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

July 2026

- Summary
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- 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 (%)

7.54 -0.28

Month-on-month change (percentage points)



Annual percentage rate of charge on personal loans (%)

14.23 -0.09

Month-on-month change (percentage points)



Interest rate on households' forint term deposits (%)

4.13 -0.23

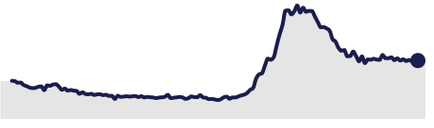
Month-on-month change (percentage points)



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

8.20 +0.11

Month-on-month change (percentage points)



Interest rate on non-financial corporations' forint term deposits (%)

5.26 -0.26

Month-on-month change (percentage points)



Magyar Nemzeti Bank
Statistics Portal

Published: 3 September 2026

Information release on household and non-financial corporate sector interest rates: July 2026

Summary of July 2026

In July 2026, **new business volumes** of new housing loans to the housing sector decreased. In the period under review, 4,928 contracts were signed within the framework of the Home Start Programme, with new business volumes amounting to HUF 174 billion. Since the beginning of the Programme in September 2025, such contracts have been signed in the amount of HUF 1,900 billion. **The average APRC** on household loans declined compared to the previous month.

Both **the average APRC** on *personal loans* and **new business volumes** of *personal loans* decreased.

New business volumes of *prenatal baby support loans* amounted to HUF 18 billion in July 2026. Since the beginning of the Programme, such contracts have been signed between households and credit institutions in the amount of HUF 2,989 billion.

In July 2026, new business volumes of *subsidised workers' loans* amounted to HUF 9 billion. New contracts have been signed in the amount of HUF 230 billion since the facility was introduced in January 2025.

Average interest rates on households' *forint term deposits* declined, while average interest rates on *euro term deposits* of up to one year rose. **New business volumes** of both *forint term deposits* and *euro term deposits of up to one year* decreased.

Compared to the previous month, **average interest rates** on *forint loans* of up to EUR 1 million to non-financial corporations rose while decreasing in the case of loans over EUR 1 million. Average interest rates on *euro loans* of up to EUR 1 million remained unchanged but declined in the case of loans over EUR 1 million.

New business volumes of *forint loans* and *euro loans* to non-financial corporations declined in both the higher and lower categories.

Average interest rates on non-financial corporations' *forint term deposits* decreased while rising in the case of *euro deposits of up to one year*. **New business volumes** declined in the case of both *forint term deposits* and *euro term deposits of up to one year*.

	Average interest rates on new business (%)			New business volumes (HUF billions)		
	July 2026	Month-on-month change	July 2025	July 2026	June 2026	July 2025
New business with households						
Forint housing loans	7,54	-0,28	7,22	254,9	282,1	141,9
- subsidised	7,81	-0,33	8,73	194,2	219,4	30,4
- market-priced and other	6,67	-0,03	6,81	60,8	62,7	111,6
Forint general purpose mortgage loans	8,82	-0,07	9,17	10,1	10,5	10,4
Forint personal loans	14,23	-0,09	16,07	152,6	156,5	107,0
Forint term deposits	4,13	-0,23	4,80	1 438,3	1 502,3	1 402,1
Euro term deposits with maturity up to 1 year	1,38	0,08	1,17	290,4	292,2	206,7
New business with non-financial corporations						
Forint loans up to 1 million EUR	8,20	0,11	8,99	19,1	22,0	13,0
Euro loans up to 1 million EUR	3,84	-0,02	3,62	6,6	9,7	8,9
Forint loans over 1 million EUR	7,45	-0,29	8,04	36,6	91,9	98,6
Forint loans over 1 million EUR excluding the impact of interest rates of money market contracts	7,45	-0,29	8,04			
Euro loans over 1 million EUR	3,68	-0,13	4,19	54,0	187,6	51,2
Forint term deposits	5,26	-0,26	5,72	8 894,3	9 609,9	9 097,2
Euro term deposits with maturity up to 1 year	1,65	0,10	1,45	3 233,5	3 397,0	2 876,8

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.

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

Housing loans to households

Filter: July 2024 - July 2026

New business volumes (HUF billions) - July 2026

254.9 -27.1

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - July 2026

221.6 -12.0

Month-on-month change



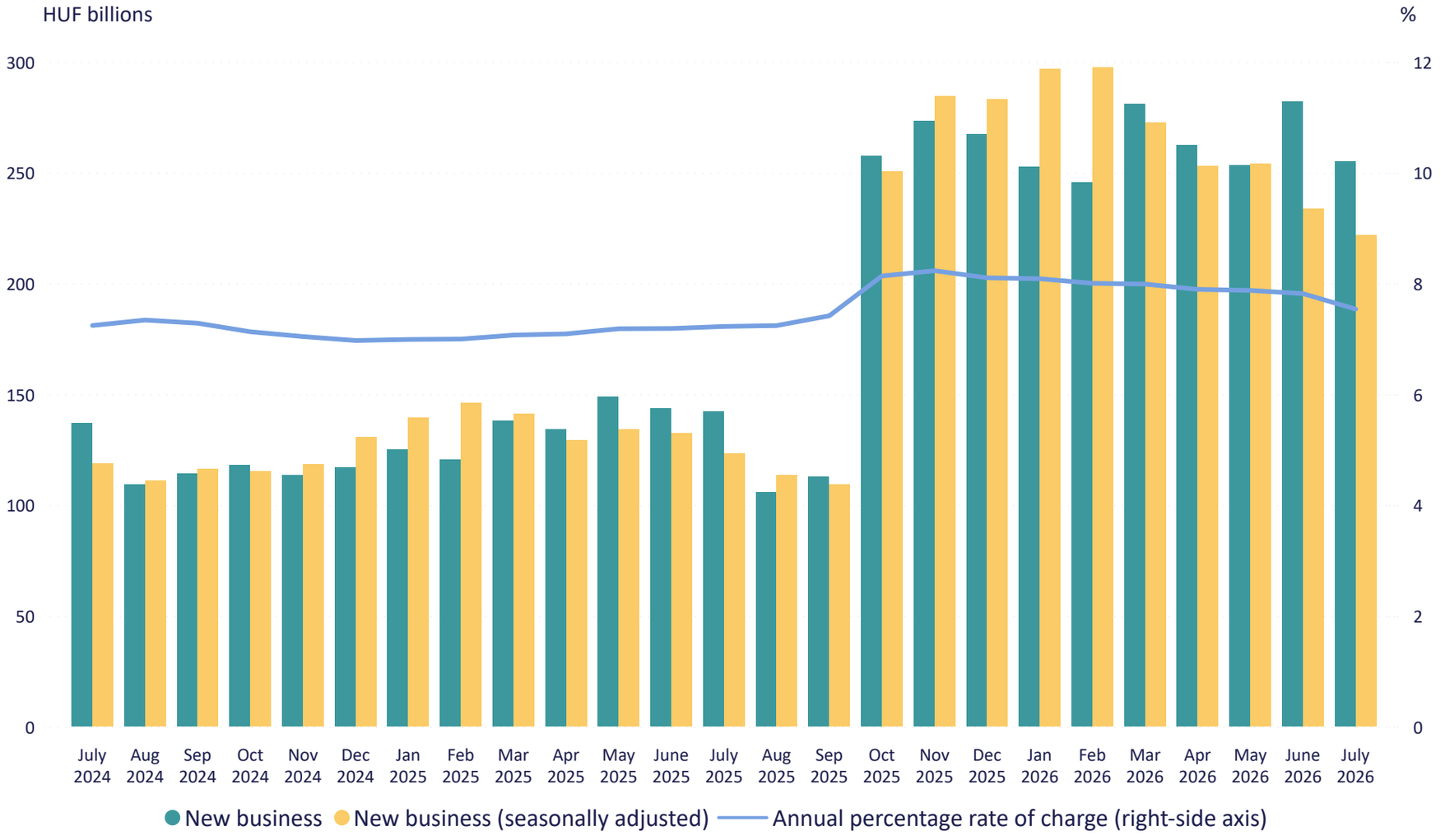
Annual percentage rate of charge (%) - July 2026

7.54 -0.28

Month-on-month change (percentage points)



