



## STATISTICAL PRESS RELEASE

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# Banking interest rates on new loans and deposits

April 2016

June 14<sup>th</sup>, 2016

Banco de Portugal publishes today in table A.10 of the Statistical Bulletin and in *BPstat*, statistics on banking interest rates on new loans and deposits vis-à-vis non-financial corporations and households, for April 2016.

### Interest rates on new loans

The new loans granted to non-financial corporations in April registered an average interest rate of 3.26%, 16 basis points (b.p.) higher than the previous month. The average interest rate on transactions over 1 million euros showed a differential of -80 b.p. relative to the lower amount (Chart 1).

With regard to new loans to households, the average interest rates for housing and consumption

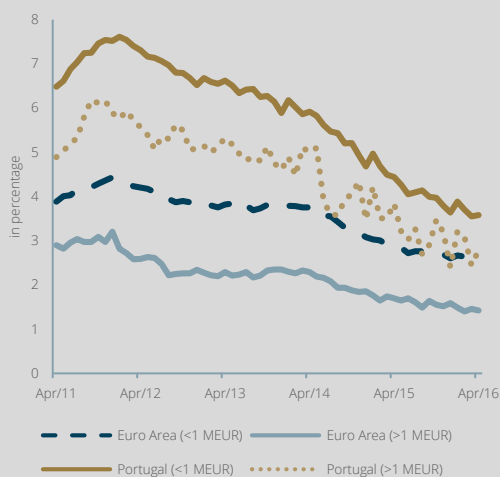
purposes were 2.02% (Chart 2) and 7.57%, respectively, which corresponds, in both cases, to new historic minimums. Regarding other purpose loans, the average interest rate was 4.76%.

The new loans for housing and consumption amounted to 397 million euros and 300 million euros, respectively.

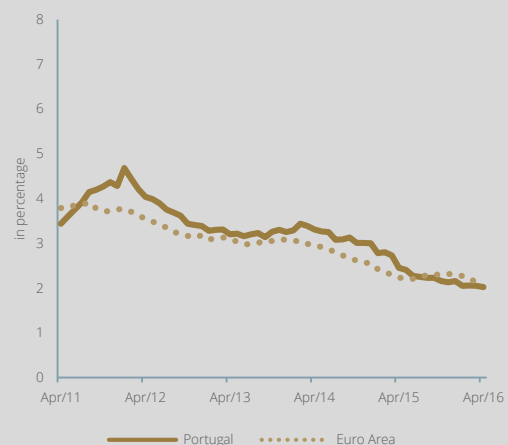
### Interest rates on new deposits

In April 2016, the average interest rate on new deposits to non-financial corporations stood at 0.26% (Chart 3), 8 b.p. higher than the previous month. In the new operations of deposits of households, the average interest rate stood at 0.46% (0.47% in March) (Chart 4).

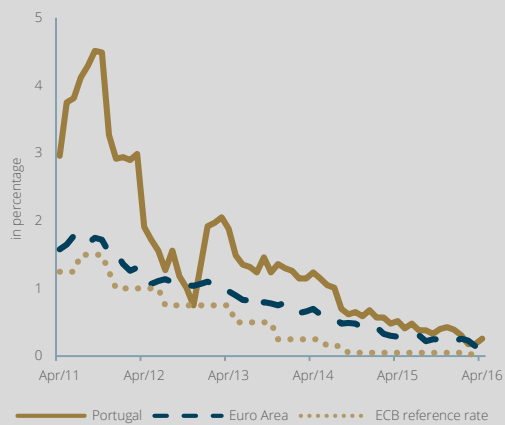
**Chart 1 • Loans to non-financial corporations | by loan amount – annualised agreed rate**



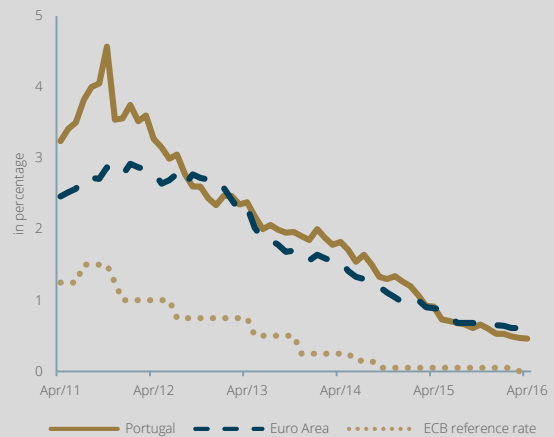
**Chart 2 • Loans to households (housing) – annualised agreed rate**



**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 data available at:

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

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

Next update: July 12<sup>th</sup>, 2016

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