















Information release on household and non-financial corporate sector interest rates

December 2025

 Summary	 Housing loans	 General purpose mortgage loans	 Personal loans
 Loans for purchase of goods or other consumption	 Prenatal baby support loans	 Households' term deposits	 Non-financial corporations' forint loans
 Non-financial corporations' euro loans	 Non-financial corporations' term deposits	 O/N interbank loans	 Other information

Values of major key indicators

Annual percentage rate of charge on housing loans

8.08% -0.13%

Month-on-month change (percentage points)



Annual percentage rate of charge on personal loans

14.77% -0.17%

Month-on-month change (percentage points)



Interest rate on households' forint term deposits

4.87% +0.12%

Month-on-month change (percentage points)



Interest rate on forint loans up to EUR 1 million to non-financial corporations

8.52% +0.25%

Month-on-month change (percentage points)



Interest rate on non-financial corporations' forint term deposits

5.89% +0.11%

Month-on-month change (percentage points)



Information release on household and non-financial corporate sector interest rates: December 2025

Summary of December 2025

In December 2025, **new business volumes** of new *housing loans* to the housing sector decreased compared to the significant level observed in the previous month, partly due to year-end seasonality. The new business volumes of housing loans signed within the framework of the Home Start Programme amounted to HUF 193.5 billion in December. **Average APRC** on housing loans also decreased.

The average APRC on and **new business volumes** of *personal loans* declined.

New business volumes of *prenatal baby support loans* amounted to HUF 21.0 billion in December 2025. Since the beginning of the Programme, such contracts have been signed between households and credit institutions in the amount of HUF 2,858 billion.

In December 2025, new business volumes of *subsidised workers' loans* amounted to HUF 8.4 billion. New contracts have been signed in the amount of HUF 168 billion since the facility was introduced in January 2025.

The **average interest rates** on households' *forint term deposits* rose slightly, while that on *euro term deposits of up to one year* remained unchanged. **New business volumes** in case of *forint term deposits* and *euro term deposits of up to one year* rose.

Average interest rates on *forint loans* of up to and over EUR 1 million to non-financial corporations increased. The average interest rates of *euro loans* of up to EUR 1 million remained unchanged, while that of euro loans over EUR 1 million rose.

New business volumes of *forint loans* to non-financial corporations fell in the lower value category while rising in the higher value category compared to the previous month. New business volumes of *euro loans* fell in the lower value category while rising significantly in the higher value category.

Average interest rates on non-financial corporations' *forint term deposits* and *euro term deposits of up to one year* rose. **New business volumes** increased in both categories.

	Average interest rates on new business (%)			New business volumes (HUF billions)		
	December 2025	Month-on-month change	December 2024	December 2025	November 2025	December 2024
New business with households						
Forint housing loans	8,08	-0,13	6,97	268,8	274,0	116,8
- subsidised	8,44	-0,14	7,98	215,4	222,6	25,1
- market-priced and other	6,63	0,01	6,69	53,4	51,4	91,7
Forint general purpose mortgage loans	8,91	0,01	8,91	8,8	7,1	7,7
Forint personal loans	14,77	-0,17	16,67	89,5	95,7	64,2
Forint term deposits	4,87	0,12	4,54	1 398,3	1 185,1	1 307,9
Euro term deposits with maturity up to 1 year	1,25	-0,01	1,91	228,2	209,1	182,3
New business with non-financial corporations						
Forint loans up to 1 million EUR	8,52	0,25	8,79	15,0	15,7	15,3
Euro loans up to 1 million EUR	3,69	-0,02	4,62	9,0	10,1	8,5
Forint loans over 1 million EUR	8,20	0,42	8,00	122,7	65,0	136,3
Forint loans over 1 million EUR excluding the impact of interest rates of money market contracts	8,20	0,42	8,00			
Euro loans over 1 million EUR	4,56	0,59	5,28	374,4	67,8	111,1
Forint term deposits	5,89	0,11	5,53	9 339,2	8 328,5	7 848,4
Euro term deposits with maturity up to 1 year	1,55	0,06	2,42	3 126,9	3 038,8	2 013,8

- 1) The table contains the average annual percentage rate of charge (APRC) for loans.
- 2) Interest rate of subsidised loans includes the amount of subsidy besides the interest paid by the customer.
- 3) Month-on-month change in percentage points.
- 4) In case of non-financial corporations' loans, the table contains loans with initial rate fixation up to 1 year.
- 5) The category of Forint loans over 1 million EUR includes low-rates contracts - so-called money market contracts - as well. The proportion of these transactions changes from month to month, and the actual proportion largely influences the average interest rate developments.
- 6) The Forint term deposits include all maturity categories.



Housing loans to households

New business volumes (HUF billions) - December 2025

268.8 -5.2

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

284.8 -0.3

Month-on-month change



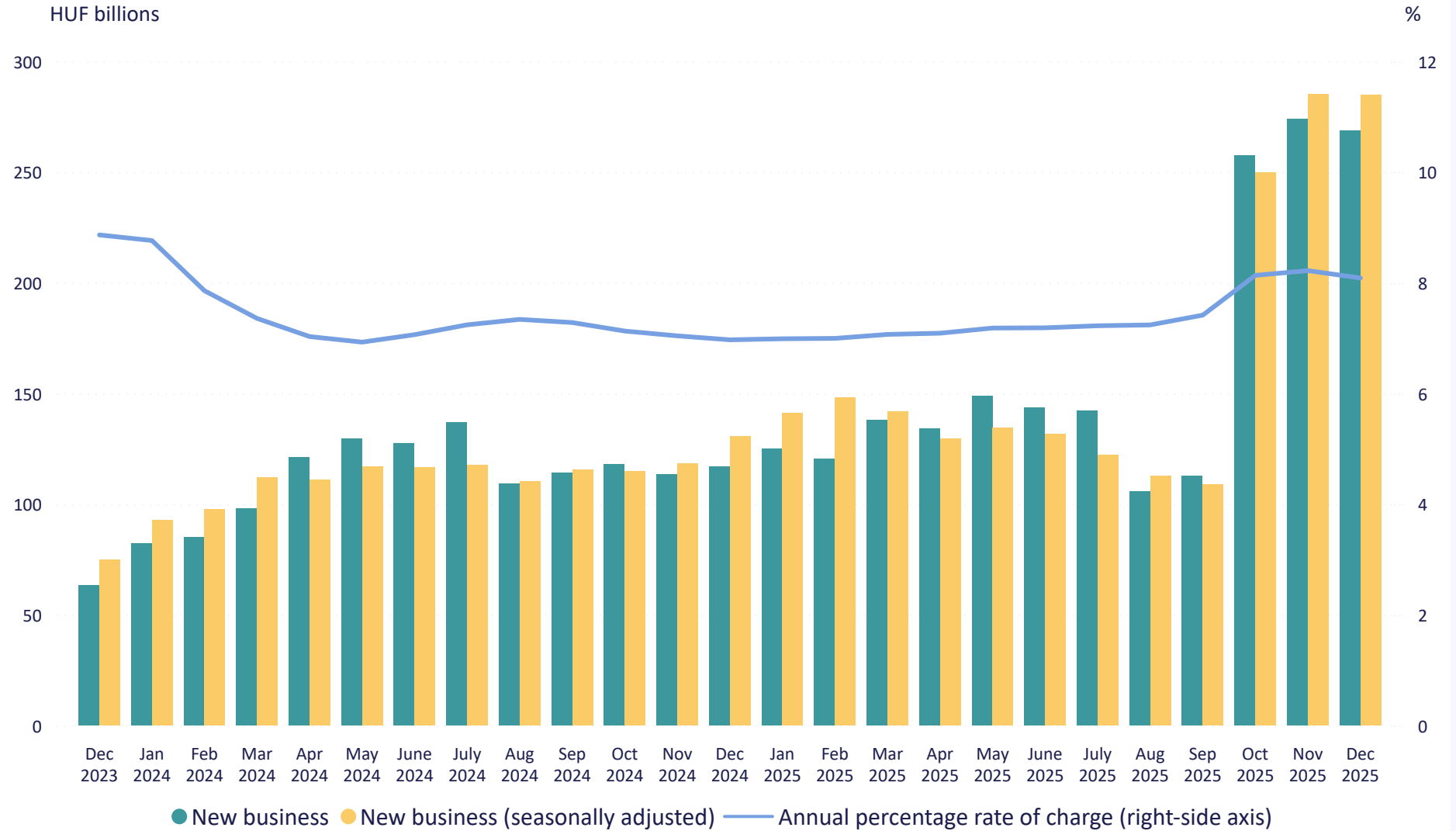
Annual percentage rate of charge (%) - December 2025

8.08% -0.13%

Month-on-month change (percentage points)



