25 09 2026

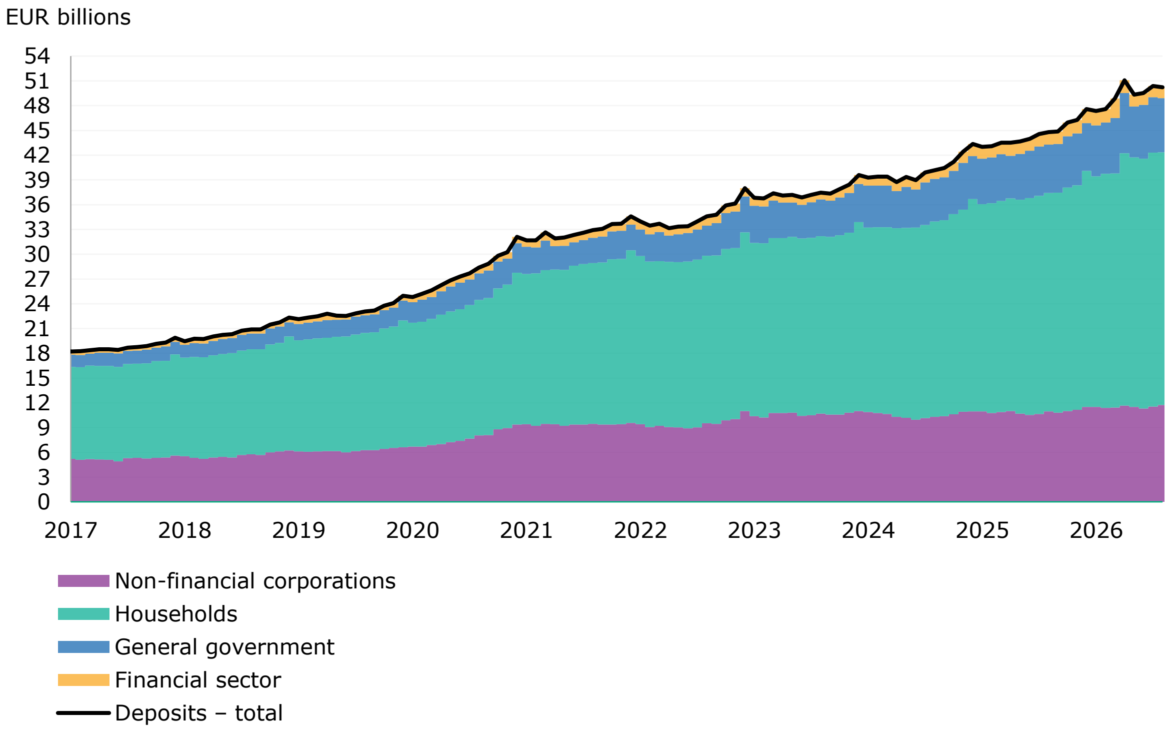
Volume of loans to Lithuanian households kept growing in August 2026

Today, Lietuvos bankas published the balance sheet and interest data of the monetary financial institutions (MFI) for August 2026, which show that:

- Lithuanian resident (household) deposits decreased by €119.4 million, or 0.4%, over the month, while interest rates on new deposits went up by 0.35 p. p.;
- corporate (non-financial corporation) deposits increased by €176.0 million, or 1.5%, over the month, and interest rates on new corporate deposits went up by 0.01 p.p.;
- loans to Lithuanian residents granted by credit institutions grew by €243.3 million, or 1.2%, while interest rates on new loans increased by 0.12 p. p.;
- loans for consumption granted to Lithuanian residents grew by 2.6%, over the month, while interest rates on new loans for consumption went up by 0.13 p.p.;
- loans to Lithuanian corporations expanded by €174.0 million, or 1.1%, whereas interest rates on new loans went up by 0.19 p.p.;

deposits of Lithuanian residents with credit institutions[1] declined by €142.9 million, or 0.3%, over the month (their annual growth rate[2] was 12.1%). Household deposits contracted by €119.4 million, or 0.4%, while non-financial corporation deposits went up by €176.0 million, or 1.5% (their annual growth rates stood at 15.7% and 7.8% respectively). At the end of the month, household and non-financial corporation deposits amounted to €30.6 billion and €11.7 billion respectively. Deposits of the general government and financial sector contracted by €191.6 million and €8.0 million respectively in August 2026. At the end of the month, these deposits amounted to €6.5 billion and €1.3 billion respectively (see Chart 1);

Chart 1. Deposits of Lithuanian residents, excluding MFIs, with other MFIs
(outstanding amounts, end-of-period)



Source: Lietuvos bankas.

