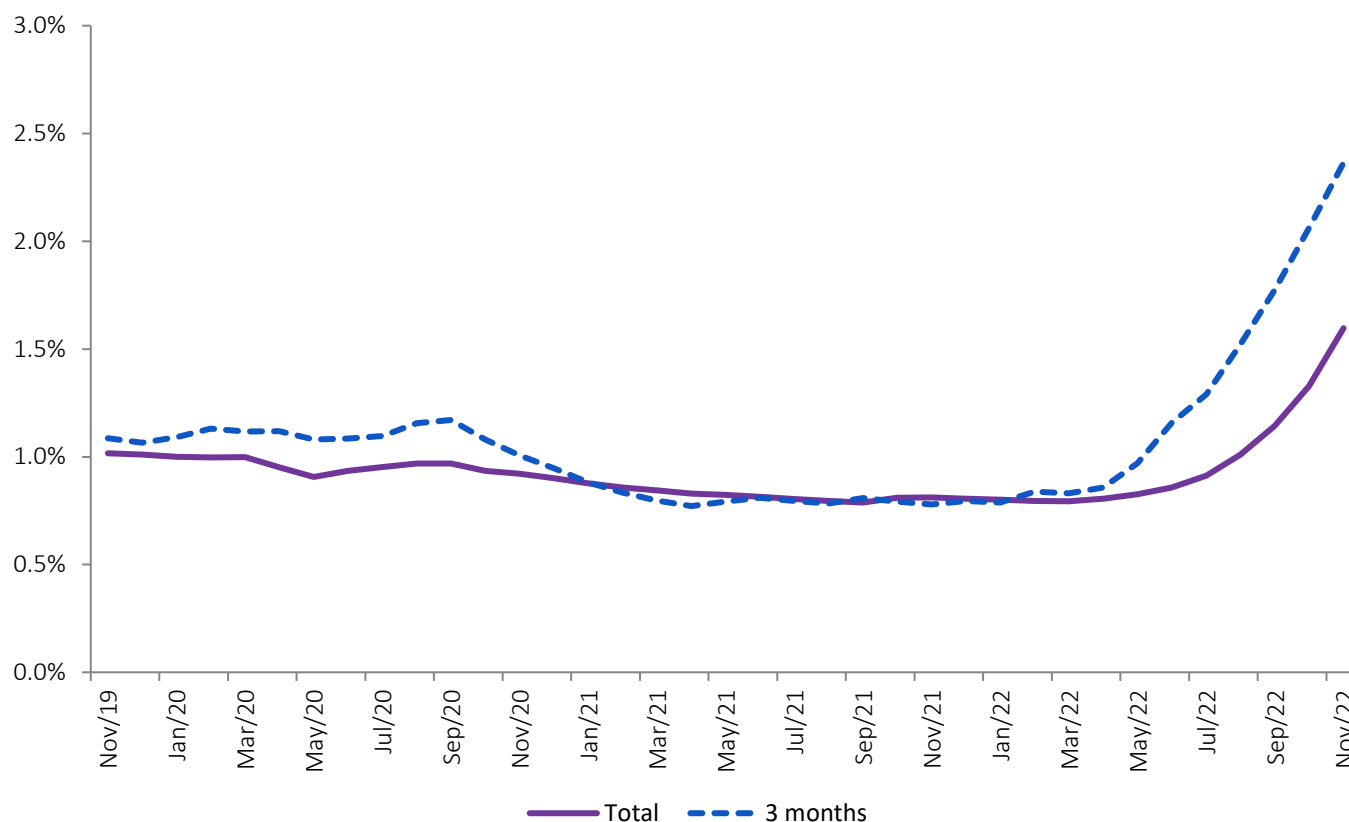




INTEREST RATE INCREASED TO 1.597% WHILE OWED CAPITAL AND MONTHLY LOANS REPAYMENTS STOOD AT 61,763 EUROS AND 288 EUROS, RESPECTIVELY

The implicit interest rate for all housing loan agreements increased from 1.328% in October to 1.597% in November. For the contracts that were closed in the previous three months, the interest rate increased from 2.061% to 2.365%. The average value of owed capital increased 250 Euros, reaching 61,763 Euros. The average value of loan repayments increased 9 euros to 288 Euros, representing an increase of 13.8% in nominal terms compared to the value observed in November 2021. In the contracts celebrated in the last 3 months, the average value of loan repayments rose 18 euros to 507 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	Acquisition	3 months	
			from which Housing	Acquisition
Implicit interest rates in housing loans (%)				
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%
Nov/22	1.597%	1.606%	2.365%	2.372%
Average of owed capital (Euros)				
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
Nov/22	61,763	69,326	129,164	138,458
Loan repayments (Euros)				
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
Nov/22	288	315	507	546

Date of the next press release – January 19th 2023