Monthly average APRC on forint housing loans and new business volumes



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

General purpose mortgage loans to households

Filter: July 2024 - July 2026

New business volumes (HUF billions) - July 2026

10.1 -0.4

Month-to-month change



New business volumes (seasonally adjusted, HUF billions) - July 2026

8.8 +0.4

Month-to-month change



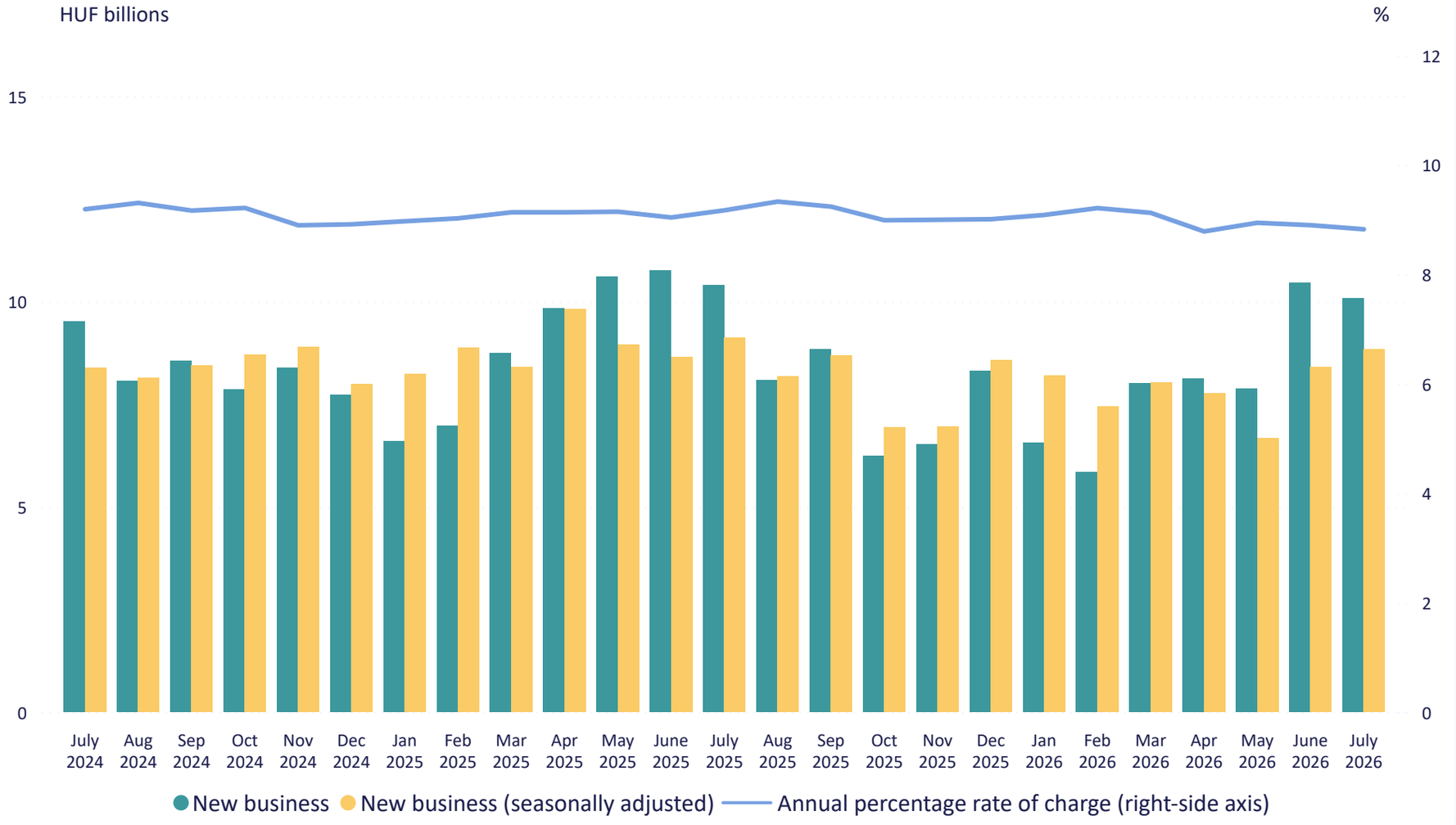
Annual percentage rate of charge (%) - July 2026

8.82 -0.07

Month-to-month change (percentage points)



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



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

Personal loans to households

Filter: July 2024 - July 2026

New business volumes (HUF billions) - July 2026

152.6 -3.9

Month-to-month change



New business volumes (seasonally adjusted, HUF billions) - July 2026

129.3 -2.1

Month-to-month change



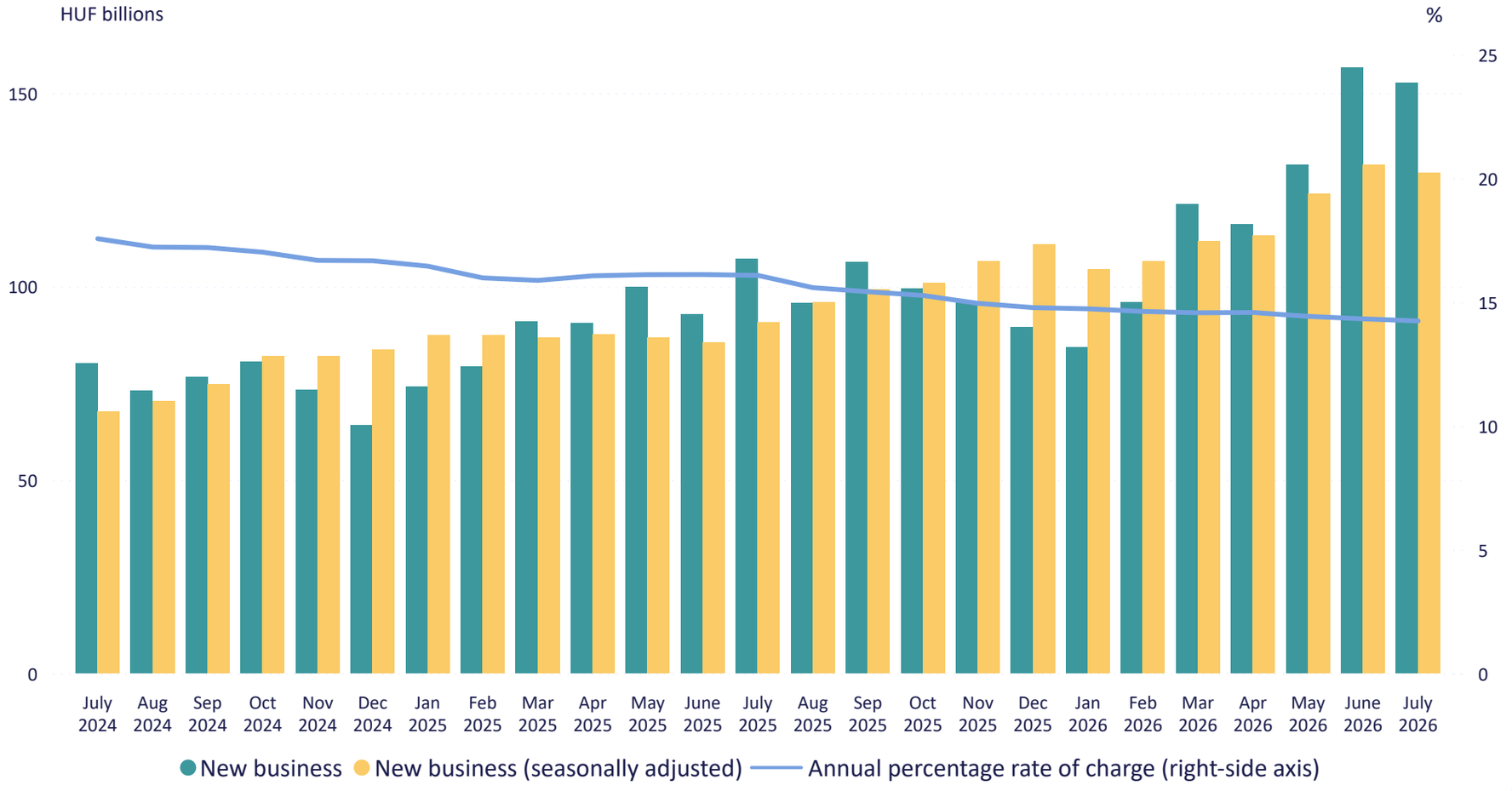
Annual percentage rate of charge (%) - July 2026

14.23 -0.09

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.

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

Loans for purchase of goods or other consumption to...