Monthly average APRC on forint housing loans and new business volumes





General purpose mortgage loans to households

New business volumes (HUF billions) - December 2025

8.8 +1.7

Month-to-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

9.1 +1.6

Month-to-month change



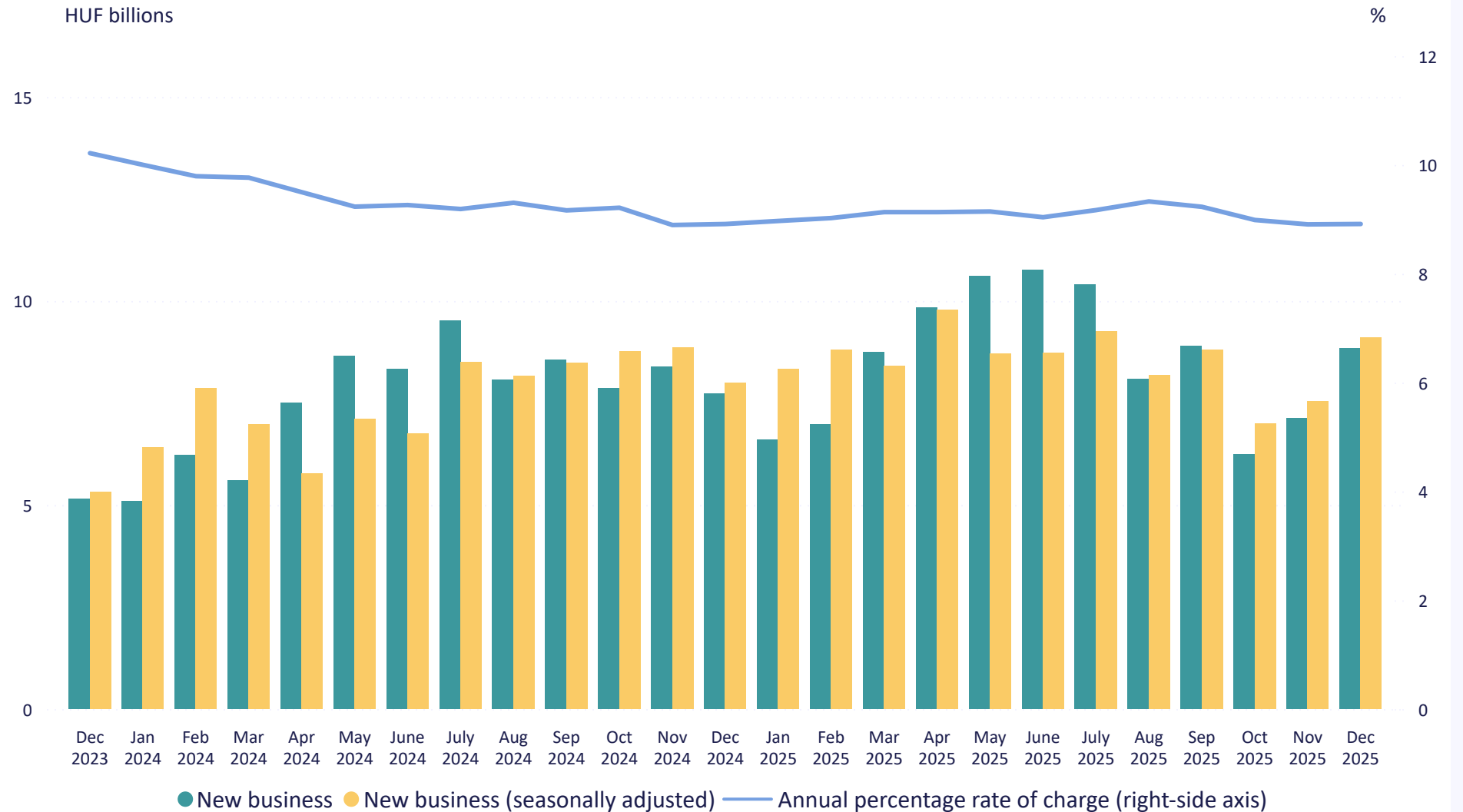
Annual percentage rate of charge (%) - December 2025

8.91% +0.01%

Month-to-month change (percentage points)



Monthly average APRC on forint general purpose mortgage loans and new business volumes



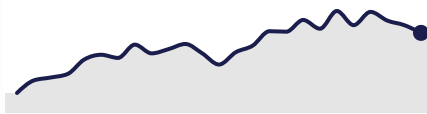


Personal loans to households

New business volumes (HUF billions) - December 2025

89.5 -6.2

Month-to-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

111.8 +4.3

Month-to-month change



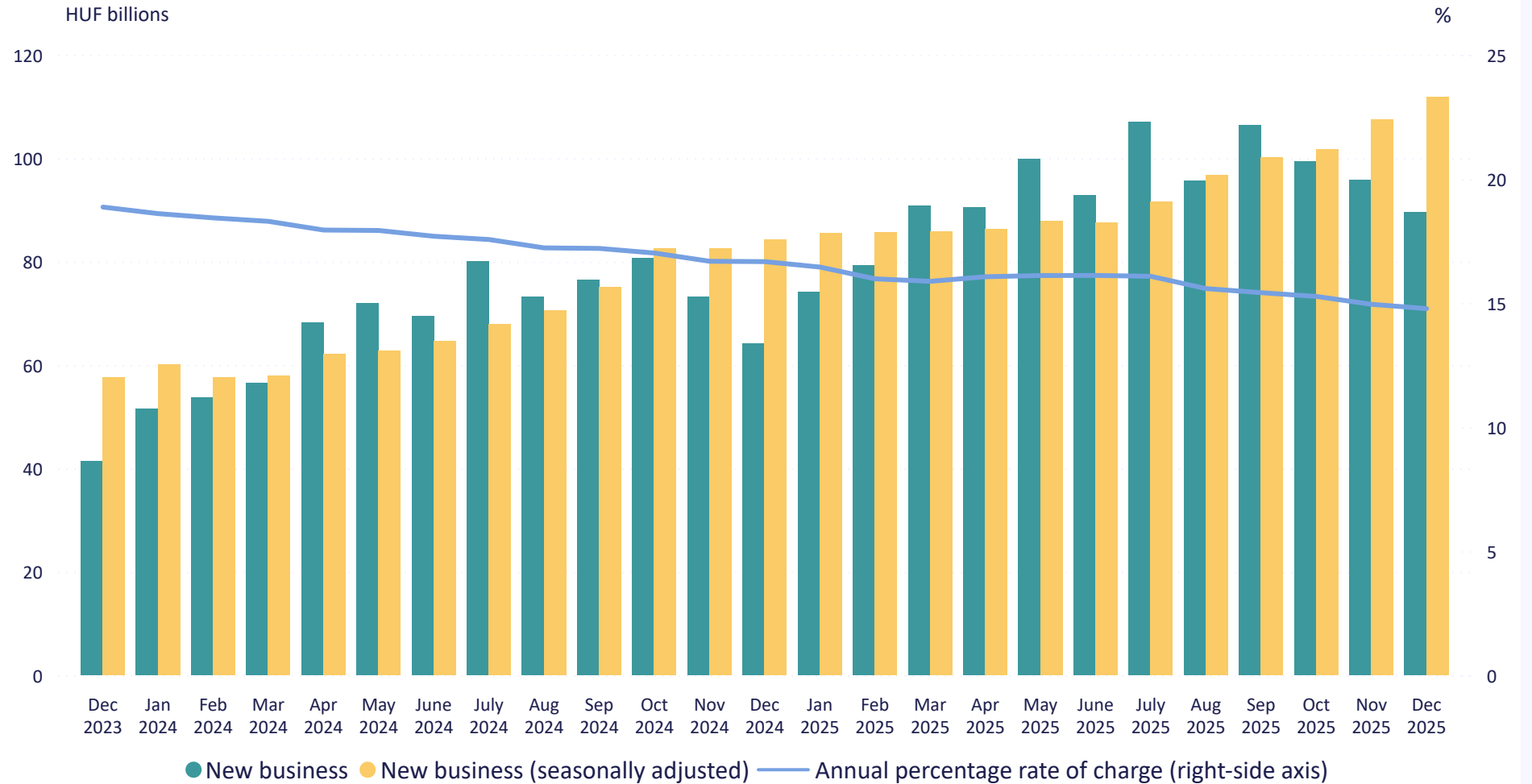
Annual percentage rate of charge (%) - December 2025

14.77% -0.17%

Month-to-month change (percentage points)



Monthly average APRC on forint personal loans and new business volumes



* The effects of regulations in a Government Decree detailing a discount APRC on unsecured consumer loans concluded after 18 March 2020, effective until 31 December 2020, is applicable in the APRC on personal loans.





