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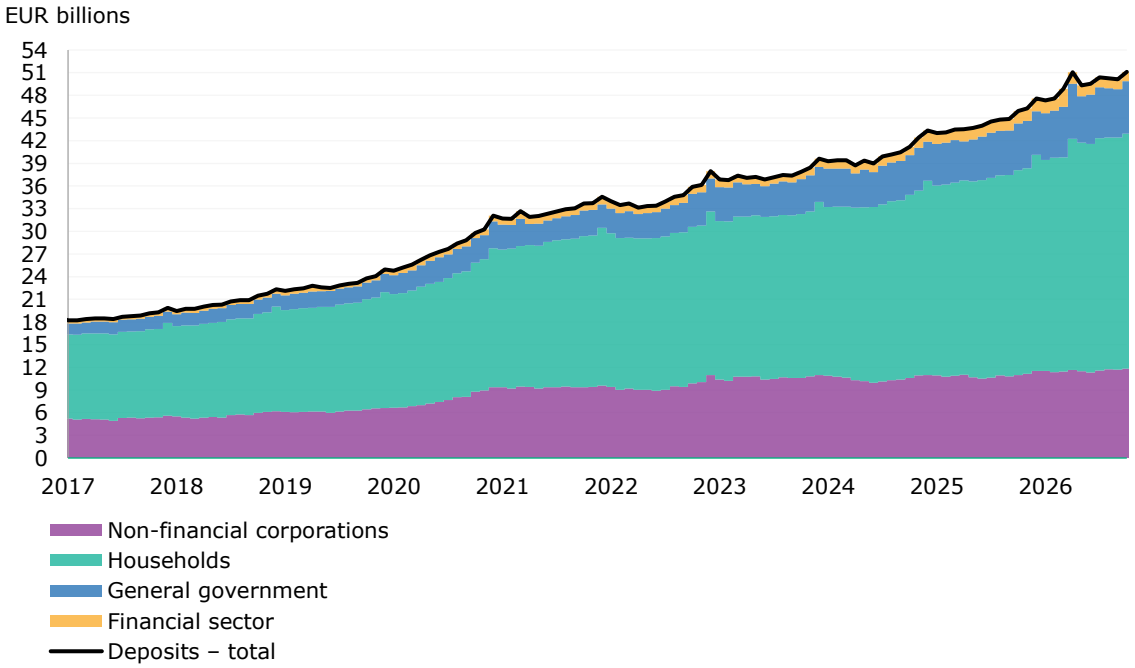
Loan and deposit portfolios of Lithuanian households and businesses saw growth in October 2026

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

- Lithuanian resident (household) deposits increased by €417.9 million, or 1.4%, month on month, while interest rates on new deposits went down by 0.21 percentage points;
- corporate (non-financial corporation) deposits increased by €84.5 million, or 0.7%, month on month, and interest rates on new corporate deposits went up by 0.14 percentage points;
- loans to Lithuanian residents granted by credit institutions grew by €229.4 million, or 1.1%, while interest rates on new loans decreased by 0.04 percentage points;
- loans for consumption granted to Lithuanian residents grew by 1.3%, month on month, while interest rates on new loans for consumption increased by 0.31 percentage points;
- loans to Lithuanian corporations expanded by €422.3 million, or 2.6%, whereas interest rates on new loans contracted by 0.08 percentage points.

Deposits of Lithuanian residents with credit institutions increased[1] by €955.6 million, or 1.9%, month on month (their annual growth rate[2] was 11.1%). Deposits of households and non-financial corporations increased by €417.9 million and €84.5 million, or 1.4% and 0.7% respectively (these sectors' annual growth rates stood at 14.9% and 7.9% respectively). At the end of the month, household and non-financial corporation deposits amounted to €31.1 billion and €11.8 billion respectively. In October 2026, general government deposits increased by €552.9 million, while financial sector deposits decreased by €99.7 million. At the end of the month, these deposits amounted to €6.9 billion and €1.2 billion respectively (see Chart 1);

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



Source: Lietuvos bankas.

