Loans with collateral to households

Measurement units: **Percent per annum (units)**

	09/2025	10/2025	11/2025	12/2025	01/2026	02/2026	03/2026	04/2026	05/2026	06/2026	07/2026	08/2026	09/2026
Loans[1] with collateral to households[2]	3.66	3.65	3.70	3.70	3.68	3.68	3.79	3.91	3.97	4.05	4.12	4.18	4.35
Loans for consumption	3.86	3.82	3.87	3.88	3.89	3.92	4.06	4.18	4.28	4.34	4.40	4.45	4.62
Up to 1 year initial rate fixation	4.00	3.91	3.93	3.89	3.92	3.93	4.07	4.19	4.28	4.35	4.41	4.46	4.62
Over 1 year initial rate fixation	1.61	1.56	1.52	1.89	2.11	3.07	2.21	1.86	1.51	1.51	1.80	2.59	4.31
Over 1 and up to 5 years initial rate fixation	1.60	1.56	1.53	1.51	1.51	2.83	1.51	1.51	1.51	1.51	1.80	1.58	2.54
Over 5 year initial rate fixation	1.68	1.54	1.51	3.15	3.81	3.75	4.77	4.70	-	-	-	6.49	5.28
Loans for house purchase	3.64	3.64	3.68	3.68	3.66	3.66	3.76	3.87	3.94	4.02	4.09	4.15	4.31
Up to 1 year initial rate fixation	3.65	3.64	3.67	3.68	3.67	3.68	3.78	3.87	3.92	4.00	4.08	4.13	4.30
Over 1 year initial rate fixation	3.50	3.57	3.91	3.71	3.52	3.52	3.67	3.90	4.28	4.37	4.47	4.59	4.66
Over 1 and up to 5 years initial rate fixation	3.33	3.35	4.03	3.57	3.28	4.17	3.74	3.93	4.00	4.01	3.99	4.50	4.69
Over 5 and up to 10 years initial rate fixation	3.91	3.96	3.98	3.99	4.00	3.93	4.10	4.27	4.49	4.53	4.59	4.58	4.65
Over 10 year initial rate fixation	3.41	3.43	3.77	3.60	3.41	3.44	3.55	3.73	4.11	4.24	4.37	4.73	4.66

Updated: 27-10-2026
Data source: **Lietuvos bankas**

[1] Excluding revolving loans and overdrafts, credit card debt.

[2] Including non-profit institutions serving households.

Values revised following the last data update are presented on a grey background.