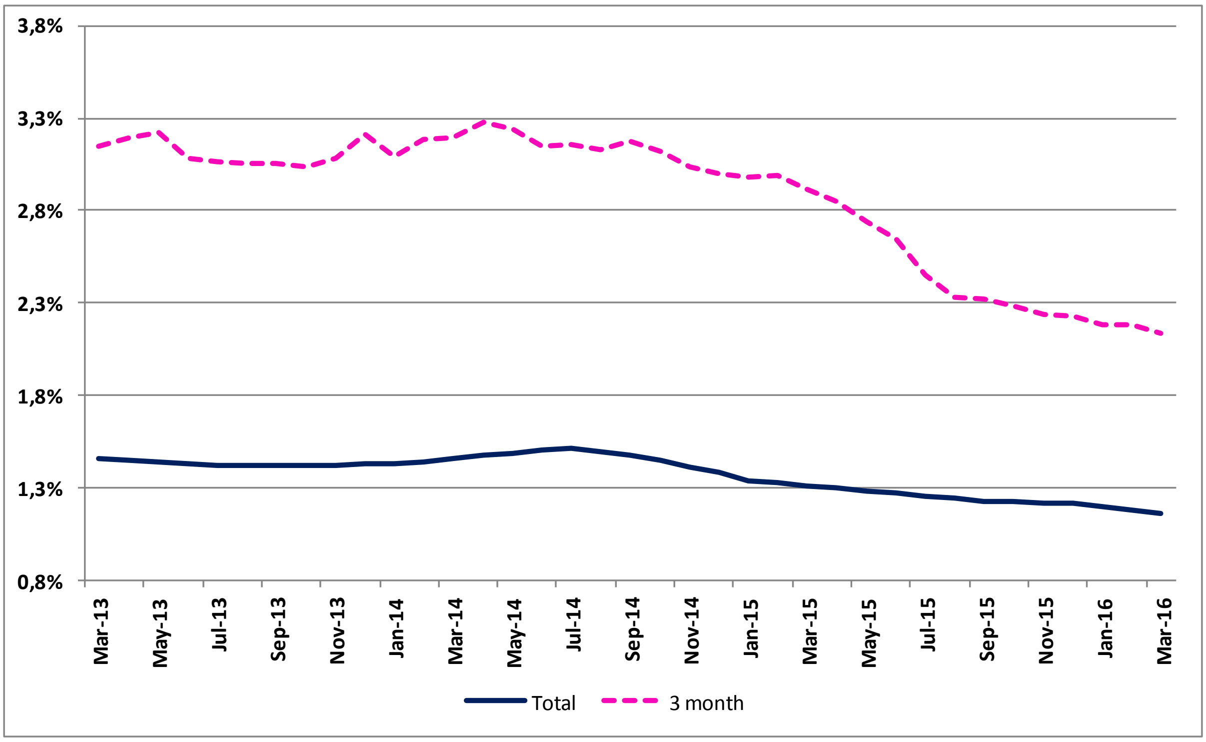
22 April, 2016

Implicit interest rates in housing loans
March 2016

Interest rate diminished and loans repayments kept same value

The implicit interest rate in all contracts of mortgage loans to households moved from 1.181% in February to 1,163% in March. The average value of loans repayments stood at €239 identically to the previous month.[1]

Implicit interest rates in housing loans (%)



[1] For methodological detail see http://smi.ine.pt/DocumentacaoMetodologica?clear=True cod 142.

Monthly Average

Period	Total		3 months	
		from wich Housing Acquisition		from wich Housing Acquisition
Implicit interest rates in housing loans (%)				
Mar-15	1,314%	1,323%	2,917%	2,867%
Apr-15	1,300%	1,307%	2,848%	2,800%
May-15	1,285%	1,293%	2,738%	2,680%
Jun-15	1,275%	1,282%	2,644%	2,580%
Jul-15	1,257%	1,264%	2,453%	2,397%
Aug-15	1,242%	1,250%	2,331%	2,282%
Sep-15	1,228%	1,238%	2,317%	2,271%
Oct-15	1,225%	1,233%	2,281%	2,240%
Nov-15	1,219%	1,228%	2,236%	2,190%
Dec-15	1,215%	1,223%	2,224%	2,181%
Jan-16	1,197%	1,206%	2,178%	2,135%
Feb-16	1,181%	1,192%	2,185%	2,142%
Mar-16	1,163%	1,173%	2,133%	2,099%
Average of owed capital (Euros)				
Mar-15	52 849	59 398	78 093	84 611
Apr-15	52 763	59 301	78 801	85 733
May-15	52 684	59 215	80 383	86 801
Jun-15	52 569	59 097	81 444	87 889
Jul-15	52 512	59 037	82 588	89 542
Aug-15	52 444	58 975	84 536	92 027
Sep-15	52 363	58 874	84 974	92 888
Oct-15	52 248	58 784	85 251	93 329
Nov-15	52 196	58 733	84 496	91 874
Dec-15	52 110	58 663	84 536	92 000
Jan-16	52 096	58 640	84 882	92 510
Feb-16	52 018	58 559	85 549	93 441
Mar-16	51 931	58 479	85 773	93 232
Loan Prepayments (Euros)				
Mar-15	241	262	320	345
Apr-15	241	261	317	345
May-15	240	262	317	340
Jun-15	241	262	319	343
Jul-15	241	262	311	335
Aug-15	240	261	309	335
Sep-15	239	261	315	344
Oct-15	239	260	314	343
Nov-15	240	261	304	329
Dec-15	241	261	308	335
Jan-16	240	260	306	331
Feb-16	239	260	313	340
Mar-16	239	260	311	337