

Housing Loans Indicators - Portugal and Autonomous Region of Madeira - July 2026

Month	Portugal					Autonomous Region of Madeira				
	Implicit Interest Rates in Housing Loans	Outstanding Liability	Loan Repayments	Capital Amortisation	Total Interest	Implicit Interest Rates in Housing Loans	Outstanding Liability	Loan Repayments	Capital Amortisation	Total Interest
	%	Euros				%	Euros			
Jul-26	3,135	79 463	414	209	205	3,208	72 980	408	215	193
Jun-26	3,101	78 865	411	209	202	3,162	72 750	404	214	190
May-26	3,065	78 257	405	207	198	3,121	72 356	399	213	186
Apr-26	3,077	77 614	404	207	197	3,125	71 841	400	215	185
Mar-26	3,088	77 078	402	206	196	3,133	71 379	396	212	184
Feb-26	3,079	76 494	397	203	194	3,116	70 878	391	209	182
Jan-26	3,111	75 994	399	204	195	3,145	70 782	397	213	184
Dec-25	3,130	75 270	397	203	194	3,157	70 519	397	213	184
Nov-25	3,133	74 670	394	201	193	3,157	70 235	393	210	183
Oct-25	3,180	74 180	394	200	194	3,204	69 860	394	209	185
Sep-25	3,228	73 496	393	198	195	3,252	69 374	393	207	186
Aug-25	3,307	72 862	394	195	199	3,338	69 094	394	204	190
Jul-25	3,385	72 270	394	192	202	3,420	68 801	397	203	194

Source: Statistics Portugal, Interest Rates Implicit in Housing Loans.

<https://estatistica.madeira.gov.pt/>

Note: To visualise the data from the months prior to July 2025, please consult the xls version.