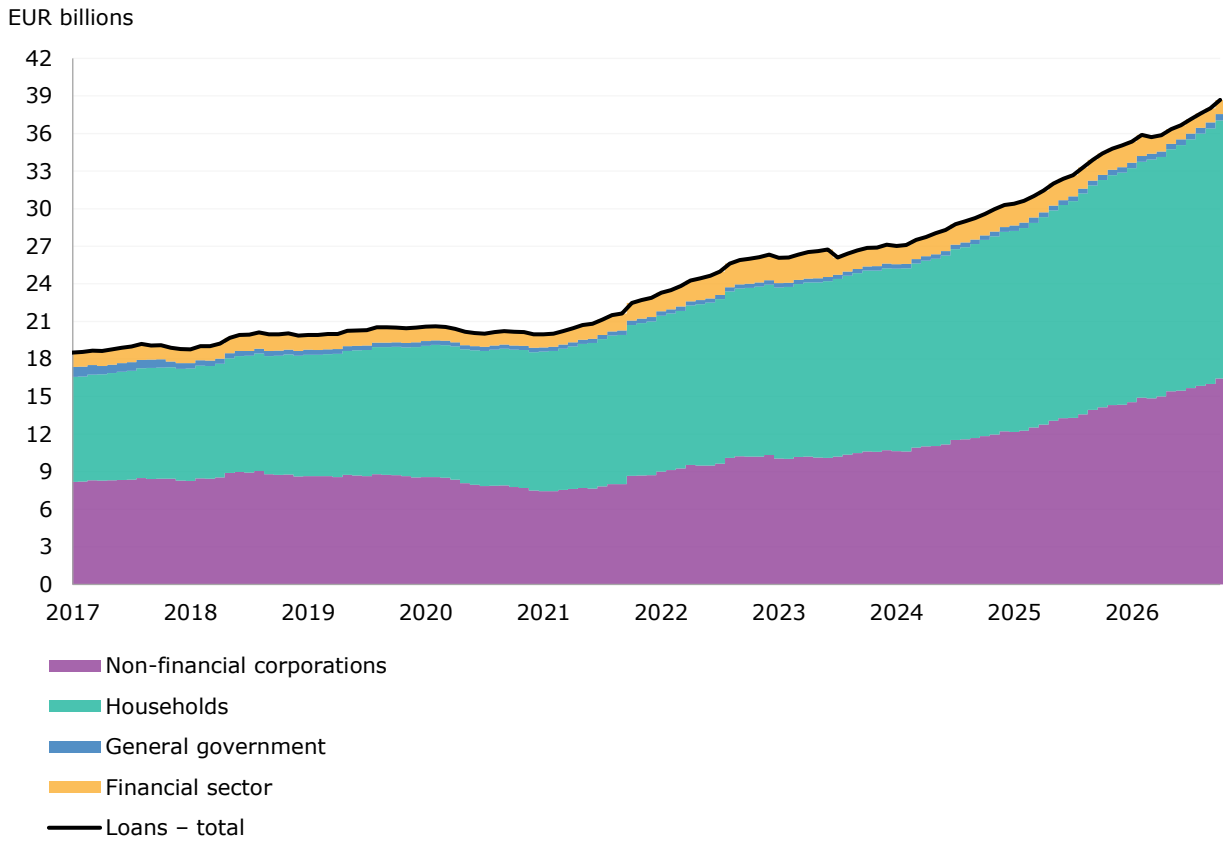
[1] Unless otherwise specified, monthly changes in euro are presented as transactions, i.e. calculated by taking the difference between end-of-month outstanding amounts and removing the effects of revaluation adjustments, exchange rate adjustments, loan write-offs and reclassifications.

