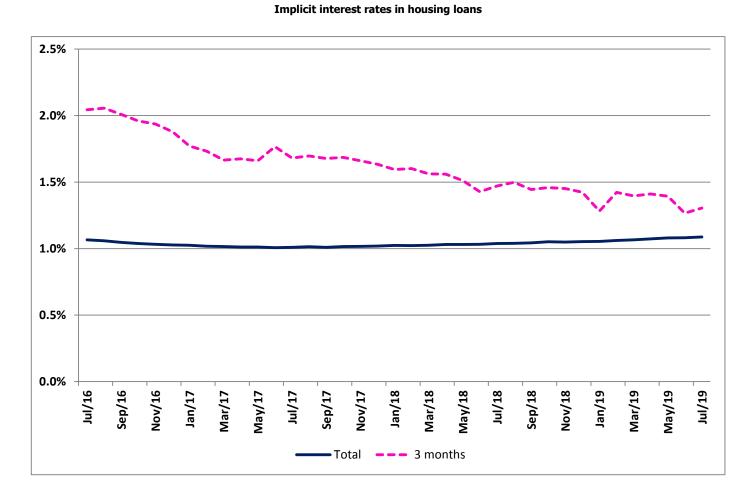


Implicit interest rates in housing loans July 2019

Interest rate increased to 1.087%, owed capital and monthly loans repayments at 52,954 Euros and 248 Euros, respectively

The implicit interest rate for all housing loan agreements¹ increased from 1.081% in June to 1.087% in July. For the contracts that were closed in the last three months, the interest rate raised from 1.267% to 1.305%. The average value of owed capital increased 39 Euros, reaching 52,954 Euros. The average value of loan repayments increased one euro to 248 Euros.



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

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.

