

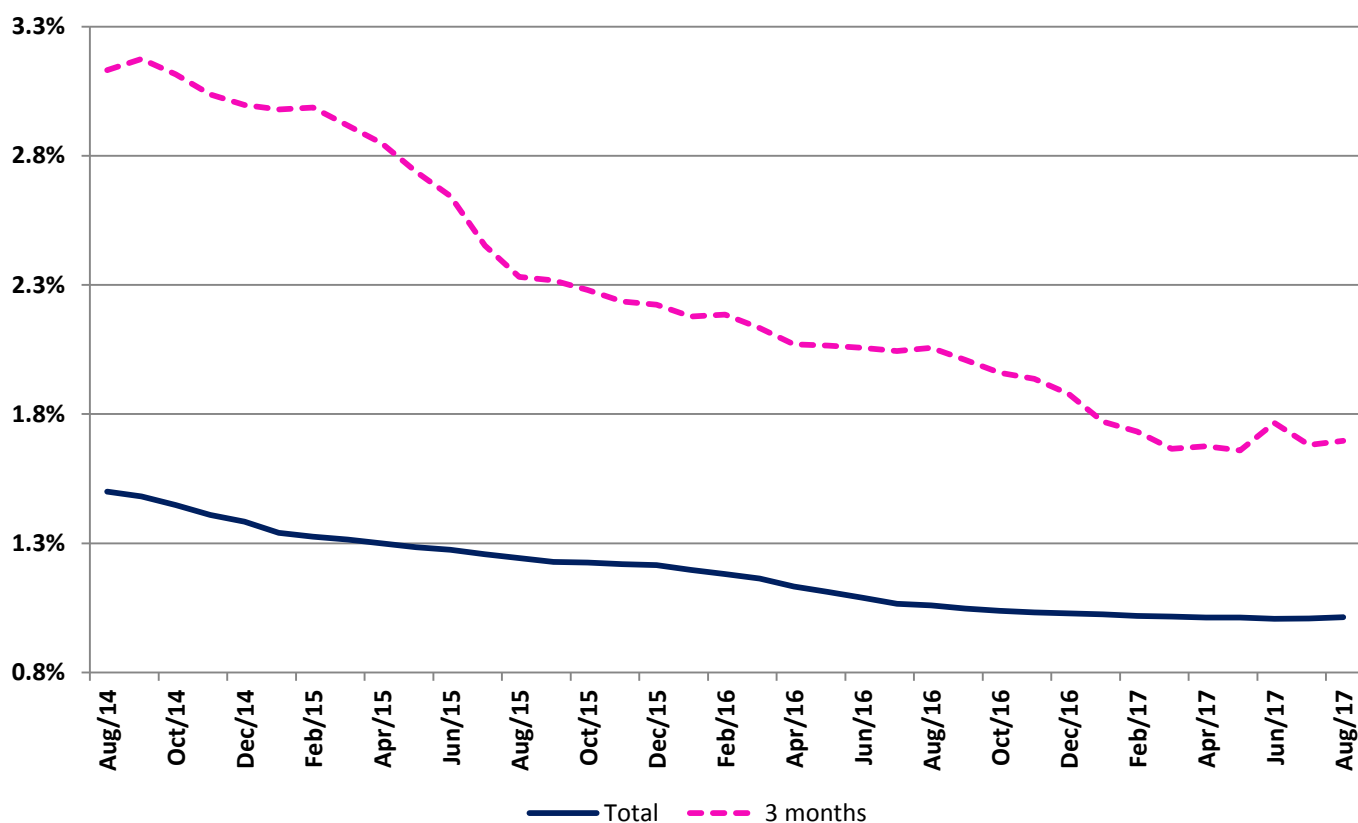
20 September 2017

## Implicit interest rates in housing loans August 2017

### Interest rate and average loans repayments increased

The implicit interest rate for all housing loan agreements <sup>1</sup> increased from 1.009% in July to 1.014% in August. The average value of loan repayment was 239 euros, 1 euro more than in the previous month.

Implicit interest rates in housing loans (%)



<sup>1</sup> 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.

Period	Monthly Average			
	Total		3 months	
	from which Housing Acquisition	from which Housing Acquisition	from which Housing Acquisition	from which Housing Acquisition
<b>Implicit interest rates in housing loans (%)</b>				
<b>Aug/16</b>	1.059%	1.072%	2.056%	2.035%
<b>Sep/16</b>	1.047%	1.060%	2.009%	1.987%
<b>Oct/16</b>	1.038%	1.052%	1.960%	1.941%
<b>Nov/16</b>	1.032%	1.047%	1.937%	1.917%
<b>Dec/16</b>	1.028%	1.043%	1.879%	1.857%
<b>Jan/17</b>	1.025%	1.041%	1.771%	1.746%
<b>Feb/17</b>	1.018%	1.033%	1.732%	1.696%
<b>Mar/17</b>	1.016%	1.031%	1.665%	1.628%
<b>Apr/17</b>	1.012%	1.028%	1.675%	1.646%
<b>May/17</b>	1.012%	1.030%	1.660%	1.624%
<b>Jun/17</b>	1.007%	1.027%	1.766%	1.752%
<b>Jul/17</b>	1.009%	1.029%	1.681%	1.673%
<b>Aug/17</b>	1.014%	1.035%	1.696%	1.687%
<b>Average of owed capital (Euros)</b>				
<b>Aug/16</b>	51,727	58,285	87,842	95,499
<b>Sep/16</b>	51,669	58,236	87,176	94,915
<b>Oct/16</b>	51,638	58,215	85,818	93,353
<b>Nov/16</b>	51,597	58,177	85,351	92,608
<b>Dec/16</b>	51,547	58,148	86,462	93,603
<b>Jan/17</b>	51,554	58,146	87,578	94,447
<b>Feb/17</b>	51,615	58,219	89,219	96,306
<b>Mar/17</b>	51,537	58,166	91,215	98,175
<b>Apr/17</b>	51,512	58,118	89,805	96,757
<b>May/17</b>	51,535	58,021	89,359	96,640
<b>Jun/17</b>	51,532	57,963	90,884	97,668
<b>Jul/17</b>	51,592	58,046	92,052	98,565
<b>Aug/17</b>	51,560	58,019	92,714	99,643
<b>Loan Prepayments (Euros)</b>				
<b>Aug/16</b>	238	258	313	339
<b>Sep/16</b>	237	257	307	332
<b>Oct/16</b>	237	257	298	324
<b>Nov/16</b>	237	258	306	327
<b>Dec/16</b>	237	257	301	325
<b>Jan/17</b>	237	257	288	308
<b>Feb/17</b>	237	257	301	316
<b>Mar/17</b>	237	258	297	316
<b>Apr/17</b>	237	258	290	311
<b>May/17</b>	237	259	289	317
<b>Jun/17</b>	237	259	305	329
<b>Jul/17</b>	238	259	302	315
<b>Aug/17</b>	239	259	316	340