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

August 2026

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 (%)

7.27 -0.27

Month-on-month change (percentage points)



Annual percentage rate of charge on personal loans (%)

13.82 -0.42

Month-on-month change (percentage points)



Interest rate on households' forint term deposits (%)

3.95 -0.18

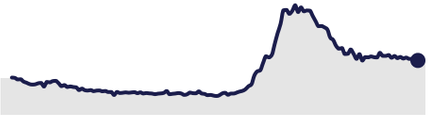
Month-on-month change (percentage points)



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

7.86 -0.35

Month-on-month change (percentage points)



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

5.03 -0.23

Month-on-month change (percentage points)



Magyar Nemzeti Bank
Statistics Portal

Published: 1 October 2026

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

Summary of August 2026

In August 2026, **new business volumes** of new *housing loans* to the housing sector decreased. In the period under review, 4,056 contracts were signed within the framework of the Home Start Programme, with new business volumes amounting to HUF 145 billion. Since the beginning of the Programme in September 2025, such contracts have been signed in the amount of HUF 2,045 billion. **The average APRC** on *housing 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 16 billion in August 2026. Since the beginning of the Programme, such contracts have been signed between households and credit institutions in the amount of HUF 3,005 billion.

In August 2026, **new business volumes** of *subsidised workers' loans* amounted to HUF 7 billion. New contracts have been signed in the amount of HUF 237 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* remained unchanged. **New business volumes** of *forint term deposits* increased, while those of *euro term deposits of up to one year* declined.

Compared to the previous month, **average interest rates** on *forint loans* of up to and over EUR 1 million to non-financial corporations decreased. Average interest rates on *euro loans* of both value categories rose.

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

Average interest rates on non-financial corporations' *forint term deposits* decreased while rising in the case of *euro term 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)		
	August 2026	Month-on-month change	August 2025	August 2026	July 2026	August 2025
New business with households						
Forint housing loans	7,27	-0,27	7,24	211,7	254,9	105,7
- subsidised	7,48	-0,32	8,68	159,8	194,2	23,9
- market-priced and other	6,59	-0,08	6,81	52,0	60,8	81,7
Forint general purpose mortgage loans	8,67	-0,16	9,33	9,3	10,1	8,1
Forint personal loans	13,82	-0,42	15,58	137,3	152,6	95,7
Forint term deposits	3,95	-0,18	4,81	1 499,9	1 438,3	1 243,4
Euro term deposits with maturity up to 1 year	1,37	-0,01	1,22	276,4	290,4	190,0
New business with non-financial corporations						
Forint loans up to 1 million EUR	7,86	-0,35	8,54	26,3	19,1	15,6
Euro loans up to 1 million EUR	3,99	0,15	4,02	7,0	6,6	5,9
Forint loans over 1 million EUR	6,97	-0,49	7,63	70,1	36,6	63,2
Forint loans over 1 million EUR excluding the impact of interest rates of money market contracts	6,97	-0,49	7,63			
Euro loans over 1 million EUR	3,91	0,23	3,16	99,8	54,0	65,7
Forint term deposits	5,03	-0,23	5,73	8 381,2	8 894,3	7 969,6
Euro term deposits with maturity up to 1 year	1,70	0,05	1,46	2 738,6	3 233,5	2 578,4

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: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

211.7 -43.2

Month-on-month change



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

227.3 +5.5

Month-on-month change



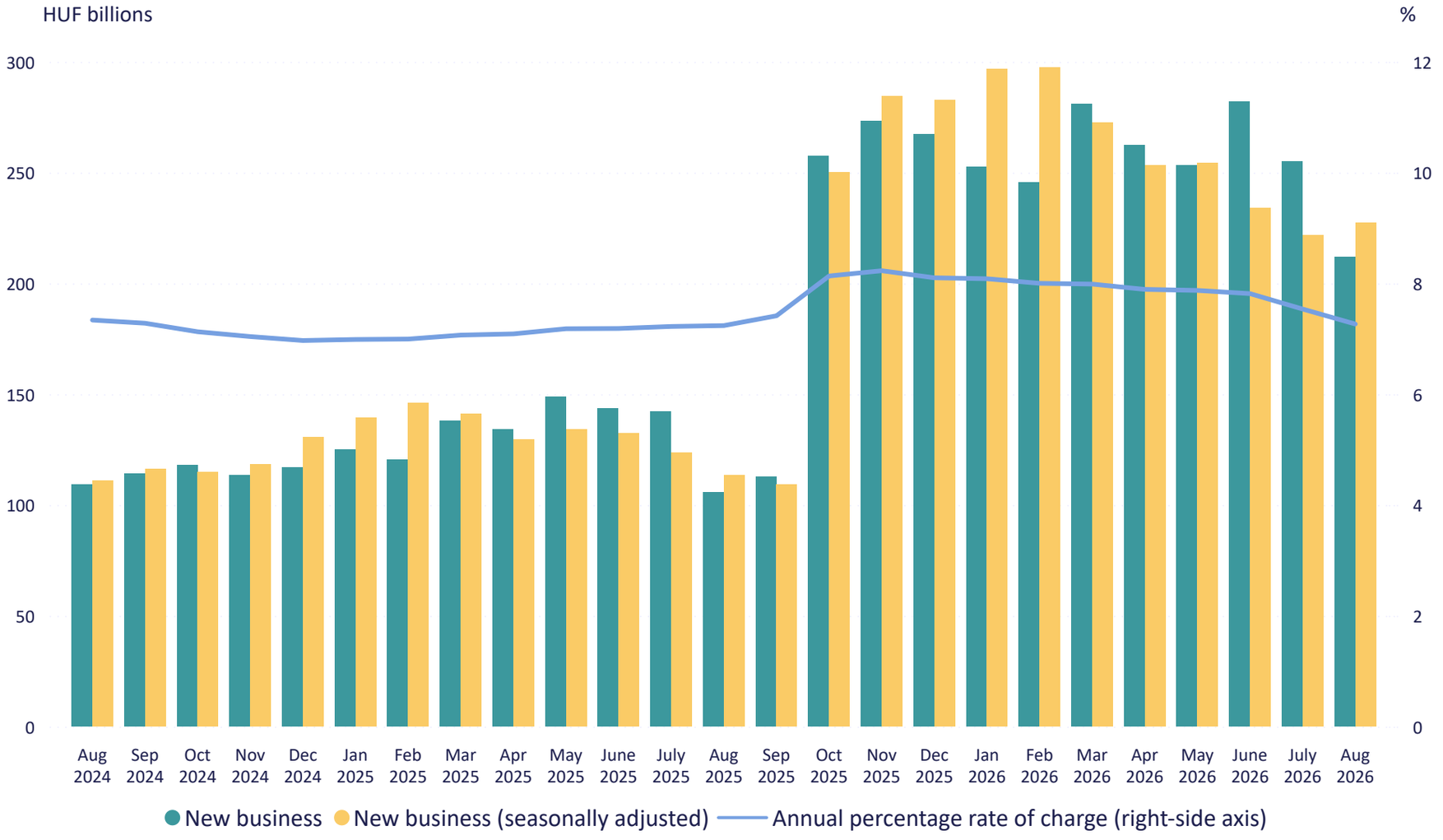
Annual percentage rate of charge (%) - August 2026

7.27 -0.27

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: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