[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 non-financial corporations and households with credit institutions increased month on month by €100.2 million and €332.9 million, or 1.0% and 1.5%, respectively. At the end of the month, the outstanding amounts of overnight deposits of these sectors stood at €9.9 billion and €22.7 billion respectively. **Household deposits with agreed maturity held with credit institutions** grew by €76.7 million, or 0.9%, month on month, while those of **non-financial corporations** declined by €15.3 million, or 0.8%. At the end of October 2026, the outstanding amounts of these deposits stood at €8.2 billion and €1.8 billion respectively;

loans granted by credit institutions to Lithuanian residents increased by €666.9 million, or 1.8%, month on month (their annual growth rate was 12.5%). Loans to Lithuanian households and non-financial corporations increased by €229.4 million and €422.3 million, or 1.1% and 2.6%, respectively (their annual growth rates stood at 13.8% and 16.4% respectively). Loans to the general government sector grew by €20.0 million, whereas those to the financial sector declined by €4.8 million. At the end of October 2026, loans to these sectors amounted to €20.6 billion, €16.4 billion, €511.6 million and €1.1 billion respectively (see Chart 2);

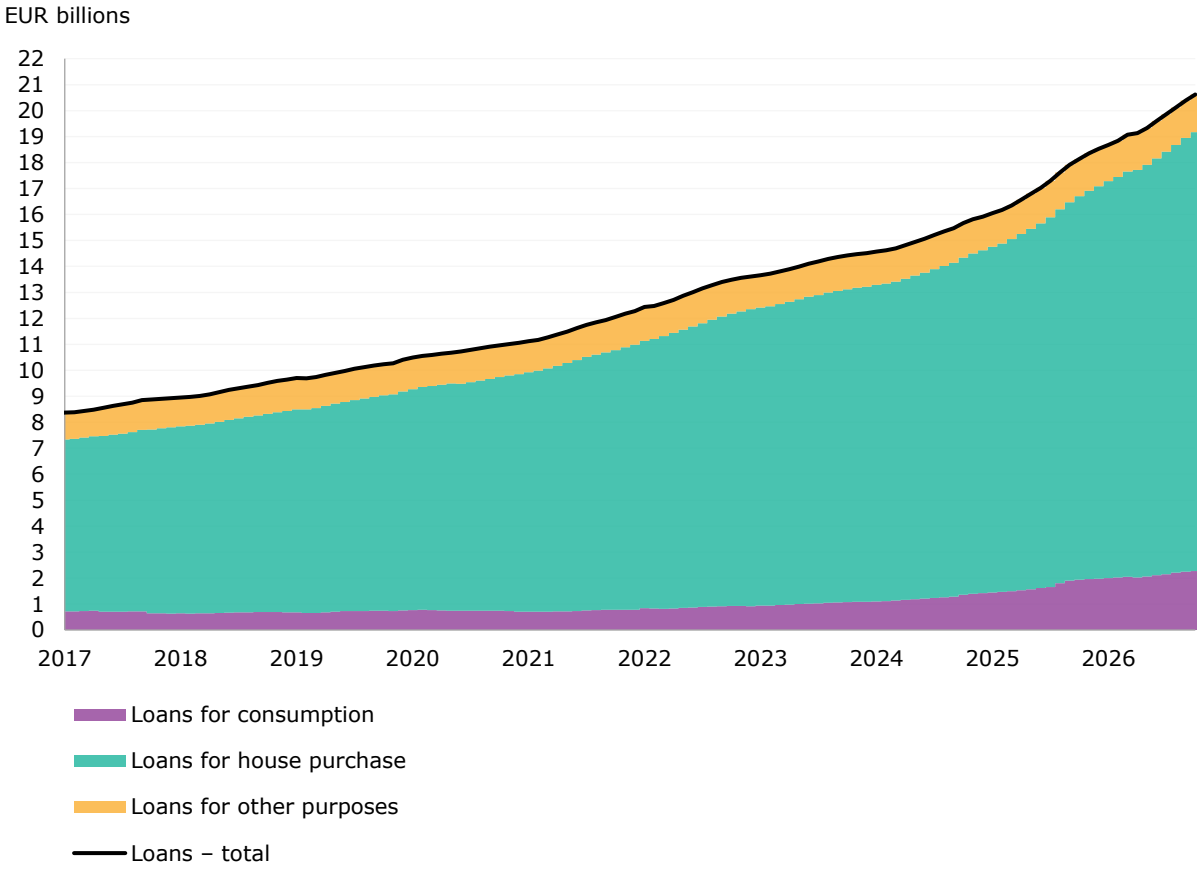
Chart 2. Loans granted by other MFIs to Lithuanian residents, excluding MFIs
(outstanding amounts, end-of-period)



