

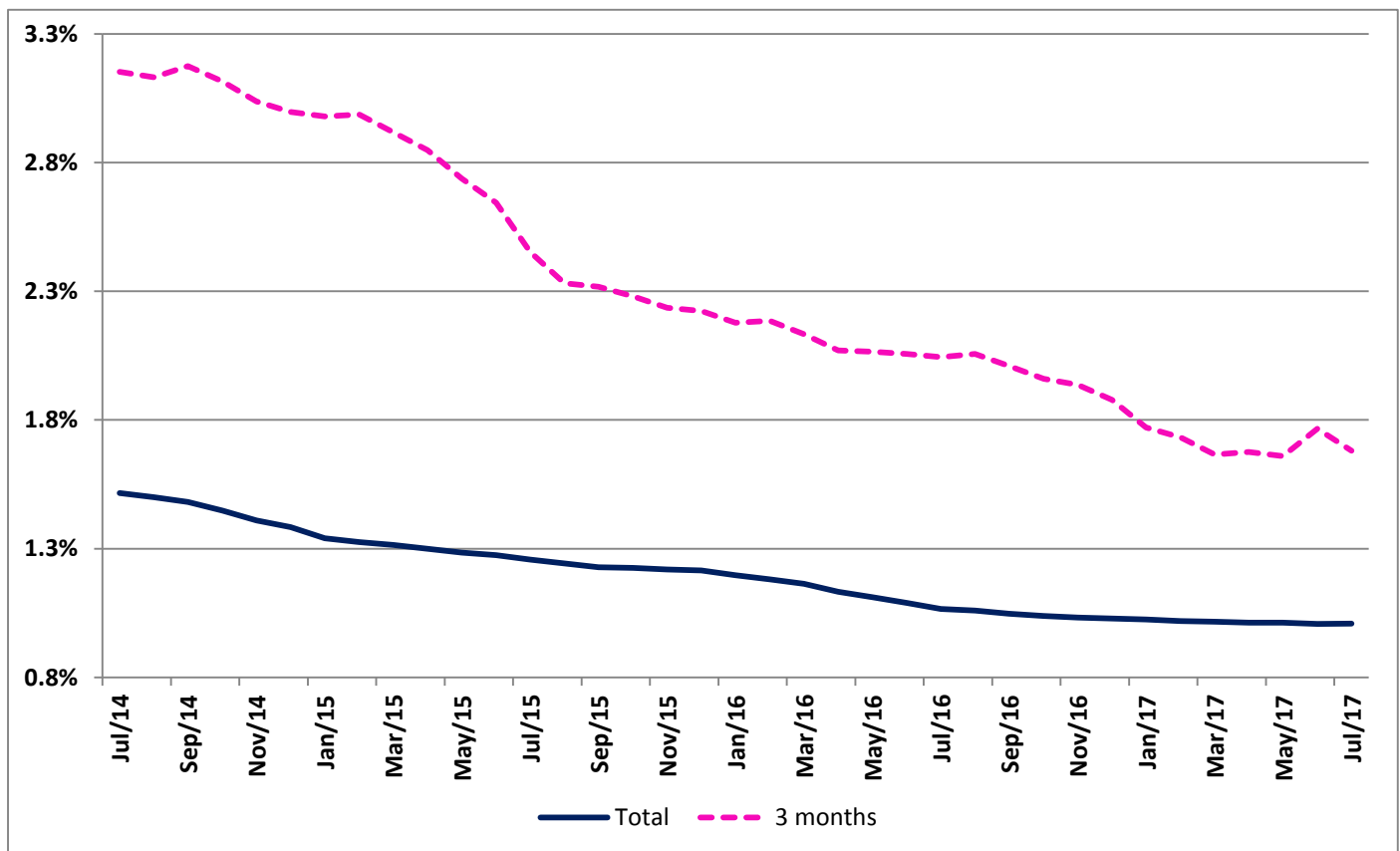
Implicit interest rates in housing loans

July 2017

Interest rate and average loans repayments increased slightly

The implicit interest rate for all housing loan agreements ¹ increased from 1.007% in June to 1.009% in July. The average value of loan repayment was €238, €1 more than in the previous month.

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 (%)

Jul/16	1.066%	1.079%	2.044%	2.024%
Aug/16	1.059%	1.072%	2.056%	2.035%
Sep/16	1.047%	1.060%	2.009%	1.987%
Oct/16	1.038%	1.052%	1.960%	1.941%
Nov/16	1.032%	1.047%	1.937%	1.917%
Dec/16	1.028%	1.043%	1.879%	1.857%
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%

Average of owed capital (Euros)

Jul/16	51,778	58,337	85,928	93,768
Aug/16	51,727	58,285	87,842	95,499
Sep/16	51,669	58,236	87,176	94,915
Oct/16	51,638	58,215	85,818	93,353
Nov/16	51,597	58,177	85,351	92,608
Dec/16	51,547	58,148	86,462	93,603
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

Loan Prepayments (Euros)

Jul/16	237	257	307	333
Aug/16	238	258	313	339
Sep/16	237	257	307	332
Oct/16	237	257	298	324
Nov/16	237	258	306	327
Dec/16	237	257	301	325
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	314