



Banking interest rates on new loans and deposits

May 2016

July 12th, 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 May 2016.

Interest rates on new loans

The new loans granted to non-financial corporations in May registered an average interest rate of 3.38%, 12 basis points (b.p.) higher than the previous month.

In May, the average interest rate on new loans to non-financial corporations was 3.38%, 12 basis points (bp) higher than the previous month. This increase was justified by the amount of operations exceeding 1 million euros, with an average interest rate rose from 2.78% to 3.24% (Chart 1).

With regard to new loans to households, the average interest rates for housing and consumption purposes were 1.99% (Chart 2) and 7.53%, respectively, which corresponds, in both cases, to new historic minimums. Regarding other purpose loans, the average interest rate was 4.50%.

The new loans for housing and consumption amounted to 497 million euros and 325 million euros, respectively.

Interest rates on new deposits

In May 2016, the average interest rate on new deposits to non-financial corporations stood at 0.25% (Chart 3). In the new operations of deposits of households, the average interest rate stood at 0.42% (0.46% in April) (Chart 4).

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

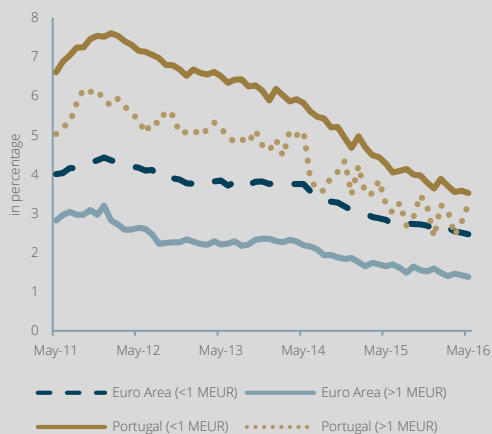


Chart 2 • Loans to households (housing) – annualised agreed rate

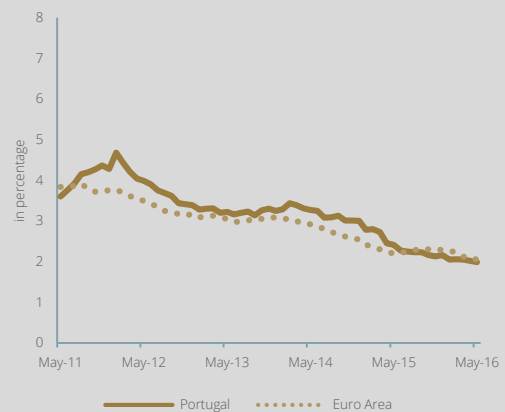


Chart 3 • Deposits of non-financial corporations with agreed maturity (up to 1 year) – annualised agreed rate

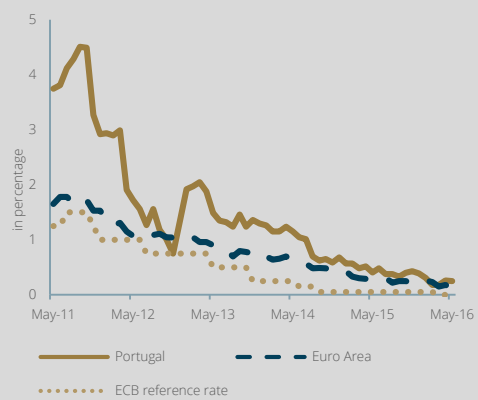
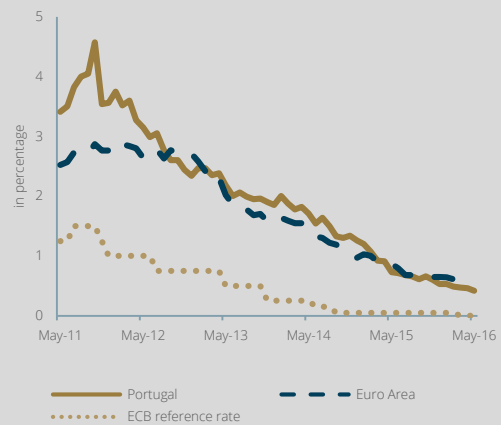


Chart 4 • Deposits of households with agreed maturity (up to 1 year) – annualised agreed rate



Additional data available at:

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

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

Next update: August 9th, 2016

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