

23 January, 2014

Implicit interest rates in housing loans

December 2013

Interest rate on housing loans increased slightly and average repayments remained unchanged

The implicit interest rate in all contracts of mortgage loans to households was 1.419% in December, increasing 0.005 percentage points from the rate observed in the previous month. For the seventh consecutive month, the average loan repayments stood at €258.

For the contracts signed in the last 3 months, the implicit interest rate was 3.076%, increasing 0.026 percentage points when compared with the rate observed in the previous month.