Loans for purchase of goods or other consumption to households

Type of loan

For purchase of goods and other consumption

For purchase of goods only

December 2023 - December 2025

Filter



New business volumes (HUF billions) - December 2025

39.0 +1.4

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

32.7 -4.3

Month-on-month change



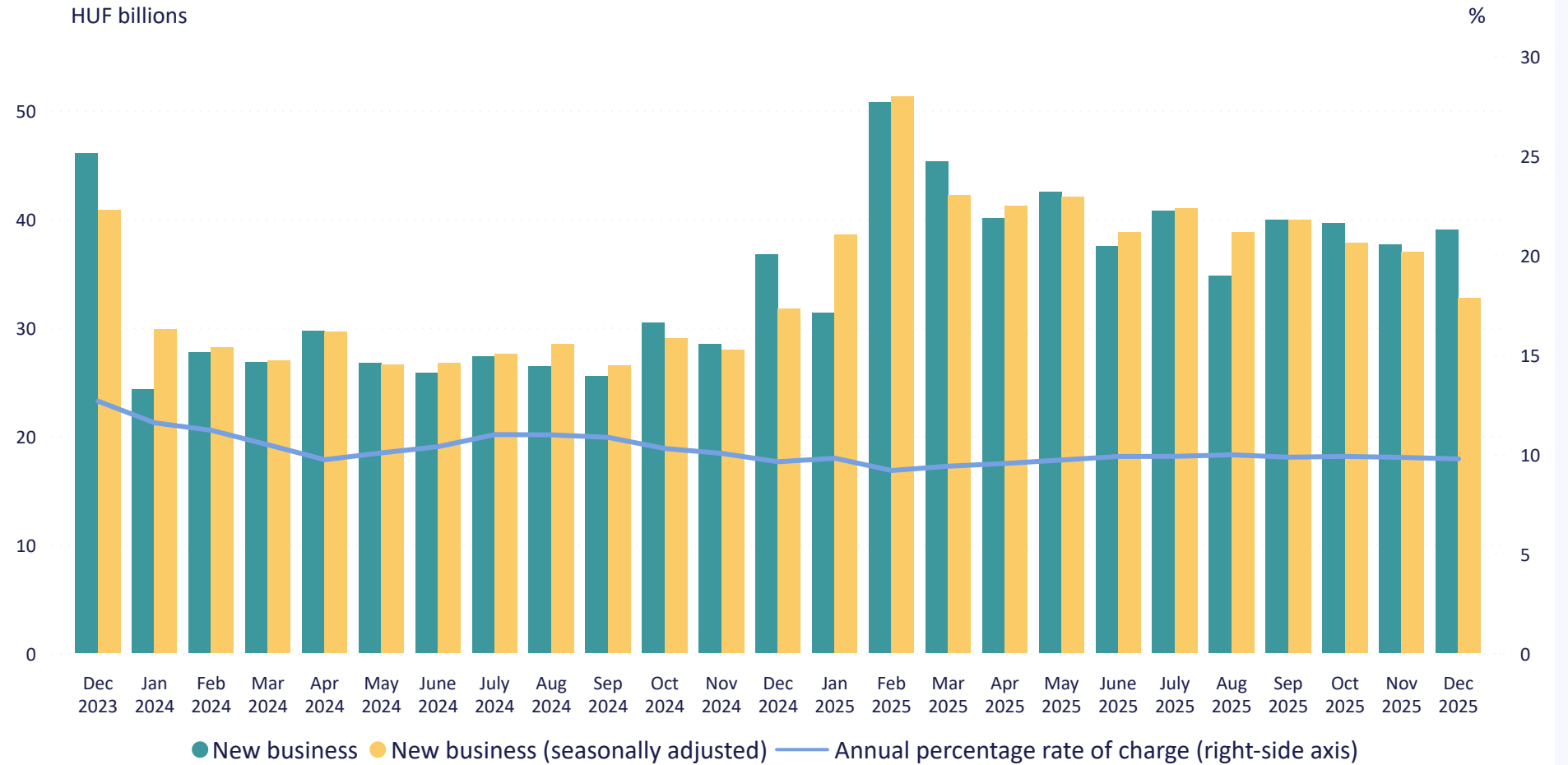
Annual percentage rate of charge (%) - December 2025

9.76% -0.08%

Month-on-month change (percentage points)



Monthly average APRC on forint loans for purchase of goods or other consumption and new business volumes



* Loans with floating interest rates or with up to one year initial rate fixation. From January 2012, the average APRC on loans for purchases of goods includes the amount of contribution paid by merchants to credit institutions in the case of 0% interest or 0% APRC schemes.

** Loans for other consumption include lombard credits, prenatal baby support loans, and workers' loans from 2025.





Type of loan

For purchase of goods and other consumption

For purchase of goods only

December 2023 - December 2025

Filter



Loans for purchase of goods to households

Monthly average APRC on forint loans for purchase of goods and new business volumes

New business volumes (HUF billions) - December 2025

5.2 +0.6

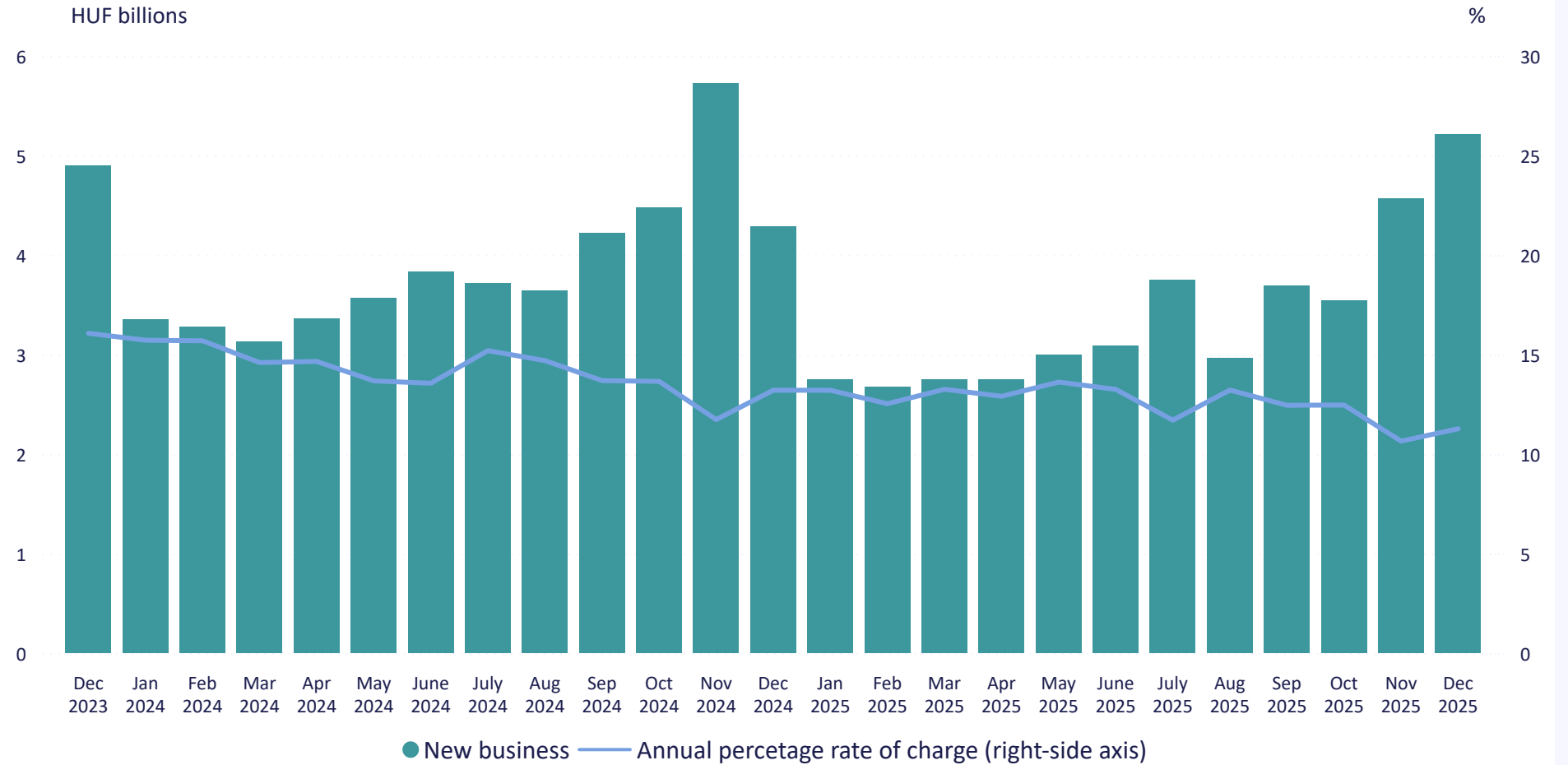
Month-on-month change



Annual percentage rate of charge (%) - December 2025

11.27% +0.62%

Month-on-month change (percentage points)



* Loans with floating interest rates or with up to one year initial rate fixation. From January 2012, the average APRC on loans for purchases of goods includes the amount of contribution paid by merchants to credit institutions in the case of 0% interest or 0% APRC schemes.





