

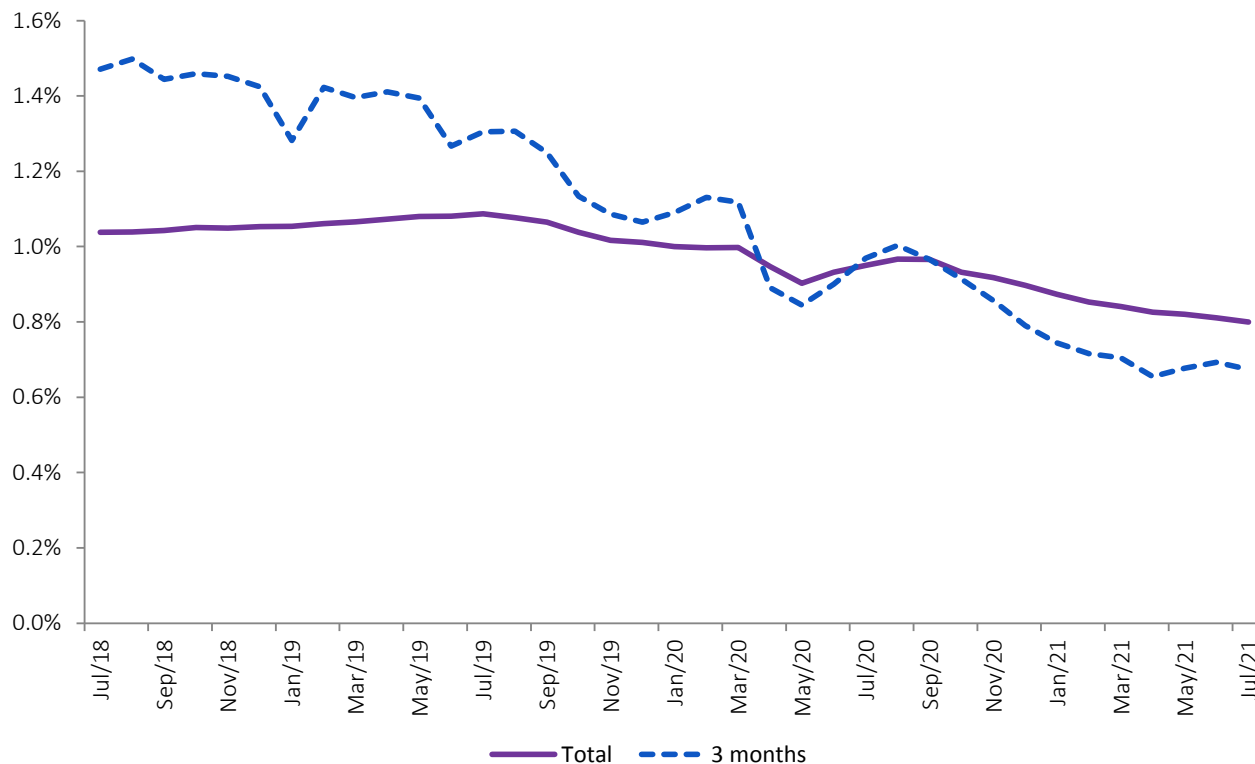


August 20th 2021
IMPLICIT INTEREST RATES IN HOUSING
July 2021

INTEREST RATE DECREASED TO 0.800% WHILE OWED CAPITAL AND MONTHLY LOANS REPAYMENTS STOOD AT 56,790 EUROS AND 235 EUROS, RESPECTIVELY

The implicit interest rate for all housing loan agreements decreased from 0.811% in June to 0.800% in July. For the contracts that were closed in the previous three months, the interest rate decreased from 0.693% to 0.674%. The average value of owed capital increased 328 Euros, reaching 56,790 Euros. The average value of loan repayments stood at 235 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

Monthly Average				
Period	Total	from which Housing	3 months	from which Housing
		Acquisition		Acquisition
	Implicit interest rates in housing loans (%)			
Jul/20	0.950%	0.966%	0.969%	0.963%
Aug/20	0.967%	0.983%	1.003%	0.994%
Sep/20	0.966%	0.985%	0.966%	0.961%
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%
Average of owed capital (Euros)				
Jul/20	54,203	60,890	109,242	117,361
Aug/20	54,317	60,998	107,928	116,712
Sep/20	54,484	61,148	108,249	117,302
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
Loan repayments (Euros)				
Jul/20	226	243	286	312
Aug/20	226	245	285	311
Sep/20	226	245	283	312
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

Date of the next press release - September 20th 2021

IMPLICIT INTEREST RATES IN HOUSING – July 2021