Implicit interest rates in housing loans – July 2019





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

Acquisition Acquisition Implicit interest rates in housing loans (%) Jul/18 1.038% 1.060% 1.471% 1.467% Aug/18 1.039% 1.062% 1.498% 1.495% Sep/18 1.043% 1.066% 1.444% 1.435% Oct/18 1.051% 1.072% 1.452% 1.445% Dec/18 1.053% 1.075% 1.424% 1.418% Jan/19 1.054% 1.075% 1.282% 1.255% Feb/19 1.061% 1.083% 1.423% 1.413% Mar/19 1.066% 1.083% 1.423% 1.413% Apr/19 1.066% 1.083% 1.423% 1.413% Mar/19 1.066% 1.03% 1.396% 1.388% Jun/18 1.081% 1.003% 1.394% 1.388% Jun/18 52,016 58,629 97,758 104,678 Aug/18 52,016 58,655 99,080 105,809 Nov/18 52,376 <					Monthly Average	
Acquisition Acquisition Implicit interest rates in housing loans (%) Jul/18 1.038% 1.060% 1.471% 1.467% Aug/18 1.039% 1.062% 1.498% 1.495% Sep/18 1.043% 1.066% 1.444% 1.435% Oct/18 1.051% 1.073% 1.459% 1.451% Nov/18 1.053% 1.075% 1.424% 1.418% Jan/19 1.054% 1.075% 1.282% 1.255% Feb/19 1.061% 1.083% 1.423% 1.413% Mar/19 1.066% 1.083% 1.423% 1.413% Apr/19 1.066% 1.083% 1.423% 1.413% Mar/19 1.066% 1.03% 1.396% 1.388% Jun/18 1.087% 1.095% 1.411% 1.405% Apr/19 1.080% 1.103% 1.267% 1.247% Jul/18 52,016 58,629 97,758 104,678 Aug/18 52,173 58,843 <th></th> <th></th> <th>Total</th> <th>3 n</th> <th>nonths</th>			Total	3 n	nonths	
Implicit interest rates in housing loans (%) Jul/18 1.038% 1.060% 1.471% 1.467% Aug/18 1.039% 1.062% 1.498% 1.495% Sep/18 1.043% 1.066% 1.444% 1.455% Oct/18 1.051% 1.073% 1.459% 1.451% Nov/18 1.049% 1.075% 1.424% 1.418% Jan/19 1.054% 1.075% 1.282% 1.255% Feb/19 1.066% 1.083% 1.423% 1.418% Jan/19 1.066% 1.083% 1.423% 1.418% Apr/19 1.066% 1.089% 1.396% 1.382% Apr/19 1.066% 1.013% 1.394% 1.388% Jun/18 1.081% 1.103% 1.267% 1.247% Jul/18 52,016 58,629 97,758 104,678 Aug/18 52,016 58,629 97,758 104,678 Aug/18 52,045 59,117 99,593 107,164	Period		from which Housing		from which Housing	
Jul/18 1.038% 1.060% 1.471% 1.467% Aug/18 1.039% 1.062% 1.498% 1.495% Sep/18 1.043% 1.066% 1.444% 1.435% Oct/18 1.051% 1.073% 1.459% 1.451% Nov/18 1.049% 1.072% 1.452% 1.445% Dec/18 1.054% 1.075% 1.424% 1.418% Jan/19 1.054% 1.075% 1.282% 1.255% Feb/19 1.061% 1.089% 1.396% 1.382% Apr/19 1.080% 1.033% 1.423% 1.413% Mar/19 1.080% 1.033% 1.382% 1.411% 1.405% Jul/18 1.087% 1.095% 1.411% 1.405% 1.281% Jul/18 1.087% 1.095% 1.247% 1.247% Jul/18 52,016 58,629 97,758 104,678 Aug/18 52,173 58,433 99,342 106,301 Dec/18 52			Acquisition		Acquisition	
Aug/181.039%1.062%1.498%1.495%Sep/181.043%1.066%1.444%1.435%Oct/181.051%1.073%1.459%1.445%Dec/181.053%1.072%1.424%1.418%Jan/191.054%1.075%1.424%1.255%Feb/191.061%1.083%1.423%1.413%Mar/191.066%1.089%1.396%1.382%Apr/191.061%1.095%1.411%1.405%Apr/191.080%1.103%1.267%1.247%Jul/181.081%1.103%1.367%1.267%Jul/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,16058,62997,758104,678Aug/1852,16058,65599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/1952,60959,28998,235106,545Feb/1952,69159,67399,750107,987Jul/18242263308332Aug/1952,78059,67399,750107,987Jul/18242263308332Aug/18242263308332Aug/1952,95459,673309356Dec/18243265327351Nov/18243265327351	Implicit interest rates in housing loans (%)					
Sep/18 1.043% 1.066% 1.444% 1.435% Oct/18 1.051% 1.073% 1.459% 1.451% Nov/18 1.049% 1.072% 1.452% 1.445% Dec/18 1.053% 1.075% 1.424% 1.418% Jan/19 1.064% 1.075% 1.282% 1.413% Mar/19 1.066% 1.089% 1.396% 1.413% Mar/19 1.066% 1.089% 1.396% 1.388% Jun/18 1.080% 1.103% 1.267% 1.247% Jul/18 52,016 S8,629 97,758 104,678 Aug/18 52,016 S8,629 97,758 104,678 Aug/18 52,016 S8,629 97,758 104,678 Aug/18 52,016 S8,855 99,080 105,809 Nov/18 52,352 59,041 98,911 106,301 Dec/18 52,543 59,158 98,252 106,484 Mar/19 52,609 59,329 <th< th=""><th>Jul/18</th><th>1.038%</th><th>1.060%</th><th>1.471%</th><th>1.467%</th></th<>	Jul/18	1.038%	1.060%	1.471%	1.467%	