Source: Lietuvos bankas.

loans to Lithuanian households for housing purchase, consumption and loans for other purposes granted by credit institutions rose month on month by €193.0 million, €29.6 million and €6.7 million, or 1.2%, 1.3% and 0.5%, respectively. At the end of October 2026, the outstanding amounts of those loans stood at €16.9 billion, €2.3 billion and €1.5 billion respectively (see Chart 3), while annual growth rates stood at 14.3%, 18.8% and 1.8%;

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



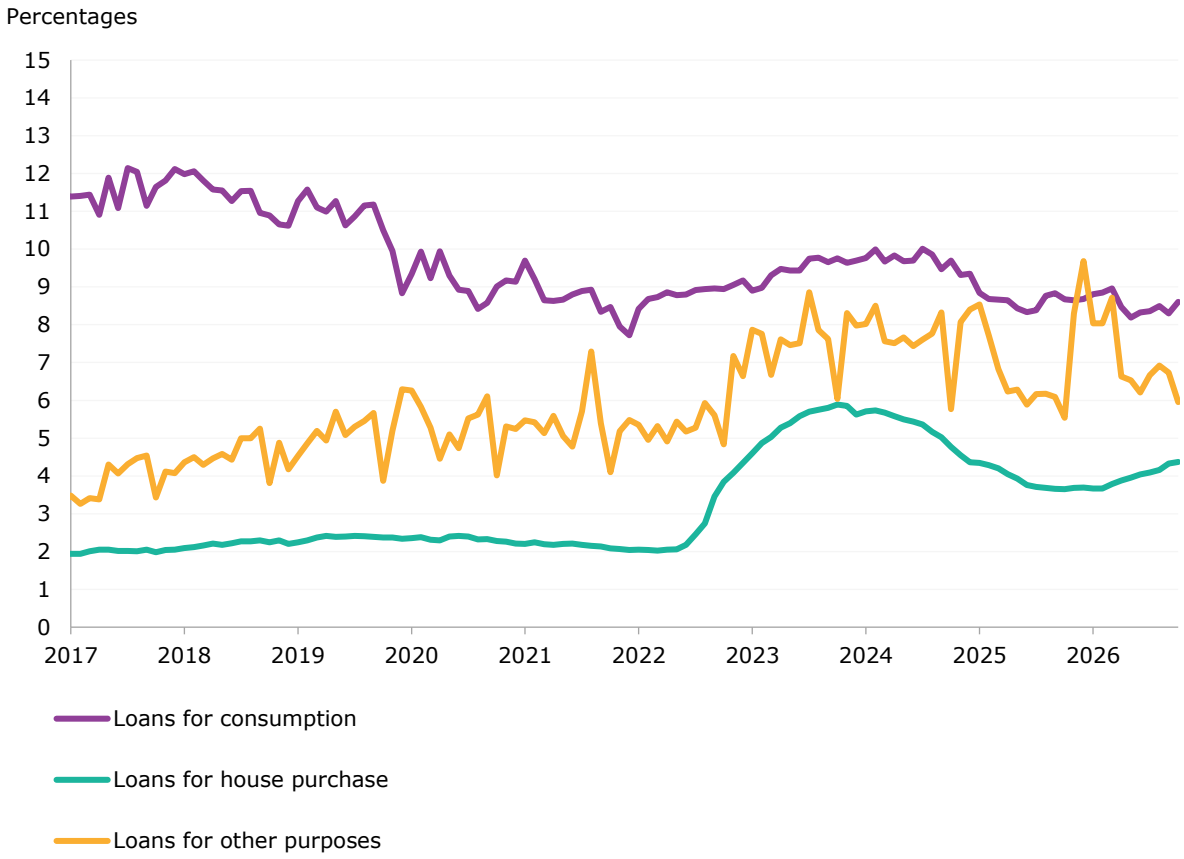
Source: Lietuvos bankas.

interest rates[3] **on new loans**[4] **granted to households by credit institutions** fell by 0.04 percentage points to 6.03%. Interest rates on loans for consumption and housing purchase rose by 0.31 and 0.04 percentage points respectively, while those on loans for other purposes fell by 0.78 percentage points respectively. In October 2026, interest rates on these loans comprised 8.61%, 4.37% and 5.95% 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 that 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.