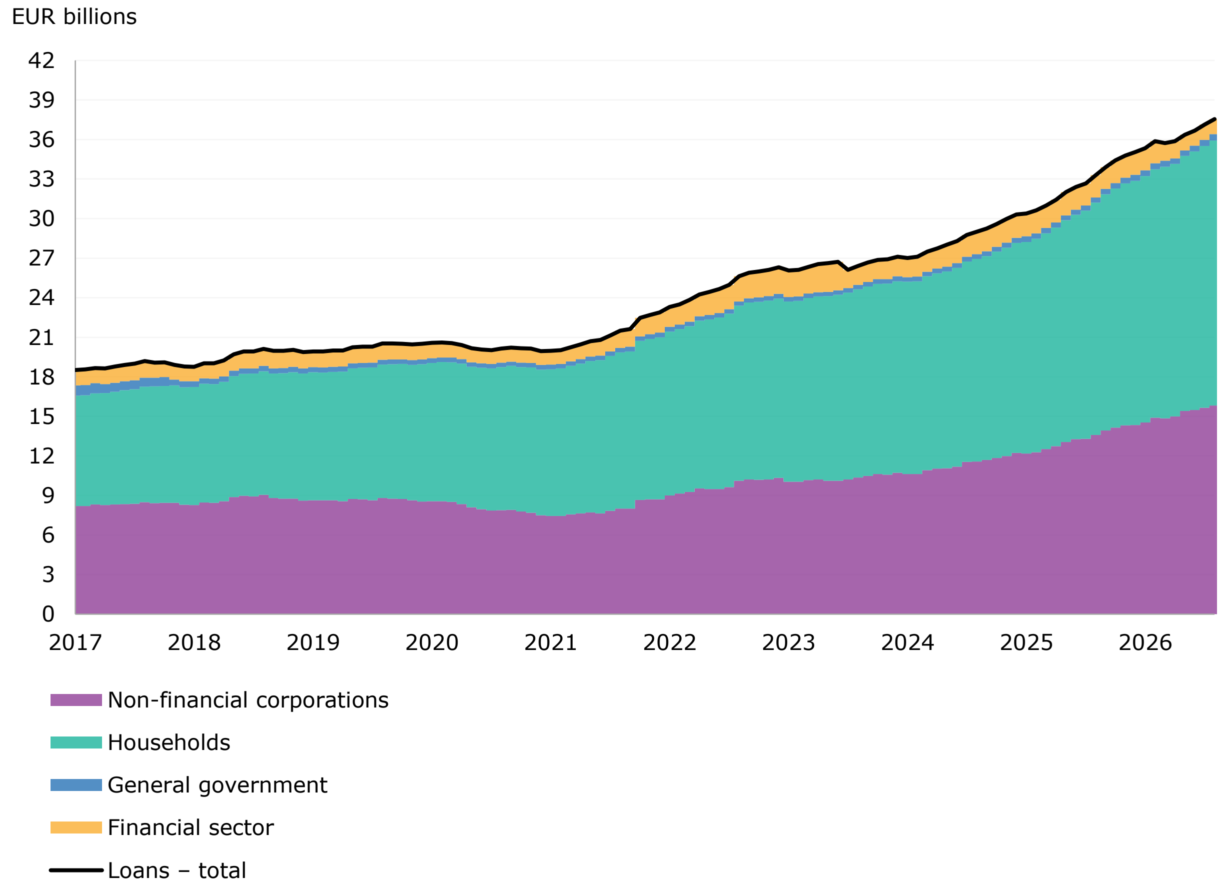
[1] Unless otherwise specified, monthly changes in euro are presented as transactions, i.e. calculated by taking the difference between end-of-month outstanding amounts and removing the effects of revaluation adjustments, exchange rate adjustments, loan write-offs and reclassifications.