Oct/18 1.051% 1.073% 1.459% 1.451% Nov/18 1.049% 1.072% 1.452% 1.445% Dec/18 1.053% 1.075% 1.424% 1.418% Jan/19 1.054% 1.075% 1.282% 1.255% Feb/19 1.061% 1.083% 1.423% 1.413% Mar/19 1.066% 1.089% 1.396% 1.382% Apr/19 1.073% 1.095% 1.411% 1.405% Apr/19 1.080% 1.103% 1.267% 1.247% Jul/18 1.087% 1.109% 1.305% 1.281% Jul/18 52,016 58,629 97,758 104,678 Aug/18 52,016 58,629 97,758 104,678 Aug/18 52,016 58,629 97,758 104,678 Aug/18 52,160 58,655 99,080 105,809 Nov/18 52,376 59,117 99,593 107,164 Jan/19 52,609 59,329	Aug/18	1.039%	1.062%	1.498%	1.495%	
Nov/181.049%1.072%1.452%1.445%Dec/181.053%1.075%1.424%1.418%Jan/191.054%1.075%1.282%1.255%Feb/191.061%1.083%1.423%1.413%Mar/191.066%1.089%1.396%1.382%Apr/191.075%1.095%1.411%1.405%Jun/181.081%1.103%1.267%1.247%Jul/185.01658,62997,758104,678Aug/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/1852,05458,71498,374105,222Sep/1852,17358,84399,342106,301Dec/1852,35259,04198,911106,301Dec/1852,50459,28998,235100,545Feb/1952,64359,15898,292106,484Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,67399,750107,987Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265<	Sep/18	1.043%	1.066%	1.444%	1.435%	
Dec/181.053%1.075%1.424%1.418%Jan/191.054%1.075%1.282%1.255%Feb/191.061%1.083%1.423%1.413%Mar/191.066%1.089%1.396%1.382%Apr/191.073%1.095%1.411%1.405%Apr/191.080%1.103%1.394%1.388%Jun/181.081%1.103%1.267%1.247%Jul/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/1852,01658,85599,080105,302Oct/1852,76059,11799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,64359,32998,328107,749Jun/1952,61559,67399,750107,987Jun/1952,91559,67399,750107,789Jun/1952,95459,719100,655108,718Jun/1952,95459,673323348Sep/18242263315339Oct/18243265327351Nov/18244266309335Feb/19244266309	Oct/18	1.051%	1.073%	1.459%	1.451%	
Jan/191.054%1.075%1.282%1.255%Feb/191.061%1.083%1.423%1.413%Mar/191.066%1.089%1.396%1.382%Apr/191.073%1.095%1.411%1.405%Apr/191.080%1.103%1.267%1.247%Jul/181.081%1.103%1.267%1.247%Jul/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,84399,342106,332Oct/1852,17358,84399,342106,332Oct/1852,35259,04198,911106,301Dec/1852,35459,28998,235105,455Feb/1952,60959,28998,235106,545Feb/1952,60959,32998,288107,044Mar/1952,60959,32998,235106,375May/1952,95459,67399,750107,987Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265327351Nov/18244266309335Feb/19244266309335Feb/19244266309335Feb/19244266326359	Nov/18	1.049%	1.072%	1.452%	1.445%	
Feb/191.061%1.083%1.423%1.413%Mar/191.066%1.089%1.396%1.382%Apr/191.073%1.095%1.411%1.405%Apr/191.080%1.103%1.394%1.388%Jun/181.081%1.103%1.267%1.247%Jul/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/1852,01658,62997,758104,678Aug/1852,01658,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,17399,593107,164Jan/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,91559,67399,750107,987Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265327351Nov/18243265326 <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%	
Mar/191.066%1.089%1.396%1.382%Apr/191.073%1.095%1.411%1.405%Apr/191.080%1.103%1.394%1.388%Jun/181.081%1.103%1.267%1.247%Jul/181.087%1.109%1.305%1.281%Kerage of oved capital (Euros)Jul/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,17358,84399,342106,332Oct/1852,16058,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/1952,60959,32998,235106,545Feb/1952,44359,15898,292106,484Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,91559,67399,750107,987Jul/1952,95459,719100,655108,718Loan reparements (Euros)100,655108,718Jul/18242263315339Oct/18243265327351Nov/18243265327351Nov/18243265329356Dec/18244266332362<	Jan/19	1.054%	1.075%	1.282%	1.255%	
Apr/191.073%1.095%1.411%1.405%Apr/191.080%1.103%1.394%1.388%Jun/181.081%1.103%1.267%1.247%Jul/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,62997,758104,678Aug/1852,01658,65599,080105,222Sep/1852,17358,84399,342106,332Oct/1852,35259,04198,911106,301Dec/1852,35259,04198,911106,301Dec/1852,37659,17799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,60959,32998,328107,044Apr/1952,66659,380100,891108,375May/1952,95459,67399,750107,789Jul/1952,95459,67399,750108,718Jul/1922,95459,719100,655108,718Dul/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266332362Jan/19244266332355Dec/18243265329356<	Feb/19	1.061%	1.083%	1.423%	1.413%	