Type of loan

For purchase of goods and other consumption

For purchase of goods only

Filter

July 2024 - July 2026

New business volumes (HUF billions) - July 2026

32.9 -2.7

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - July 2026

34.0 -1.1

Month-on-month change



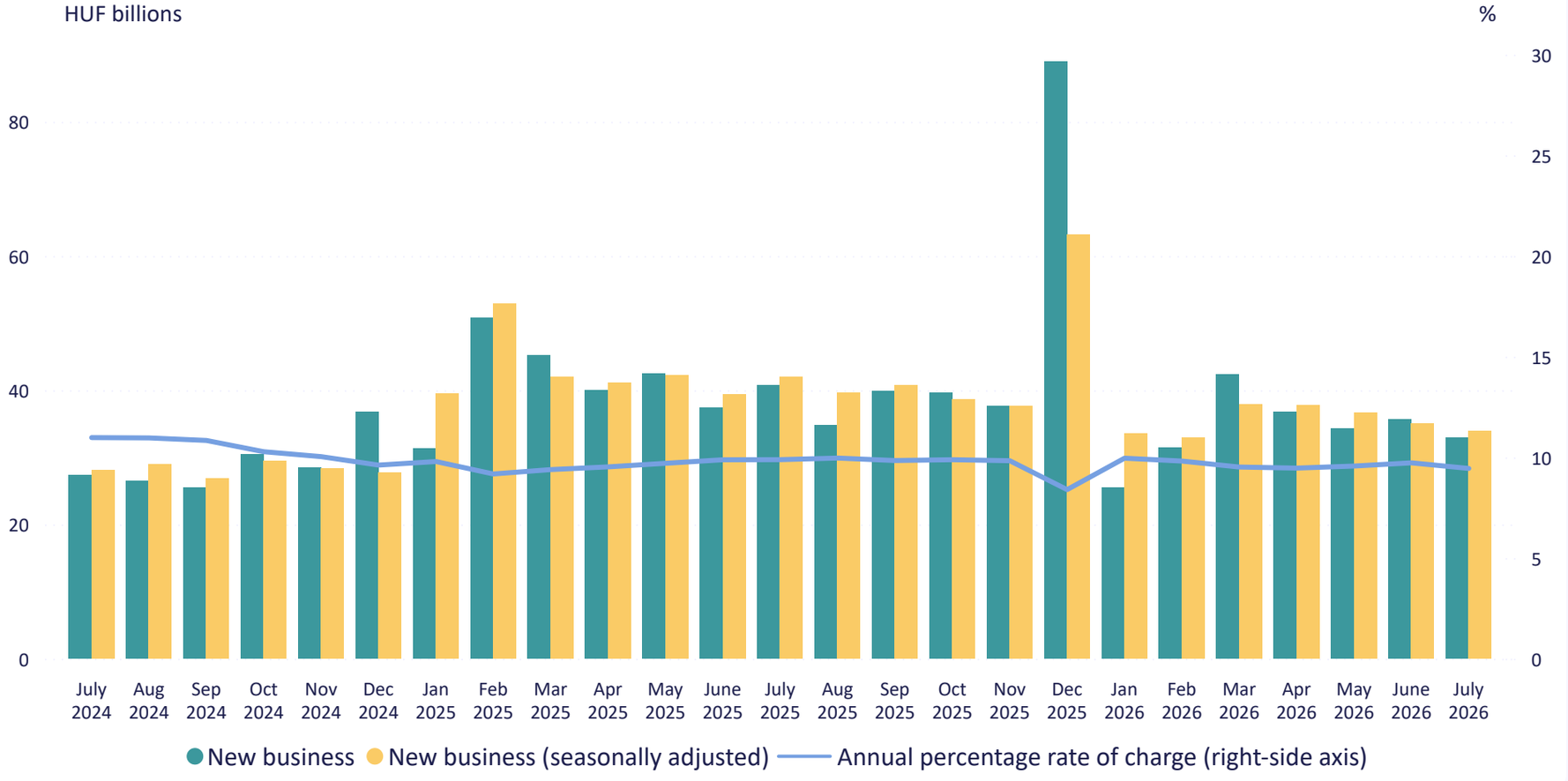
Annual percentage rate of charge (%) - July 2026

9.45 -0.28

Month-on-month change (percentage points)



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



* 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.

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

Loans for purchase of goods to households

Type of loan

For purchase of goods and other consumption

For purchase of goods only

Filter July 2024 - July 2026

New business volumes (HUF billions) - July 2026

3.2 +0.2

Month-on-month change



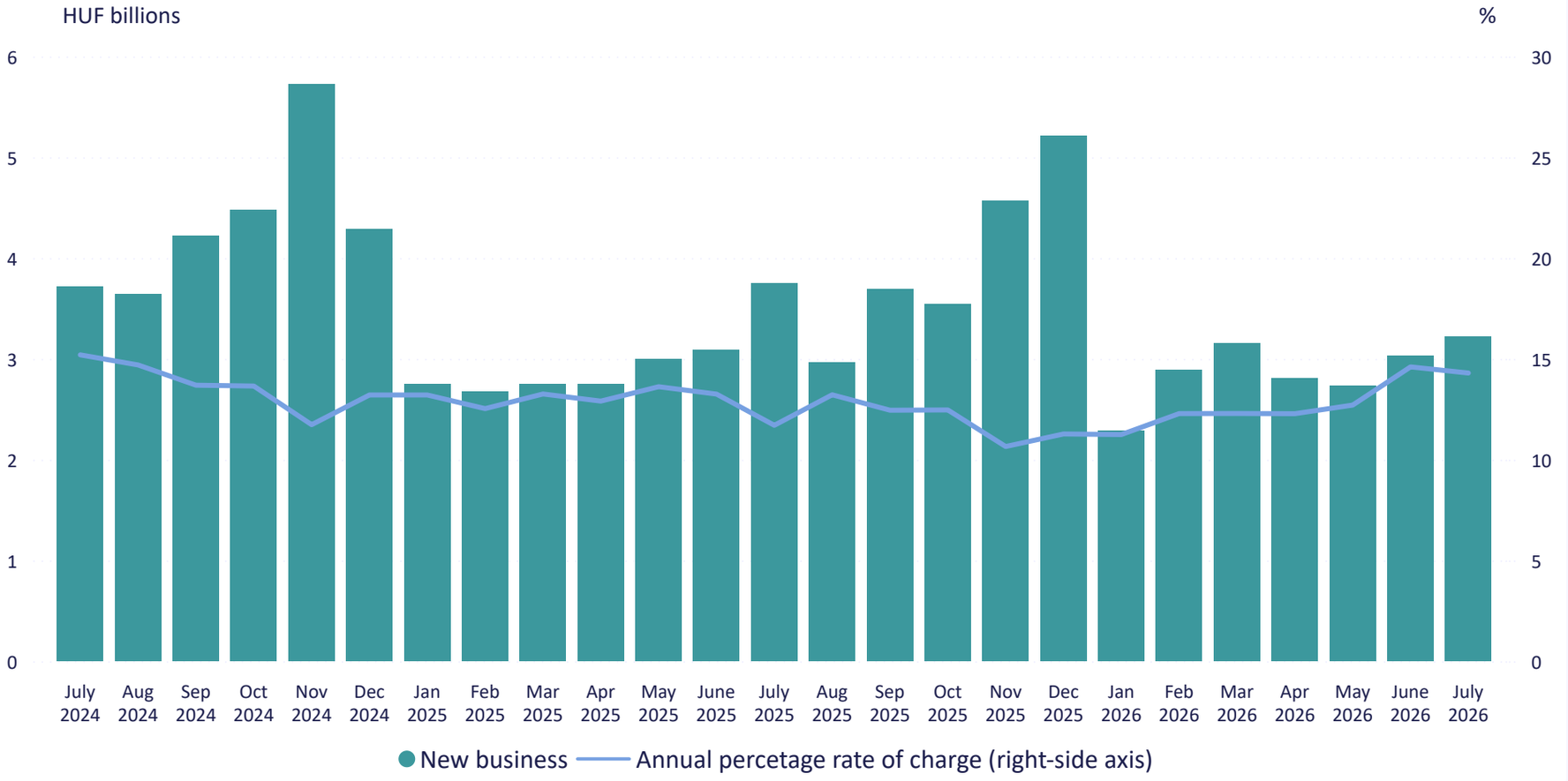
Annual percentage rate of charge (%) - July 2026

14.29 -0.30

Month-on-month change (percentage points)



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



* 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.