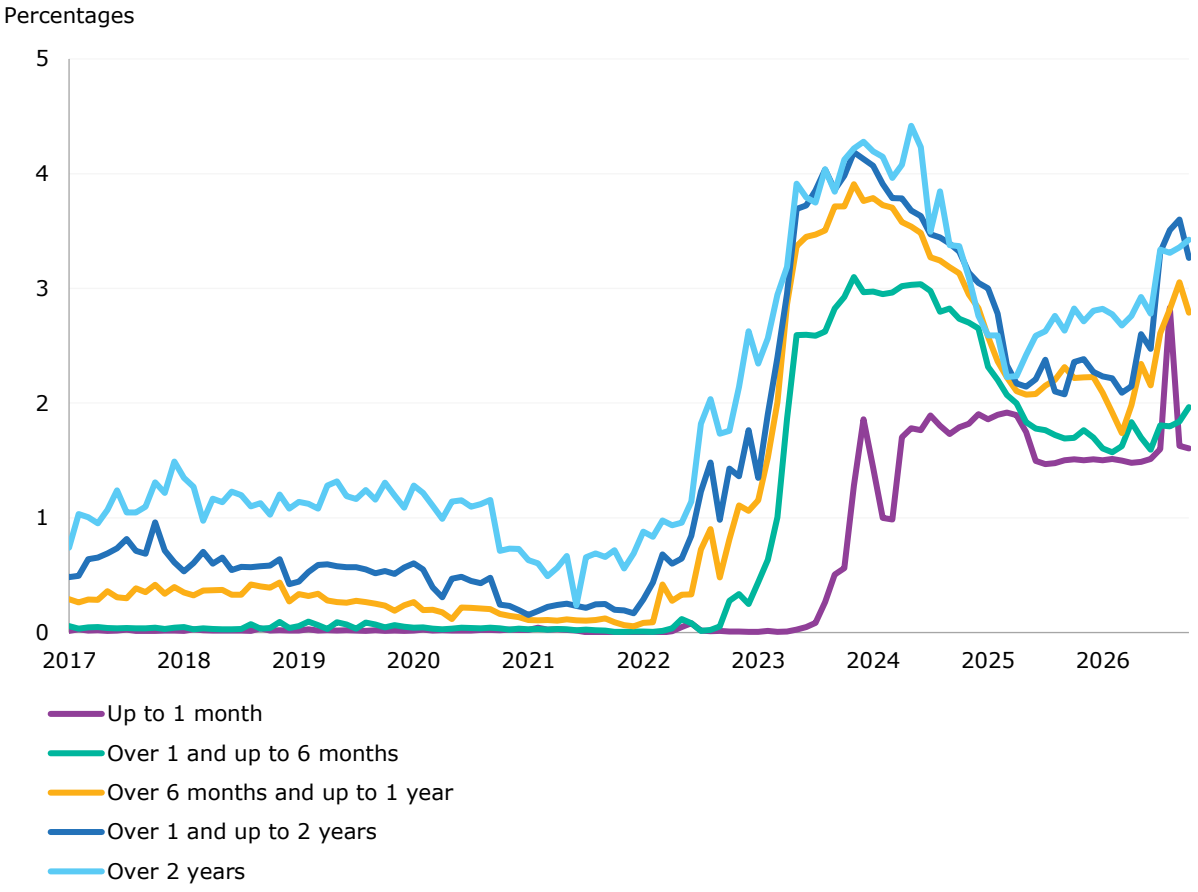
Chart 4. Interest rates on new loans for households



Source: Lietuvos bankas.