[2] The annual growth rate is calculated as a percentage change in the base index of transaction-adjusted outstanding amounts over the year.

overnight deposits of Lithuanian households held with credit institutions decreased by €147.6 million, or 0.7%, month on month, while **those of non-financial corporations** rose by €181.2 million, or 1.9%. At the end of the month, the outstanding amounts of overnight deposits of these sectors stood at €22.3 billion and €9.7 billion respectively. **Household deposits with agreed maturity held with credit institutions** grew by €24.0 million, or 0.3%, over the month, while those of **non-financial corporations** declined by €2.3 million, or 0.1%. At the end of August 2026, the outstanding amounts of these deposits stood at €8.0 billion and €1.9 billion respectively;

loans granted by credit institutions to Lithuanian residents increased by €420.7 million, or 1.1%, month on month (their annual growth rate stood at 12.8%). Loans to Lithuanian households and non-financial corporations increased by €243.3 million and €174.0 million respectively, or 1.2% and 1.1% (their annual growth rates stood at 14.2% and 16.7% respectively). Loans to the general government sector grew by €15.2 million, whereas those to the financial sector declined by €11.6 million. At the end of August 2026, loans to these sectors amounted to €20.1 billion, €15.8 billion, €469.6 million and €1.1 billion respectively (see Chart 2);

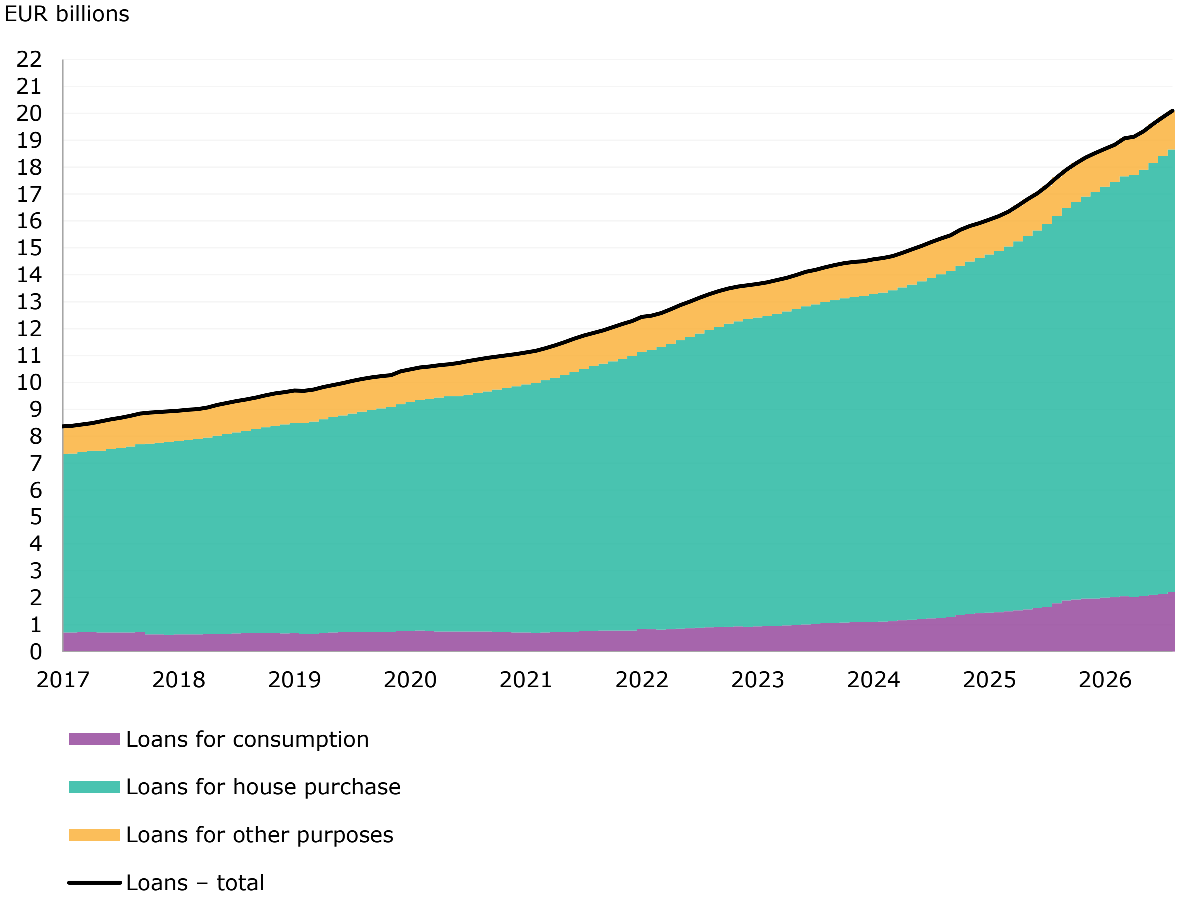
Chart 2. Loans granted by other MFIs to Lithuanian residents, excluding MFIs
(outstanding amounts, end-of-period)