Prenatal baby support loans to households

Filter: July 2024 - July 2026

New business volumes (HUF billions) - July 2026

17.8 -1.5

Month-on-month change



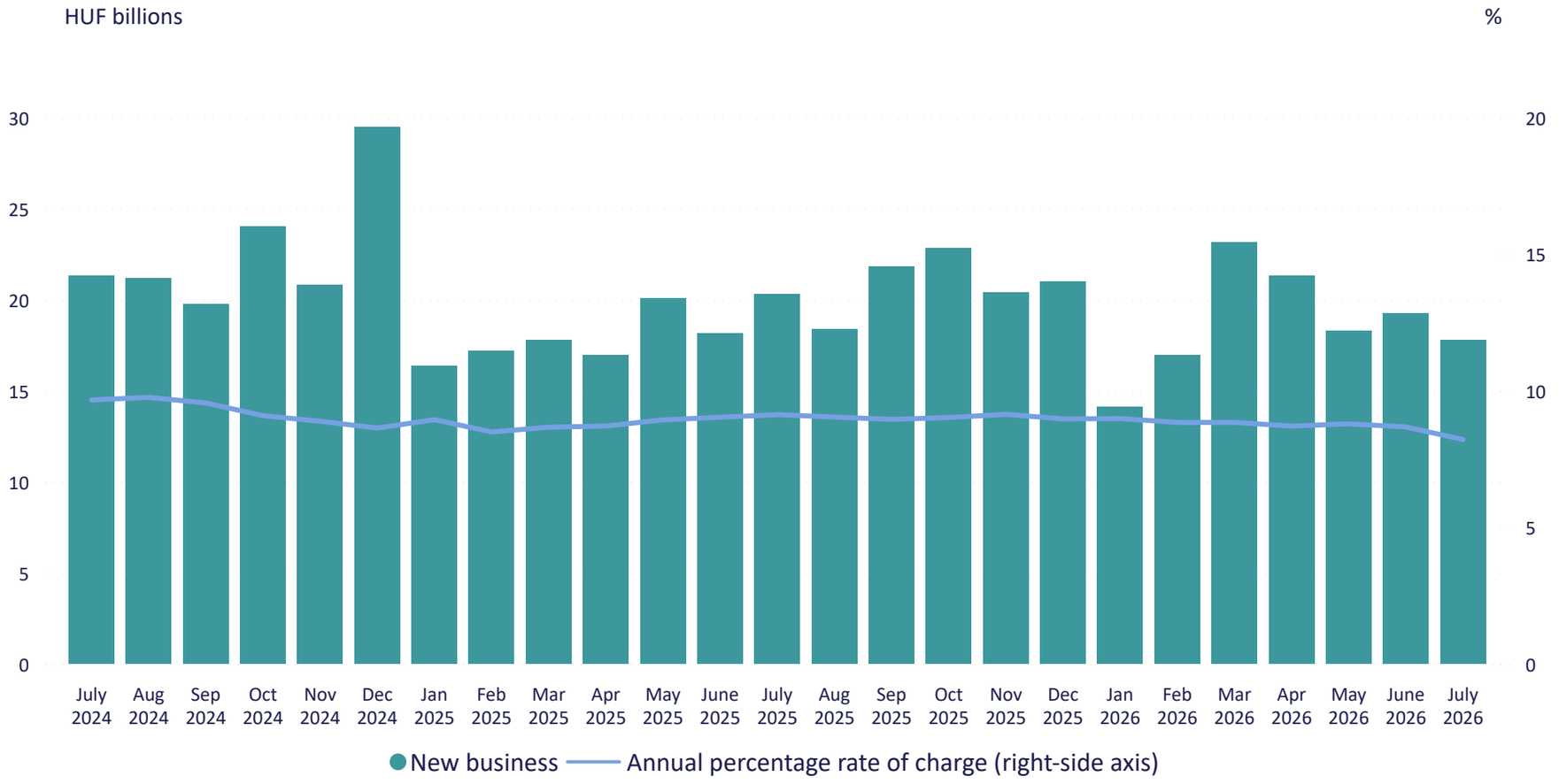
Annual percentage rate of charge (%) - July 2026

8.21 -0.46

Month-on-month change (percentage points)



Monthly average APRC on prenatal baby support loans and new business volumes



* 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.

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

Households' term deposits

Currency: HUF | EUR

Filter: July 2024 - July 2026

New business volumes (HUF billions) - July 2026

1,438.3 -64.0

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - July 2026

1,350.2 -65.6

Month-on-month change



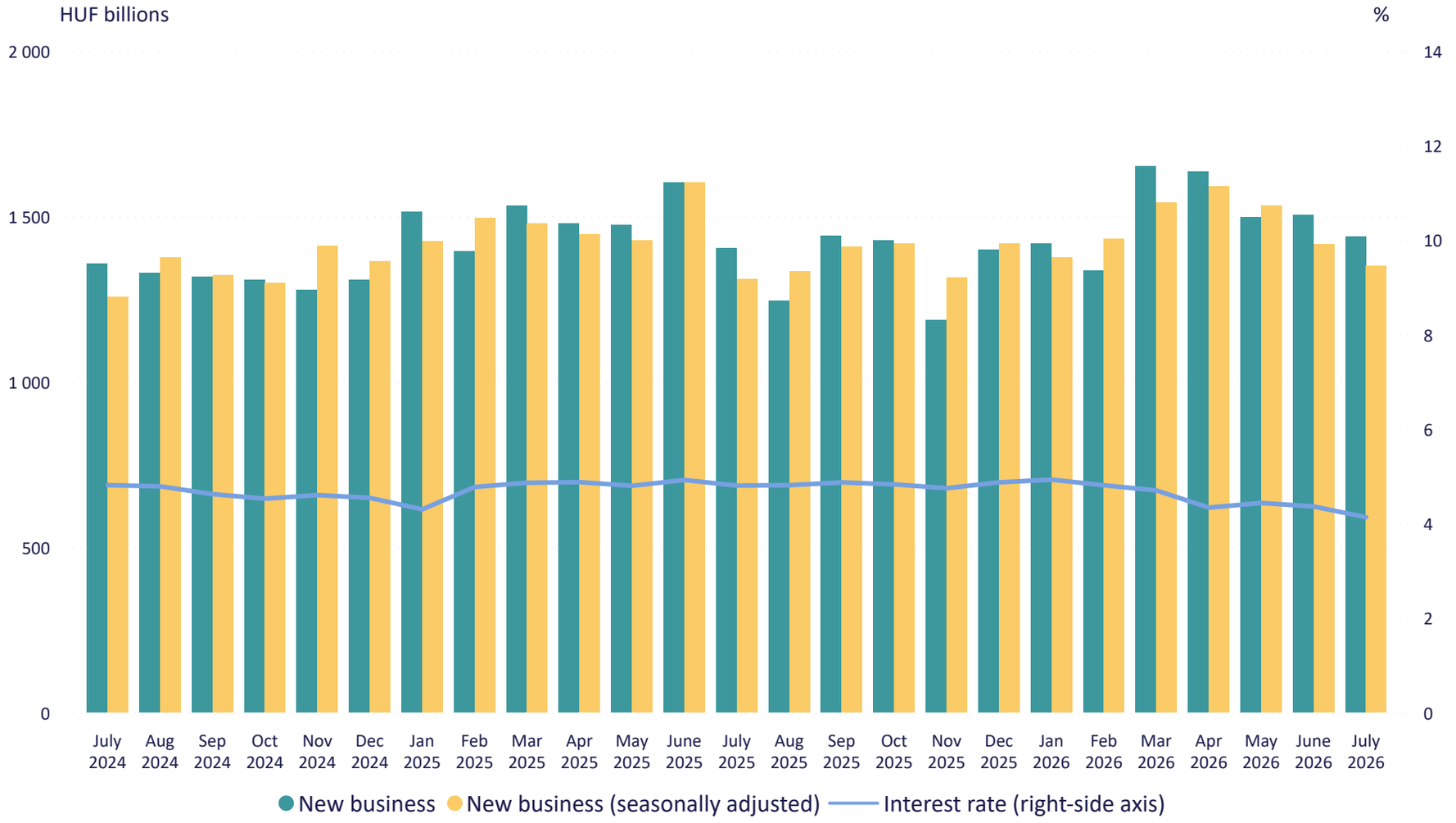
Interest rate (%) - July 2026

4.13 -0.23

Month-on-month change (percentage points)



