

19 February 2018

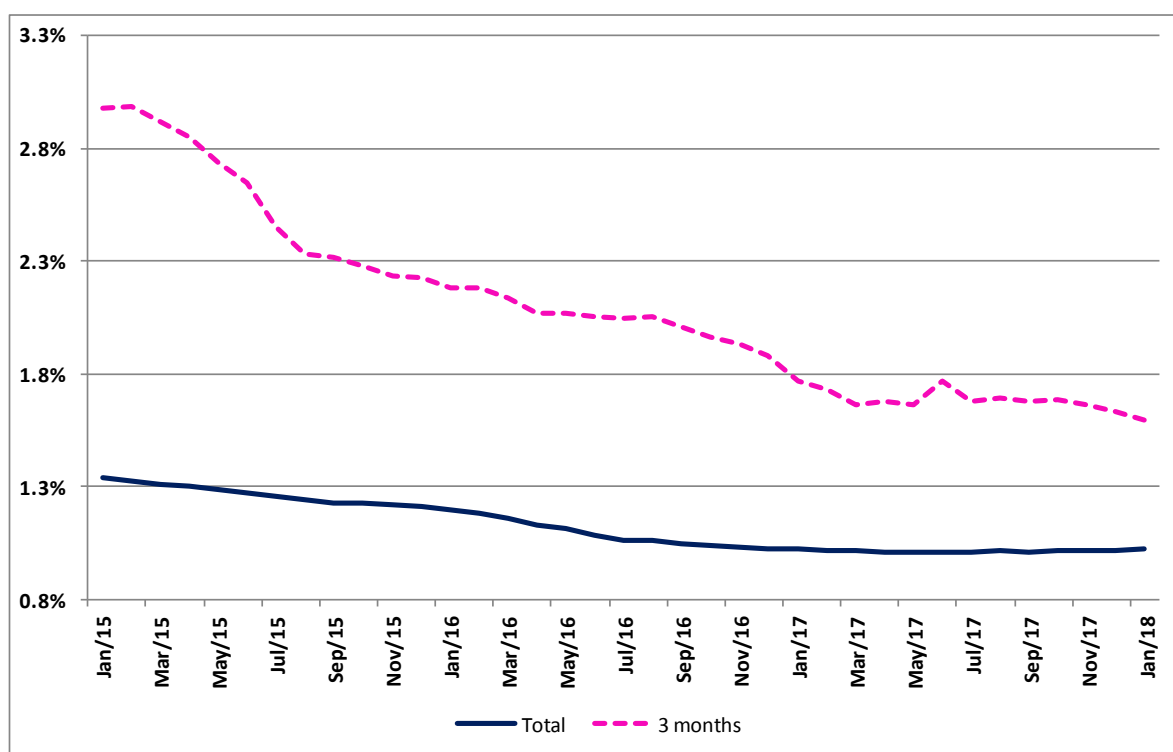
## Implicit interest rates in housing loans

January 2018

### Interest rate increased to 1.024%

The implicit interest rate for all housing loan agreements <sup>1</sup> increased from 1.019% in December 2017 to 1.024% in January 2018. The average value of loan repayment was 240 Euros, 1 Euro higher than in the previous month. The average of owed capital increased to 51,728 Euros.

### 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.

Monthly Average

Period	Total		3 months	
	from which Housing Acquisition		from which Housing Acquisition	

**Implicit interest rates in housing loans (%)**

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%
Nov/17	1.017%	1.039%	1.660%	1.658%
Dec/17	1.019%	1.041%	1.634%	1.631%
Jan/18	1.024%	1.045%	1.595%	1.588%

**Average of owed capital (Euros)**

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
Nov/17	51,646	58,121	93,526	99,909
Dec/17	51,690	58,188	93,788	100,034
Jan/18	51,728	58,252	94,049	100,892

**Loan Prepayments (Euros)**

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
Nov/17	239	260	316	340
Dec/17	239	260	319	340
Jan/18	240	261	307	329