

21 November 2017

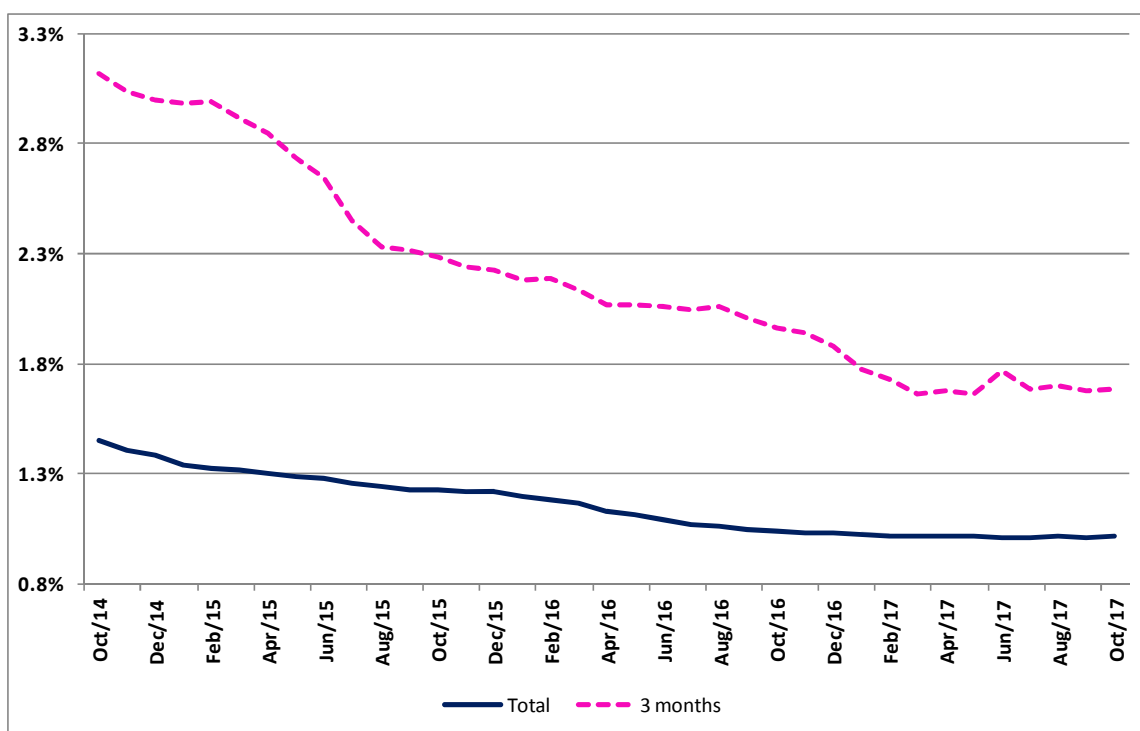
Implicit interest rates in housing loans

October 2017

Interest rate and average loans repayments increased

The implicit interest rate for all housing loan agreements ¹ increased from 1.009% in September to 1.016% in October. The average value of loan repayment was 240 euros, 1 euro more 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 (%)

Oct/16	1.038%	1.052%	1.960%	1.941%
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%

Average of owed capital (Euros)

Oct/16	51 638	58 215	85 818	93 353
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

Loan Prepayments (Euros)

Oct/16	237	257	298	324
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