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



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

Households' term deposits

Currency: HUF | EUR

Filter: July 2024 - July 2026

New business volumes (HUF billions) - July 2026

290.4 -1.7

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - July 2026

278.7 -10.4

Month-on-month change



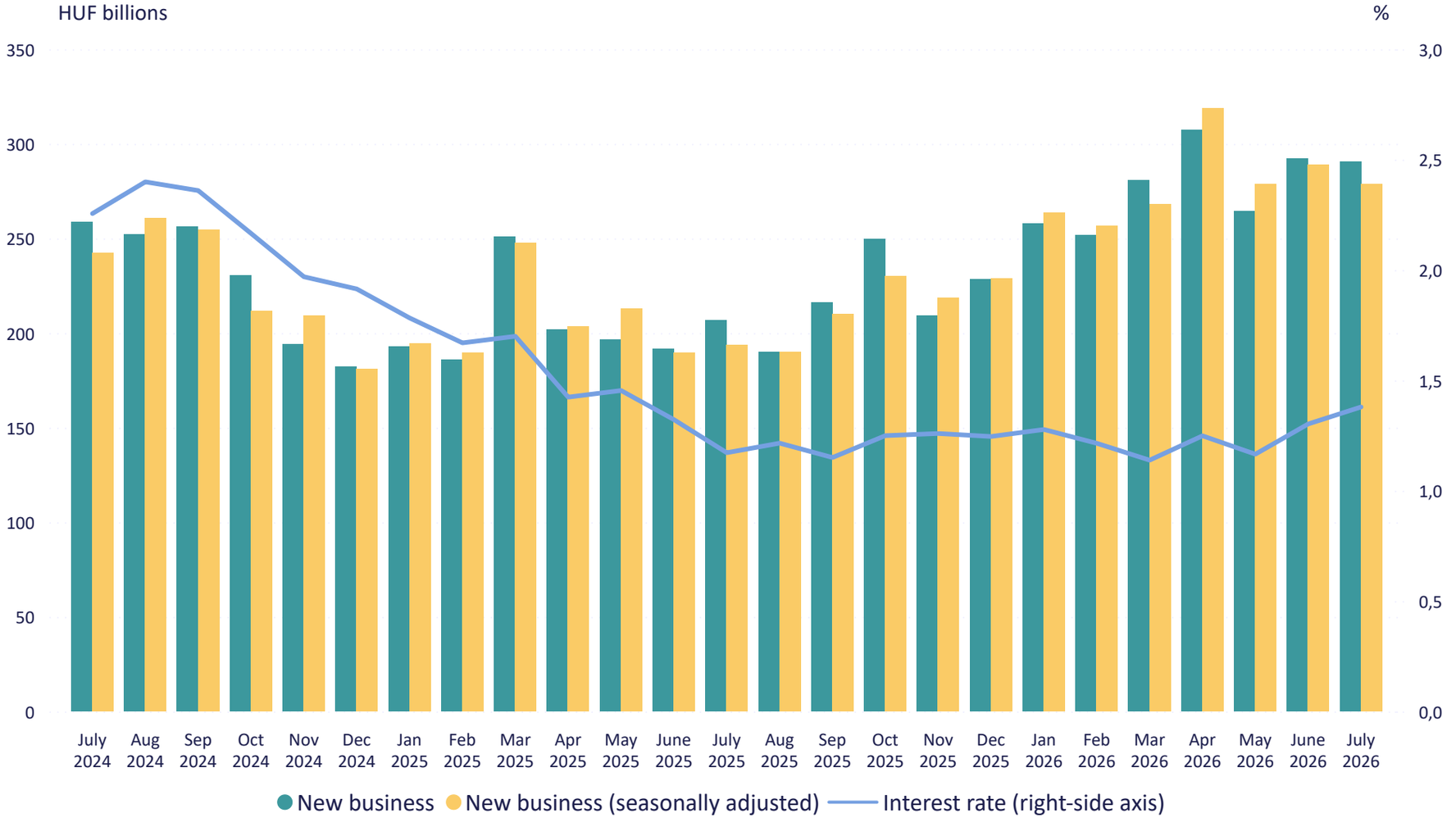
Interest rate (%) - July 2026

1.38 +0.08

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



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

Forint loans to non-financial corporations

Size of contract

Up to the equivalent of EUR 1 million

Over the equivalent of EUR 1 million

Filter July 2024 - July 2026

New business volumes (HUF billions) - July 2026

19.1 -2.9

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - July 2026

18.0 -1.0

Month-on-month change



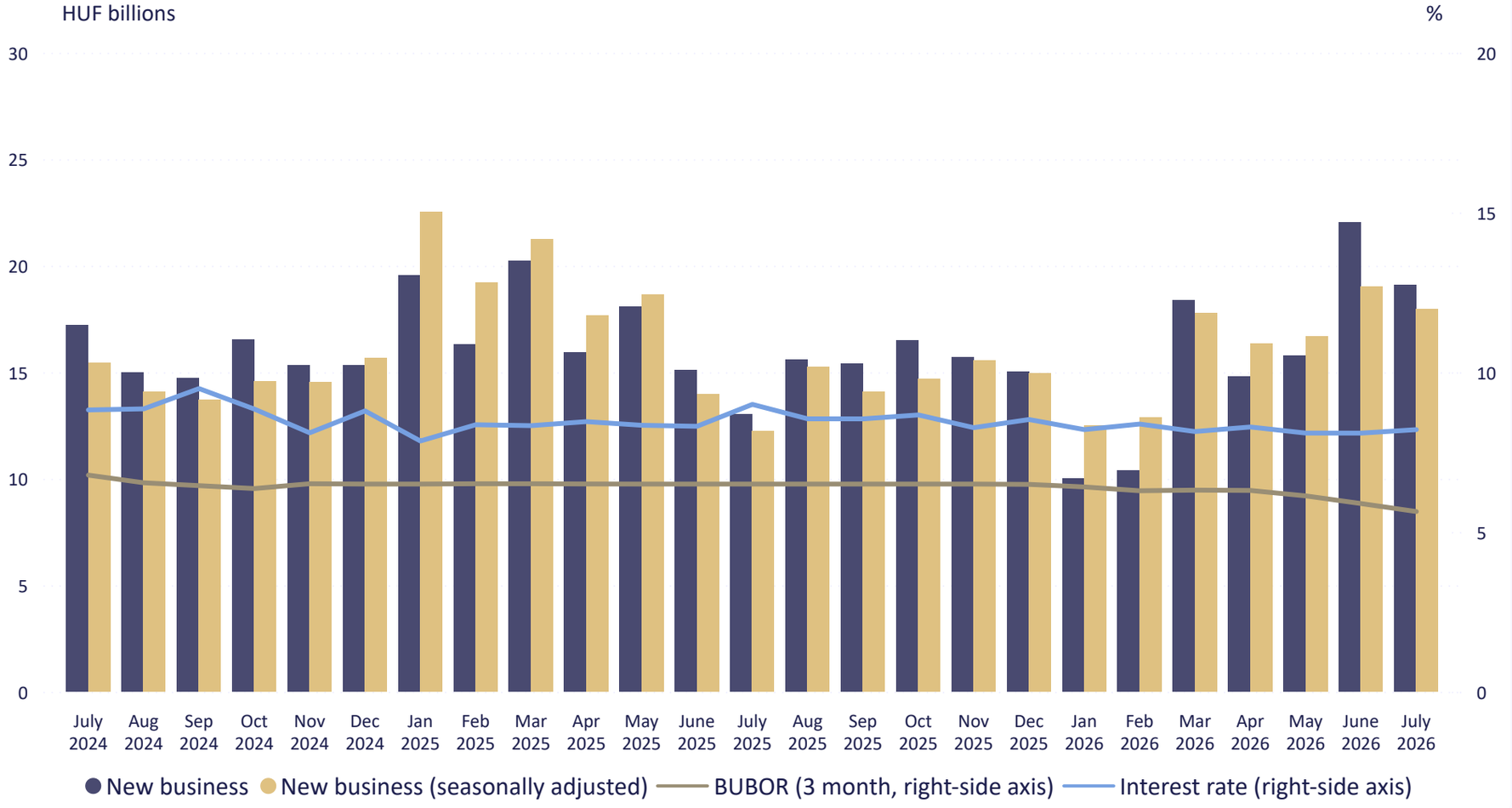
Interest rate (%) - July 2026

8.20 +0.11

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.

