

December 22nd 2025
 BANK APPRAISALS ON HOUSING
 November 2025

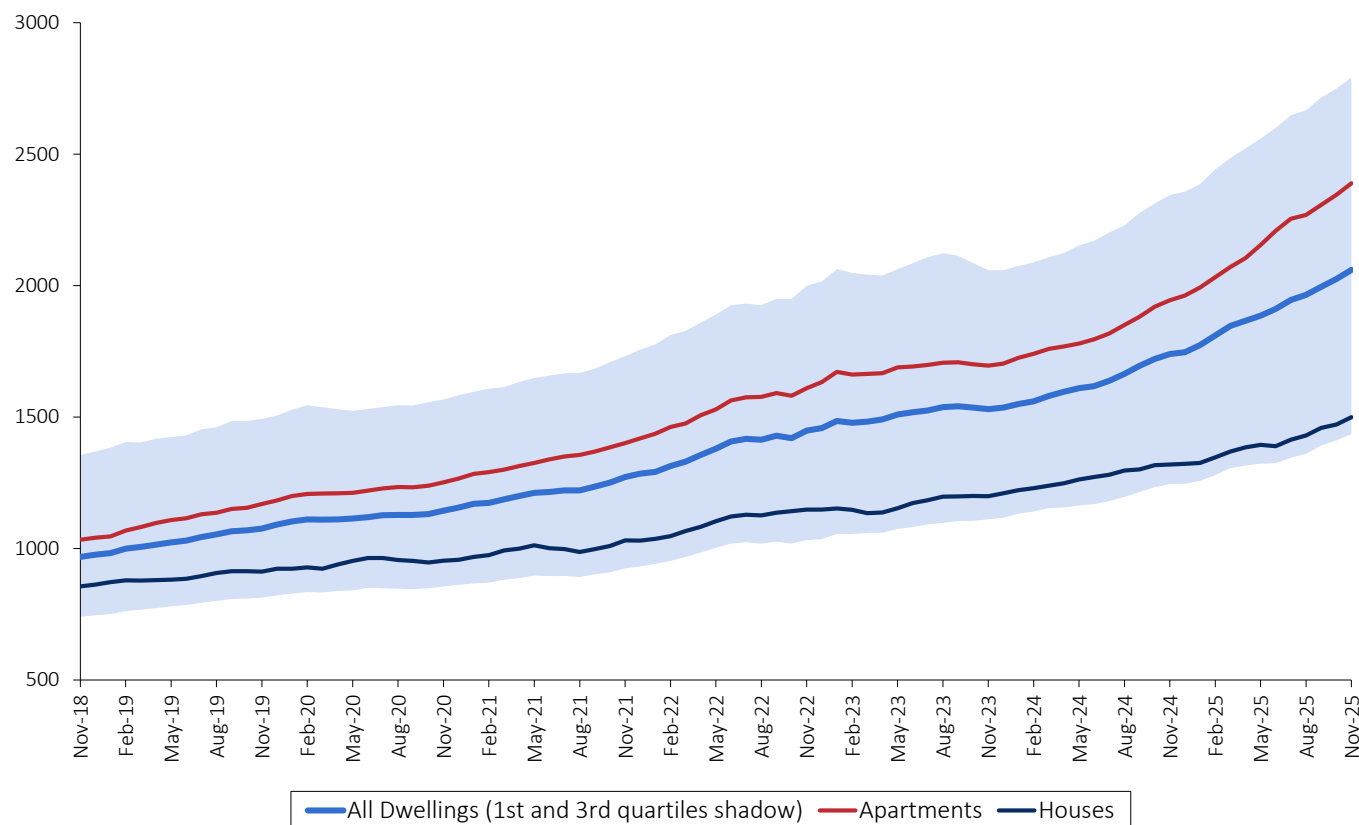
BANK APPRAISALS ON HOUSING INCREASED 18.4% YEAR-ON-YEAR

The median value of bank appraisals on housing reached €2,060 per square meter in November 2025, €35 more than in the previous month (an increase of 1.7%). On a year-on-year basis, the rate of change stood at 18.4% (17,7% in October). It should be noted that the number of bank appraisals increased 7.1% when compared to the previous period, to around 36.3 thousand, 2.4% less than reported in the same period of the previous year.

Figure 1

EVOLUTION OF THE MEDIAN VALUE OF BANK APPRAISALS PER SQUARE METER IN EUROS

NOVEMBER 2018 - NOVEMBER 2025



EXPLANATORY NOTES

The information reported in this press release is based on bank appraisals data taken from a survey sent to the financial institutions that provide loans for the acquisition of residential properties. The survey covers a total of seven reporting units, which represented around 90% of the total amount of new housing loans provided in Portugal. Data for the current month and the previous two months is considered in each monthly release.

The value of bank appraisals per square meter of gross floor space is represented by its median. A moving average of three months is used to compile monthly averages.

Month-on-month growth rate

This growth rate provides the change in the average value of bank appraisals of a given month compared with the average value of the previous month expressed as a percentage.

Year-on-year growth rate

This growth rate gives the change in the average value of a given month compared with the average value of the same month in the previous year expressed as a percentage.

More information on this statistical product can be obtained from Statistics Portugal's website (information only available in Portuguese).

- [Median value of bank evaluation \(€/ m²\) by Geographic localization \(Município - 2013\) and Type of construction; Monthly](#)
- [Median value of bank evaluation \(€/ m²\) by Geographic localization \(Município - 2013\) and Type of construction; Annual](#)
- [Median value of bank evaluation \(Month-on-month growth rate \(%\)\) by Geographic localization \(NUTS II - 2024\) and Type of construction; Monthly](#)
- [Median value of bank evaluation \(Year-on-year growth rate \(%\)\) by Geographic localization \(NUTS II - 2024\) and Type of construction; Monthly](#)
- [Bank evaluation of living quarters in the last 3 months by Geographic localization \(NUTS - 2024\) and Type of construction; Monthly](#)

Date of the next press release - January 27th, 2026