9.3 -0.8

Month-to-month change



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

9.2 +0.3

Month-to-month change



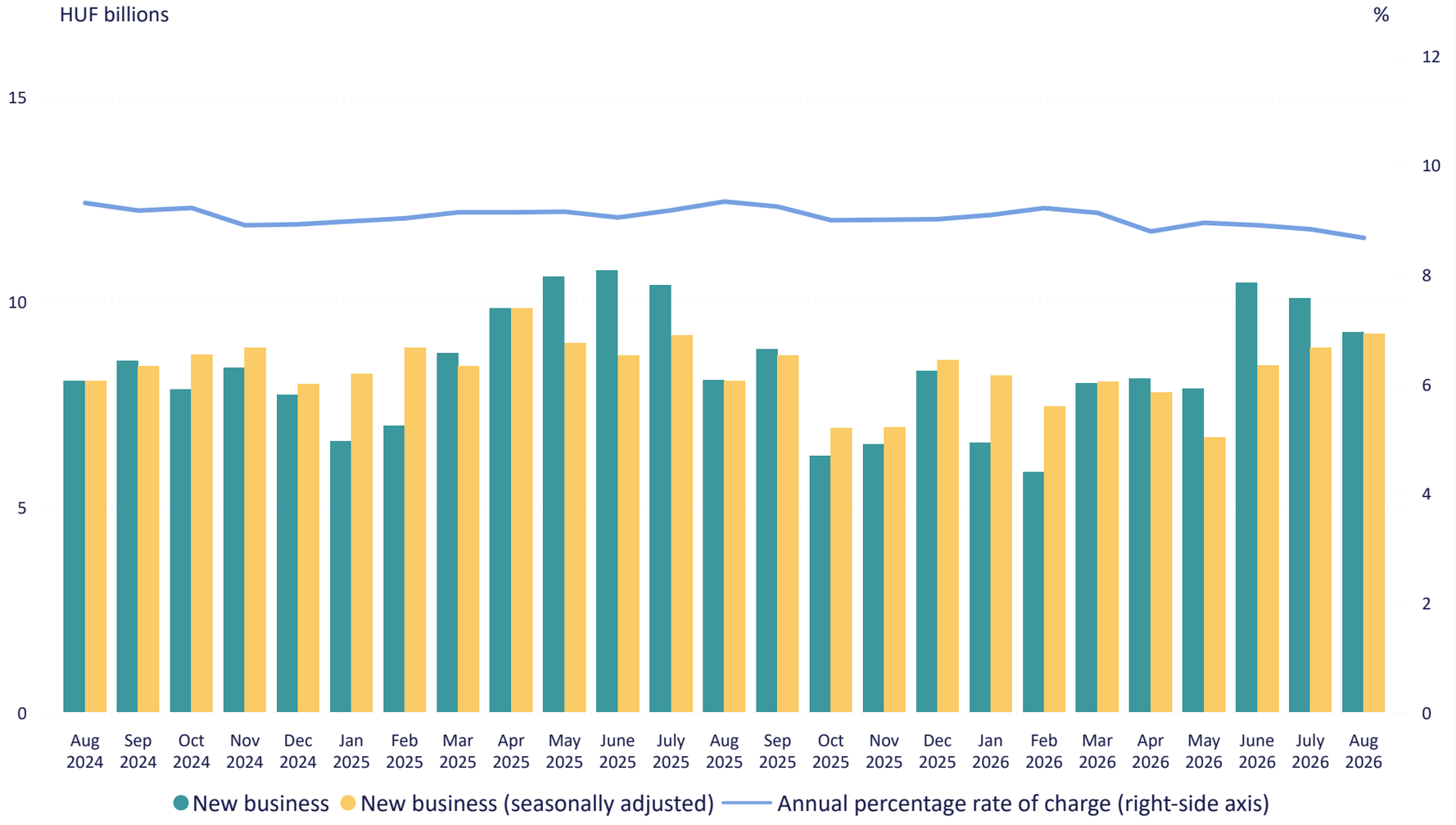
Annual percentage rate of charge (%) - August 2026

8.67 -0.16

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: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

137.3 -15.4

Month-to-month change



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

136.2 +6.4

Month-to-month change



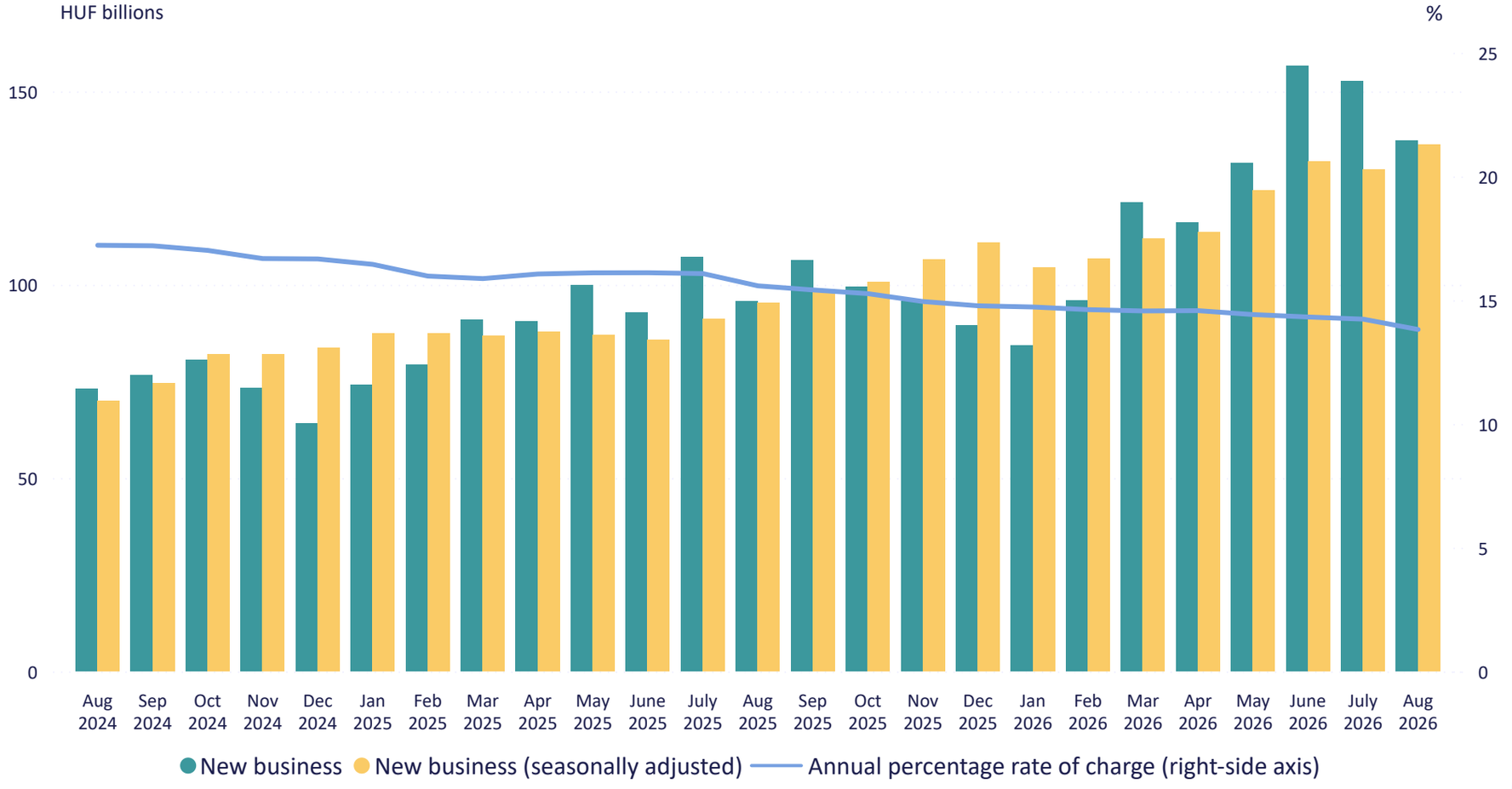
Annual percentage rate of charge (%) - August 2026