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

Forint loans to non-financial corporations

Size of contract

Up to the equivalent of EUR 1 million

Over the equivalent of EUR 1 million

Filter July 2024 - July 2026

New business volumes (HUF billions) - July 2026

36.6 -55.2

Month-on-month change

New business volumes (seasonally adjusted, HUF billions) - July 2026

41.1 -46.1

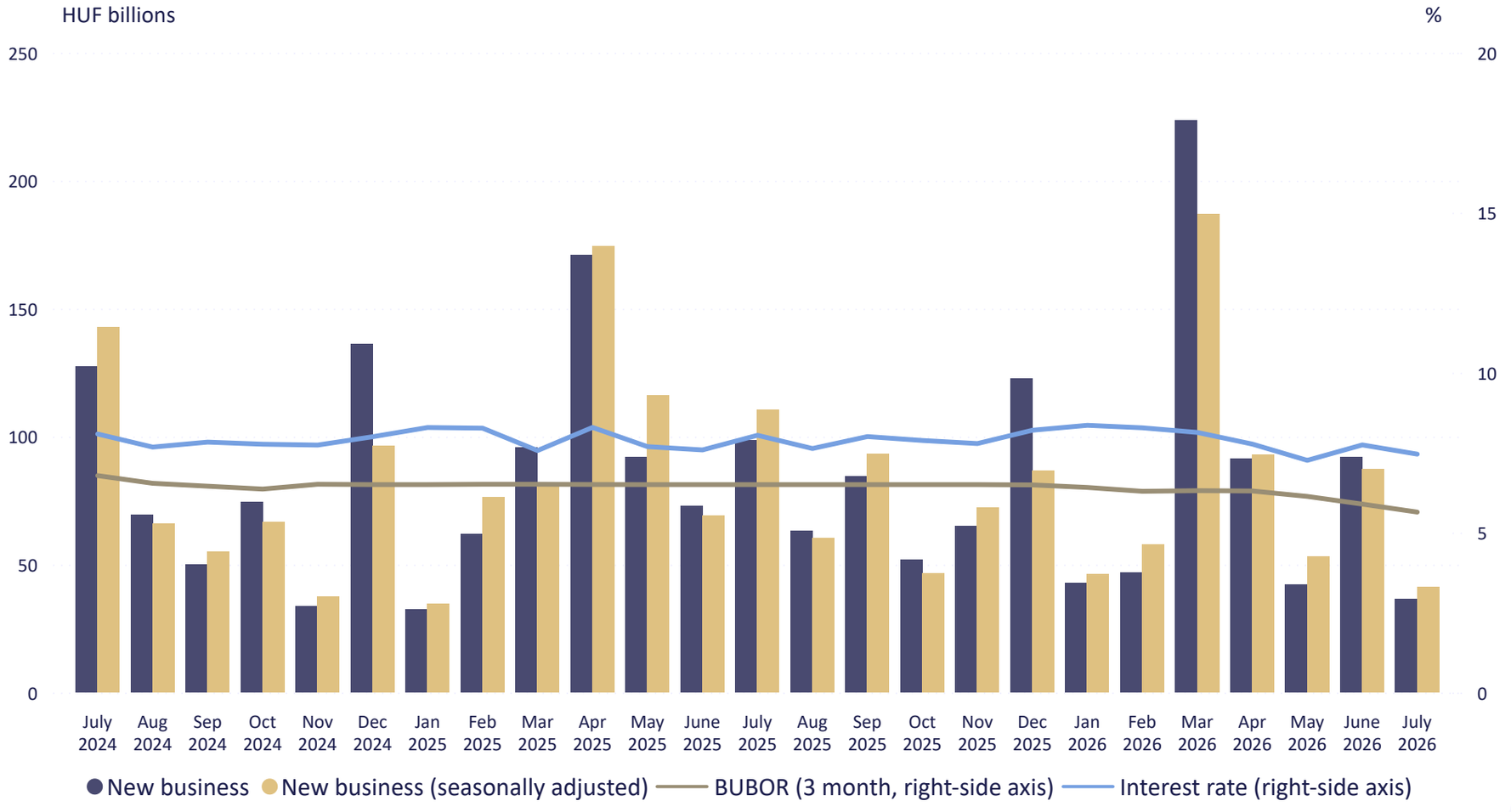
Month-on-month change

Interest rate (%) - July 2026

7.45 -0.29

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.

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

Euro loans to non-financial corporations

Size of contract

Up to EUR 1 million

Over EUR 1 million

Filter July 2024 - July 2026

New business volumes (HUF billions) - July 2026

6.6 -3.1

Month-on-month change

New business volumes (seasonally adjusted, HUF billions) - July 2026

5.8 -3.1

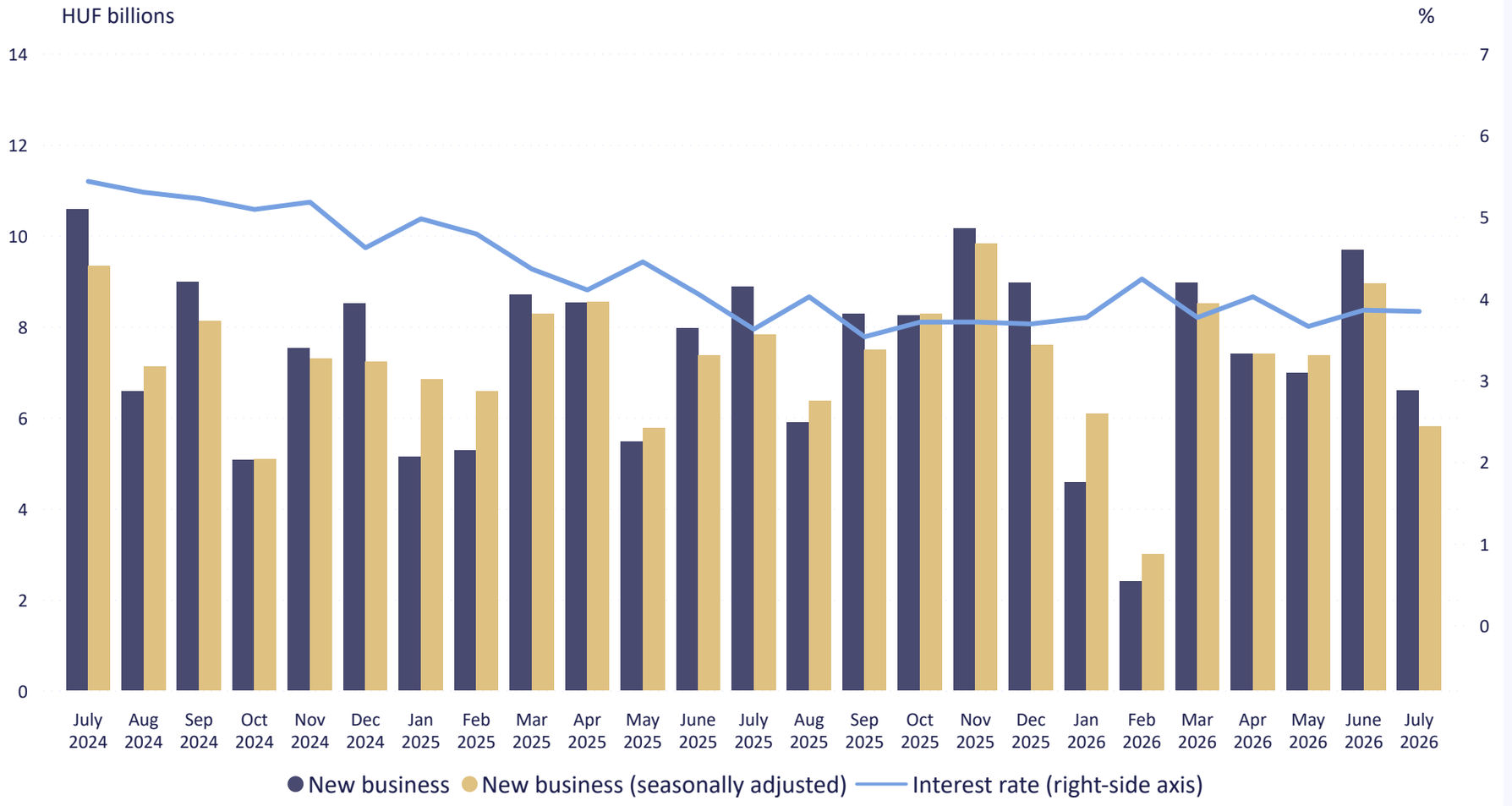
Month-on-month change

Interest rate (%) - July 2026

3.84 -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.

