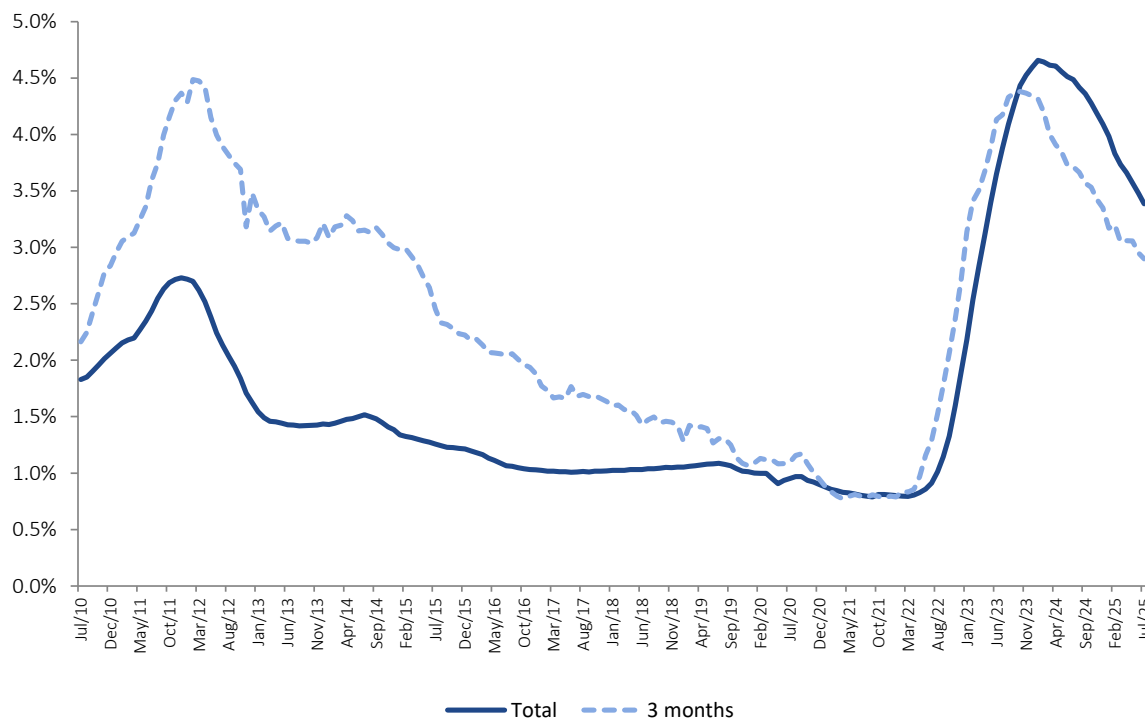


INTEREST RATE IN HOUSING DECREASED TO 3.385%

The implicit interest rate for all housing loan agreements decreased from 3.479% in June to 3.385% in July. For the contracts that were closed in the previous three months, the interest rate decreased from 2.951% to 2.897%. The average value of owed capital increased 593 Euros, reaching 72,270 Euros. The average value of loan repayments stood at 394 euros, 11 euros less when compared to the value observed in July 2024 (-2.7%). In the last month, interest represented 51% of the average repayments. In the contracts signed in the last 3 months, the average value of loan repayments increased 5 euros from the previous month to 635 euros (3.9% higher than in the same month of the previous year).

Figure 1

IMPLICIT INTEREST RATES IN HOUSING LOANS



Date of the next press release - September 19th, 2025