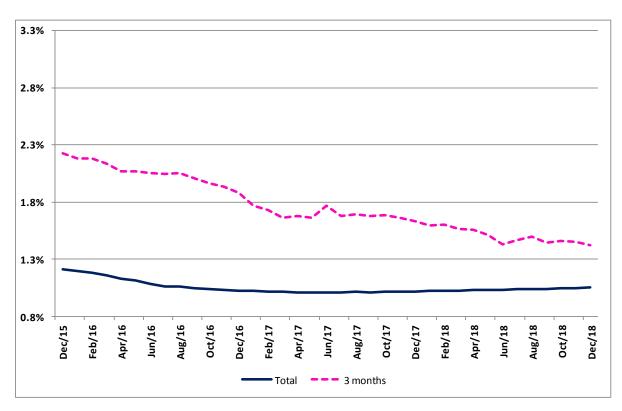


Implicit interest rates in housing loans December 2018

Interest rate was 1.053%, owed capital and monthly loans repayments at 52,376 Euros and 244 Euros, respectively

The implicit interest rate for all housing loan agreements ¹ increased from 1.049% in November to 1.053% in December. For the contracts closed in the last three months, the interest rate dropped 2.8 base points in December, reaching 1.424%. The average value of loan repayments was 244 Euros, one euro higher than the previous month. The average value of owed capital increased 24 Euros to 52,376 Euros.

In 2018, the average annual interest rate for total mortgage loans was 1.035%, up by 1.5 basis points from the previous year. When compared with 2017, the average mortgage owed capital rose \in 425 to \in 51,997 in 2018 and the average value of loans repayments increased \in 3 to \in 241.



Implicit interest rates in housing loans

The implicit interest rates, average owed capital and monthly loan repayment figures can be found in the next table.

Implicit interest rates in housing loans – December 2018

¹ Additional details on how this statistic is compiled are available from the Implicit interest rates in housing loans methodology, which can be downloaded from Statistics Portugal's website. This methodology is only available in Portuguese.