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

Euro loans to non-financial corporations

Size of contract

Up to EUR 1 million

Over EUR 1 million

Filter July 2024 - July 2026

New business volumes (HUF billions) - July 2026

54.0 -133.6

Month-on-month change

New business volumes (seasonally adjusted, HUF billions) - July 2026

68.8 -24.8

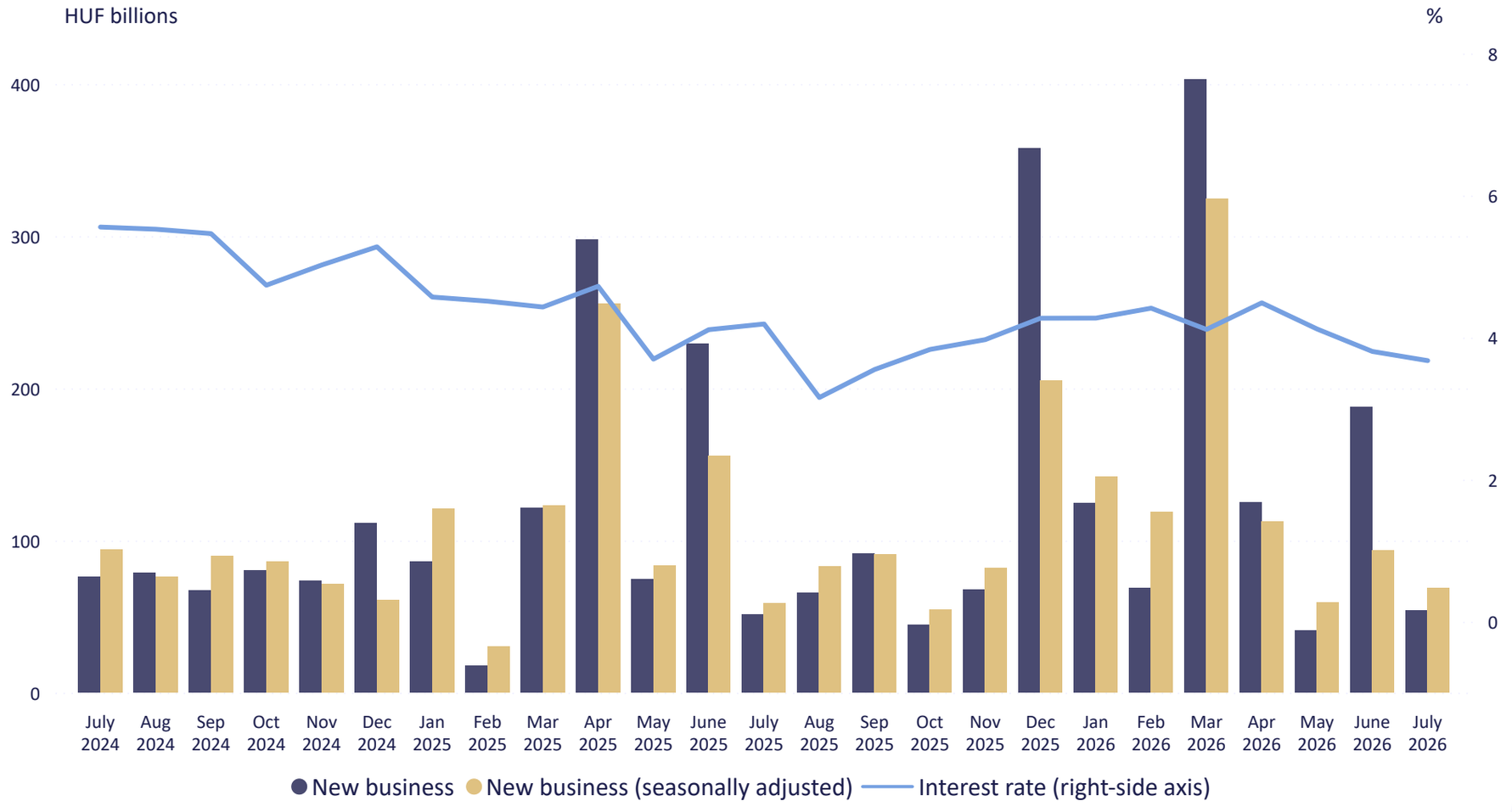
Month-on-month change

Interest rate (%) - July 2026

3.68 -0.13

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.

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

Non-financial corporations' term deposits

Currency: HUF | EUR

Filter: July 2024 - July 2026

New business volumes (HUF billions) - July 2026

8,894.3 -715.5

Month-on-month change



New business volumes (seasonally adjusted, HUF billions) - July 2026

8,722.9 -743.2

Month-on-month change



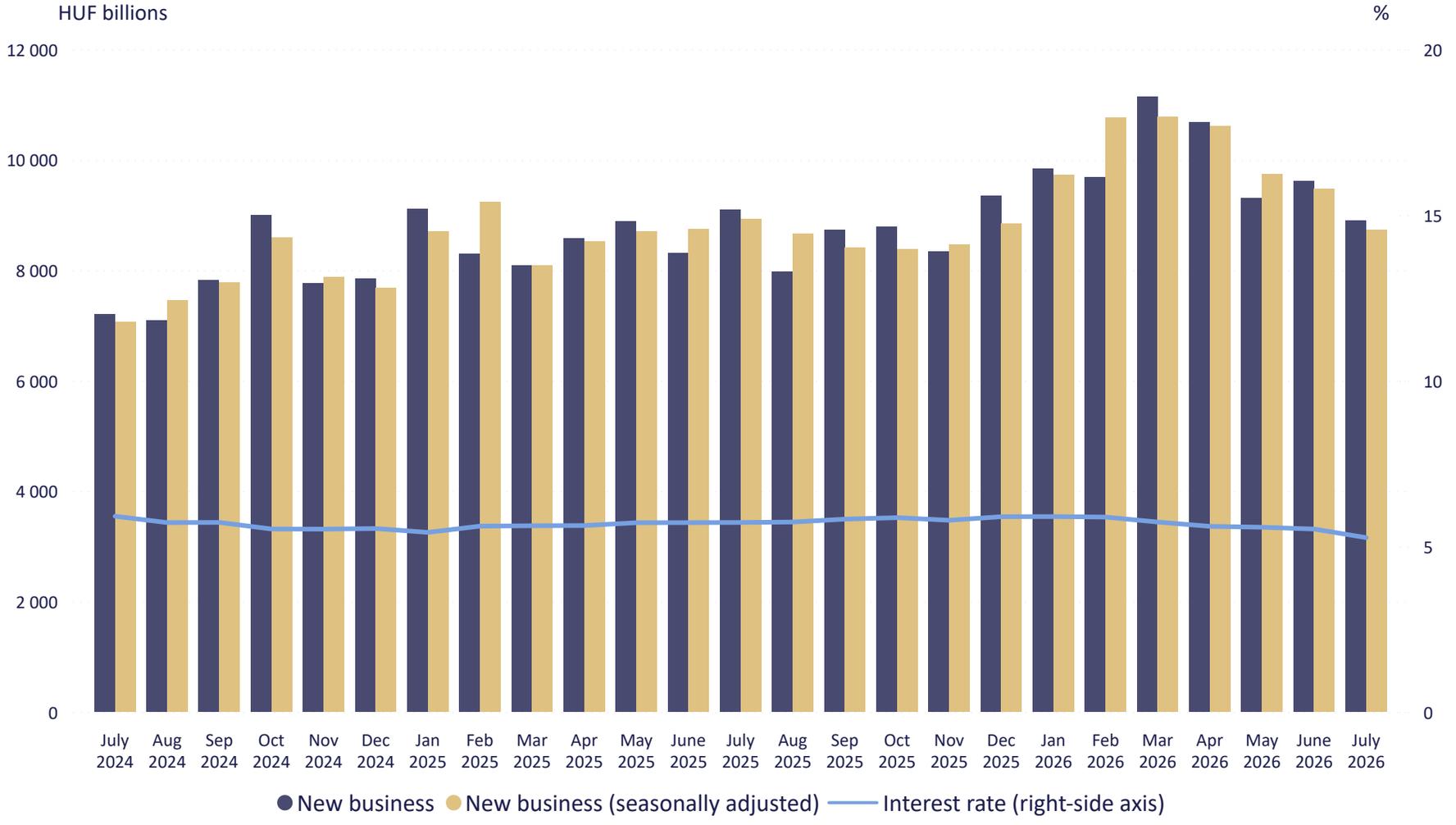
Interest rate (%) - July 2026

5.26 -0.26

Month-on-month change (percentage points)



