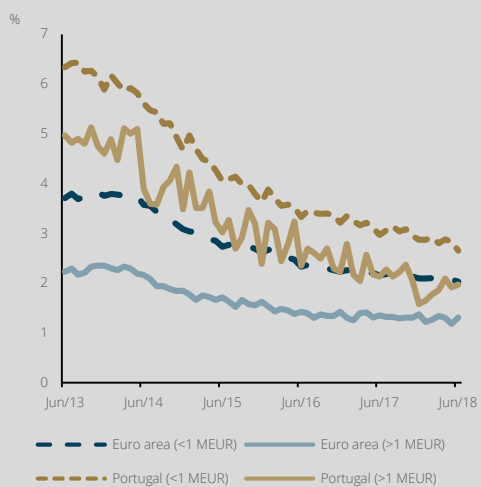
other purposes, the average interest rates were 7% (7.21% in May) and 3.62% (3.98% in May) respectively.

The volumes of new loans for house purchase, consumption and other purposes totalled €990 million, €419 million and €146 million respectively.

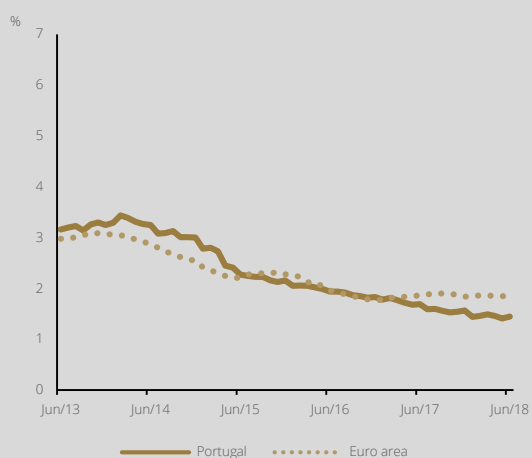
### Interest rates on new deposits

In June 2018, the average interest rate on new deposits with a maturity of up to one year of non-financial corporations stood at 0.11%, declining by 3 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 stood at 0.15%, corresponding to a new historical low (Chart 4).

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



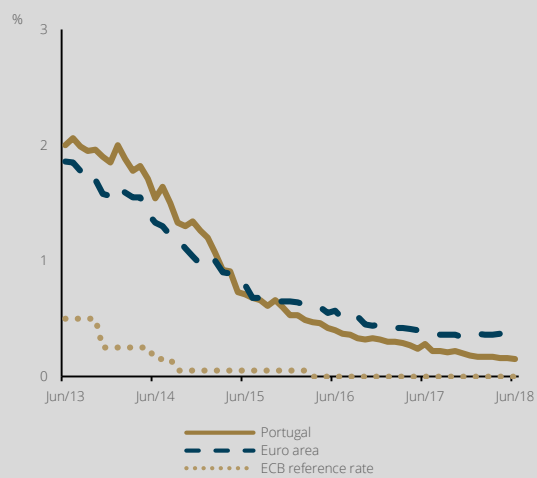
**Chart 2 • Loans to households (housing) –**  
annualised agreed rate



**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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