

20 December 2017

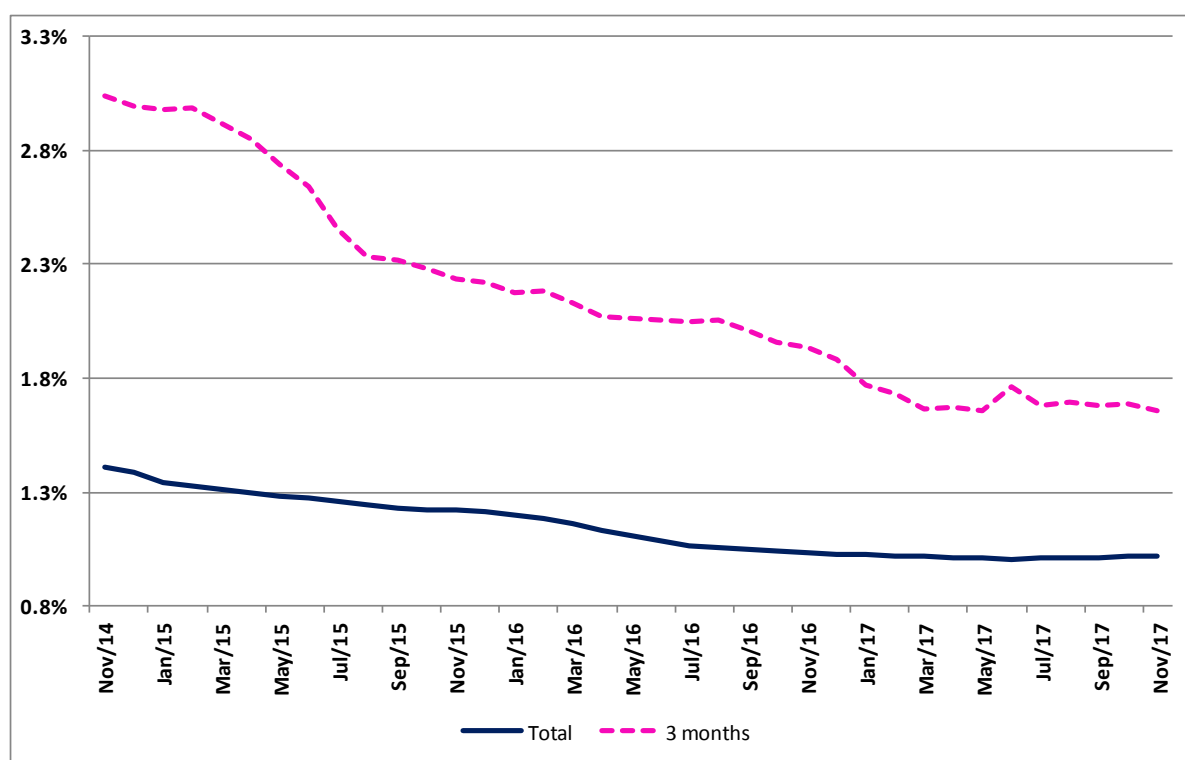
Implicit interest rates in housing loans

November 2017

Interest rate with slight increase

The implicit interest rate for all housing loan agreements ¹ increased from 1.016% in October to 1.017% in November. The average value of loan repayment was 239 Euros, 1 Euro less than in the previous month.

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 (%)

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%
Oct/17	1.016%	1.038%	1.686%	1.681%
Nov/17	1.017%	1.039%	1.660%	1.658%

Average of owed capital (Euros)

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
Oct/17	51,571	58,017	95,520	101,960
Nov/17	51,646	58,121	93,526	99,909

Loan Prepayments (Euros)

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
Oct/17	240	260	326	348
Nov/17	239	260	316	340