13.82 -0.42

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 households

Type of loan

For purchase of goods and other consumption

For purchase of goods only

Filter August 2024 - August 2026

New business volumes (HUF billions) - August 2026

30.0 -2.9

Month-on-month change



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

34.3 +0.3

Month-on-month change



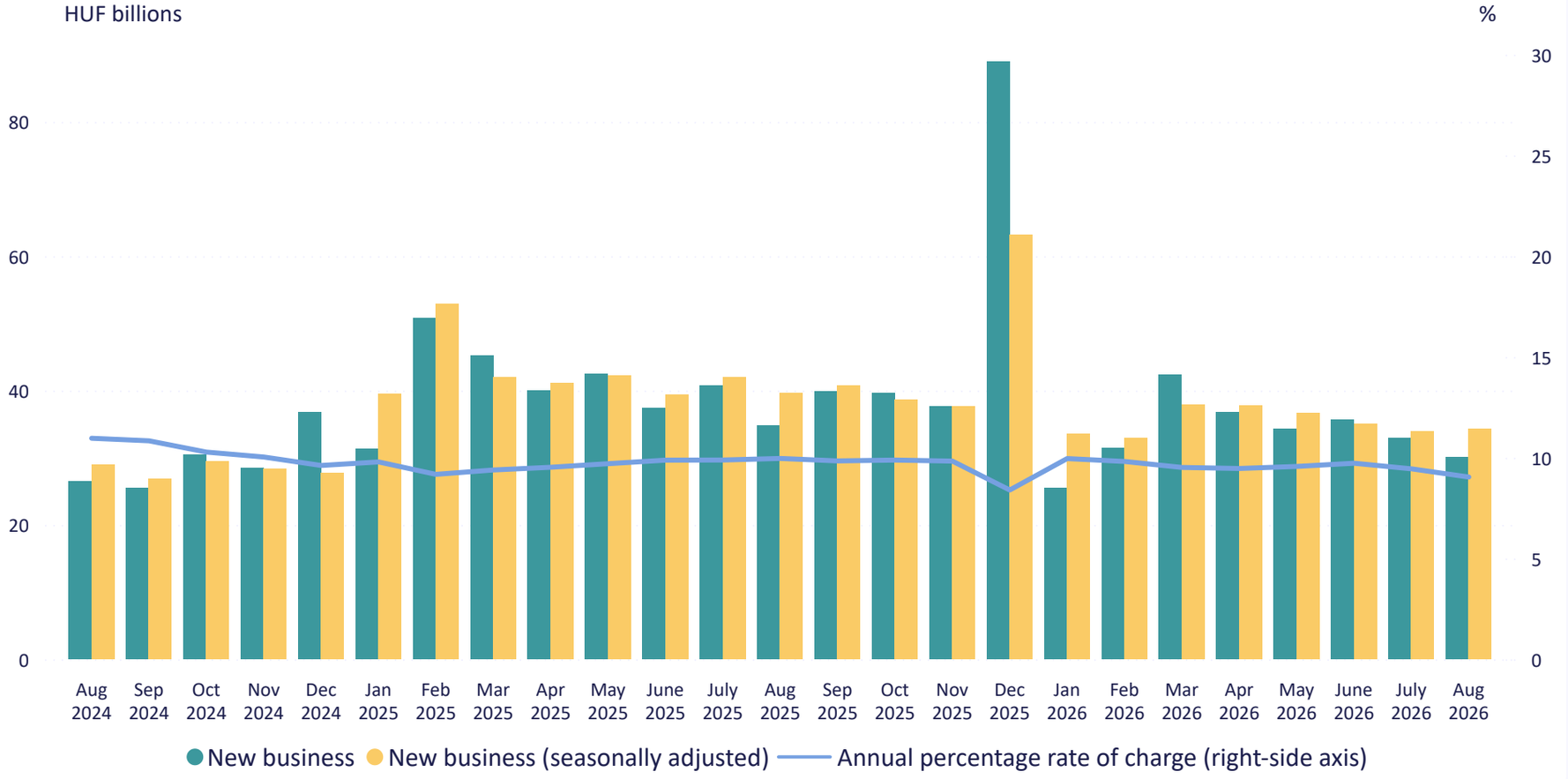
Annual percentage rate of charge (%) - August 2026

9.04 -0.41

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 August 2024 - August 2026

New business volumes (HUF billions) - August 2026

3.2 -0.1

Month-on-month change



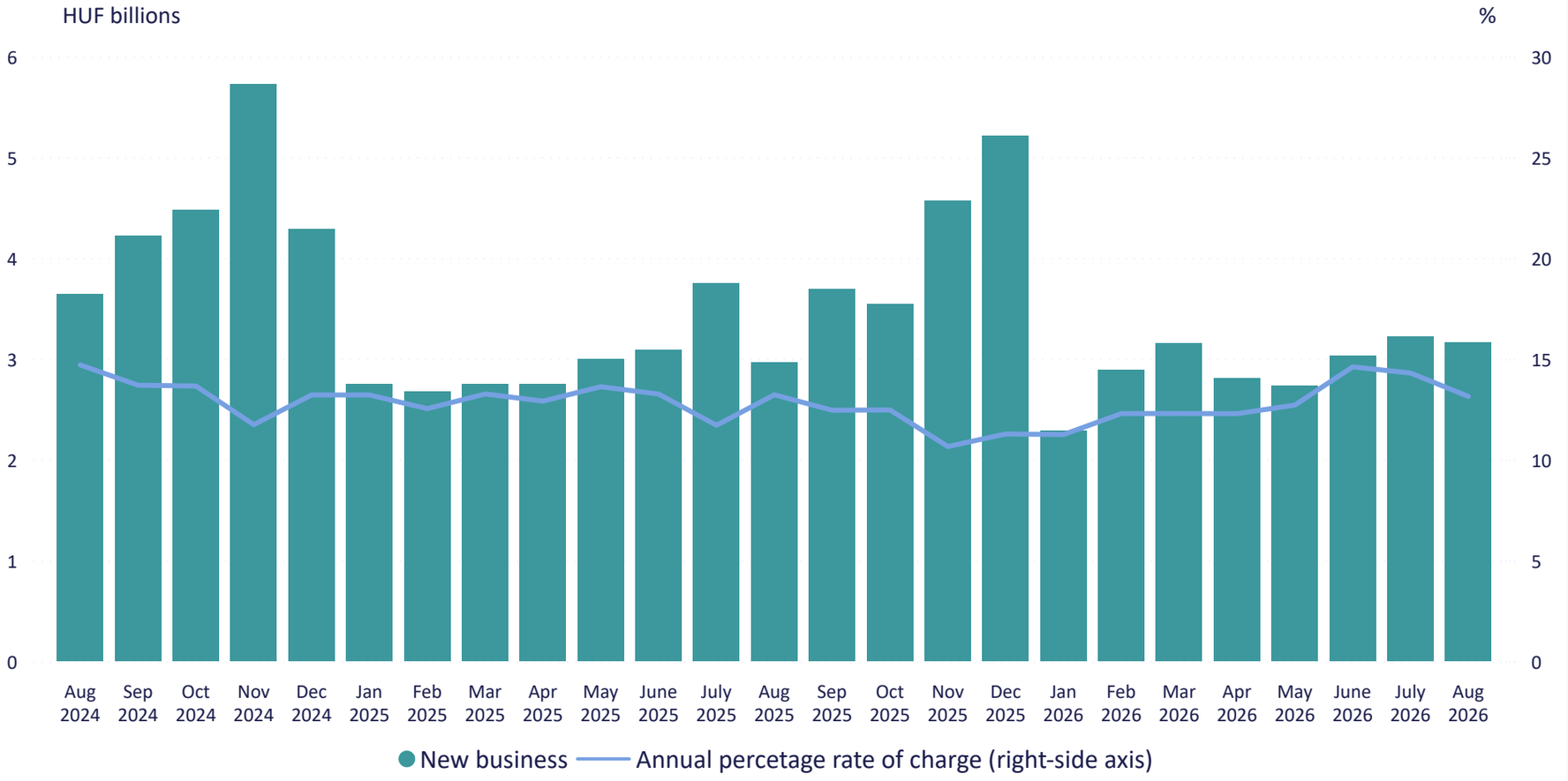
Annual percentage rate of charge (%) - August 2026

13.14 -1.16

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: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

