

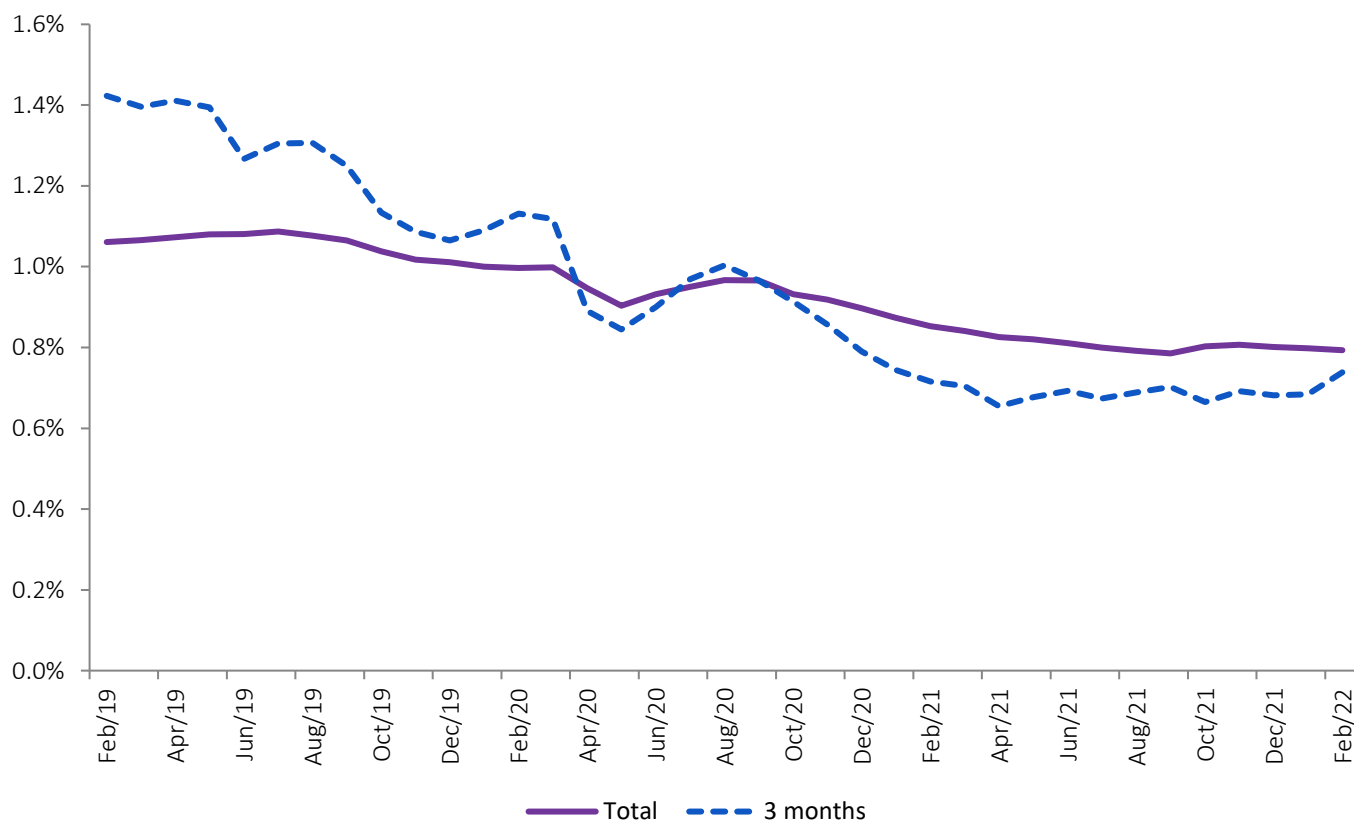


March 18th 2022
IMPLICIT INTEREST RATES IN HOUSING
February 2022

INTEREST RATE DECREASED TO 0.793% WHILE OWED CAPITAL AND MONTHLY LOANS REPAYMENTS STOOD AT 58,749 EUROS AND 255 EUROS, RESPECTIVELY

The implicit interest rate for all housing loan agreements decreased from 0.798% in January to 0.793% in February. For the contracts that were closed in the previous three months, the interest rate increased from 0.684% to 0.739%. The average value of owed capital increased 192 Euros, reaching 58,749 Euros. The average value of loan repayments rose 1 euro to 255 Euros.

Figure 1. 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

Monthly Average				
Period	Total		3 months	
		from which Housing		from which Housing
	Acquisition	Acquisition		
Implicit interest rates in housing loans (%)				
Feb/21	0.853%	0.872%	0.716%	0.710%
Mar/21	0.841%	0.858%	0.705%	0.696%
Apr/21	0.826%	0.844%	0.655%	0.652%
May/21	0.820%	0.838%	0.677%	0.671%
Jun/21	0.811%	0.828%	0.693%	0.686%
Jul/21	0.800%	0.816%	0.674%	0.670%
Aug/21	0.792%	0.807%	0.689%	0.679%
Sep/21	0.785%	0.800%	0.702%	0.697%
Oct/21	0.803%	0.819%	0.665%	0.658%
Nov/21	0.807%	0.821%	0.692%	0.682%
Dec/21	0.801%	0.816%	0.682%	0.680%
Jan/22	0.798%	0.812%	0.684%	0.684%
Feb/22	0.793%	0.807%	0.739%	0.734%
Average of owed capital (Euros)				
Feb/21	55,447	62,312	114,683	123,538
Mar/21	55,671	62,570	113,826	123,991
Apr/21	55,915	62,801	114,752	124,239
May/21	56,011	62,899	114,355	125,077
Jun/21	56,462	63,403	114,865	125,313
Jul/21	56,790	63,791	116,815	127,601
Aug/21	57,115	64,162	117,960	128,708
Sep/21	57,334	64,368	119,518	128,695
Oct/21	57,688	64,850	118,486	128,217
Nov/21	58,084	65,505	118,693	129,080
Dec/21	58,207	65,587	120,389	129,502
Jan/22	58,557	66,004	121,870	131,415
Feb/22	58,749	66,217	121,724	131,330
Loan repayments (Euros)				
Feb/21	226	244	288	313
Mar/21	228	246	298	328
Apr/21	231	251	276	303
May/21	232	252	280	313
Jun/21	235	253	292	325
Jul/21	235	253	285	317
Aug/21	236	255	304	336
Sep/21	237	256	311	340
Oct/21	251	272	290	316
Nov/21	253	276	315	344
Dec/21	253	275	307	335
Jan/22	254	277	305	335
Feb/22	255	278	329	359

Date of the next press release - April 19th 2022

IMPLICIT INTEREST RATES IN HOUSING – February 2022