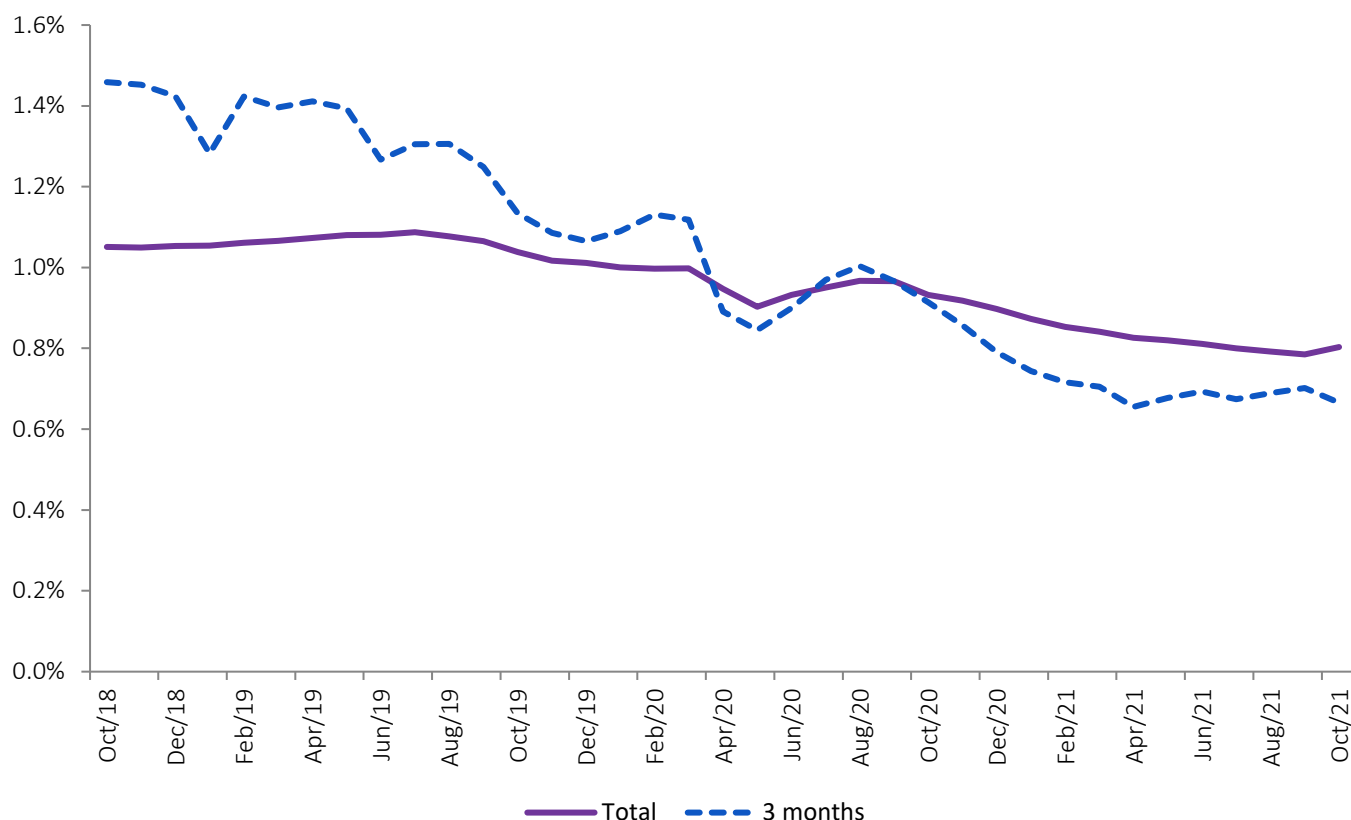




INTEREST RATE INCREASED TO 0.803% WHILE OWED CAPITAL AND MONTHLY LOANS REPAYMENTS STOOD AT 57,688 EUROS AND 251 EUROS, RESPECTIVELY

The implicit interest rate for all housing loan agreements increased from 0.785% in September to 0.803% in October. For the contracts that were closed in the previous three months, the interest rate decreased from 0.702% to 0.665%. The average value of owed capital increased 354 Euros, reaching 57,688 Euros. The average value of loan repayments rose 14 euros to 272 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			
Implicit interest rates in housing loans (%)					
Oct/20	0.932%	0.951%	0.914%	0.911%	
Oct/20	0.918%	0.937%	0.857%	0.855%	
Dec/19	0.897%	0.915%	0.790%	0.788%	
Jan/20	0.873%	0.892%	0.744%	0.741%	
Feb/20	0.853%	0.872%	0.716%	0.710%	
Mar/20	0.841%	0.858%	0.705%	0.696%	
Apr/20	0.826%	0.844%	0.655%	0.652%	
May/20	0.820%	0.838%	0.677%	0.671%	
Jun/20	0.811%	0.828%	0.693%	0.686%	
Jul/20	0.800%	0.816%	0.674%	0.670%	
Aug/20	0.792%	0.807%	0.689%	0.679%	
Sep/20	0.785%	0.800%	0.702%	0.697%	
Oct/20	0.803%	0.819%	0.665%	0.658%	
Average of owed capital (Euros)					
Oct/20	54,645	61,318	109,727	118,718	
Nov/20	54,915	61,660	111,851	119,810	
Dec/20	55,087	61,865	113,021	121,291	
Jan/21	55,286	62,096	113,233	121,617	
Feb/21	55,447	62,312	114,683	123,538	
Mar/21	55,671	62,570	113,826	123,991	
Apr/21	55,915	62,801	114,752	124,239	
May/21	56,011	62,899	114,355	125,077	
Jun/21	56,462	63,403	114,865	125,313	
Jul/21	56,790	63,791	116,815	127,601	
Aug/21	57,115	64,162	117,960	128,708	
Sep/21	57,334	64,368	119,518	128,695	
Oct/21	57,688	64,850	118,486	128,217	
Loan repayments (Euros)					
Oct/20	227	245	290	318	
Nov/20	228	245	297	322	
Dec/20	227	245	294	319	
Jan/21	227	244	285	309	
Feb/21	226	244	288	313	
Mar/21	228	246	298	328	
Apr/21	231	251	276	303	
May/21	232	252	280	313	
Jun/21	235	253	292	325	
Jul/21	235	253	285	317	
Aug/21	236	255	304	336	
Sep/21	237	256	311	340	
Oct/21	251	272	290	316	

Date of the next press release - December 22nd 2021

IMPLICIT INTEREST RATES IN HOUSING – October 2021