December 2023 - December 2025

Filter

Prenatal baby support loans to households

New business volumes (HUF billions) - December 2025

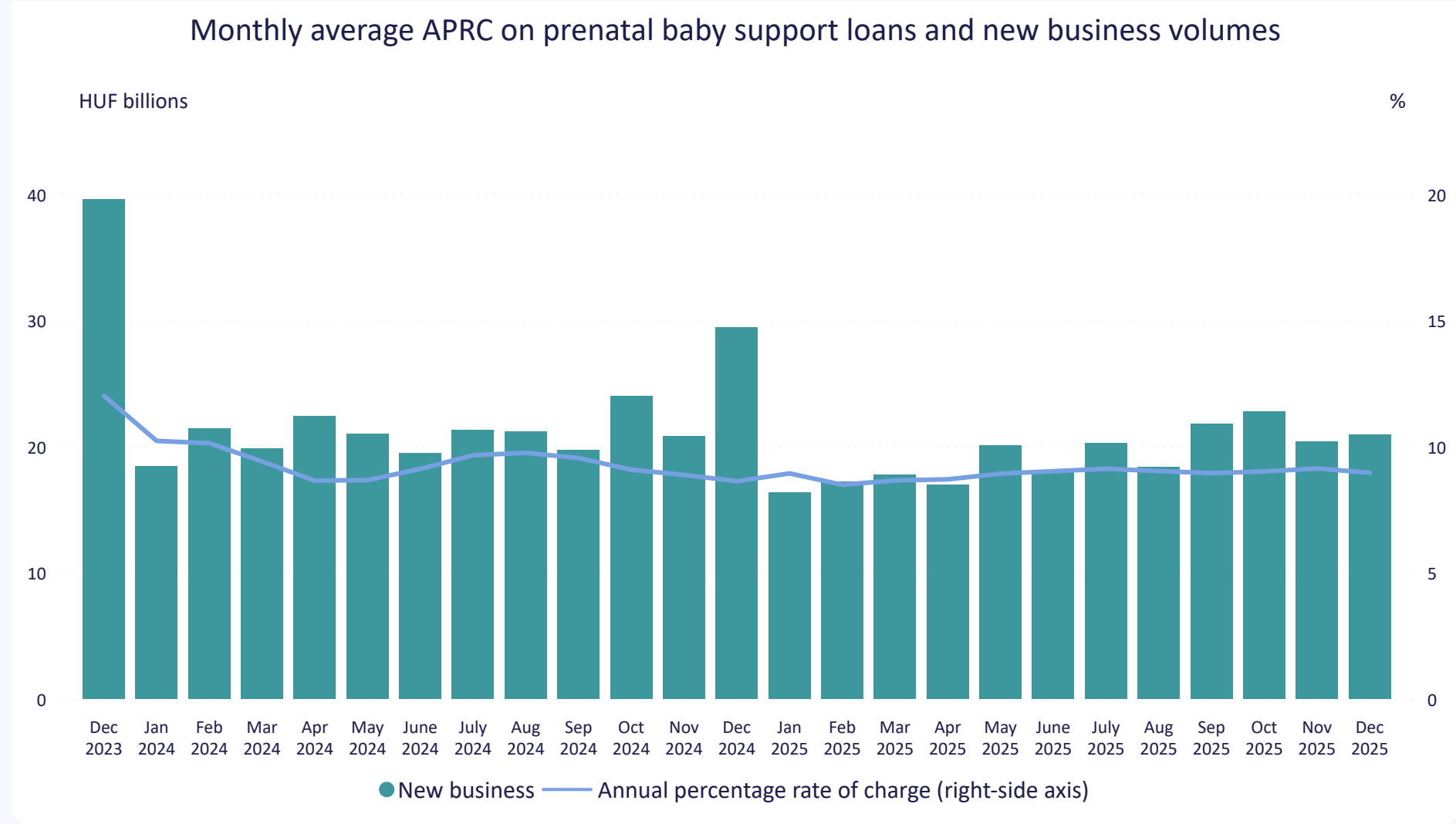
21.0 +0.6

Month-on-month change

Annual percentage rate of charge (%) - December 2025

8.97% -0.17%

Month-on-month change (percentage points)



* Pursuant to Government Decree 44/2019 (III.12) loans to retail customers linked to the baby-expecting support are available to households since July 2019.





Currency

HUF

EUR

December 2023 - December 2025

Filter



Households' term deposits

New business volumes (HUF billions) - December 2025

1,398.3 +213.2

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

1,415.1 +105.0

Month-on-month change



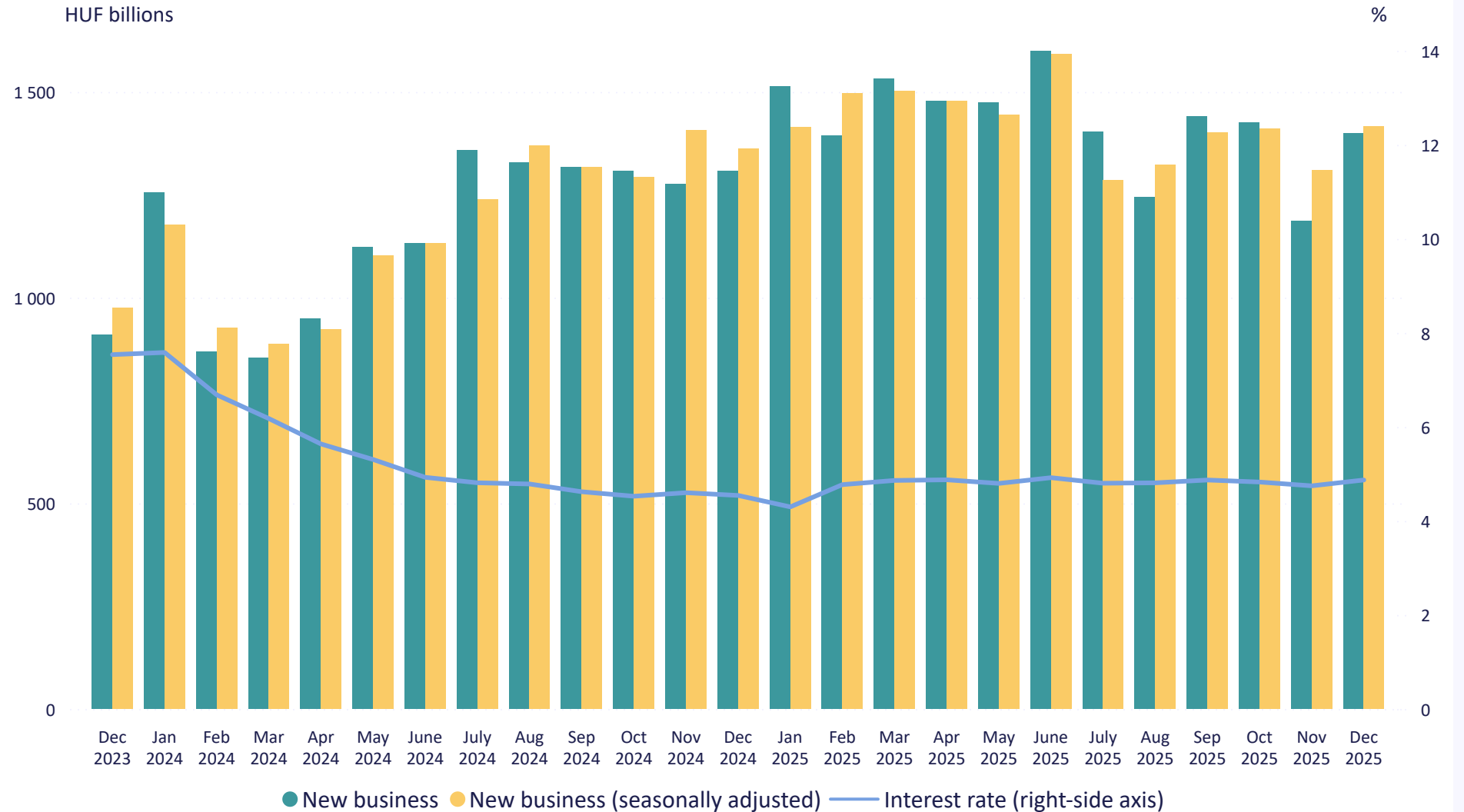
Interest rate (%) - December 2025

4.87% +0.12%

Month-on-month change (percentage points)