Source: Lietuvos bankas.

loans for house purchase and consumption granted by credit institutions to Lithuanian households increased by €196.0 million and €56.7 million, or 1.2 and 2.6% respectively, month on month, and **loans for other purposes** declined by €9.4 million, or 0.7%. At the end of August 2026, the outstanding amounts of those loans stood at €16.5 billion, €2.2 billion and €1.4 billion respectively (see Chart 3), while annual growth rates stood at 14.1%, 24.7% and 2.1%;

Chart 3. Loans granted by other MFIs to Lithuanian households
(outstanding amounts, end-of-period)



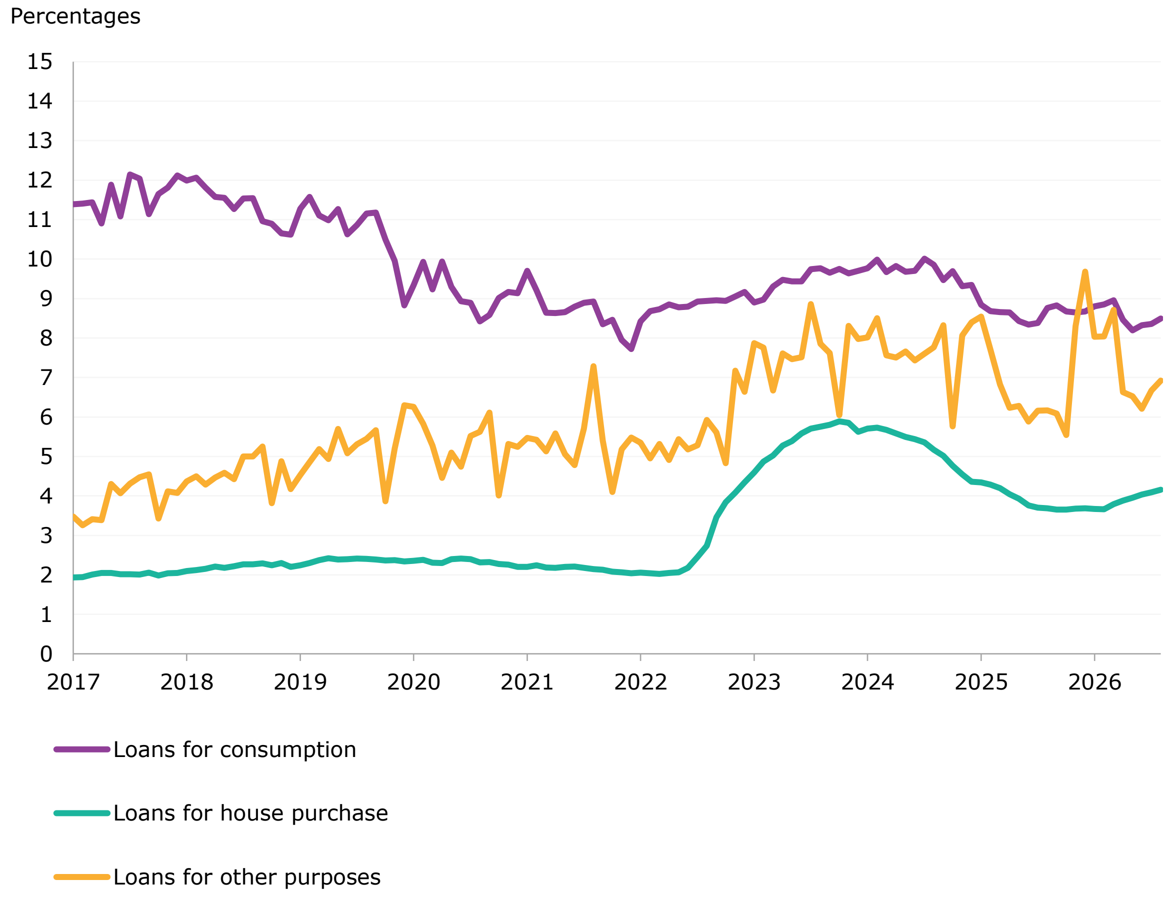
Source: Lietuvos bankas.

interest rates[3] **on new loans**[4] **granted to households by credit institutions** went up by 0.12 percentage points to 6.05%. Interest rates on loans for house purchase, consumption and other purposes increased by 0.06, 0.13 and 0.25 p. p. respectively. In August 2026, interest rates on these loans comprised 4.16%, 8.49 and 6.92% respectively (see Chart 4);

[3] Weighted interest rates on new business during the reporting month, in percentages per annum.

