



Banking interest rates on new loans and deposits

August 2016

October 11th, 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 August 2016.

Interest rates on new loans

In August, the average interest rate on new loans to non-financial corporations was 3.14%, identical to the previous month.

With regard to new loans to households, the average interest rate for housing purposes was 1.92% (Chart 2), the lowest value since the beginning of the series (January 2003). Regarding consumption loans and other purposes loans, the average interest rates were 7.43% and 4.35%, respectively.

The new loans for housing, consumption and other purposes amounted to 477 million euros, 323 million euros and 143 million euros, respectively.

Interest rates on new deposits

In August 2016, the average interest rate on new deposits of non-financial corporations, up to one year, stood at 0.22% (Chart 3). In the new operations of deposits of households, the average interest rate, up to one year, stood at 0.36%, which correspond to a new historical minimum (Chart 4).

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

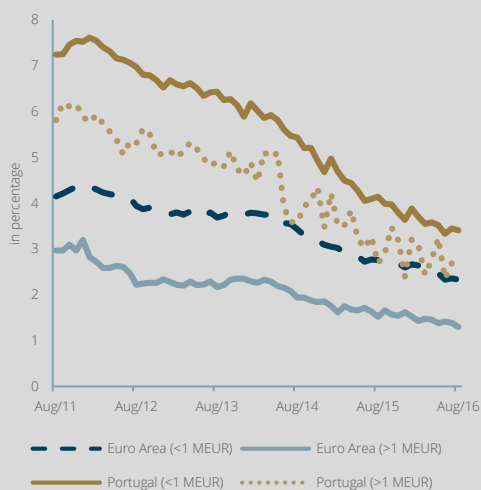


Chart 2 • Loans to households (housing) – annualised agreed rate

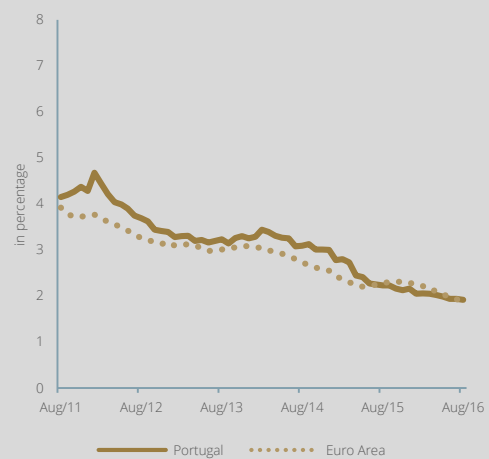


Chart 3 • Deposits of non-financial corporations with agreed maturity (up to 1 year) – annualised agreed rate

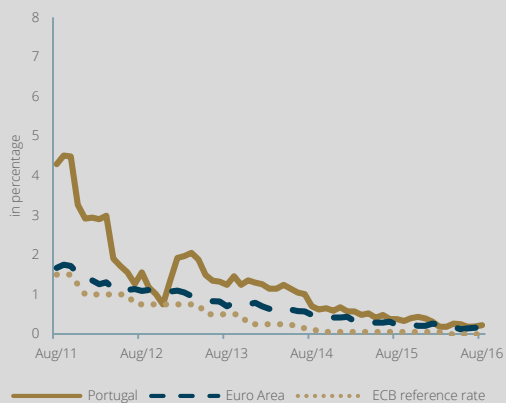
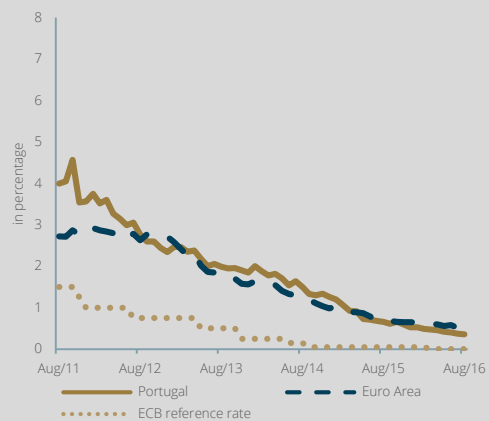


Chart 4 • Deposits of households with agreed maturity (up to 1 year) – annualised agreed rate



Additional data available at:

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

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

Next update: November 8th, 2016

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