Apr/191.080%1.103%1.394%1.388%Jun/181.081%1.103%1.267%1.247%Jul/181.087%1.109%1.305%1.281%bereage of oved capital (Euros)Jul/1852,01658,62997,758104,678Aug/1852,02458,71498,374105,222Sep/1852,17358,84399,342106,332Oct/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,67399,750107,987Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266332362	Mar/19	1.066%	1.089%	1.396%	1.382%	
Jun/181.081%1.103%1.267%1.247%Jul/181.087%1.109%1.305%1.281%Average of veed capital (Euros)Jul/1852,01658,62997,758104,678Aug/1852,08458,71498,374105,222Sep/1852,17358,84399,342106,332Oct/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,60959,32998,328107,044Apr/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,67399,750107,789Jun/1952,95459,67399,750107,987Jul/18242263315339Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266332362Jan/19244266332362Jan/19244266332362Jan/19244266332362Jan/19244266326359Mar/19245267324357	Apr/19	1.073%	1.095%	1.411%	1.405%	
Jul/181.087%1.109%1.305%1.281%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/1852,50459,28998,235106,545Feb/1952,60959,32998,235106,545Feb/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,67399,750107,987Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266332355Peb/19244266326359Mar/19244266326359Mar/19244266326359Mar/19245267324357	Apr/19	1.080%	1.103%	1.394%	1.388%	
Average of owed capital (Euros) 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 52,160 58,855 99,080 105,809 Nov/18 52,352 59,041 98,911 106,301 Dec/18 52,376 59,117 99,593 107,164 Jan/19 52,604 59,289 98,235 106,545 Feb/19 52,609 59,329 98,328 107,044 Mar/19 52,609 59,380 100,891 108,375 May/19 52,780 59,482 100,518 107,789 Jun/19 52,915 59,673 99,750 107,987 Jul/18 242 263 308 332 Aug/18 242 263 315 339 Oct/18 242 263 315 339 Oct/18 243	Jun/18	1.081%	1.103%	1.267%	1.247%	
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 52,160 58,855 99,080 105,809 Nov/18 52,352 59,041 98,911 106,301 Dec/18 52,376 59,117 99,593 107,164 Jan/19 52,504 59,289 98,235 106,545 Feb/19 52,609 59,329 98,328 107,044 Apr/19 52,686 59,380 100,891 108,375 May/19 52,915 59,673 99,750 107,987 Jul/19 52,954 59,719 100,655 108,718 Loan repayments (Euros) Loan repayments (Euros) 332 348 Sep/18 242 263 315 339 Oct/18 243 265 329 356 Dec/18 244 266 332 <	Jul/18	1.087%	1.109%	1.305%	1.281%	
Aug/1852,08458,71498,374105,222Sep/1852,17358,84399,342106,332Oct/1852,16058,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,44359,15898,292106,484Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,91559,67399,750107,987Jun/1952,95459,719100,655108,718Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266332355Feb/19244266332355Mar/19245267324357	Average of owed capital (Euros)					
Sep/1852,17358,84399,342106,332Oct/1852,16058,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,60959,32998,328107,044Mar/1952,60959,380100,891108,375May/1952,78059,67399,750107,987Jun/1952,91559,67399,750107,987Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266326359Mar/19244266326359	Jul/18	52,016	58,629	97,758	104,678	
Oct/1852,16058,85599,080105,809Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,44359,15898,292106,484Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,91559,67399,750107,987Jun/1952,95459,719100,655108,718Loan repayments (Euros)Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266309335Feb/19244266326359Mar/19245267324357	Aug/18	52,084	58,714	98,374	105,222	
Nov/1852,35259,04198,911106,301Dec/1852,37659,11799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,44359,15898,292106,484Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,67399,750107,987Jun/1952,95459,67399,750107,987Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266326359Mar/19245267324357	Sep/18	52,173	58,843	99,342	106,332	
