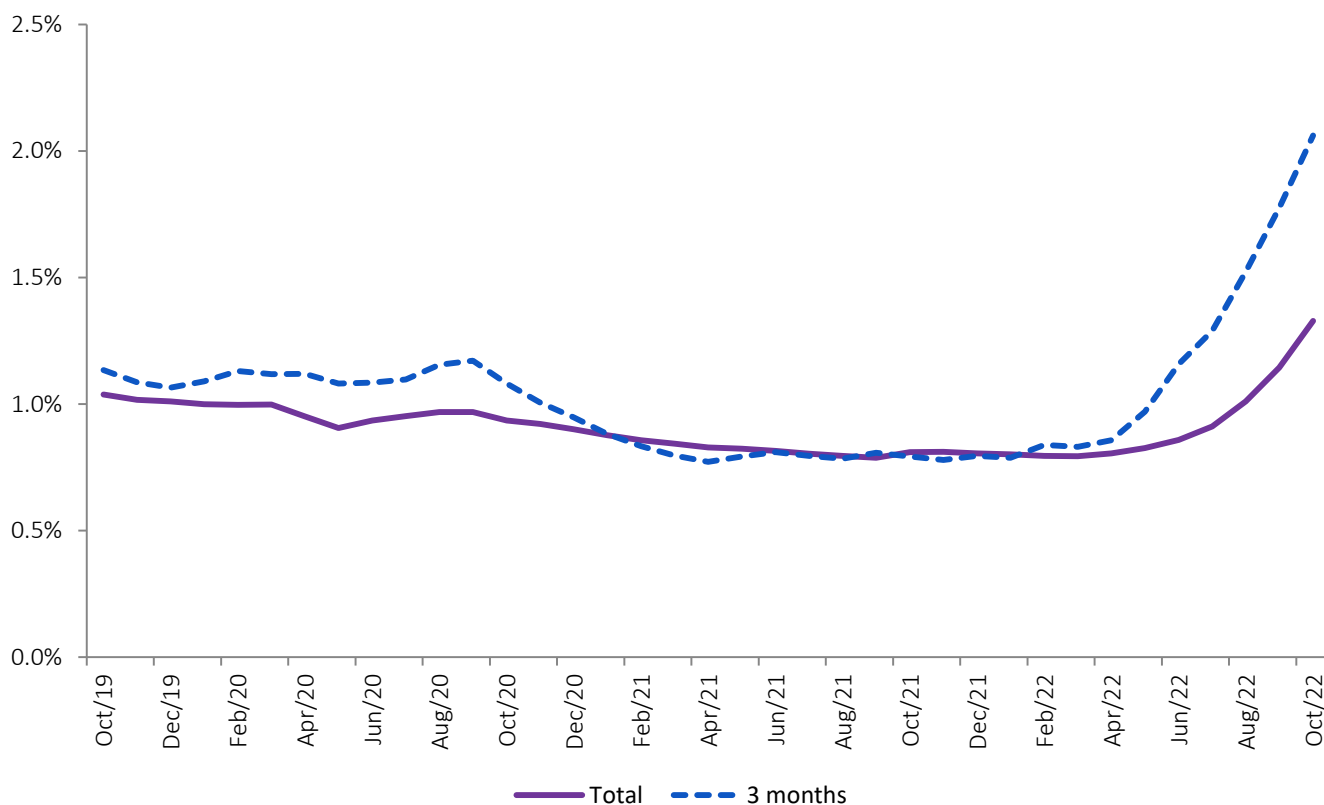




## INTEREST RATE INCREASED TO 1.328% WHILE OWED CAPITAL AND MONTHLY LOANS REPAYMENTS STOOD AT 61,513 EUROS AND 279 EUROS, RESPECTIVELY

The implicit interest rate for all housing loan agreements increased from 1.144% in September to 1.328% in October. For the contracts that were closed in the previous three months, the interest rate increased from 1.775% to 2.061%. The average value of owed capital increased 424 Euros, reaching 61,513 Euros. The average value of loan repayments increased 7 euros to 279 Euros, representing an increase of 11.2% in nominal terms compared to the value observed in October 2021. In the contracts celebrated in the last 3 months, the average value of loan repayments rose 18 euros to 489 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 |                    |         |  |
| <b>Implicit interest rates in housing loans (%)</b> |                    |             |                    |         |  |
| 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%  |  |
| Jun/22  | 0.858%             | 0.874%      | 1.158%             | 1.163%  |  |
| Jul/22  | 0.912%             | 0.928%      | 1.289%             | 1.295%  |  |
| Aug/22  | 1.011%             | 1.027%      | 1.523%             | 1.528%  |  |
| Sep/22  | 1.144%             | 1.160%      | 1.775%             | 1.775%  |  |
| Oct/22  | 1.328%             | 1.342%      | 2.061%             | 2.054%  |  |
| <b>Average of owed capital (Euros)</b>              |                    |             |                    |         |  |
| 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 |  |
| Jun/22  | 60,061             | 67,560      | 127,051            | 136,724 |  |
| Jul/22  | 60,405             | 67,923      | 127,678            | 137,424 |  |
| Aug/22  | 60,750             | 68,283      | 128,092            | 137,518 |  |
| Sep/22  | 61,089             | 68,674      | 130,872            | 140,616 |  |
| Oct/22  | 61,513             | 69,123      | 130,628            | 141,034 |  |
| <b>Loan repayments (Euros)</b>                      |                    |             |                    |         |  |
| Oct/21  | 251                | 273         | 359                | 392     |  |
| Nov/21  | 253                | 277         | 358                | 393     |  |
| Dec/21  | 253                | 277         | 371                | 409     |  |
| Jan/22  | 254                | 278         | 358                | 397     |  |
| Feb/22  | 255                | 278         | 378                | 413     |  |
| Mar/22  | 255                | 279         | 375                | 414     |  |
| Apr/22  | 257                | 281         | 387                | 427     |  |
| May/22  | 260                | 284         | 391                | 432     |  |
| Jun/22  | 261                | 286         | 409                | 447     |  |
| Jul/22  | 264                | 288         | 425                | 462     |  |
| Aug/22  | 268                | 293         | 445                | 482     |  |
| Sep/22  | 272                | 298         | 471                | 510     |  |
| Oct/22  | 279                | 305         | 489                | 531     |  |

Date of the next press release - December 22nd 2022