15.7 -2.1

Month-on-month change



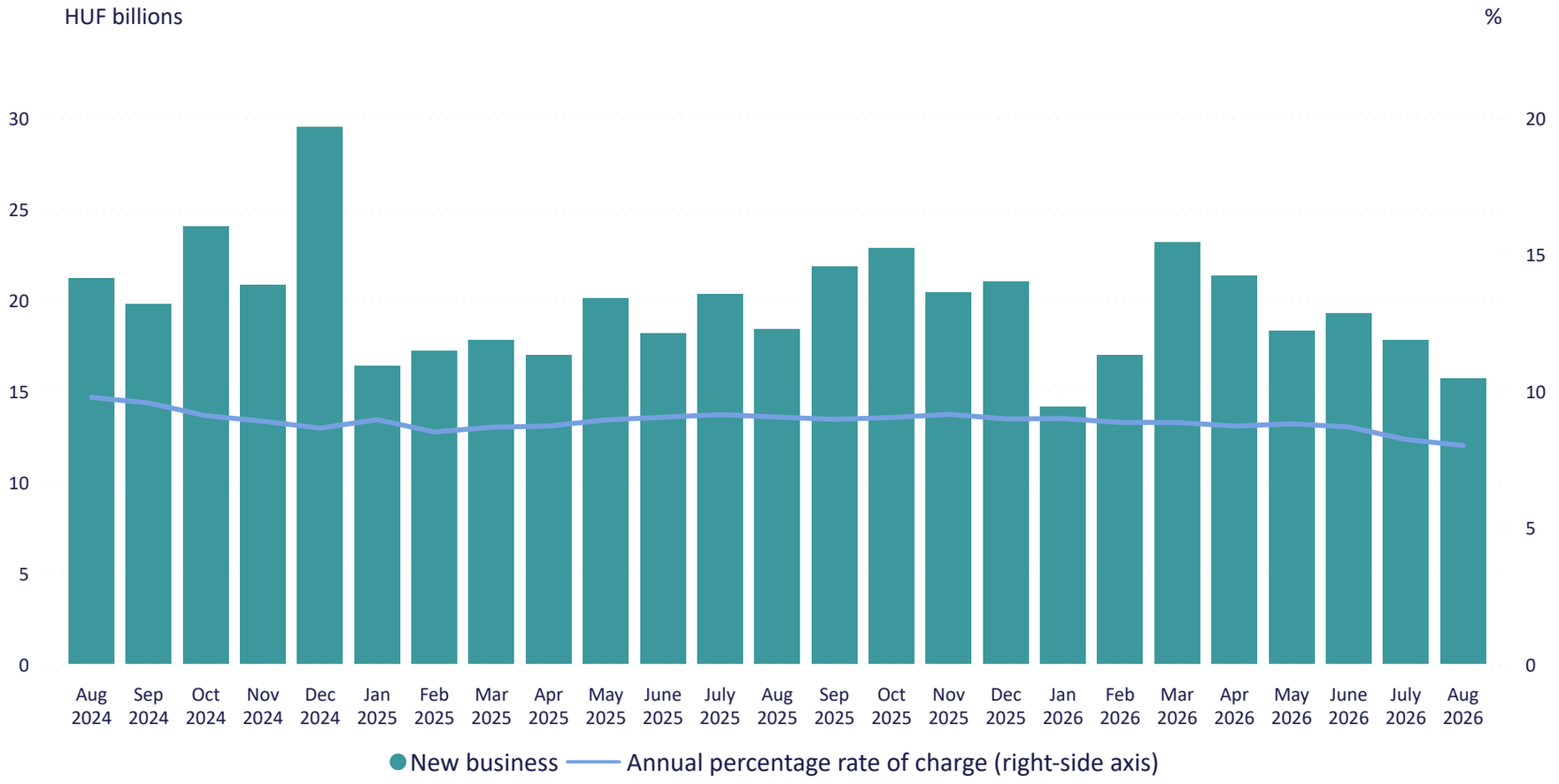
Annual percentage rate of charge (%) - August 2026

7.99 -0.22

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: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

1,499.9 +61.5

Month-on-month change

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

1,582.5 +222.5

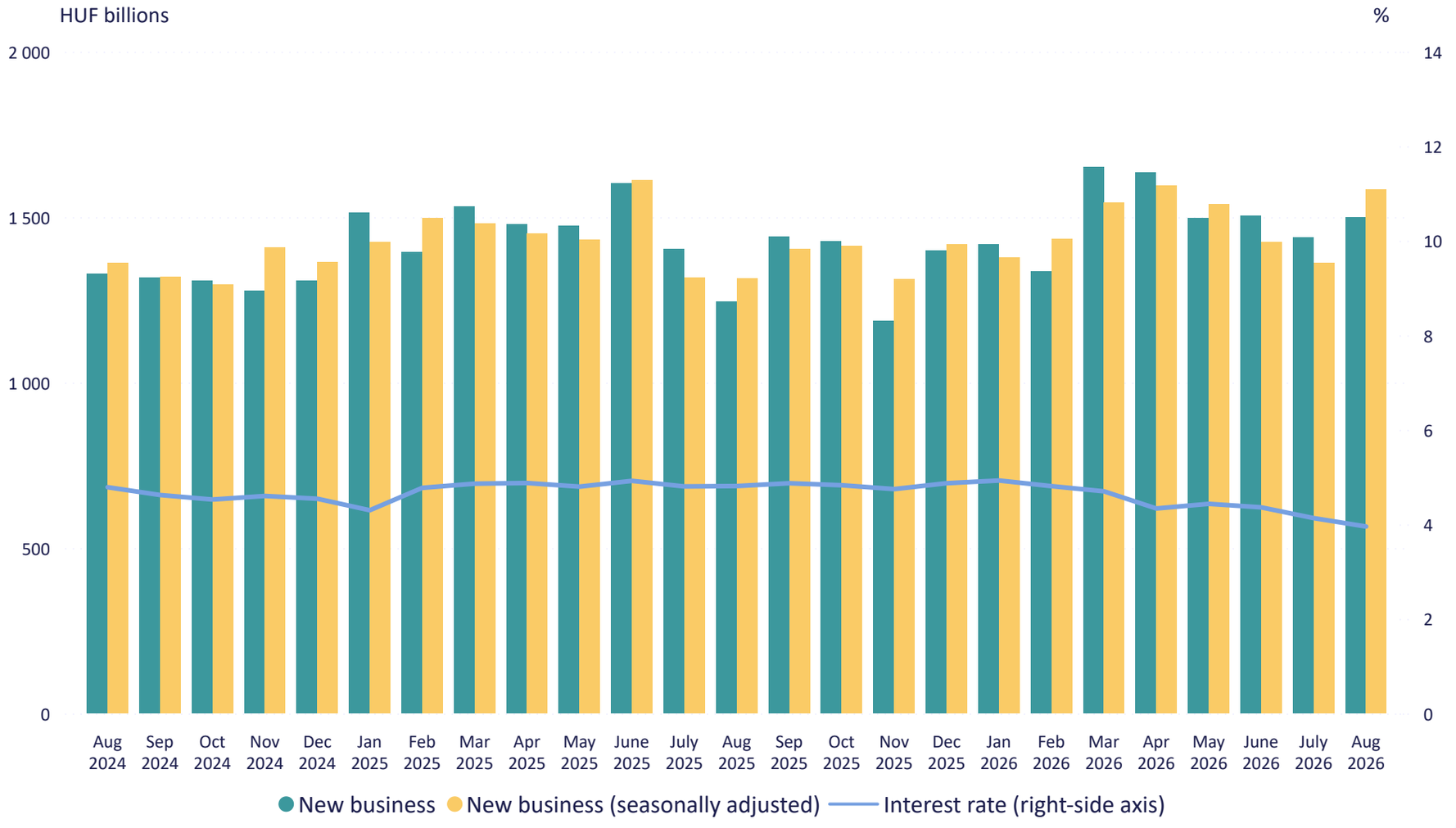
Month-on-month change

Interest rate (%) - August 2026

3.95 -0.18

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: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

