

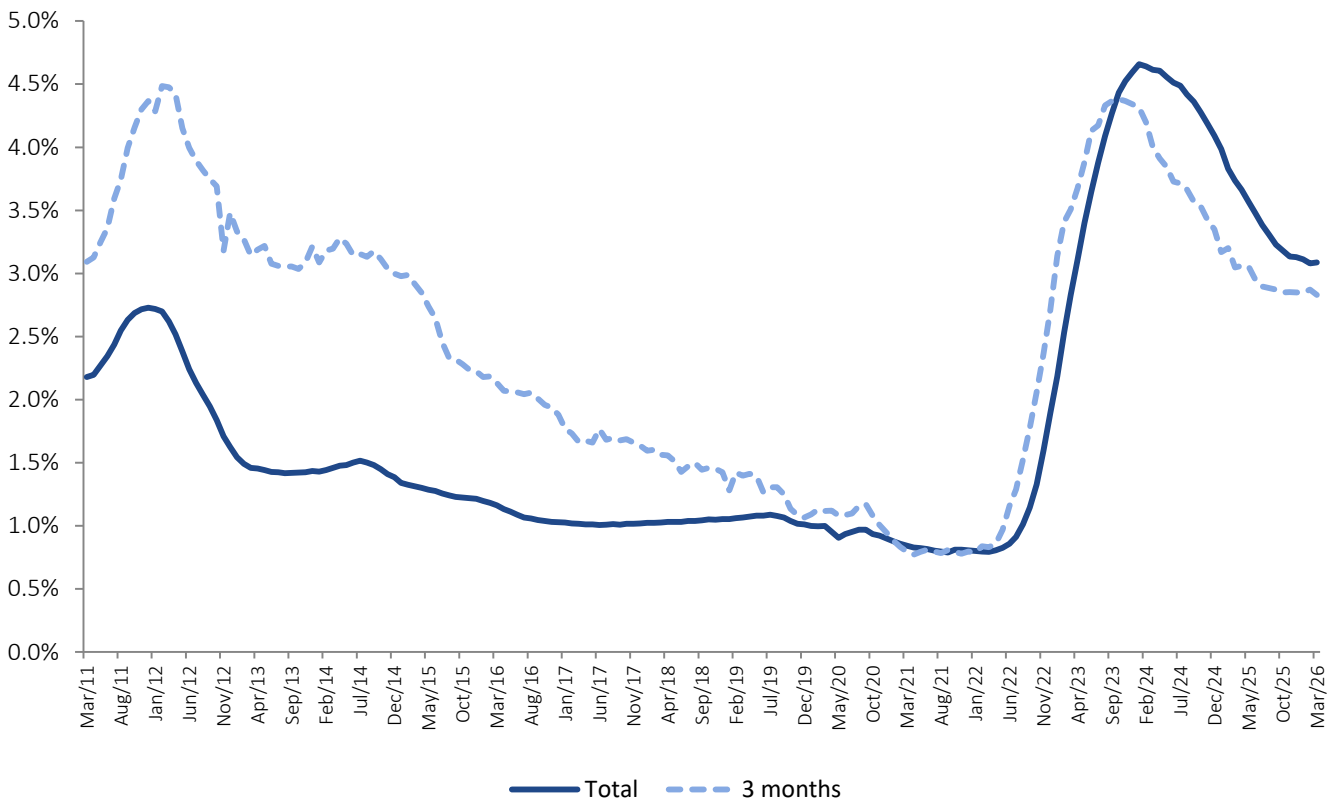
April 21<sup>st</sup> 2026  
IMPLICIT INTEREST RATES IN HOUSING  
March 2026

### INTEREST RATE IN HOUSING INCREASED TO 3.088%

The implicit interest rate for all housing loan agreements increased, for the first time since January 2024, from 3.079% in February to 3.088% in March. For the contracts that were closed in the previous three months, the interest rate decreased from 2.871% to 2.830%. The average value of owed capital increased 584 Euros, reaching 77,078 Euros. The average value of loan repayments increased 5 Euros to 402 Euros, 4 Euros above the value observed in March 2025. In the last month, interest represented 48.8% of the average repayments. In the contracts signed in the last 3 months, the average value of loan repayments increased 5 Euros from the previous month to 700 euros (15.9% higher than in the same month of the previous year).

Figure 1

IMPLICIT INTEREST RATES IN HOUSING LOANS



Date of the next press release – May 21<sup>st</sup>, 2026