Monthly average interest rate on forint term deposits and new business volumes





Currency

HUF

EUR

December 2023 - December 2025

Filter



Households' term deposits

New business volumes (HUF billions) - December 2025

228.2 +19.1

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

222.1 +8.8

Month-on-month change



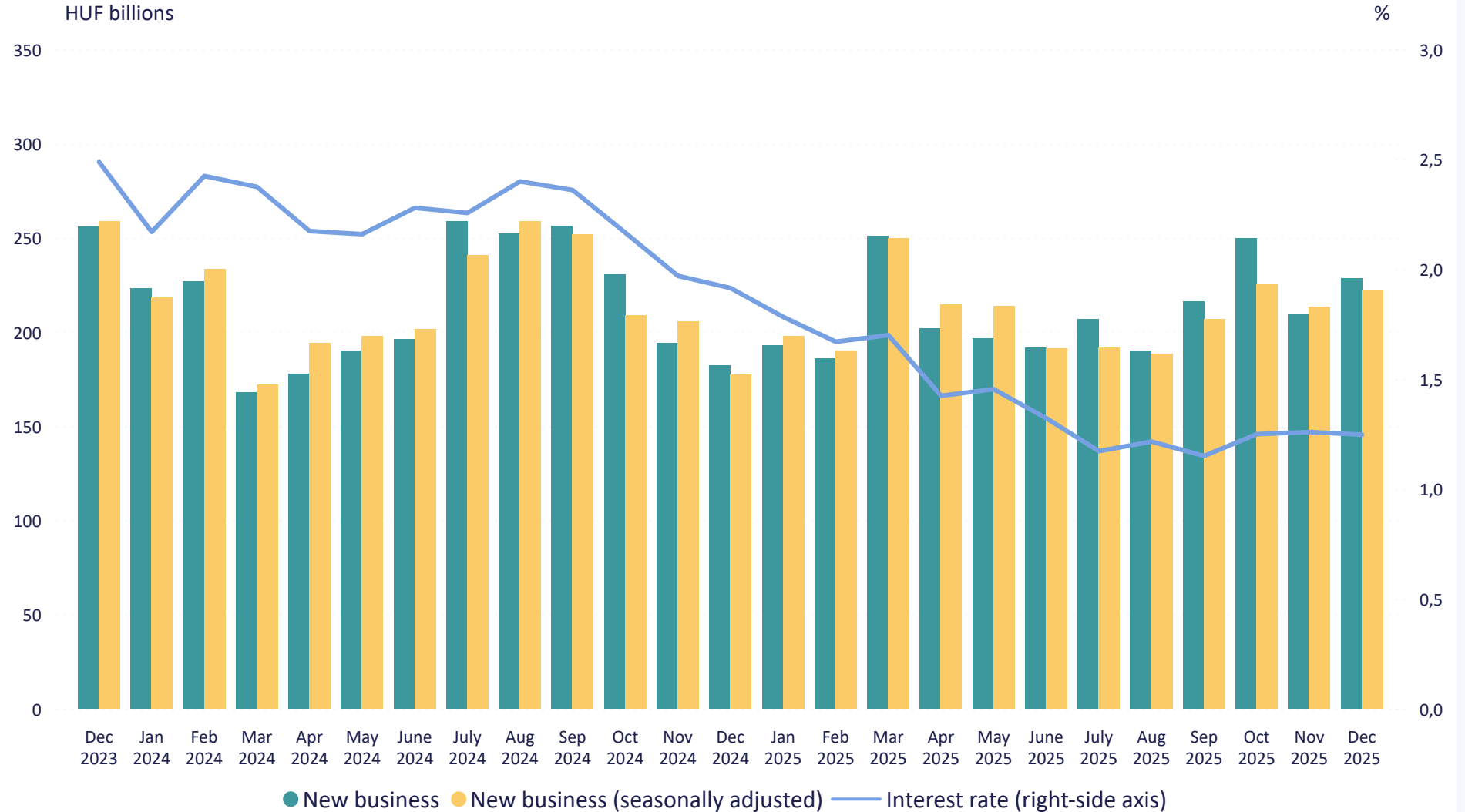
Interest rate (%) - December 2025

1.25% -0.01%

Month-on-month change (percentage points)



Monthly average interest rate on euro term deposits with an agreed maturity of up to one year and new business volumes





Size of contract

Up to the equivalent of EUR 1 million

Over the equivalent of EUR 1 million

December 2023 - December 2025

Filter



Forint loans to non-financial corporations

New business volumes (HUF billions) - December 2025

15.0 -0.7

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

14.8 -0.8

Month-on-month change



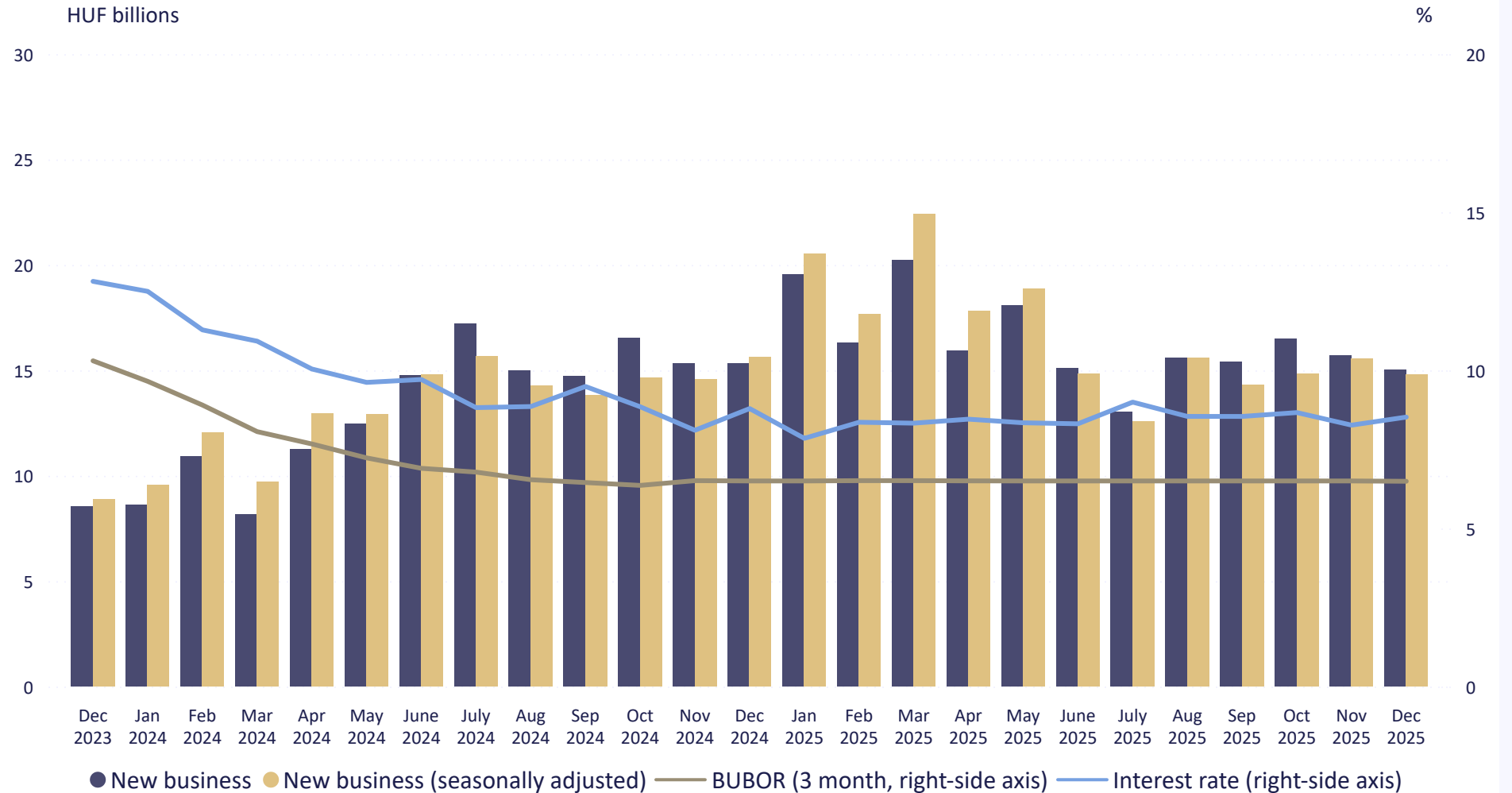
Interest rate (%) - December 2025

8.52% +0.25%

Month-on-month change (percentage points)



Monthly average interest rate on forint loans up to the equivalent of EUR 1 million and new business volumes



* Loans with up to one year initial rate fixation.