276.4 -14.0

Month-on-month change

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

281.2 +3.0

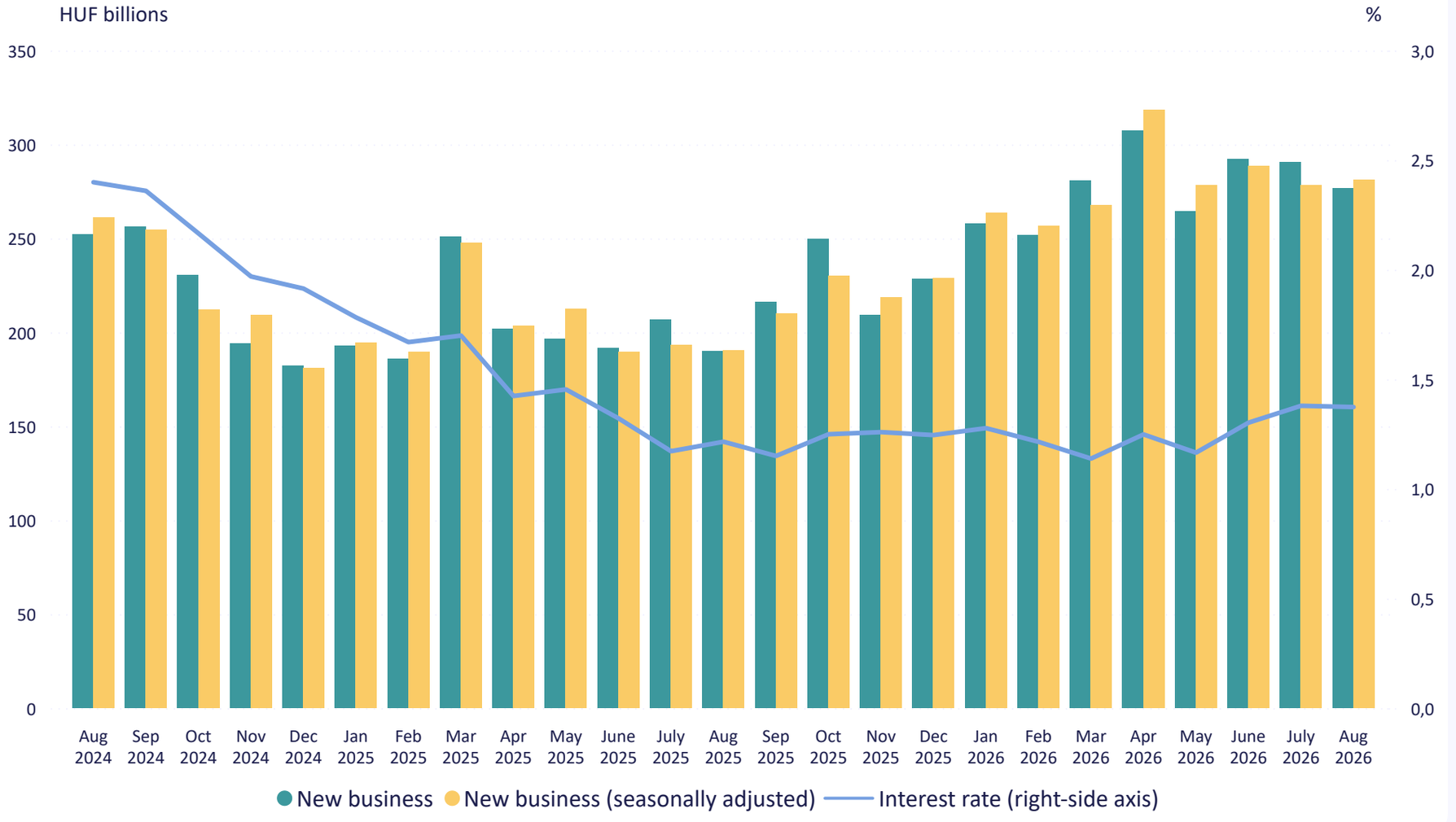
Month-on-month change

Interest rate (%) - August 2026

1.37 -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



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 August 2024 - August 2026

New business volumes (HUF billions) - August 2026

26.3 +7.2

Month-on-month change



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

23.3 +4.6

Month-on-month change



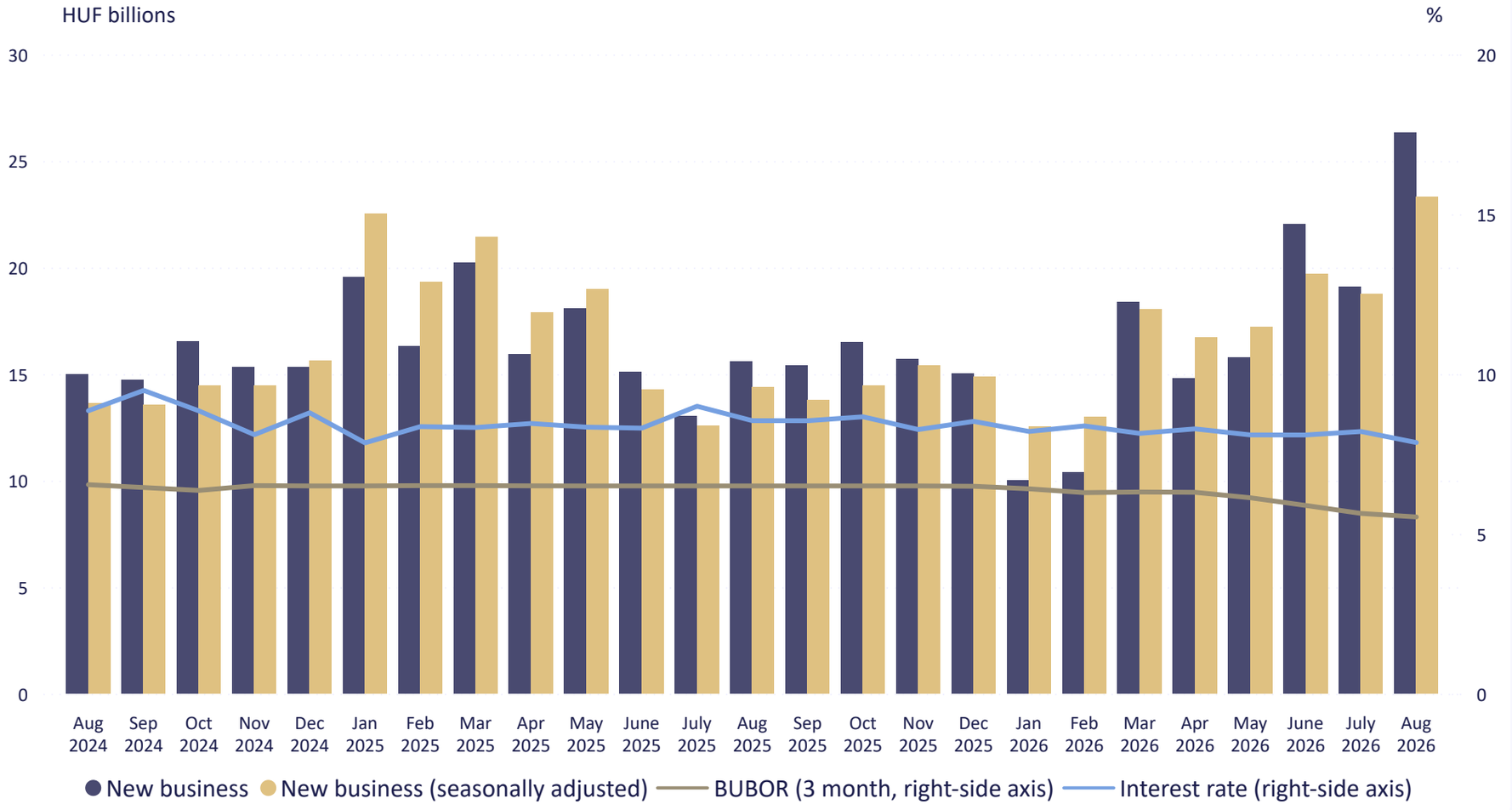
Interest rate (%) - August 2026

