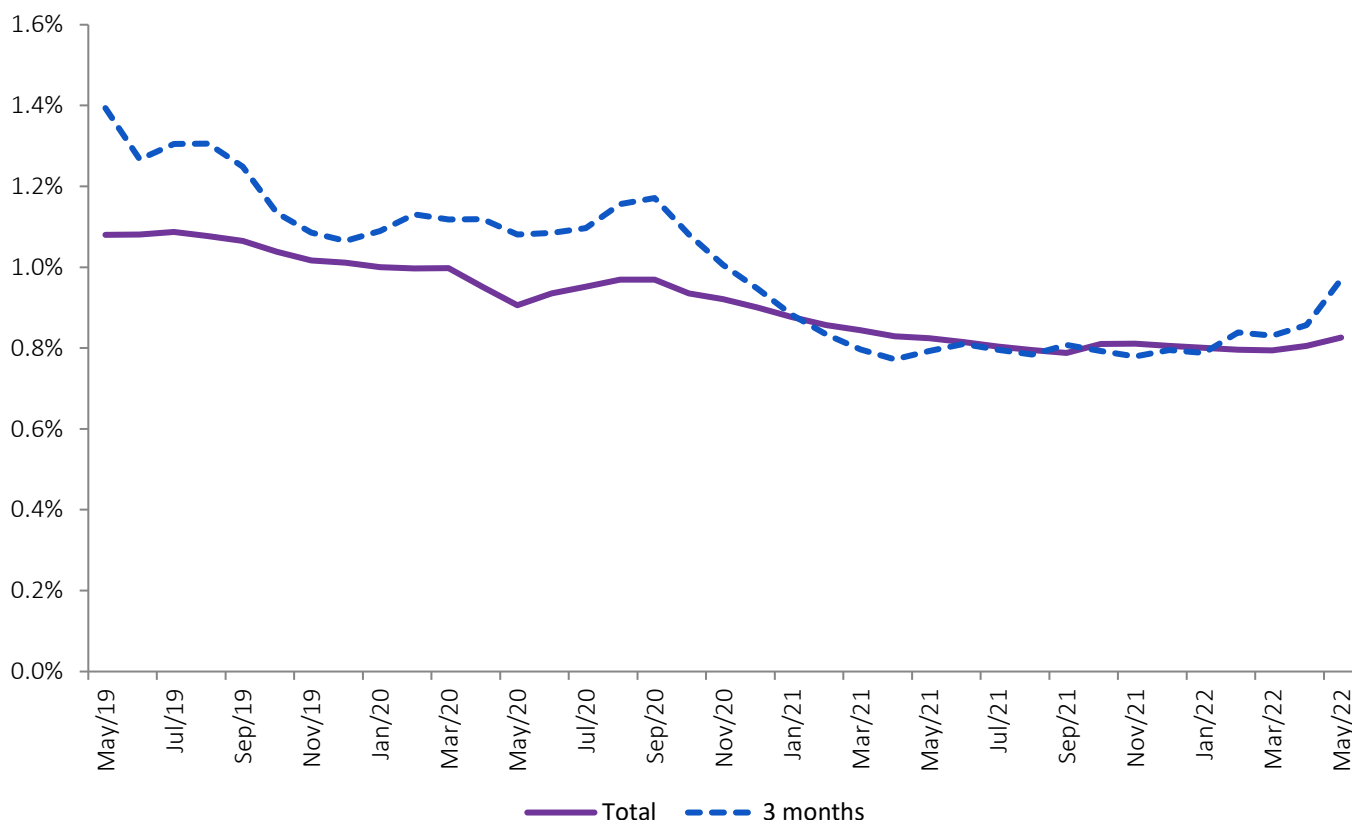




INTEREST RATE INCREASED TO 0.826% WHILE OWED CAPITAL AND MONTHLY LOANS REPAYMENTS STOOD AT 59,614 EUROS AND 260 EUROS, RESPECTIVELY

The implicit interest rate for all housing loan agreements increased from to 0.805% in April to 0.826% in May. For the contracts that were closed in the previous three months, the interest rate increased from 0.857% to 0.970%. The average value of owed capital increased 372 Euros, reaching 59,614 Euros. The average value of loan repayments increased 3 euros to 260 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

Period	Total		Monthly Average		
	from which Housing		3 months		
	Acquisition		from which Housing		
		Acquisition			
Implicit interest rates in housing loans (%)					
May/21	0.824%	0.843%	0.793%	0.786%	
Jun/21	0.815%	0.833%	0.810%	0.802%	
Jul/21	0.804%	0.821%	0.796%	0.791%	
Aug/21	0.795%	0.811%	0.784%	0.772%	
Sep/21	0.788%	0.804%	0.808%	0.804%	
Oct/21	0.810%	0.827%	0.793%	0.785%	
Nov/21	0.811%	0.825%	0.779%	0.766%	
Dec/21	0.805%	0.820%	0.795%	0.790%	
Jan/22	0.801%	0.816%	0.788%	0.788%	
Feb/22	0.796%	0.811%	0.839%	0.833%	
Mar/22	0.794%	0.809%	0.831%	0.826%	
Apr/22	0.805%	0.820%	0.857%	0.852%	
May/22	0.826%	0.841%	0.970%	0.966%	
Average of owed capital (Euros)					
May/21	55,669	62,472	114,145	125,980	
Jun/21	56,112	62,965	114,672	125,721	
Jul/21	56,361	63,253	116,532	127,443	
Aug/21	56,746	63,698	118,348	129,995	
Sep/21	56,979	63,927	120,778	130,793	
Oct/21	57,190	64,174	119,401	129,267	
Nov/21	57,736	65,069	117,964	128,737	
Dec/21	57,864	65,158	120,608	130,902	
Jan/22	58,159	65,509	123,617	134,026	
Feb/22	58,383	65,759	122,450	131,681	
Mar/22	58,723	66,120	123,529	134,527	
Apr/22	59,242	66,671	125,411	136,499	
May/22	59,614	67,080	126,620	137,944	
Loan repayments (Euros)					
May/21	233	253	329	371	
Jun/21	235	255	341	381	
Jul/21	235	255	349	390	
Aug/21	236	256	351	391	
Sep/21	237	257	364	401	
Oct/21	251	273	358	392	
Nov/21	253	277	358	393	
Dec/21	253	277	371	409	
Jan/22	254	278	358	397	
Feb/22	255	278	379	413	
Mar/22	255	279	375	414	
Apr/22	257	281	387	427	
May/22	260	284	391	432	

Date of the next press release - July 20th 2022