

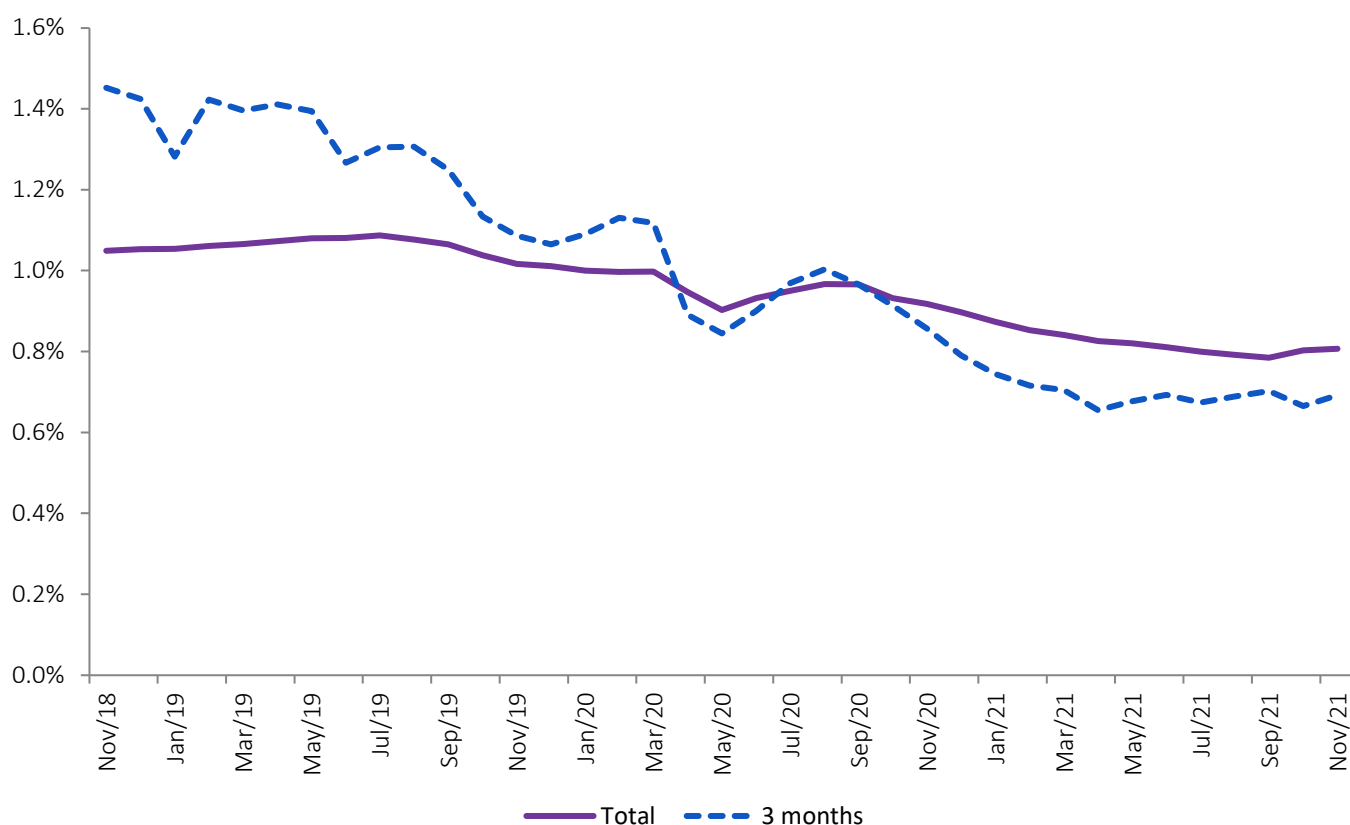


December 22nd 2021
IMPLICIT INTEREST RATES IN HOUSING
November 2021

INTEREST RATE INCREASED TO 0.807% WHILE OWED CAPITAL AND MONTHLY LOANS REPAYMENTS STOOD AT 58,084 EUROS AND 253 EUROS, RESPECTIVELY

The implicit interest rate for all housing loan agreements increased from 0.803% in October to 0.807% in November. For the contracts that were closed in the previous three months, the interest rate increased from 0.665% to 0.692%. The average value of owed capital increased 396 Euros, reaching 58,084 Euros. The average value of loan repayments rose 2 euros to 253 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		from which Housing
		Acquisition		Acquisition
Implicit interest rates in housing loans (%)				
Nov/20	0.918%	0.937%	0.857%	0.855%
Dec/20	0.897%	0.915%	0.790%	0.788%
Jan/21	0.873%	0.892%	0.744%	0.741%
Feb/21	0.853%	0.872%	0.716%	0.710%
Mar/21	0.841%	0.858%	0.705%	0.696%
Apr/21	0.826%	0.844%	0.655%	0.652%
May/21	0.820%	0.838%	0.677%	0.671%
Jun/21	0.811%	0.828%	0.693%	0.686%
Jul/21	0.800%	0.816%	0.674%	0.670%
Aug/21	0.792%	0.807%	0.689%	0.679%
Sep/21	0.785%	0.800%	0.702%	0.697%
Oct/21	0.803%	0.819%	0.665%	0.658%
Nov/21	0.807%	0.821%	0.692%	0.682%
Average of owed capital (Euros)				
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
Nov/21	58,084	65,505	118,693	129,080
Loan repayments (Euros)				
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
Nov/21	253	276	315	344

Date of the next press release - January 19th 2022