7.86 -0.35

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 August 2024 - August 2026

New business volumes (HUF billions) - August 2026

70.1 +33.5

Month-on-month change

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

66.0 +24.8

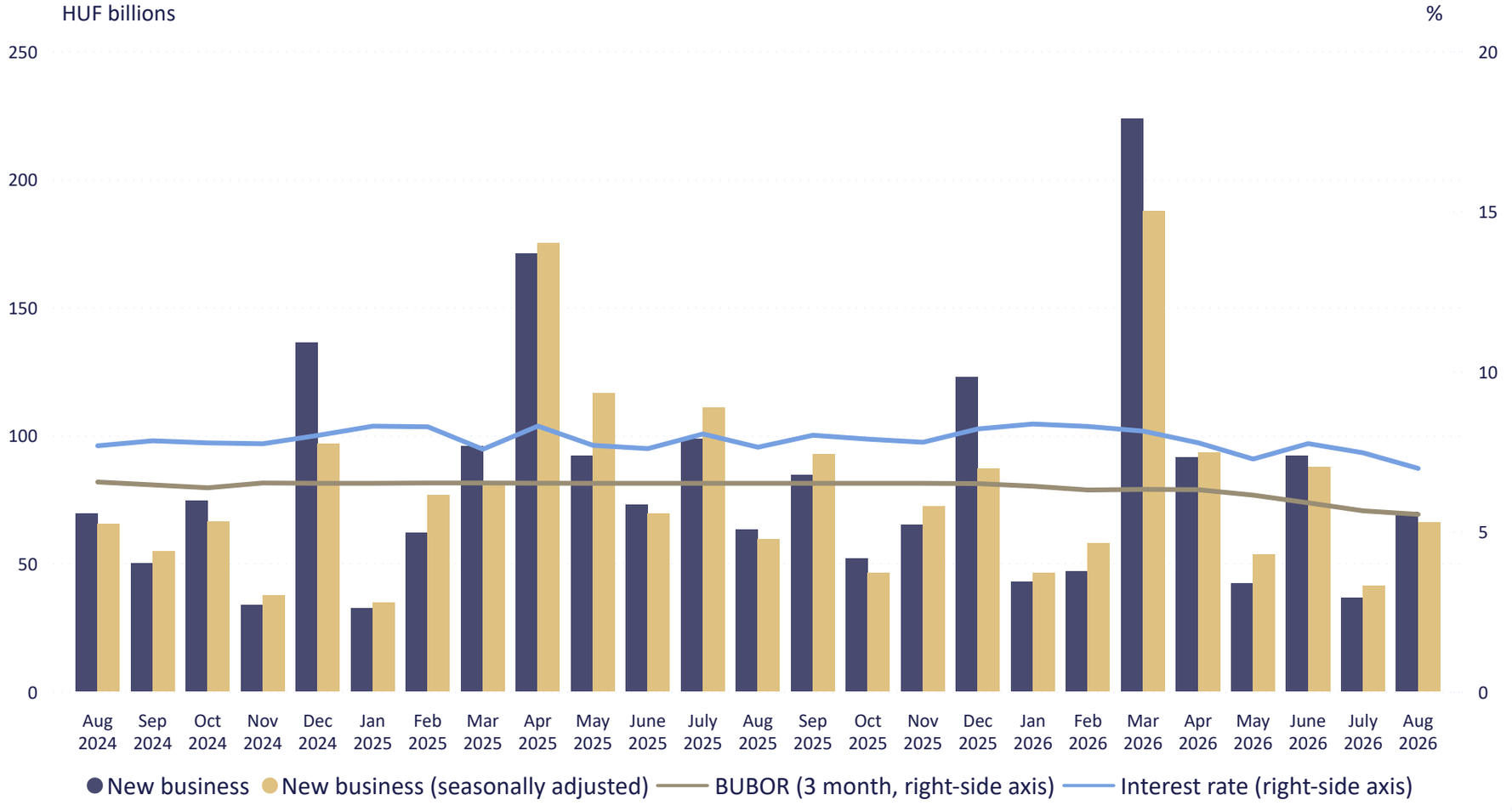
Month-on-month change

Interest rate (%) - August 2026

6.97 -0.49

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 August 2024 - August 2026

New business volumes (HUF billions) - August 2026

7.0 +0.4

Month-on-month change

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