Size of contract

Up to the equivalent of EUR 1 million

Over the equivalent of EUR 1 million

December 2023 - December 2025

Filter



Forint loans to non-financial corporations

New business volumes (HUF billions) - December 2025

122.7 +57.7

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

87.3 +14.6

Month-on-month change



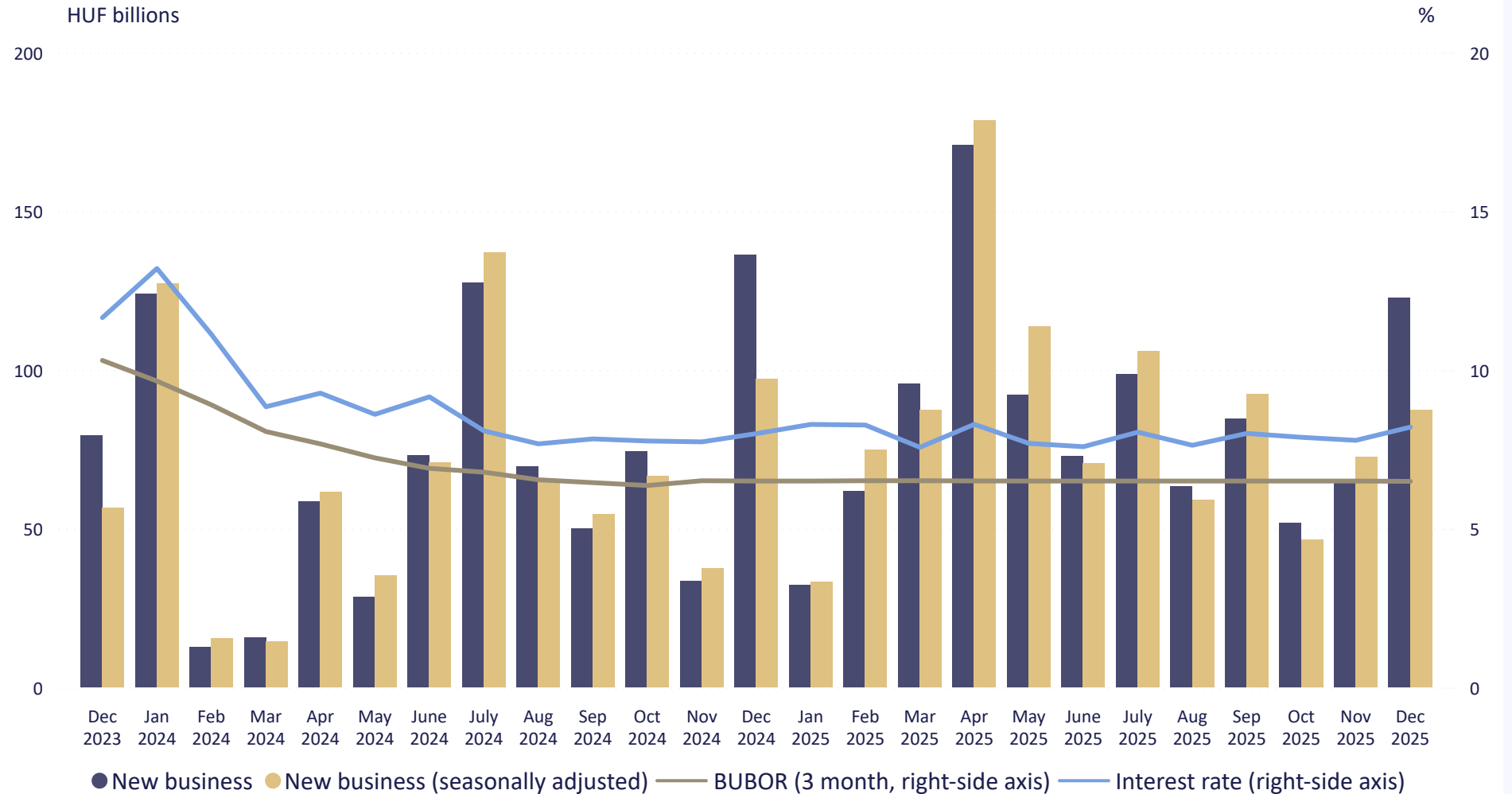
Interest rate (%) - December 2025

8.20% +0.42%

Month-on-month change (percentage points)



Monthly average interest rate on forint loans over the equivalent of EUR 1 million and new business volumes



* Loans with up to one year initial rate fixation.





Size of contract

Up to EUR 1 million

Over EUR 1 million

December 2023 - December 2025

Filter



Euro loans to non-financial corporations

New business volumes (HUF billions) - December 2025

9.0 -1.2

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

7.6 -2.3

Month-on-month change



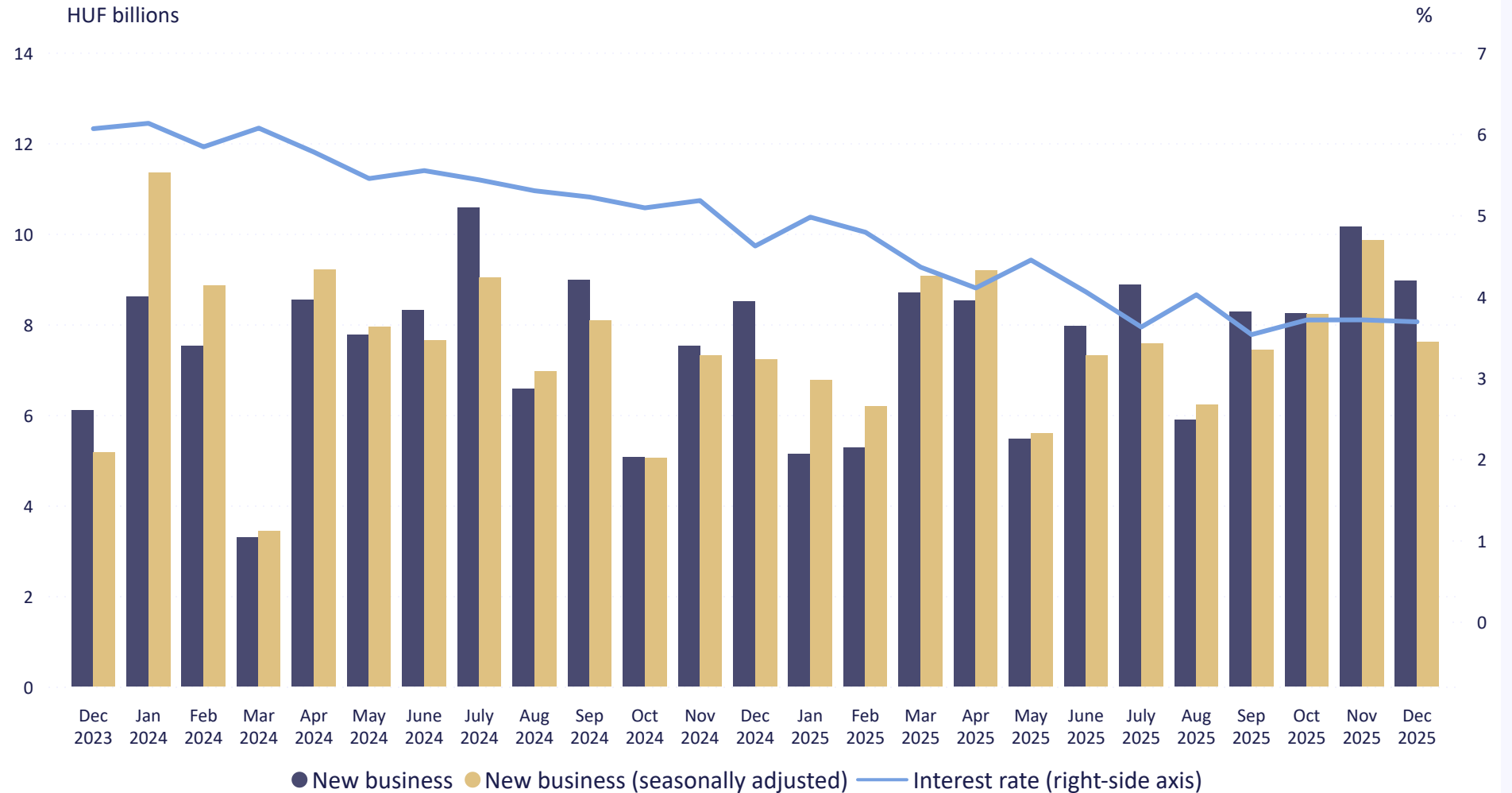
Interest rate (%) - December 2025

3.69% -0.02%

Month-on-month change (percentage points)



Monthly average interest rate on euro loans up to EUR 1 million and new business volumes



* Loans with up to one year initial rate fixation.





