



STATISTICAL PRESS RELEASE

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Banking interest rates on new loans and deposits

November 2015

January 12th, 2016

Banco de Portugal publishes today in table A.10 of the Statistical Bulletin and in *BPstat*, data on banking interest rates on new loans and deposits denominated in euro vis-à-vis non-financial corporations and households resident in the euro area, for November 2015.

Interest rates on new deposits

In November 2015, the average interest rate on new deposits of non-financial corporations reached 0.43%, which represents an increase of 3 basis points (b.p.) from the previous month (Chart 1).

The average interest rate on new deposits of household reached an historic low, 0.55%, which represents a decrease of 5 b.p. when compared to October (Chart 2).

Interest rates on new loans

The new loans granted to non-financial corporations in November registered an average interest rate of 3.57%, 17 b.p. lower than in the previous month (Chart 3).

With regard to new loans granted to households, the average interest rate on housing loans decreased 3 b.p. in November, to 2.13%, a new historic low (Chart 4). The amount of new housing loans (413 million euro) reached a maximum since May 2011, although inferior to half the average amount observed in the five years prior to 2011. The average interest rates for consumption loans and other purpose loans were 7.99% and 4.68%, representing a decrease of 6 and 3 b.p., respectively.

Chart 1 • Deposits of non-financial corporations with agreed maturity (up to 1 year) – annualised agreed rates (aar)

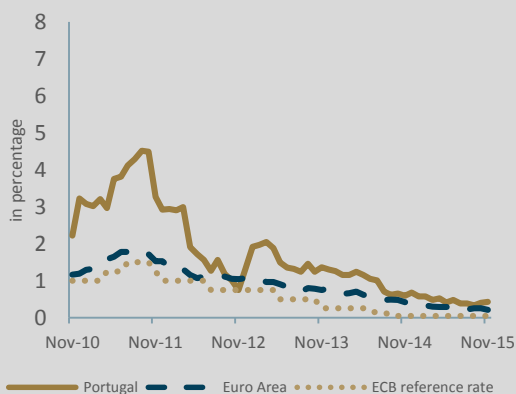
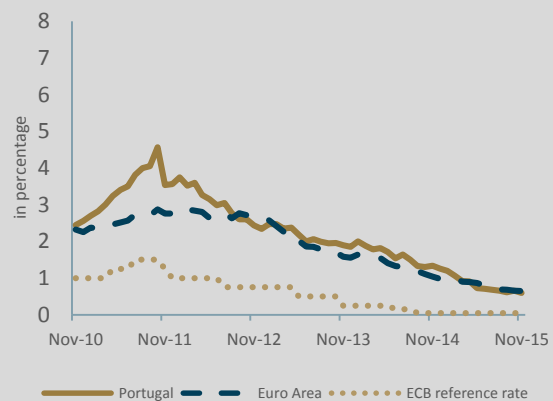
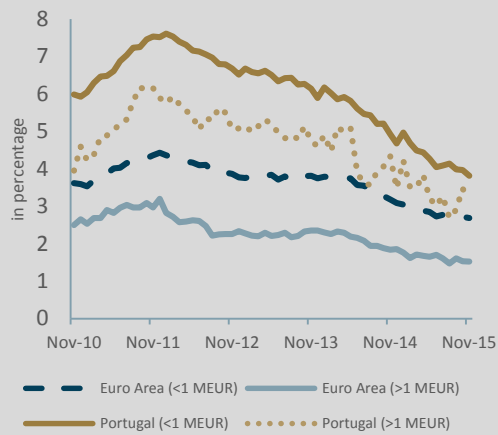
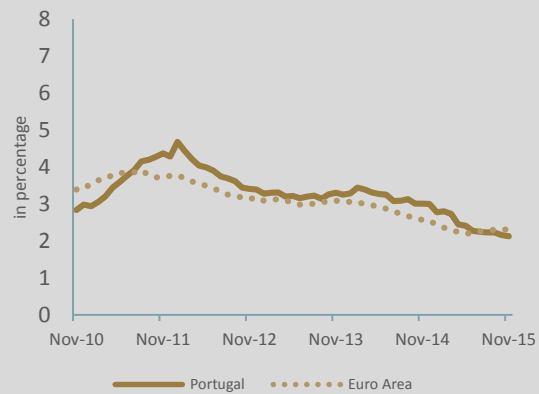


Chart 2 • Deposits of households with agreed maturity (up to 1 year) – aar



**Chart 3 • Loans to non-financial corporations –
aar****Chart 4 • Loans to households (housing) – aar**

Detailed statistical data available at:

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

[Monetary and Financial Statistics statistical domain of BPstat | Statistics online](#)

Next update: February 10th, 2016