



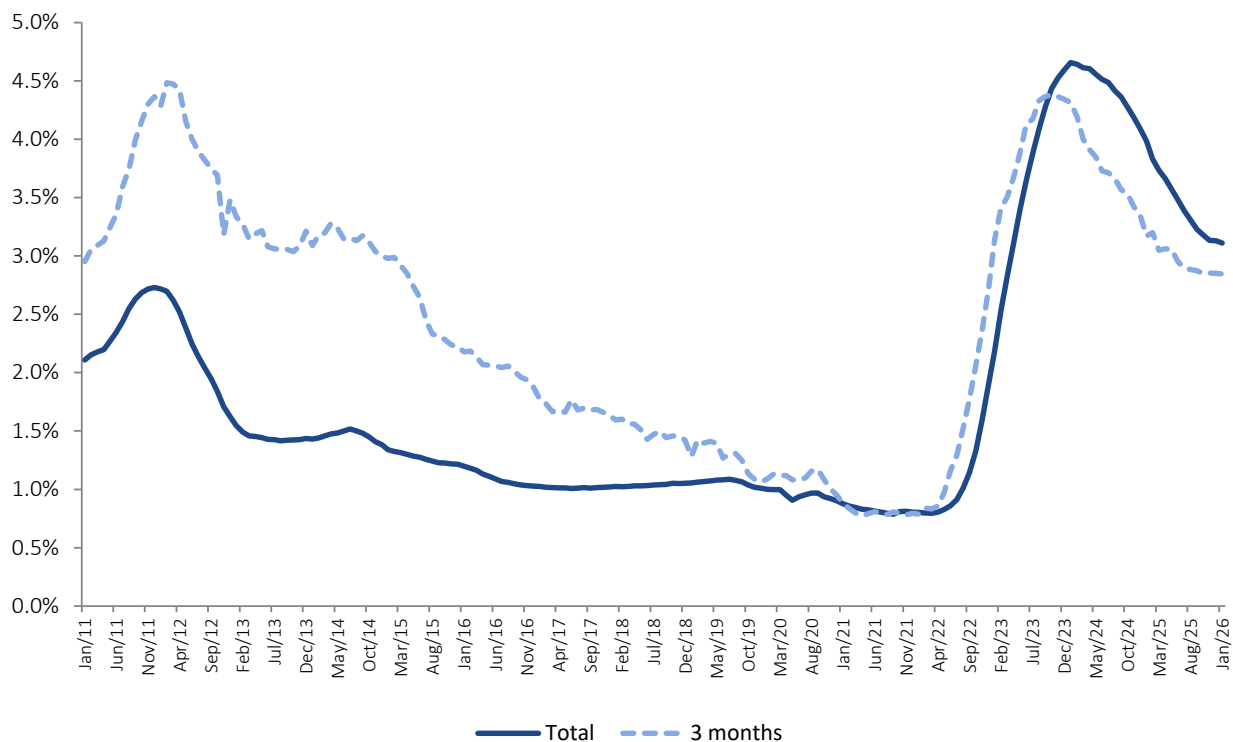
February 19th 2026
IMPLICIT INTEREST RATES IN HOUSING
January 2026

INTEREST RATE IN HOUSING DECREASED TO 3.111%

The implicit interest rate for all housing loan agreements decreased from 3.130% in December 2025 to 3.111% in January 2026. For the contracts that were closed in the previous three months, the interest rate decreased from 2.850% to 2.847%. The average value of owed capital increased 724 Euros, reaching 75,994 Euros. The average value of loan repayments increased 2 Euros to 399 Euros, the same value observed in January 2025. In the last month, interest represented 48.9% of the average repayments. In the contracts signed in the last 3 months, the average value of loan repayments increased 1 euro from the previous month to 676 euros (12.5% higher than in the same month of the previous year).

Figure 1

IMPLICIT INTEREST RATES IN HOUSING LOANS



Date of the next press release - March 19th, 2026