interest rates on new household deposits with agreed maturity held with credit institutions decreased by 0.21 percentage points month on month to 2.28%. Interest rates on deposits with agreed maturity of up to 1 month, 6 months to 1 year and 1 to 2 years went down by 0.02, 0.26 and 0.33 percentage points respectively, while those on deposits with agreed maturity from 1 to 6 months and from 2 years onwards went down by 0.13 and 0.07 percentage points respectively. In October 2026, interest rates on these deposits comprised 1.61%, 2.79%, 3.27%, 1.97% and 3.43% respectively (see Chart 5);

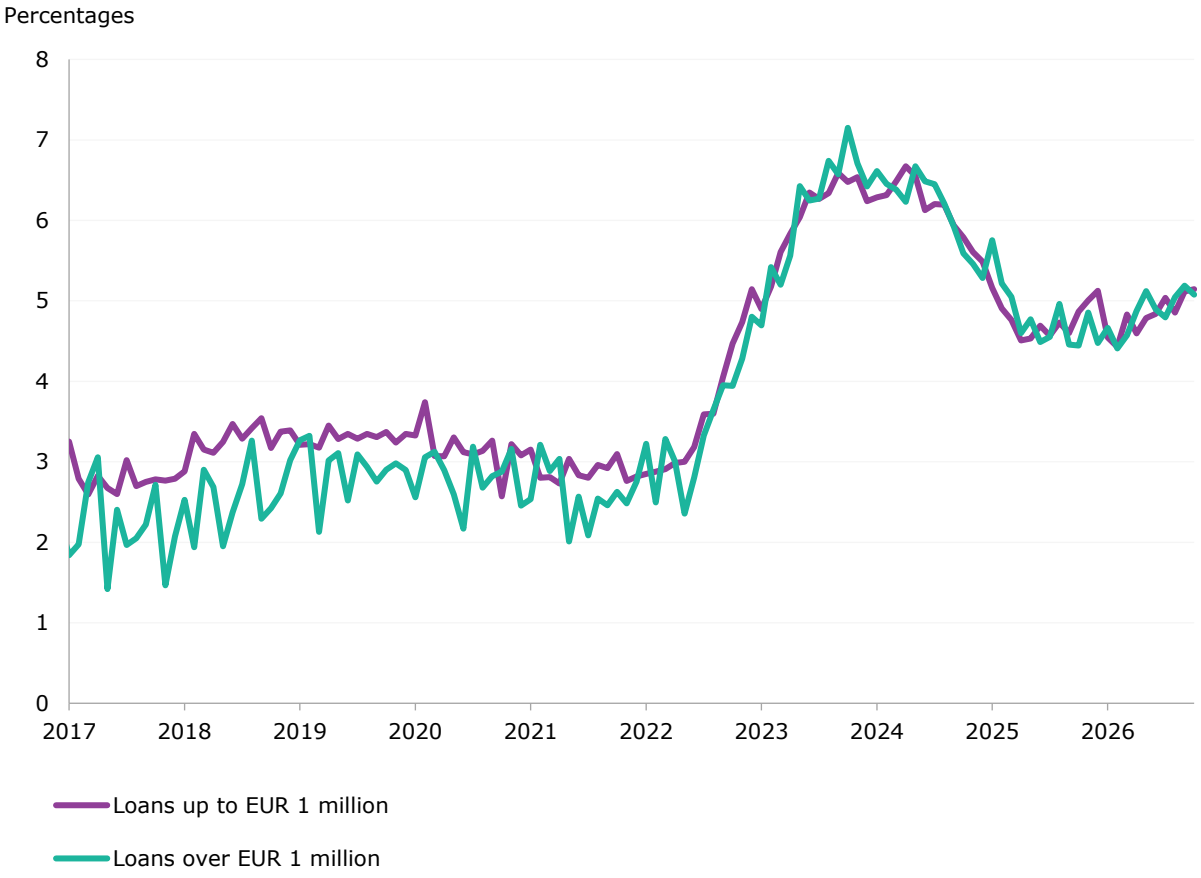
Chart 5. Interest rates on new household deposits with agreed maturity



Source: Lietuvos bankas.