Size of contract

Up to EUR 1 million

Over EUR 1 million

December 2023 - December 2025

Filter



Euro loans to non-financial corporations

New business volumes (HUF billions) - December 2025

374.4 +306.6

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

203.2 +125.0

Month-on-month change



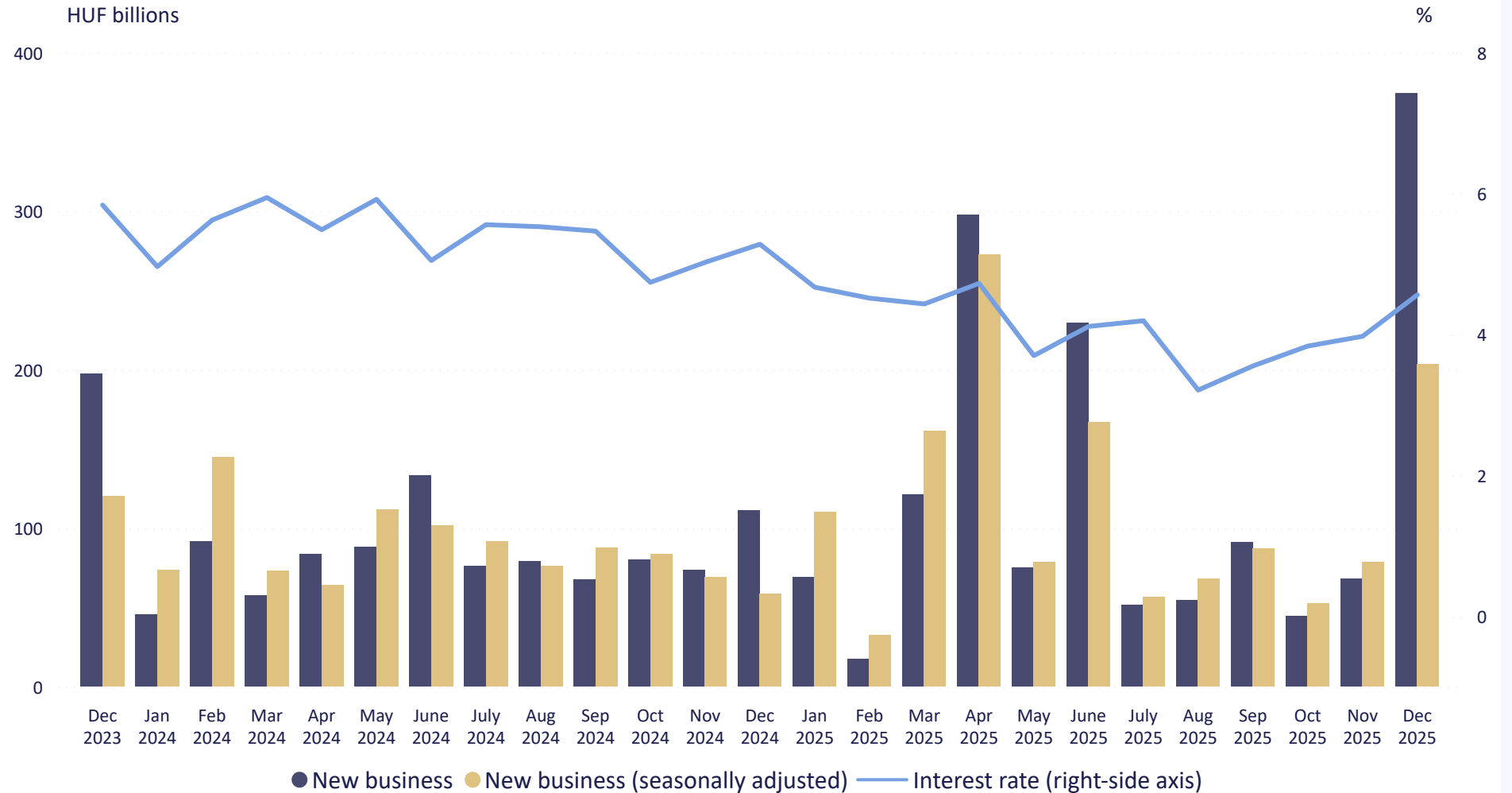
Interest rate (%) - December 2025

4.56% +0.59%

Month-on-month change (percentage points)



Monthly average interest rate on euro loans over EUR 1 million and new business volumes



* Loans with up to one year initial rate fixation.





Currency

HUF

EUR

December 2023 - December 2025

Filter

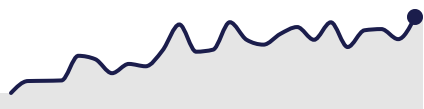


Non-financial corporations' term deposits

New business volumes (HUF billions) - December 2025

9,339.2 +1.0K

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

8,809.6 +382.4

Month-on-month change



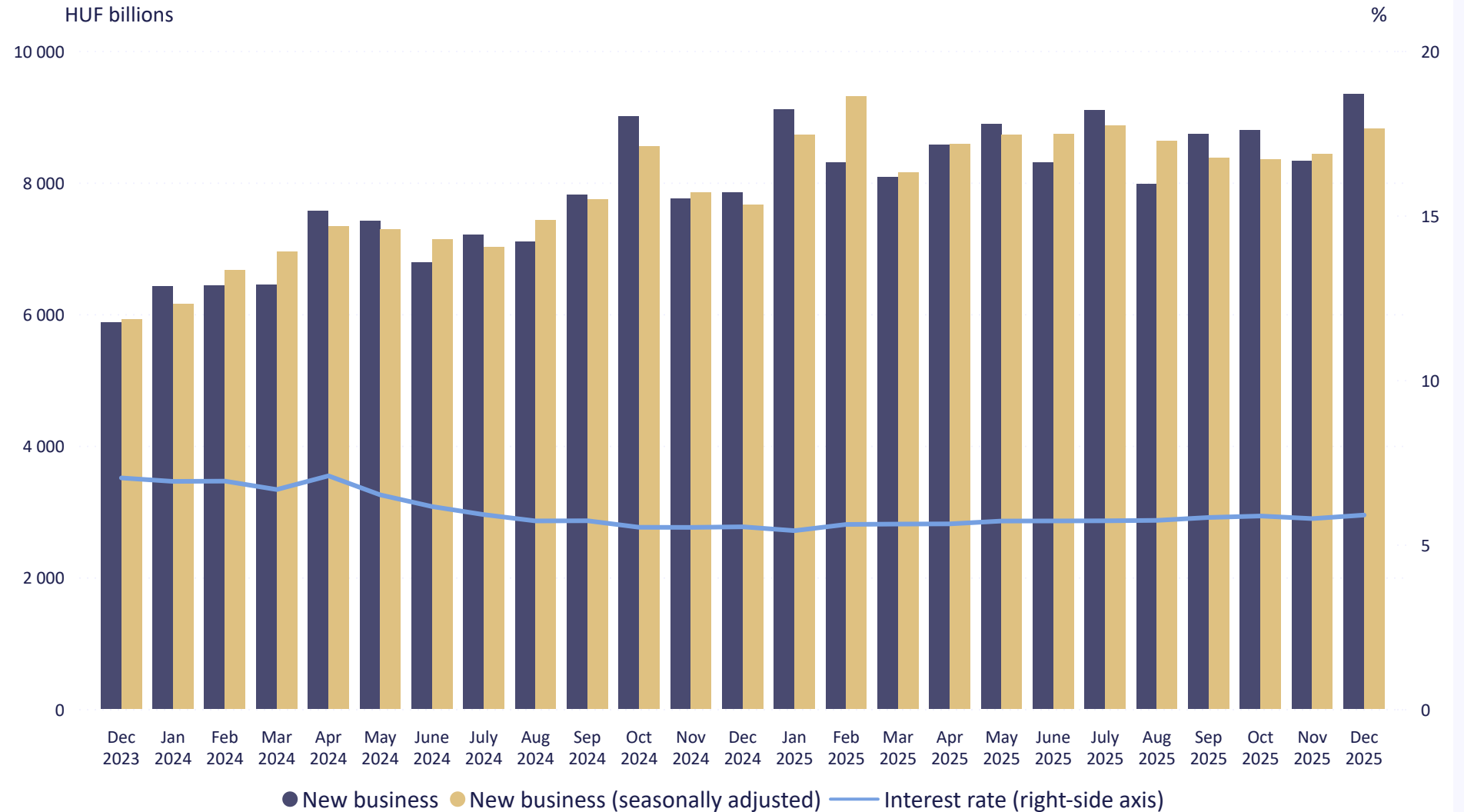
Interest rate (%) - December 2025

5.89% +0.11%

Month-on-month change (percentage points)