[4] Interest rates on new loans and deposits are interest rates on new business. New business covers financial contracts that specify for the first time the interest rate on a loan or the deposit rate, and contracts for existing loans or deposits, which were renegotiated. New business does not cover revolving loans and overdrafts, as well as credit card debt. New business deposits do not cover automatic renegotiations of existing deposit contracts.

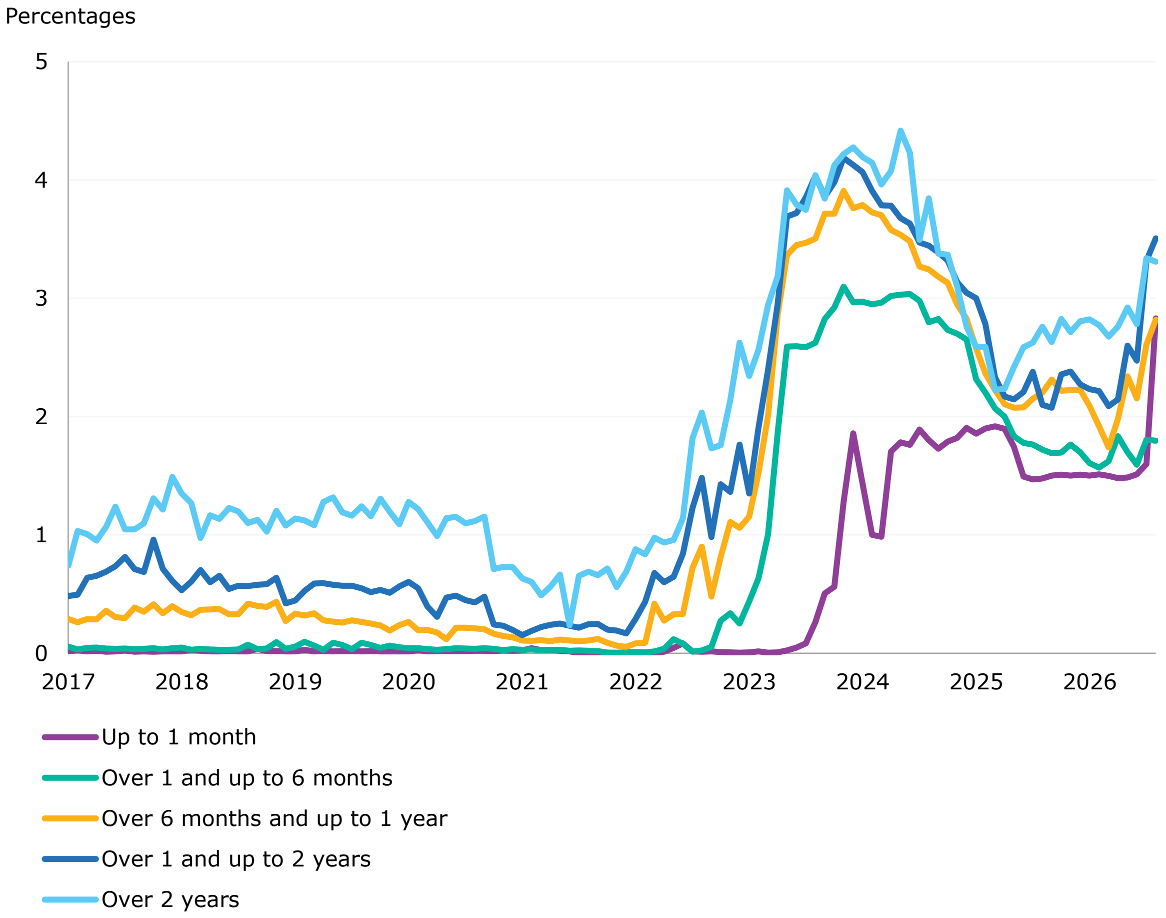
Chart 4. Interest rates on new loans for households



Source: Lietuvos bankas.

