

New business of loans

Data type: **Interest rates**

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

sorting	sorting 08/2023	sorting 09/2023	sorting 10/2023	sorting 11/2023	sorting 12/2023	sorting 01/2024	sorting 02/2024	sorting 03/2024	sorting 04/2024	sorting 05/2024	sorting 06/2024	sorting 07/2024	sorting 08/2024
Loans ¹ to non-financial corporations and households ²	6.79	6.74	6.94	6.81	6.49	6.69	6.61	6.55	6.48	6.62	6.44	6.44	6.23
Up to 1 year initial rate fixation	6.46	6.35	6.65	6.51	6.33	6.30	6.29	6.24	6.12	6.27	6.19	6.15	5.88
Over 1 year initial rate fixation	9.30	9.37	9.32	9.70	9.76	9.76	9.76	9.17	9.49	9.44	9.45	9.41	8.95
Loans ¹ to non-financial corporations	6.66	6.58	7.00	6.67	6.41	6.54	6.43	6.40	6.28	6.59	6.37	6.39	6.16
Up to 1 year initial rate fixation	6.68	6.56	7.00	6.67	6.41	6.54	6.44	6.41	6.29	6.59	6.37	6.41	6.19
Over 1 year initial rate fixation	5.91	7.36	7.02	7.42	6.64	6.21	5.79	5.86	5.48	6.61	6.44	5.44	5.12
Loans up to EUR 1 million	6.34	6.59	6.48	6.54	6.24	6.29	6.31	6.49	6.51	6.24	5.90	6.09	5.94
Up to 1 year initial rate fixation	6.33	6.58	6.45	6.52	6.23	6.29	6.34	6.49	6.49	6.23	5.89	6.17	5.95
Over 1 year initial rate fixation	6.91	6.86	7.02	7.42	6.64	6.21	5.79	6.21	7.15	6.61	6.44	5.18	5.77
Loans over EUR 1 million	6.74	6.57	7.15	6.71	6.42	6.61	6.45	6.38	6.23	6.67	6.45	6.45	6.18
Up to 1 year initial rate fixation	6.76	6.56	7.15	6.71	6.42	6.61	6.45	6.39	6.25	6.67	6.45	6.45	6.21
Over 1 year initial rate fixation	5.68	8.25	-	-	-	-	-	5.77	4.54	-	-	7.20	4.96
Loans ¹ to households ²	7.01	6.94	6.83	7.10	6.83	6.88	7.01	6.84	6.81	6.65	6.60	6.53	6.33
Up to 1 year initial rate fixation	5.95	5.98	5.87	6.05	5.92	5.86	5.87	5.83	5.77	5.68	5.62	5.50	5.31
Over 1 year initial rate fixation	9.66	9.52	9.48	9.76	9.87	9.85	9.96	9.62	9.78	9.54	9.53	9.84	9.61
Loans for consumption	9.77	9.65	9.75	9.64	9.70	9.76	9.99	9.67	9.77	9.60	9.59	9.88	9.73
Up to 1 year initial rate fixation	8.52	8.42	8.52	8.53	8.24	8.04	7.91	7.92	7.99	8.08	8.46	8.66	8.33
Over 1 year initial rate fixation	9.96	9.84	9.92	9.80	9.95	10.03	10.31	9.94	10.04	9.80	9.72	10.05	9.93
Over 1 and up to 5 years initial rate fixation	10.80	10.68	10.59	10.52	10.82	10.78	11.42	11.19	11.08	10.68	10.59	10.91	10.68
Over 5 year initial rate fixation	8.95	8.79	9.02	8.86	8.93	9.07	9.05	8.62	8.71	8.62	8.60	8.91	8.88

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Loans for house purchase	5.75	5.80	5.89	5.85	5.63	5.71	5.73	5.68	5.58	5.50	5.44	5.36	5.17
Up to 1 year initial rate fixation	5.74	5.79	5.88	5.84	5.61	5.70	5.71	5.65	5.55	5.47	5.39	5.31	5.13
Over 1 year initial rate fixation	6.31	6.24	6.31	6.27	6.33	6.39	6.18	6.41	6.67	6.57	6.97	7.40	6.41
Over 1 and up to 5 years initial rate fixation	5.54	5.58	5.53	5.53	5.23	5.49	5.67	6.84	6.79	6.33	7.94	7.99	6.27
Over 5 and up to 10 years initial rate fixation	6.48	6.49	6.41	6.41	6.95	7.05	6.92	7.18	7.30	7.97	7.73	7.89	7.39
Over 10 year initial rate fixation	6.49	6.56	6.67	6.69	6.44	6.32	5.90	5.72	6.07	5.71	6.05	6.35	5.50
Loans for other purposes	7.86	7.62	6.04	8.31	7.98	8.02	8.50	7.56	7.51	7.63	7.43	7.54	7.77
Up to 1 year initial rate fixation	6.65	6.66	5.13	6.83	7.09	6.66	6.79	6.47	6.59	6.71	6.62	6.43	6.39
Over 1 year initial rate fixation	9.68	9.13	8.49	10.67	10.60	10.15	10.16	9.66	9.71	9.84	9.72	9.78	9.98
Over 1 and up to 5 years initial rate fixation	10.07	9.19	8.91	12.32	11.86	11.21	11.39	10.09	10.13	10.46	10.42	11.03	11.04
Over 5 year initial rate fixation	9.23	9.04	7.98	8.50	8.57	8.99	8.66	9.19	9.24	9.13	8.78	8.47	9.03
O/w: loans to sole proprietors	6.96	6.34	7.83	6.92	7.20	7.34	7.05	7.18	6.97	6.62	6.58	6.42	6.24

Updated: 26-09-2024

Data source: **Lietuvos bankas**

¹ Excluding revolving loans and overdrafts, credit card debt.

² Including non-profit institutions serving households.