Dec/1852,37659,11799,593107,164Jan/1952,50459,28998,235106,545Feb/1952,44359,15898,292106,484Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,67399,750107,987Jun/1952,91559,67399,750107,987Jul/1952,95459,719100,655108,718Sep/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266332359Mar/19244266326359Mar/19245267324357	Oct/18	52,160	58,855	99,080	105,809	
Jan/1952,50459,28998,235106,545Feb/1952,64359,15898,292106,484Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,67399,750107,987Jun/1952,91559,67399,750108,718Jul/1952,95459,719100,655108,718Jul/18242263308332Aug/18242263308332Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266332355Mar/19244266332359Mar/19245267324357	Nov/18	52,352	59,041	98,911	106,301	
Feb/1952,44359,15898,292106,484Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,67399,750107,987Jun/1952,91559,67399,750107,987Jul/1952,95459,719100,655108,718Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266309335Feb/19244266326359Mar/19245267324357	Dec/18	52,376	59,117	99,593	107,164	
Mar/1952,60959,32998,328107,044Apr/1952,68659,380100,891108,375May/1952,78059,482100,518107,789Jun/1952,91559,67399,750107,987Jul/1952,95459,719100,655108,718Loan repayments (Euros)Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266309335Feb/19244266326359Mar/19245267324357	Jan/19	52,504	59,289	98,235	106,545	
Apr/1952,68659,380100,891108,375May/1952,78059,482100,518107,789Jun/1952,91559,67399,750107,987Jul/1952,95459,719100,655108,718Loan repayments (Euros)Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266309335Feb/19244267324357	Feb/19	52,443	59,158	98,292	106,484	
May/1952,78059,482100,518107,789Jun/1952,91559,67399,750107,987Jul/1952,95459,719100,655108,718Loan repayments (Euros)Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266309335Feb/19244266324359Mar/19245267324357	Mar/19	52,609	59,329	98,328	107,044	
Jun/1952,91559,67399,750107,987Jul/1952,95459,719100,655108,718Loan repayments (Euros)Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266309335Feb/19244266326359Mar/19245267324357	Apr/19	52,686	59,380	100,891	108,375	
Jul/1952,95459,719100,655108,718Loan repayments (Euros)Jul/18242263308332Aug/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266309335Feb/19244266326359Mar/19245267324357	May/19	52,780	59,482	100,518	107,789	
Loan repayments (Euros) Jul/18 242 263 308 332 Aug/18 242 263 323 348 Sep/18 242 263 315 339 Oct/18 243 265 327 351 Nov/18 243 265 329 356 Dec/18 244 266 332 362 Jan/19 244 266 309 335 Feb/19 244 266 326 359 Mar/19 245 267 324 357	Jun/19	52,915	59,673	99,750	107,987	
Jul/18 242 263 308 332 Aug/18 242 263 308 332 Sep/18 242 263 315 339 Oct/18 243 265 327 351 Nov/18 243 265 329 356 Dec/18 244 266 332 362 Jan/19 244 266 309 335 Feb/19 244 266 326 359 Mar/19 245 267 324 357	Jul/19	52,954	59,719	100,655	108,718	
Aug/18242263323348Sep/18242263315339Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266309335Feb/19244266326359Mar/19245267324357						
Sep/18 242 263 315 339 Oct/18 243 265 327 351 Nov/18 243 265 329 356 Dec/18 244 266 332 362 Jan/19 244 266 309 335 Feb/19 244 266 326 359 Mar/19 245 267 324 357	Jul/18	242	263	308	332	
Oct/18243265327351Nov/18243265329356Dec/18244266332362Jan/19244266309335Feb/19244266326359Mar/19245267324357	Aug/18	242	263	323	348	
Nov/18 243 265 329 356 Dec/18 244 266 332 362 Jan/19 244 266 309 335 Feb/19 244 266 326 359 Mar/19 245 267 324 357	Sep/18	242	263	315	339	
Dec/18244266332362Jan/19244266309335Feb/19244266326359Mar/19245267324357	Oct/18	243	265	327	351	
Jan/19244266309335Feb/19244266326359Mar/19245267324357	Nov/18	243	265	329	356	
Feb/19244266326359Mar/19245267324357	Dec/18	244		332	362	
Mar/19 245 267 324 357		244		309	335	
	Feb/19	244	266		359	
Apr/19 246 267 336 367	Mar/19	245	267	324	357	
	Apr/19	246	267	336	367	
May/19 246 268 331 360	May/19	246	268	331	360	
Jun/19 247 268 292 320	Jun/19	247	268	292	320	
Jul/19 248 269 328 356	Jul/19	248	269	328	356	

Implicit interest rates in housing loans - July 2019