

24 January, 2013

Interest rates implicit in housing loans  
December 2012

---

**Interest rate on housing loans and average repayments maintained negative trend**

The interest rate implicit in all contracts of mortgage loans to households for house purchases was 1.615% in December, down by 0.086 percentage points (p.p.) from the the rate observed in the previous month and attaining a new minimum of the series started in January 2009. The average loan repayments stood at €265, down by €3 comparing with the value observed in November.

For the contracts signed over the last 3 months, the implicit interest rate was 3.437%, diminishing 0.095 p.p. from the rate observed in the previous month.

---