interest rates on new loans to non-financial corporations went down by 0.08 percentage points month on month to 5.09%. Interest rates on new loans up to €1 million increased by 0.02 percentage points and those on new loans over €1 million fell by 0.11 percentage points. In October 2026, interest rates on those loans stood at 5.14% and 5.08% respectively (see Chart 6);

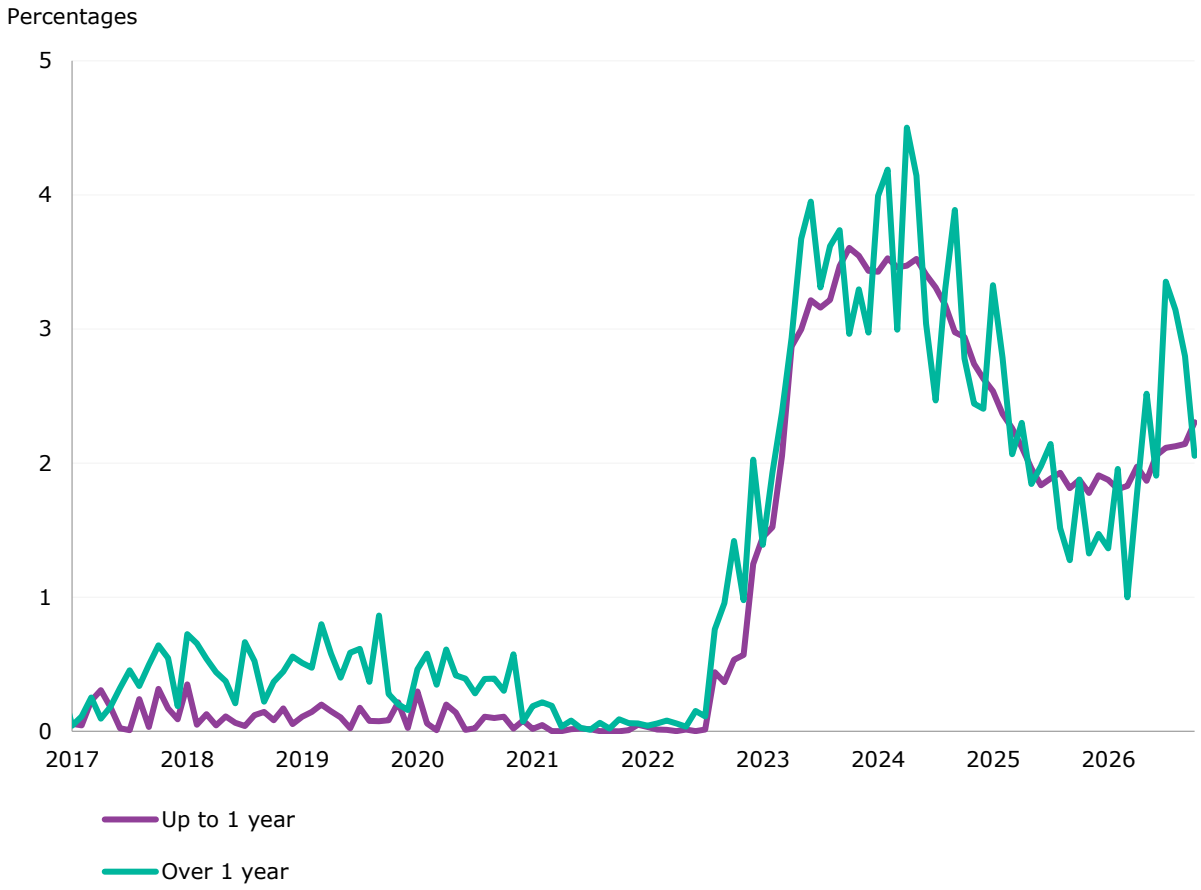
Chart 6. Interest rates on new loans to non-financial corporations



Source: Lietuvos bankas.

interest rates on new non-financial corporation deposits with agreed maturity rose by 0.14 p.p. month on month to 2.30%. Interest rates on deposits with agreed maturity of up to 1 year increased by 0.16 percentage points and those with agreed maturity from 1 year decreased by 0.74 percentage points. In October 2026, interest rates on these deposits stood at 2.30% and 2.05% 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.

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