Monthly average interest rate on forint term deposits and new business volumes





Currency

HUF

EUR

December 2023 - December 2025

Filter



Non-financial corporations' term deposits

New business volumes (HUF billions) - December 2025

3,126.9 +88.2

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - December 2025

2,738.8 -348.7

Month-on-month change



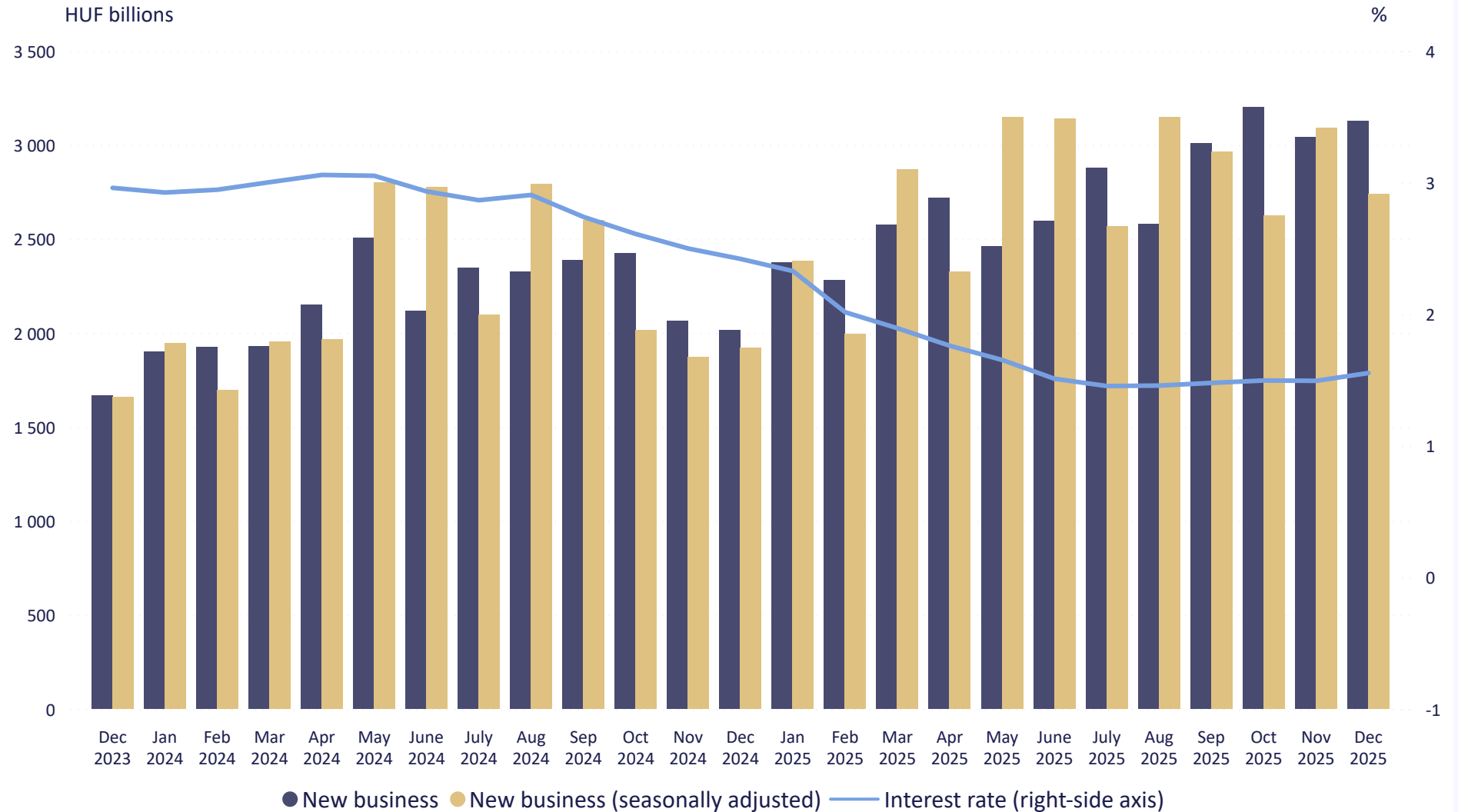
Interest rate (%) - December 2025

1.55% +0.06%

Month-on-month change (percentage points)



Monthly average interest rate on euro term deposits with an agreed maturity of up to one year and new business volumes





Overnight interbank rates, total interbank lending and the interest rate corridor

New business volumes (HUF billions) - December 2025

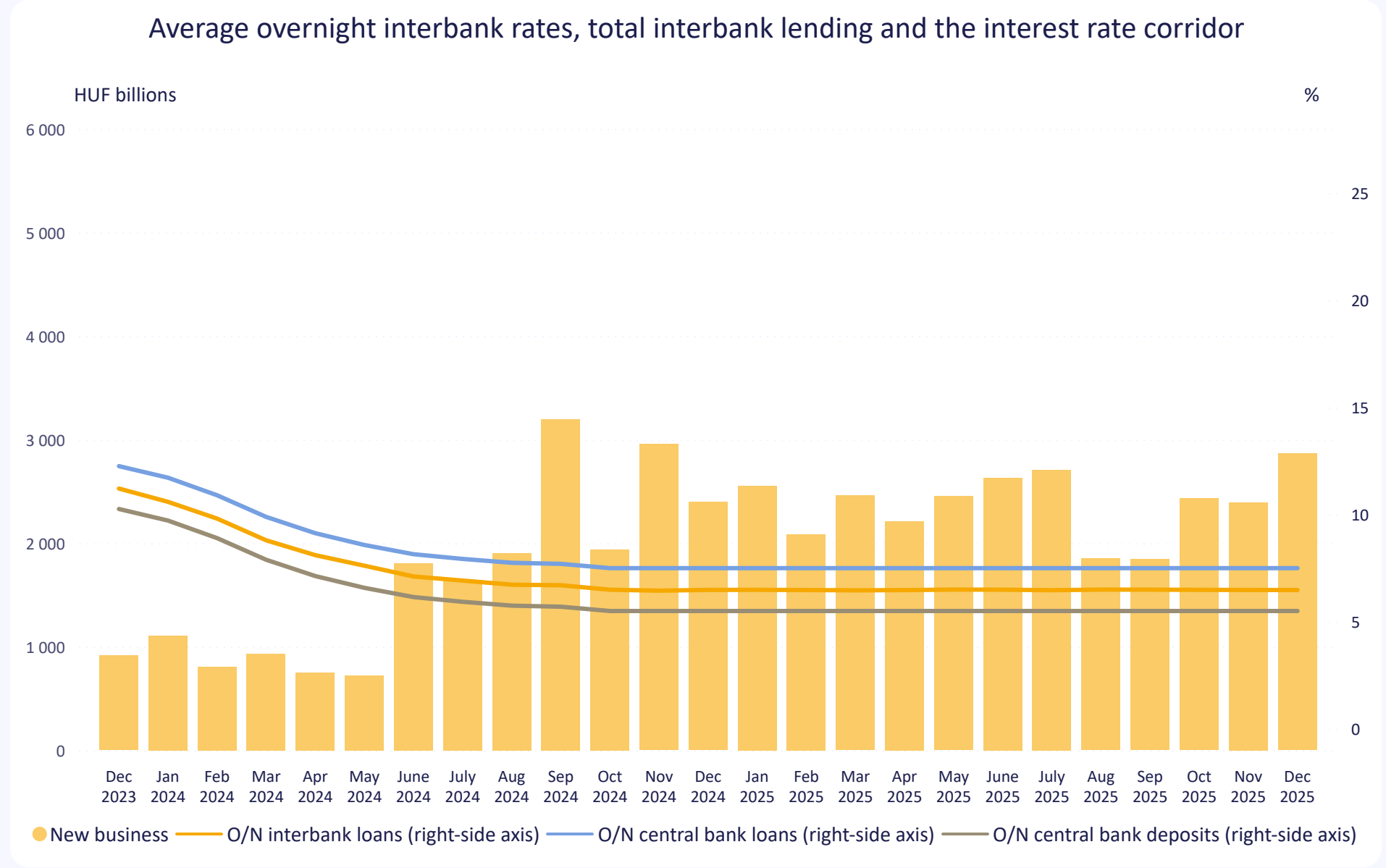
2,865.4 +474.0

Month-on-month change

Interest rate on O/N interbank loans (%) - December 2025

6.48% -0.00%

Month-on-month change (percentage points)





Other information

Related links

Time series >

Access to time series on the MNB's website: MNB Statistics -> Statistical topics -> Interest rates, money and capital market data -> Interest rates statistics -> Statistical release - Household and non-financial corporate interest rates

Notes on methodology

Methodological notes >

Access to methodological notes on the MNB's website: MNB Statistics -> Notes -> Methodological notes -> Changes in the interest rates on loans and deposits of household and non-financial corporations

Information about the next publication

The next statistical release will be published on: 4 March 2026

Publication calendar >

Access to Publication calendar on the MNB's website: MNB Statistics -> Release calendar

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