

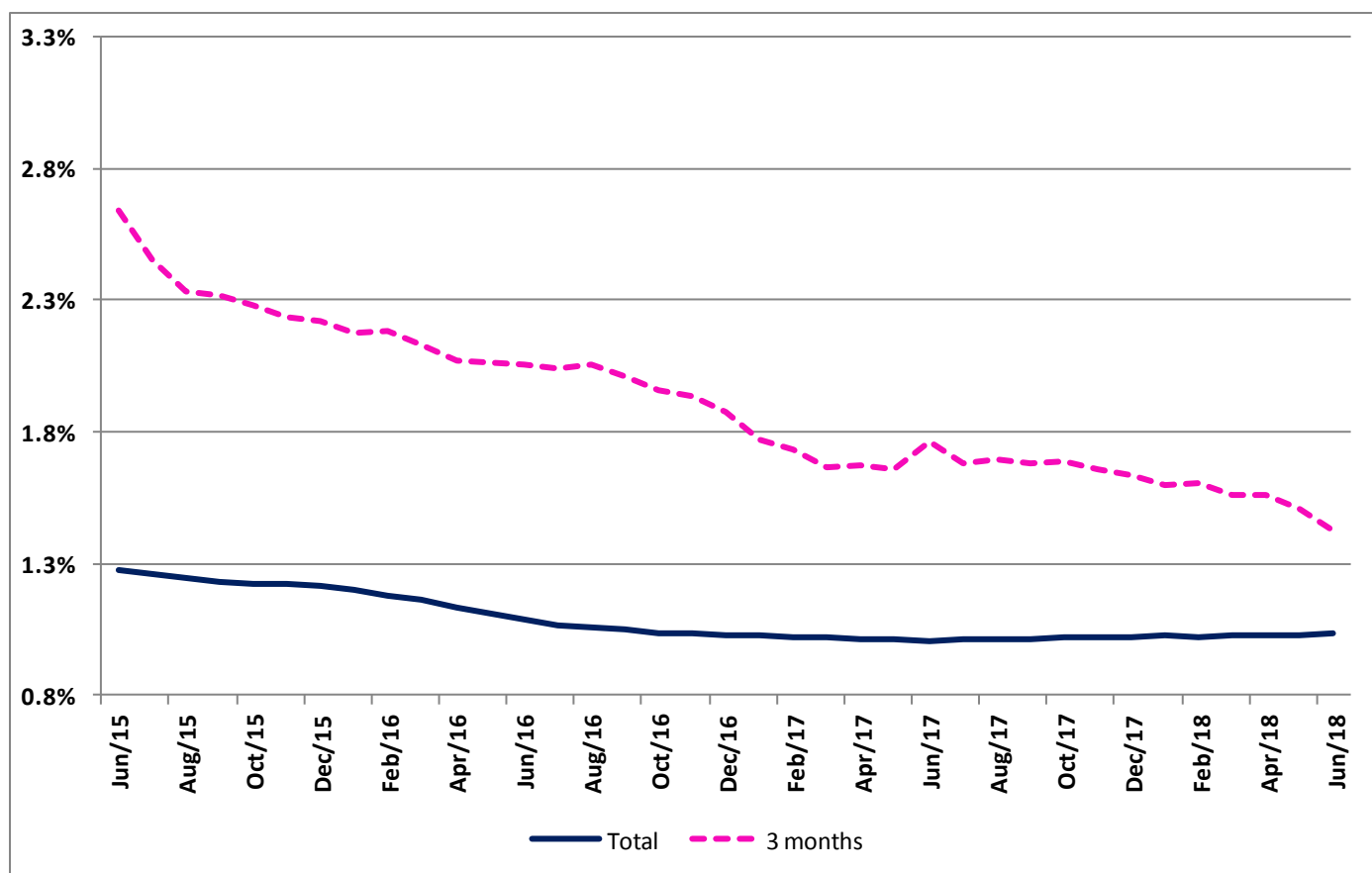
Implicit interest rates in housing loans

June 2018

Interest rate stood at 1.032%, owed capital and monthly loans repayments stood at 51,908 Euros and 241 Euros, respectively

The implicit interest rate for all housing loan agreements ¹ increased from 1.031% in May to 1.032% in June. For the contracts made in the past 3 months, the interest rate dropped 8.4 basis points to 1.427%. The average value of loan repayments was 241 Euros, one Euro higher than in the previous month. The average of owed capital increased 56 Euros to 51,908 Euros.

Implicit interest rates in housing loans



¹ Additional details on how this statistic is compiled is 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
Implicit interest rates in housing loans (%)				
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%
Apr/18	1.031%	1.053%	1.559%	1.557%
May/18	1.031%	1.053%	1.511%	1.500%
Jun/18	1.032%	1.054%	1.427%	1.405%
Average of owed capital (Euros)				
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
Apr/18	51,817	58,368	97,727	104,228
May/18	51,852	58,459	96,066	103,079
Jun/18	51,908	58,544	96,861	105,109
Loan Repayments (Euros)				
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
Apr/18	240	262	326	349
May/18	240	262	305	328
Jun/18	241	262	315	342