7.5 +1.7

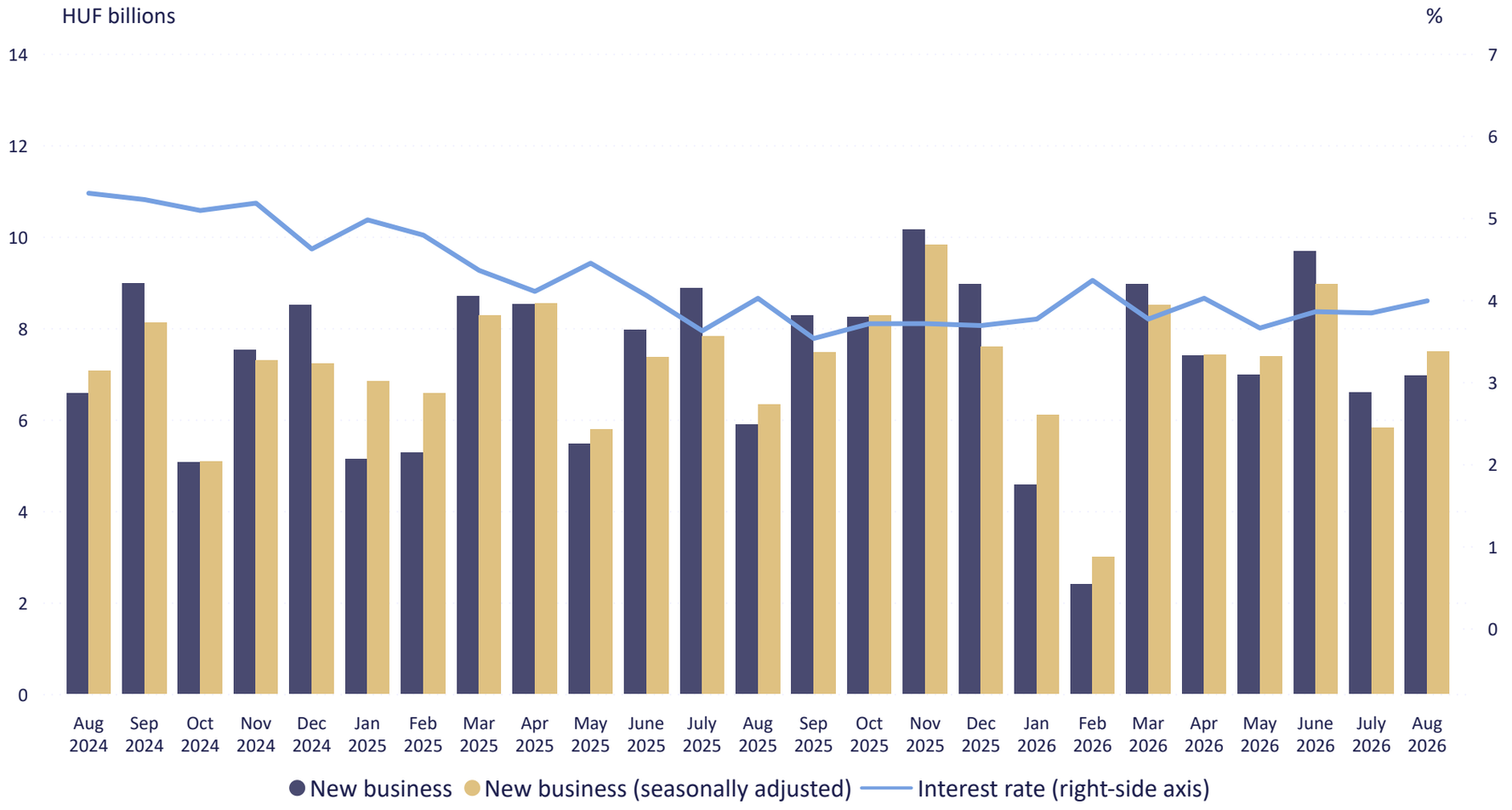
Month-on-month change

Interest rate (%) - August 2026

3.99 +0.15

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 August 2024 - August 2026

New business volumes (HUF billions) - August 2026

99.8 +45.8

Month-on-month change

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

119.6 +50.0

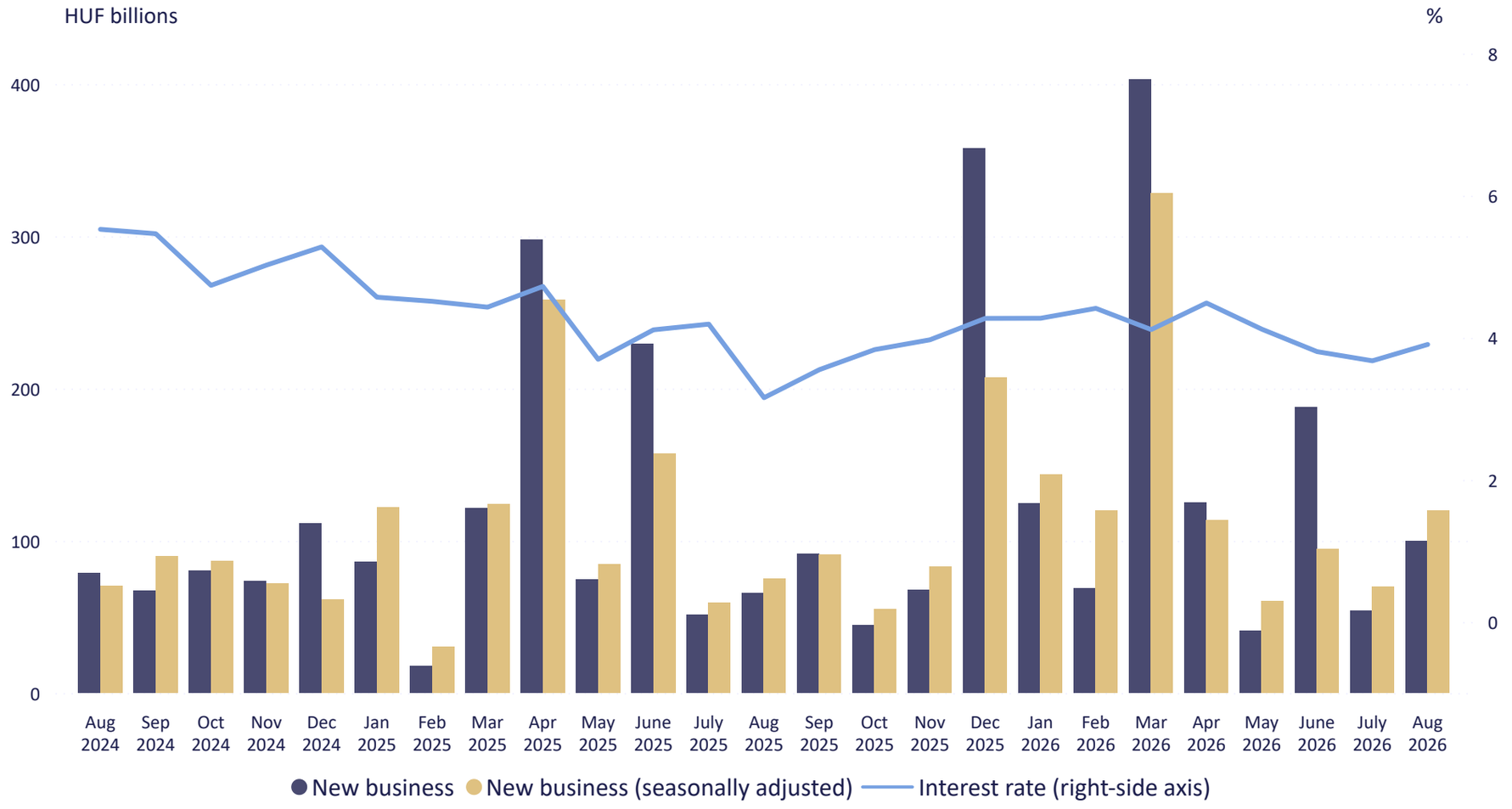
Month-on-month change

Interest rate (%) - August 2026

3.91 +0.23

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: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

