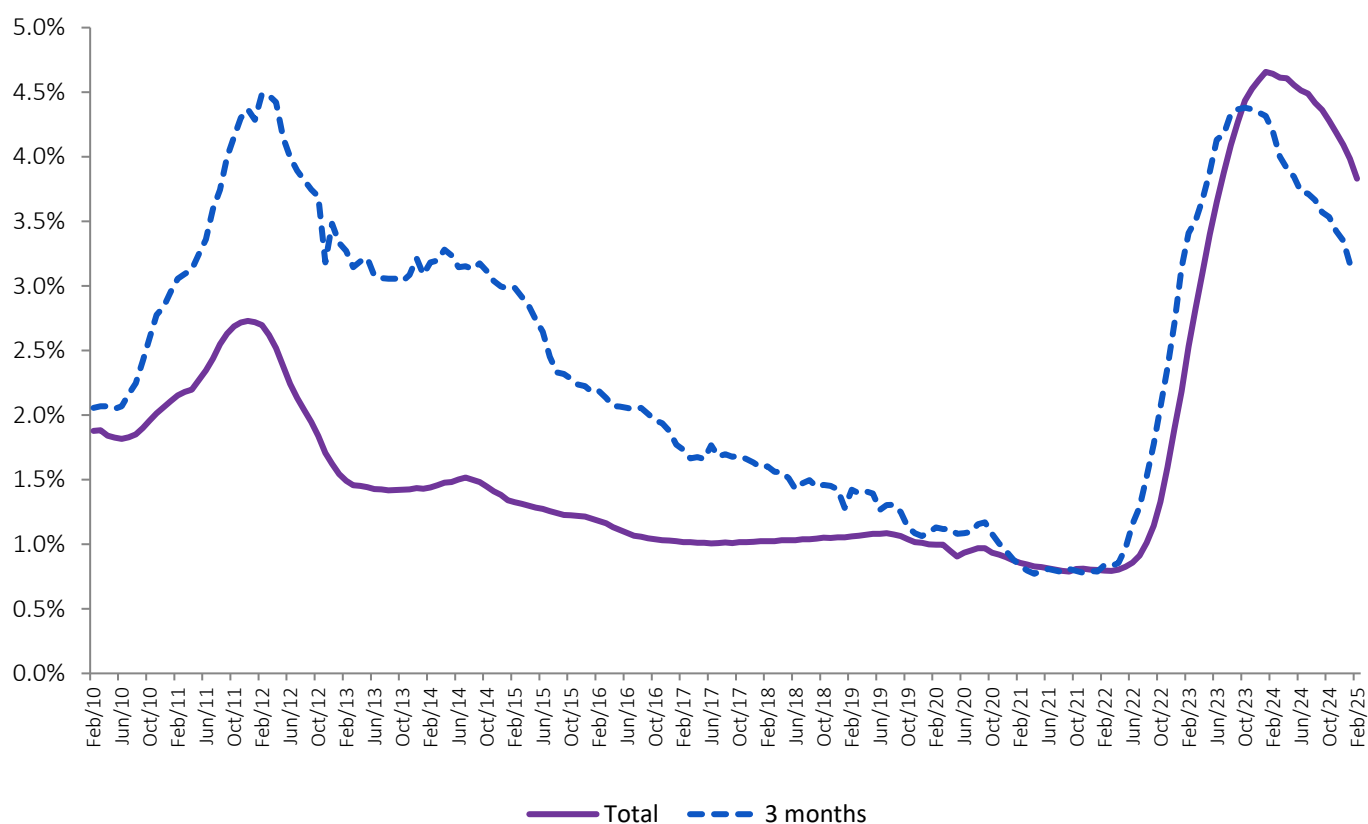




## INTEREST RATE DECREASED TO 3.830%

The implicit interest rate for all housing loan agreements decreased from 3.984% in January to 3.830% in February. For the contracts that were closed in the previous three months, the interest rate from 3.169%<sup>1</sup> to 3.200%. The average value of owed capital increased 560 Euros, reaching 69,512 Euros. The average value of loan repayments increased 1 euro to 400 euros, 3 euros less when compared to the value observed in February 2024 (-0.7%). In the last month, interest represented 55% of the average repayments. In the contracts celebrated in the last 3 months, the average value of loan repayments stood at 622 euros, 21 euros more than in the previous month (1.0% below than in the same month of the previous year).

Figure 1. Implicit interest rates in housing loans



<sup>1</sup> In this press release there was a revision of the January 2025 values, due to a data correction on a new report of a financial institution



## IMPLICIT INTEREST RATES IN HOUSING

Period	Total		Monthly Average	
	from which Housing		3 months	
	Acquisition		from which Housing	
Implicit interest rates in housing loans (%)				
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%
Oct/24	4.277%	4.239%	3.533%	3.511%
Nov/24	4.186%	4.149%	3.423%	3.405%
Dec/24	4.091%	4.057%	3.349%	3.333%
Jan/25	3.984%	3.950%	3.169%	3.162%
Feb/25	3.830%	3.806%	3.200%	3.191%
Average of owed capital (Euros)				
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
Oct/24	67,692	75,136	136,287	144,837
Nov/24	68,129	75,611	139,868	148,367
Dec/24	68,470	76,028	140,135	149,064
Jan/25	68,952	76,722	140,728	150,338
Feb/25	69,512	77,164	141,017	149,683
Loan repayments (Euros)				
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
Oct/24	404	442	634	671
Nov/24	403	442	632	667
Dec/24	403	442	632	670
Jan/25	399	436	601	642
Feb/25	400	434	622	659

Date of the next press release – April 21<sup>st</sup> 2025