

20 October 2017

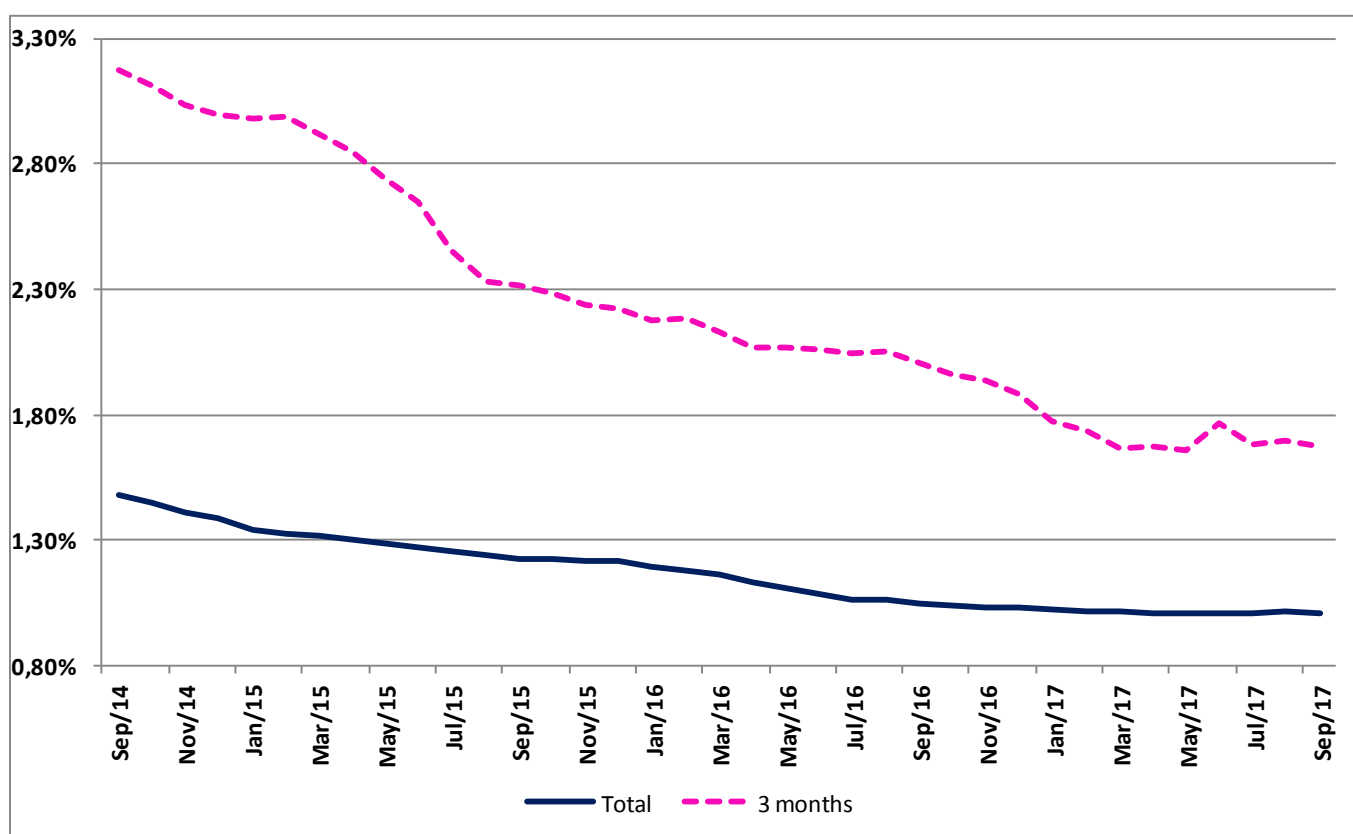
Implicit interest rates in housing loans

September 2017

Interest rate decreased and average loans repayments remain unchanged

The implicit interest rate for all housing loan agreements ¹ decreased from 1.014% in August to 1.009% in September. The average value of loan repayment remained at 239 Euros.

Implicit interest rates in housing loans (%)



¹ Additional details on how these statistics are compiled are available from the Implicit interest rates in housing loans Methodology, which can be downloaded from <http://smi.ine.pt/UploadFile/Download/542>. This Methodology is only available in Portuguese.

Monthly Average

Period	Total		3 months	
	from which Housing Acquisition		from which Housing Acquisition	

Implicit interest rates in housing loans (%)

Sep/16	1,047%	1,060%	2,009%	1,987%
Oct/16	1,038%	1,052%	1,960%	1,941%
Nov/16	1,032%	1,047%	1,937%	1,917%
Dec/16	1,028%	1,043%	1,879%	1,857%
Jan/17	1,025%	1,041%	1,771%	1,746%
Feb/17	1,018%	1,033%	1,732%	1,696%
Mar/17	1,016%	1,031%	1,665%	1,628%
Apr/17	1,012%	1,028%	1,675%	1,646%
May/17	1,012%	1,030%	1,660%	1,624%
Jun/17	1,007%	1,027%	1,766%	1,752%
Jul/17	1,009%	1,029%	1,681%	1,673%
Aug/17	1,014%	1,035%	1,696%	1,687%
Sep/17	1,009%	1,031%	1,677%	1,668%

Average of owed capital (Euros)

Sep/16	51 669	58 236	87 176	94 915
Oct/16	51 638	58 215	85 818	93 353
Nov/16	51 597	58 177	85 351	92 608
Dec/16	51 547	58 148	86 462	93 603
Jan/17	51 554	58 146	87 578	94 447
Feb/17	51 615	58 219	89 219	96 306
Mar/17	51 537	58 166	91 215	98 175
Apr/17	51 512	58 118	89 805	96 757
May/17	51 535	58 021	89 359	96 640
Jun/17	51 532	57 963	90 884	97 668
Jul/17	51 592	58 046	92 052	98 565
Aug/17	51 560	58 019	92 714	99 643
Sep/17	51 521	57 965	94 003	100 242

Loan Prepayments (Euros)

Sep/16	237	257	307	332
Oct/16	237	257	298	324
Nov/16	237	258	306	327
Dec/16	237	257	301	325
Jan/17	237	257	288	308
Feb/17	237	257	301	316
Mar/17	237	258	297	316
Apr/17	237	258	290	311
May/17	237	259	289	317
Jun/17	237	259	305	329
Jul/17	238	259	302	315
Aug/17	239	259	316	340
Sep/17	239	259	323	344