8,381.2 -513.2

Month-on-month change

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

9,106.6 +381.3

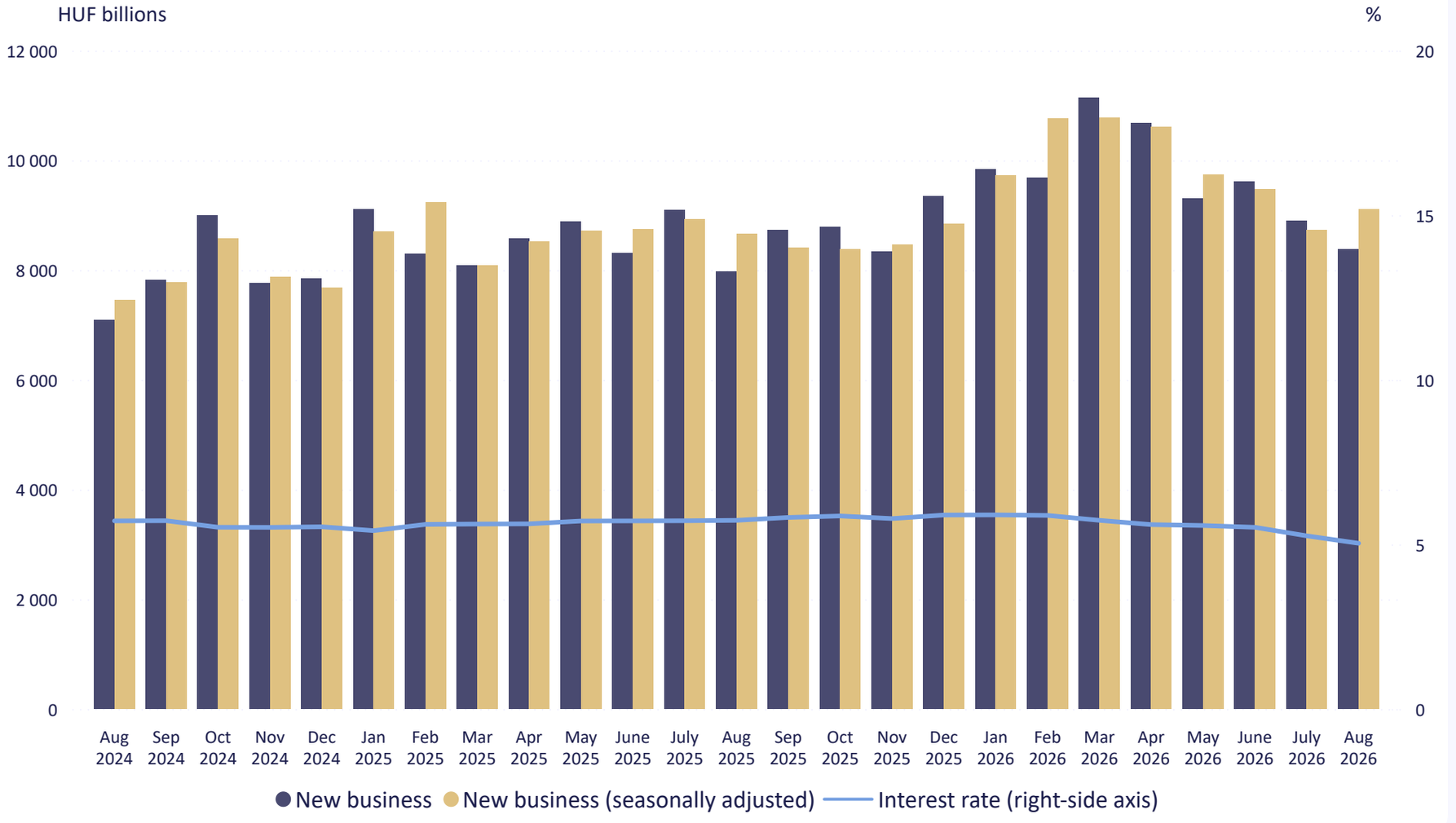
Month-on-month change

Interest rate (%) - August 2026

5.03 -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

Non-financial corporations' term deposits

Currency: HUF | EUR

Filter: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

2,738.6 -494.9

Month-on-month change



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

3,636.9 +711.5

Month-on-month change



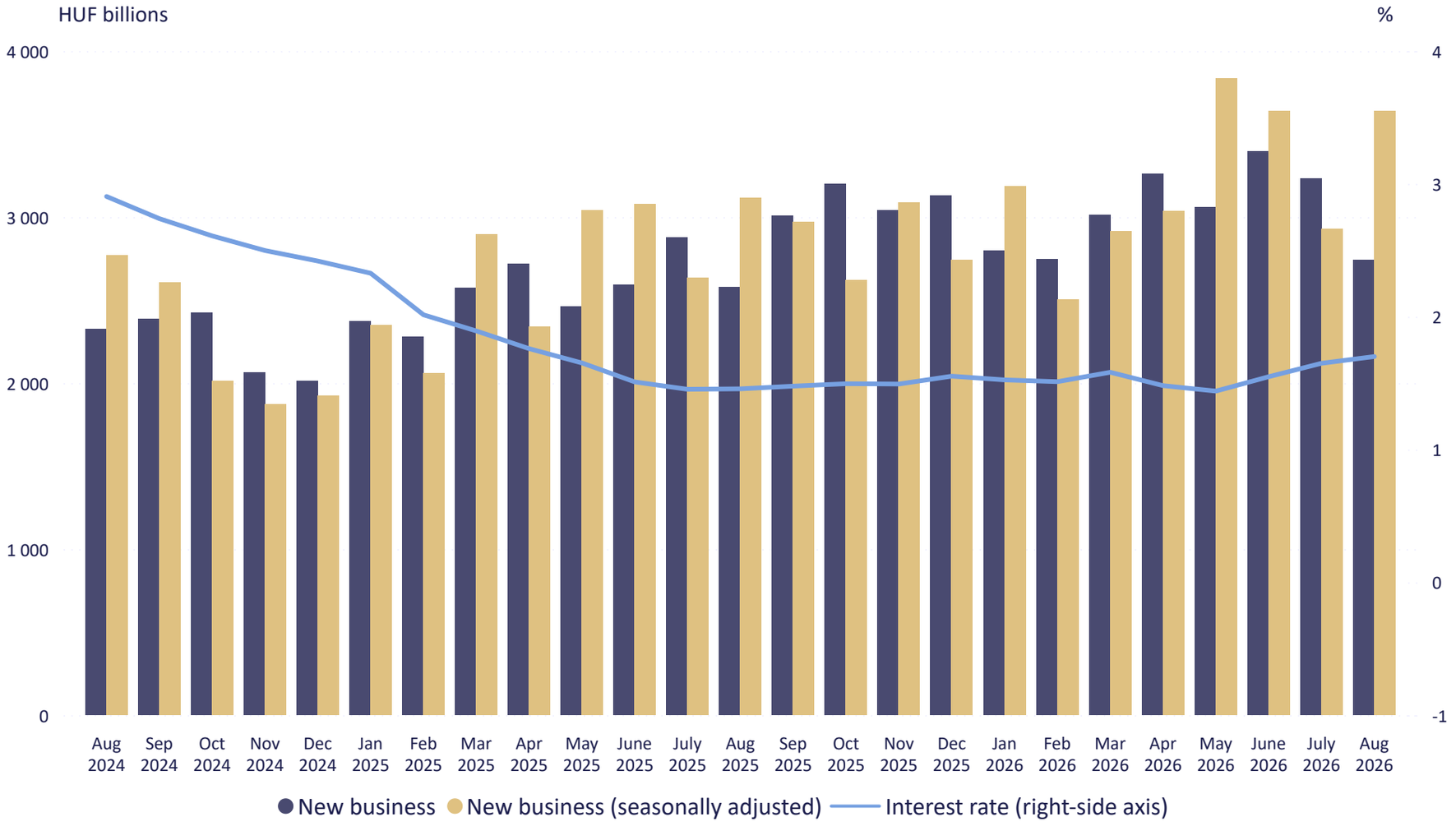
Interest rate (%) - August 2026

1.70 +0.05

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: August 2024 - August 2026

New business volumes (HUF billions) - August 2026

1,999.8 -2.2K

Month-on-month change



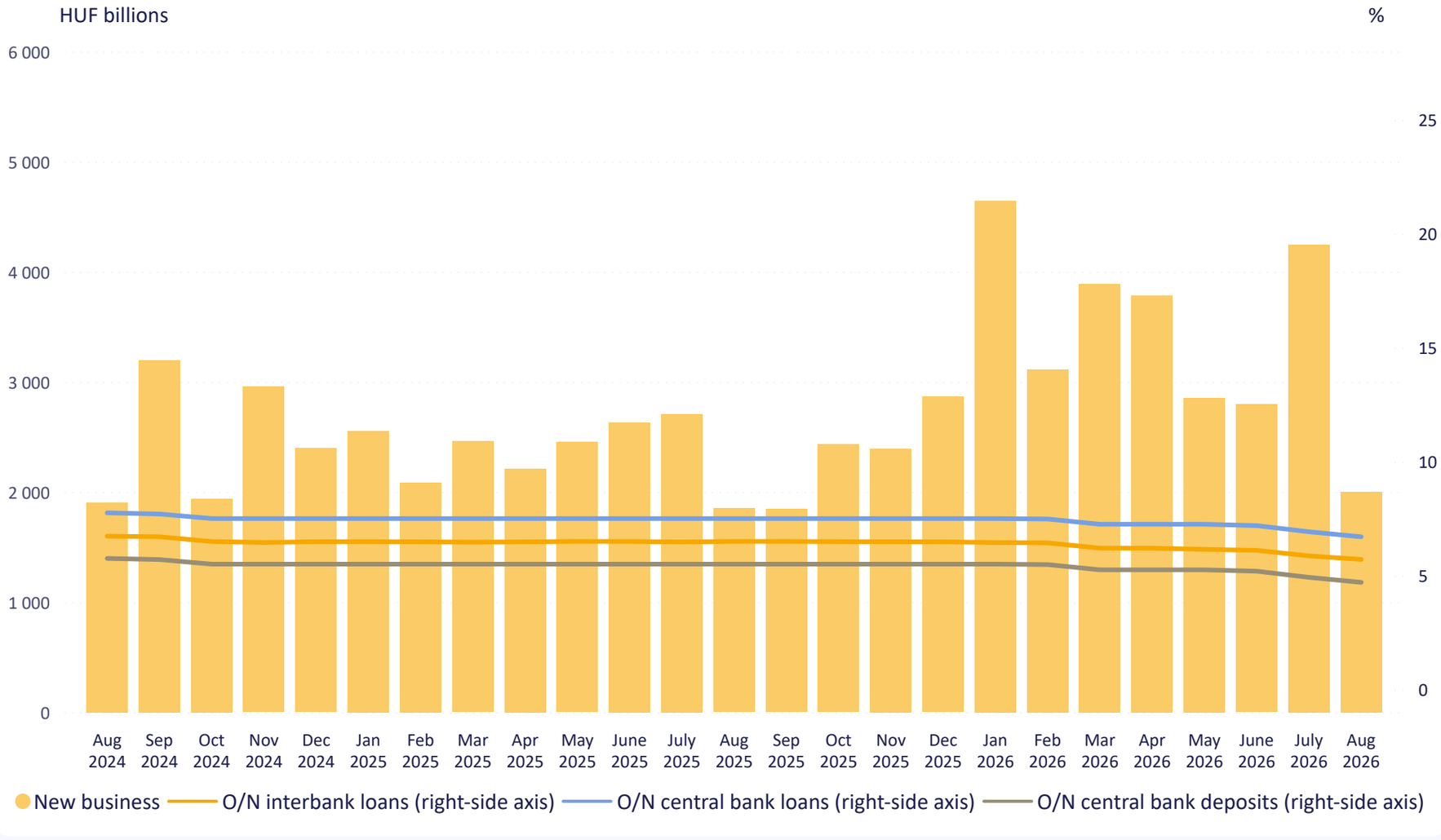
Interest rate on O/N interbank loans (%) - August 2026

5.71 -0.16

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: 3 November 2026

Publication calendar

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

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