



STATISTICAL PRESS RELEASE 96 | 2018

Banking interest rates on new loans and deposits

August 2018

9 October 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 August 2018.

Interest rates on new loans

In August 2018 the average interest rate on new loans granted to non-financial corporations was 2.36% (2.37% in July).

The interest rate on operations above €1 million declined by 20 basis points (b.p.) to 1.84% (Chart 1), while rising by 7 b.p. to 2.75% on operations below €1 million.

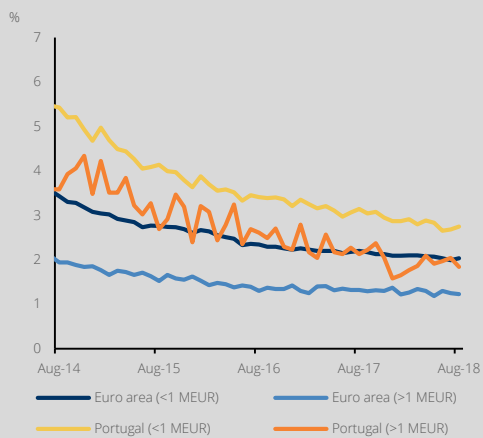
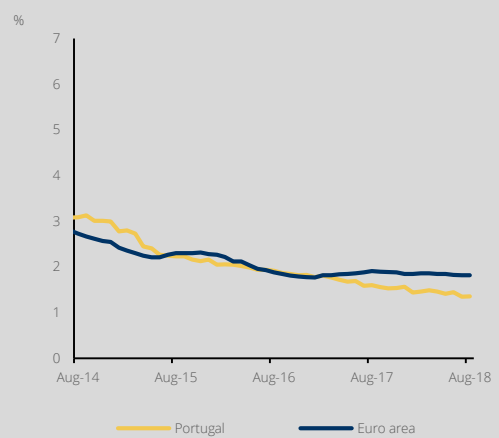
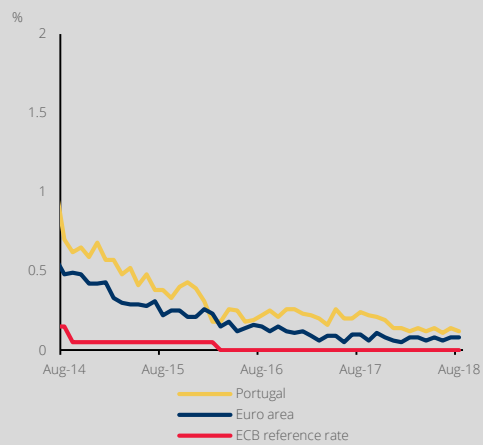
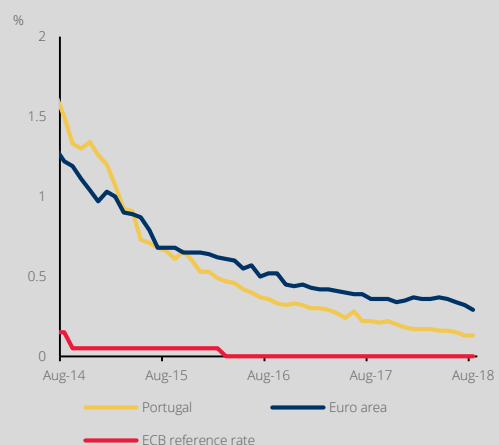
The average interest rate on new loans to households for house purchase increased by 1 b.p. to 1.36% (Chart 2). In loans for consumption and other

purposes the average interest rates were 7.04% and 4.07% respectively (7.07% and 3.91% in July).

The volumes of new loans for house purchase, consumption and other purposes totalled €810 million, €404 million and €136 million respectively.

Interest rates on new deposits

In August 2018 the average interest rate on new deposits with a maturity of up to one year of non-financial corporations stood at 0.12%, declining 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 remained unchanged at 0.13% (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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