

19 April 2018

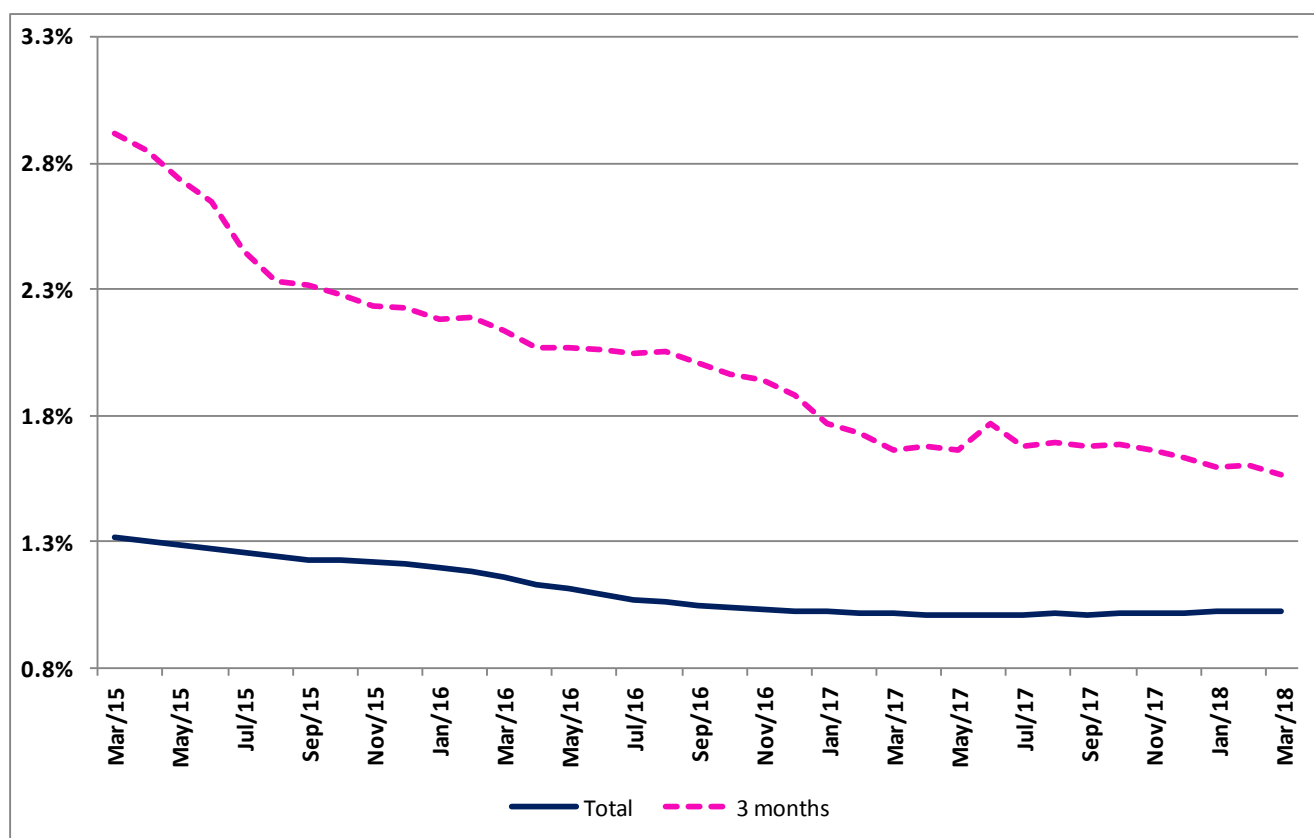
Implicit interest rates in housing loans

March 2018

Interest rate with a slight rise to 1.025%

The implicit interest rate for all housing loan agreements ¹ increased from 1.023% in February to 1.025% in March. The average value of loan repayments stood at 239 Euros. The average of owed capital increased to 51,770 Euros.

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 (%)

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%
Feb/18	1.023%	1.045%	1.602%	1.598%
Mar/18	1.025%	1.047%	1.562%	1.556%

Average of owed capital (Euros)

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
Feb/18	51,726	58,253	94,782	101,729
Mar/18	51,770	58,302	96,297	103,339

Loan Prepayments (Euros)

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
Feb/18	239	261	319	344
Mar/18	239	261	324	349