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



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

Non-financial corporations' term deposits

Currency

HUF | EUR

Filter

July 2024 - July 2026

New business volumes (HUF billions) - July 2026

3,233.5 -163.6

Month-on-month change

New business volumes (seasonally adjusted, HUF billions) - July 2026

2,899.1 -713.7

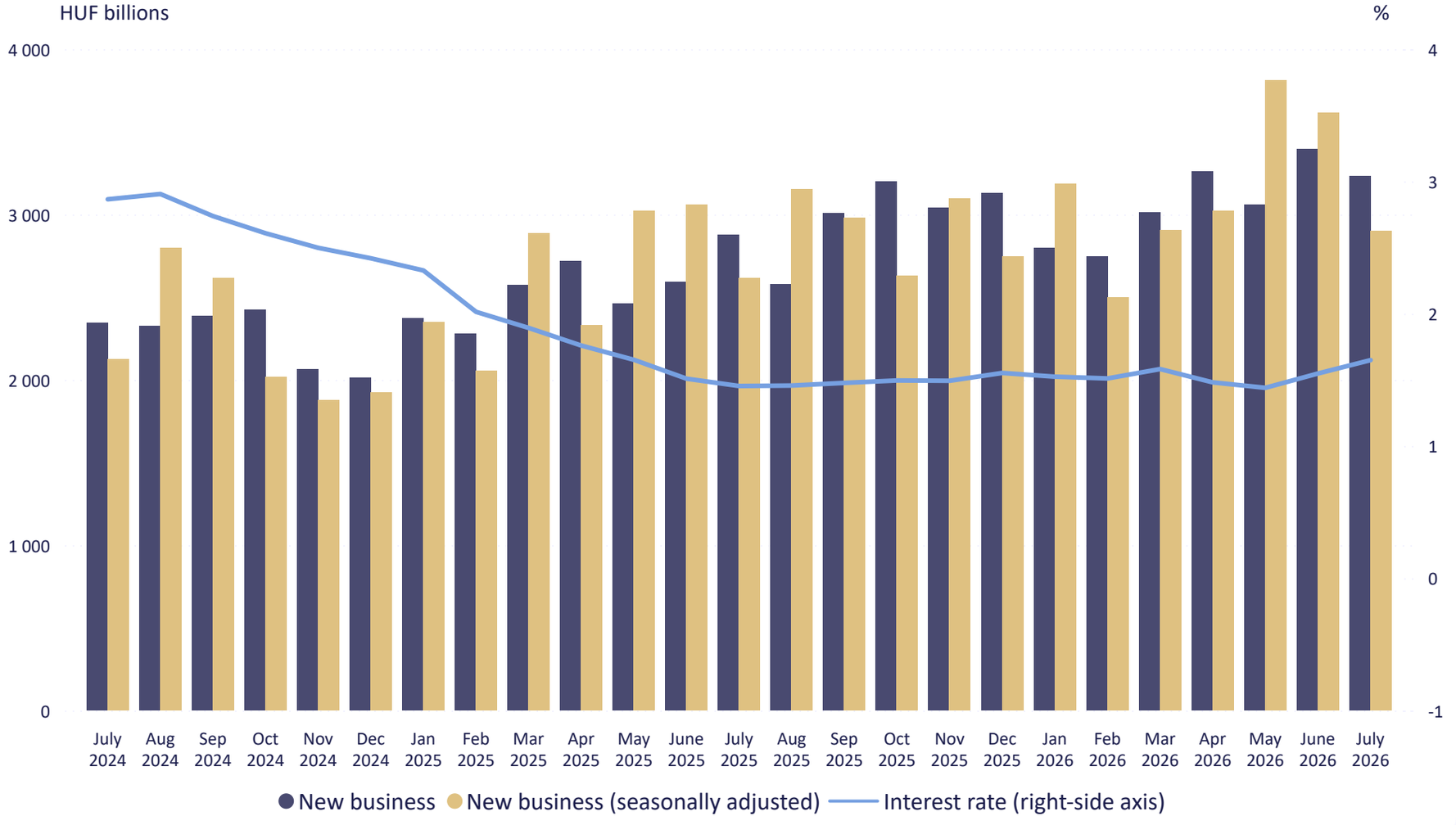
Month-on-month change

Interest rate (%) - July 2026

1.65 +0.10

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



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

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

Filter: July 2024 - July 2026

New business volumes (HUF billions) - July 2026

4,244.2 +1.4K

Month-on-month change



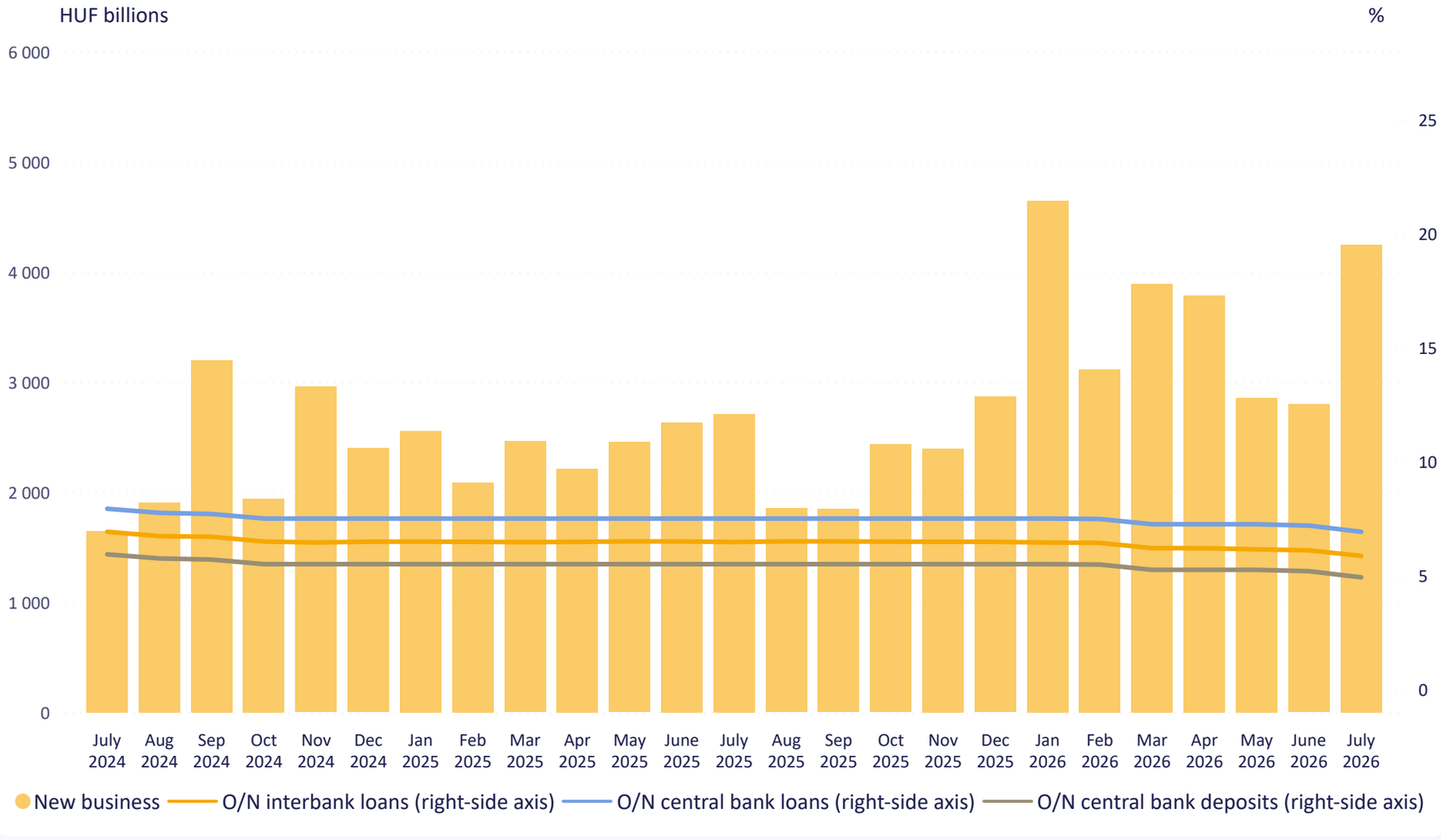
Interest rate on O/N interbank loans (%) - July 2026

5.86 -0.24

Month-on-month change (percentage points)



Average overnight interbank rates, total interbank lending and the interest rate corridor



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: 1 October 2026

Publication calendar

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

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