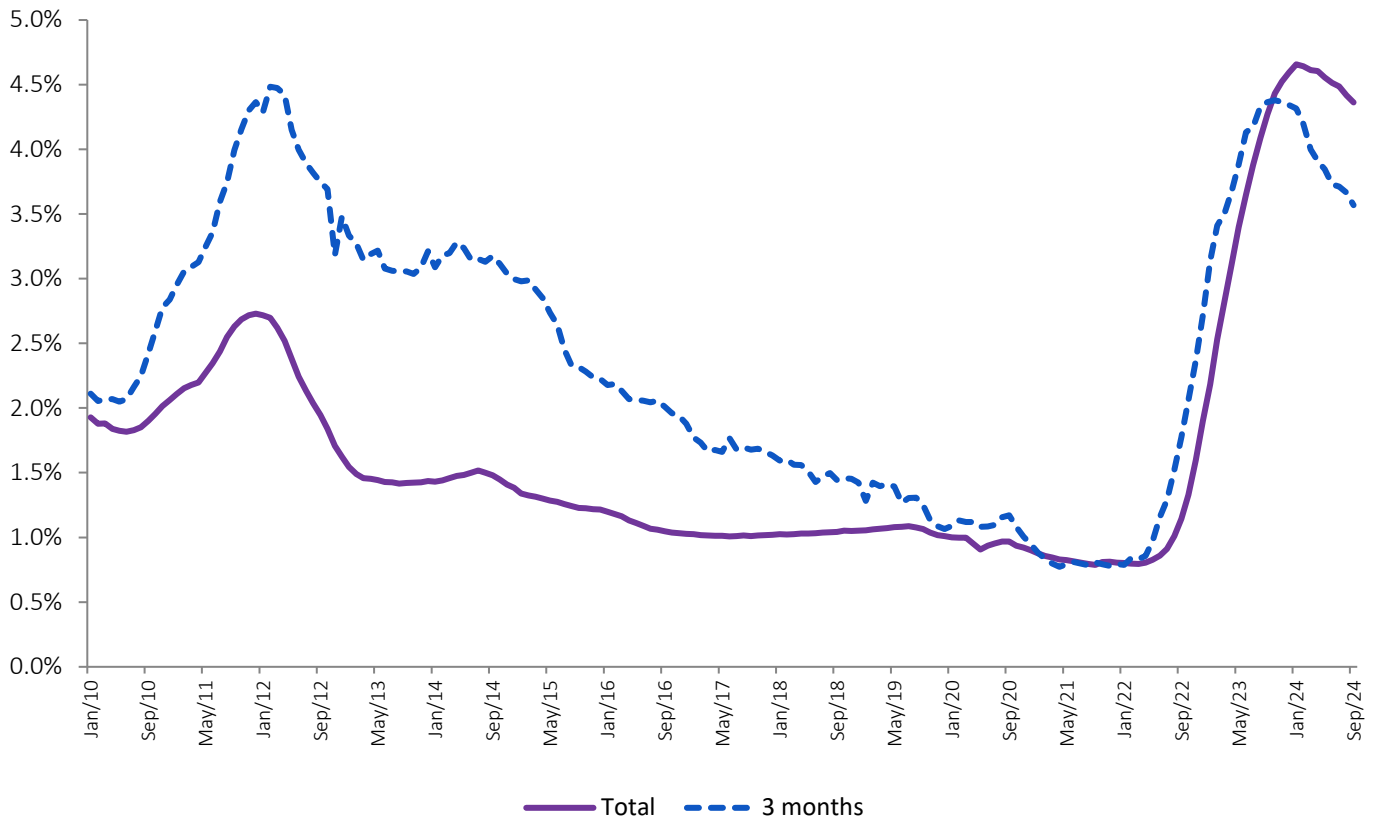




INTEREST RATE DECREASED TO 4.362%

The implicit interest rate for all housing loan agreements decreased from 4.417% in August to 4.362% in September. For the contracts that were closed in the previous three months, the interest rate decreased from 3.665% to 3.569%. The average value of owed capital increased 412 Euros, reaching 67,286 Euros. The average value of loan repayments stood at 404 euros, the same value as in the previous month, an increase of 18 euros compared to the value observed in September 2023 (4.7% more). In the last month, interest represented 59% of the average repayments. In the contracts celebrated in the last 3 months, the average value of loan repayments increased 5 euros to 622 euros (1.0% less than in the same month of the previous year).

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 | | from which Housing |
| | | Acquisition | | Acquisition |
| Implicit interest rates in housing loans (%) | | | | |
| Sep/23 | 4.270% | 4.247% | 4.366% | 4.351% |
| Oct/23 | 4.433% | 4.408% | 4.380% | 4.364% |
| Nov/23 | 4.524% | 4.497% | 4.366% | 4.353% |
| Dec/23 | 4.593% | 4.564% | 4.342% | 4.326% |
| Jan/24 | 4.657% | 4.623% | 4.315% | 4.297% |
| Feb/24 | 4.641% | 4.606% | 4.197% | 4.182% |
| Mar/24 | 4.613% | 4.578% | 4.000% | 3.983% |
| Apr/24 | 4.606% | 4.567% | 3.910% | 3.889% |
| May/24 | 4.556% | 4.518% | 3.845% | 3.826% |
| Jun/24 | 4.513% | 4.474% | 3.729% | 3.706% |
| Jul/24 | 4.487% | 4.448% | 3.713% | 3.691% |
| Aug/24 | 4.417% | 4.377% | 3.665% | 3.639% |
| Sep/24 | 4.362% | 4.322% | 3.569% | 3.540% |
| Average of owed capital (Euros) | | | | |
| Sep/23 | 63,962 | 71,416 | 123,392 | 130,929 |
| Oct/23 | 64,186 | 71,599 | 125,103 | 132,354 |
| Nov/23 | 64,438 | 71,829 | 126,115 | 133,945 |
| Dec/23 | 64,597 | 71,979 | 125,928 | 133,509 |
| Jan/24 | 64,790 | 72,166 | 125,210 | 132,348 |
| Feb/24 | 65,158 | 72,531 | 124,216 | 131,327 |
| Mar/24 | 65,391 | 72,760 | 125,354 | 132,509 |
| Apr/24 | 65,577 | 72,921 | 125,159 | 132,518 |
| May/24 | 65,924 | 73,298 | 124,516 | 132,151 |
| Jun/24 | 66,279 | 73,656 | 125,942 | 133,530 |
| Jul/24 | 66,529 | 73,919 | 127,541 | 135,303 |
| Aug/24 | 66,874 | 74,260 | 128,791 | 137,104 |
| Sep/24 | 67,286 | 74,716 | 132,339 | 141,215 |
| Loan repayments (Euros) | | | | |
| Sep/23 | 386 | 422 | 628 | 665 |
| Oct/23 | 392 | 429 | 644 | 680 |
| Nov/23 | 396 | 434 | 655 | 694 |
| Dec/23 | 400 | 438 | 651 | 689 |
| Jan/24 | 404 | 442 | 639 | 675 |
| Feb/24 | 403 | 441 | 628 | 661 |
| Mar/24 | 403 | 442 | 619 | 652 |
| Apr/24 | 404 | 443 | 611 | 645 |
| May/24 | 404 | 443 | 603 | 639 |
| Jun/24 | 404 | 444 | 597 | 630 |
| Jul/24 | 405 | 445 | 611 | 646 |
| Aug/24 | 404 | 443 | 617 | 654 |
| Sep/24 | 404 | 444 | 622 | 660 |

Date of the next press release – November 18th 2024