interest rates on new household deposits with agreed maturity held with credit institutions increased by 0.35 percentage points month on month to 2.57%. Interest rates on deposits with agreed maturity of up to 1 month, 6 months to 1 year and 1 to 2 years went up by 1.23, 0.21 and 0.19 percentage points respectively, while those on deposits with agreed maturity from 1 to 6 months and from 2 years onwards went down by 0.01 and 0.03 percentage points respectively. Interest rates on these deposits comprised 2.83%, 2.82%, 3.51%, 1.80% and 3.31% respectively in August 2026 (see Chart 5);

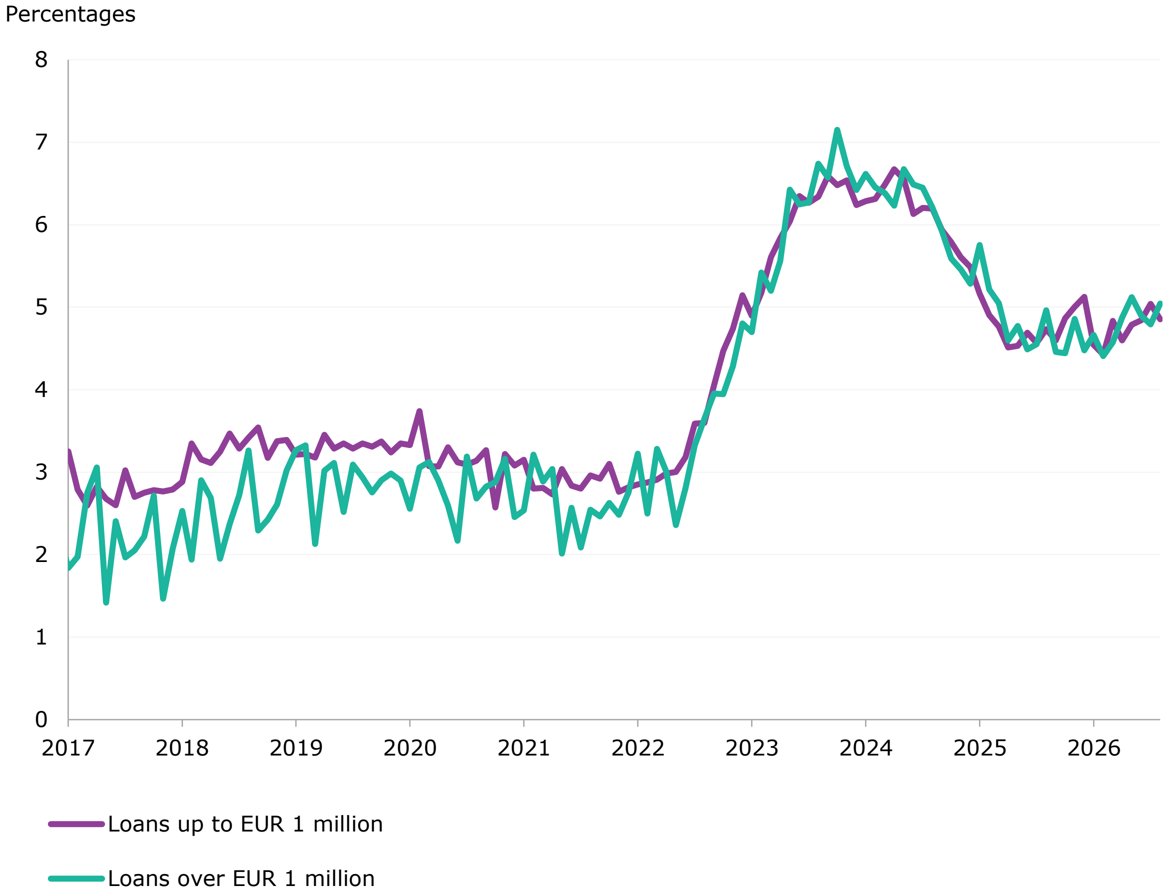
Chart 5. Interest rates on new household deposits with agreed maturity



Source: Lietuvos bankas.

interest rates on new loans to non-financial corporations went up by 0.19 percentage points month on month to 5.01%. Interest rates on new loans up to €1 million decreased by 0.18 percentage points and those on new loans over €1 million rose by 0.25 percentage points. In August 2026, interest rates on those loans stood at 4.85% and 5.05% respectively (see Chart 6);