Annex: Interest rates, Owed capital and Loan repayments in housing loans

Periodfrom which Housing Acquisitionfrom which Housing AcquisitionDec/171.019%1.041%1.634%1.631%Jan/181.024%1.045%1.595%1.588%Feb/181.023%1.045%1.602%1.596%Mar/181.025%1.045%1.556%Apr/181.031%1.053%1.51%1.500%Jul/181.032%1.060%1.427%1.467%Jul/181.039%1.060%1.444%1.435%Oct/181.051%1.073%1.459%1.451%Nov/181.043%1.066%1.444%1.435%Dec/1751,69058,18893,788100,034Jan/1851,72858,25294,049100,892Feb/1851,81758,36897,727104,228Mar/1851,81758,36897,727104,228Mar/1851,81758,36897,727104,228May/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,629<	Monthly Average					
Acquisition Acquisition Implicit interest rates in housing loans (%) Dec/17 1.019% 1.041% 1.634% 1.631% Jan/18 1.024% 1.045% 1.602% 1.598% Feb/18 1.023% 1.045% 1.602% 1.598% Mar/18 1.023% 1.053% 1.559% 1.556% Apr/18 1.031% 1.053% 1.511% 1.505% May/18 1.032% 1.064% 1.427% 1.405% Jun/18 1.032% 1.066% 1.471% 1.465% Aug/18 1.039% 1.066% 1.444% 1.435% Oct/18 1.043% 1.066% 1.444% 1.435% Dec/18 1.053% 1.075% 1.452% 1.445% Nov/18 1.043% 1.075% 1.452% 1.445% Dec/17 51,690 58,188 93,788 100,034 Jan/18 51,726 58,252 94,049 100,892 Feb/18 51,817			Total	3 n		
Tmplicit interest rates in housing loans (%) 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% 1.588% Feb/18 1.025% 1.045% 1.652% 1.556% Apr/18 1.031% 1.053% 1.559% 1.557% May/18 1.032% 1.053% 1.47% 1.405% Jun/18 1.032% 1.054% 1.427% 1.405% Jul/18 1.039% 1.062% 1.448% 1.435% Oct/18 1.053% 1.770% 1.459% 1.451% Nov/18 1.049% 1.072% 1.452% 1.445% Dec/17 51,690 58,188 93,788 100,034 Jan/18 51,726 58,252 94,049 100,892 Feb/18 51,726 58,332 96,297 103,339 Apr/18 51,817 58,368 97,727 104,228	Period		-		-	
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Average of owed capital (Euros) 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 Jul/18 52,016 58,859 97,758 104,678 Aug/18 52,016 58,855 99,080 105,809 Nov/18 52,352 59,041 98,911 106,301 Dec/17 239 260 319 340 Jan/18 240 261 307 329 Feb/18 239 261 319 344 Mar/18 239 261 319 344 Mar/18 240 26	Nov/18	1.049%	1.072%	1.452%	1.445%	
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 Jul/18 52,016 58,629 97,758 104,678 Aug/18 52,084 58,714 98,374 105,222 Sep/18 52,173 58,843 99,342 106,332 Oct/18 52,376 59,117 99,593 107,164 Dec/17 239 260 319 340 Jan/18 240 261 307 329 Feb/18 239 261 319 344 Mar/18 240 262 326 349 </th <th>Dec/18</th> <th>1.053%</th> <th>1.075%</th> <th>1.424%</th> <th>1.418%</th>	Dec/18	1.053%	1.075%	1.424%	1.418%	
Jan/1851,72858,25294,049100,892Feb/1851,72658,25394,782101,729Mar/1851,77058,30296,297103,339Apr/1851,81758,86897,727104,228May/1851,85258,45996,066103,079Jun/1851,90858,54496,861105,109Jul/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,17358,84399,342106,332Oct/1852,17358,84399,342106,321Dec/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Dec/17239260319340Jan/18240261307329Feb/18239261319344Mar/18239261319344Mar/18240262305328Jun/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339						
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Mar/1851,77058,30296,297103,339Apr/1851,81758,36897,727104,228May/1851,85258,45996,066103,079Jun/1851,90858,54496,861105,109Jul/1852,01658,62997,758104,678Aug/1852,08458,71498,374105,222Sep/1852,17358,84399,342106,332Oct/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Dec/17239260319340Jan/18240261307329Feb/18239261319344Mar/18240262305328Jun/18240262305328Jun/18241262315342Jul/18242263308332	Jan/18	51,728	58,252	94,049	100,892	
Apr/1851,81758,36897,727104,228May/1851,85258,45996,066103,079Jun/1851,90858,54496,861105,109Jul/1852,01658,62997,758104,678Aug/1852,08458,71498,374105,222Sep/1852,17358,84399,342106,332Oct/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Dec/17239260319340Jan/18240261307329Feb/18239261319344Mar/18239261319344Mar/18240262305328Jun/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339	Feb/18	51,726	58,253	94,782	101,729	
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Jul/1852,01658,62997,758104,678Aug/1852,08458,71498,374105,222Sep/1852,17358,84399,342106,332Oct/1852,16058,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Dec/17239260319340Jan/18240261307329Feb/18239261319344Mar/18239261324349Apr/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339	May/18	51,852	58,459	96,066	103,079	
Aug/1852,08458,71498,374105,222Sep/1852,17358,84399,342106,332Oct/1852,16058,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Dec/17239260319340Jan/18240261307329Feb/18239261319344Mar/18239261319344Mar/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263315348Sep/18242263315339	Jun/18	51,908	58,544	96,861	105,109	
Sep/1852,17358,84399,342106,332Oct/1852,16058,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Dec/17239260319340Jan/18240261307329Feb/18239261319344Mar/18239261324349Apr/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339	Jul/18	52,016	58,629	97,758	104,678	
Oct/1852,16058,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Dec/17239260319340Jan/18240261307329Feb/18239261319344Mar/18239261319344Mar/18240262326349Apr/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263315348Sep/18242263315339	Aug/18	52,084	58,714	98,374	105,222	
Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/18239260319340Jan/18240261307329Feb/18239261319344Mar/18239261319344Mar/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263315348Sep/18242263315339	Sep/18	52,173	58,843	99,342	106,332	
Dec/1852,37659,11799,593107,164Loan Repayments (Euros)Dec/17239260319340Jan/18240261307329Feb/18239261319344Mar/18239261324349Apr/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263315348Sep/18242263315339	Oct/18	52,160	58,855	99,080	105,809	
Loan Repayments (Euros) 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/18 240 262 326 349 May/18 240 262 326 349 May/18 240 262 305 328 Jun/18 241 262 315 342 Jul/18 242 263 308 332 Aug/18 242 263 323 348 Sep/18 242 263 315 339	Nov/18	52,352	59,041	98,911	106,301	
Dec/17 239 260 319 340 Jan/18 240 261 307 329 Feb/18 239 261 319 344 Mar/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 Jul/18 242 263 308 332 Aug/18 242 263 315 348 Sep/18 242 263 315 339	Dec/18	52,376	59,117	99,593	107,164	
Jan/18240261307329Feb/18239261319344Mar/18239261324349Apr/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263308332Sep/18242263315339	Loan Repayments (Euros)					
Feb/18239261319344Mar/18239261324349Apr/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339	Dec/17	239	260	319	340	
Mar/18239261324349Apr/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339	Jan/18	240	261	307	329	
Apr/18240262326349May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339	Feb/18	239	261	319	344	
May/18240262305328Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339	Mar/18	239	261	324	349	
Jun/18241262315342Jul/18242263308332Aug/18242263323348Sep/18242263315339	Apr/18	240	262	326	349	
Jul/18242263308332Aug/18242263323348Sep/18242263315339	May/18	240	262	305	328	
Aug/18242263323348Sep/18242263315339	Jun/18	241	262	315	342	
Sep/18 242 263 315 339	Jul/18	242	263	308	332	
	Aug/18	242	263	323	348	
	Sep/18	242	263	315	339	
UCT/18 243 265 327 351	Oct/18	243	265	327	351	
Nov/18 243 265 329 356	Nov/18	243	265	329	356	
Dec/18 244 266 332 362	Dec/18	244	266	332	362	

Implicit interest rates in housing loans – December 2018