

24 February, 2014

Implicit interest rates in housing loans

January 2014

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 1.420% in January, increasing 0.001 percentage points from the rate observed in the previous month. For the eighth consecutive month, the average loan repayments stood at €258.

For the contracts signed in the last 3 months, the implicit interest rate was 2.984%, decreasing 0.092 percentage points when compared with the rate observed in the previous month.