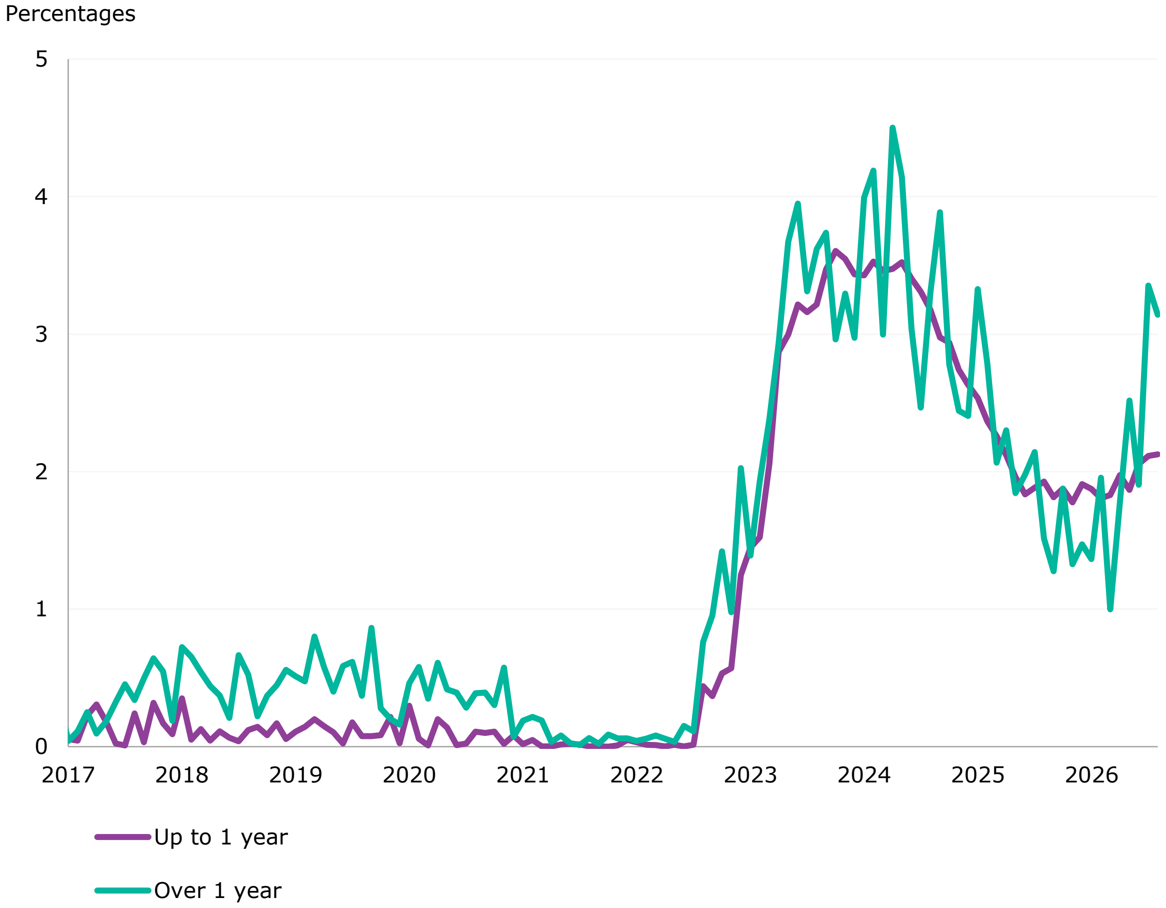
Chart 6. Interest rates on new loans to non-financial corporations



Source: Lietuvos bankas.

interest rates on new non-financial corporation deposits with agreed maturity rose by 0.01 percentage points month on month to 2.13%. Interest rates on deposits with agreed maturity of up to 1 year increased by 0.01 p.p. and those with agreed maturity from 1 year decreased by 0.21 p.p. In August 2026, interest rates on these deposits stood at 2.13% and 3.14% respectively (see Chart 7).

Chart 7. Interest rates on new non-financial corporation deposits with agreed maturity



Source: Lietuvos bankas.

Detailed data on MFI assets and liabilities is available on Lietuvos bankas' website under [MFI balance sheet and monetary statistics].

Detailed data on MFI interest rates is available on Lietuvos bankas' website under [MFI interest rate statistics].

Use the [My Datasets] tool to create your own data sets, which are saved in your account and automatically updated as soon as they are published.

Data and Statistics Department