

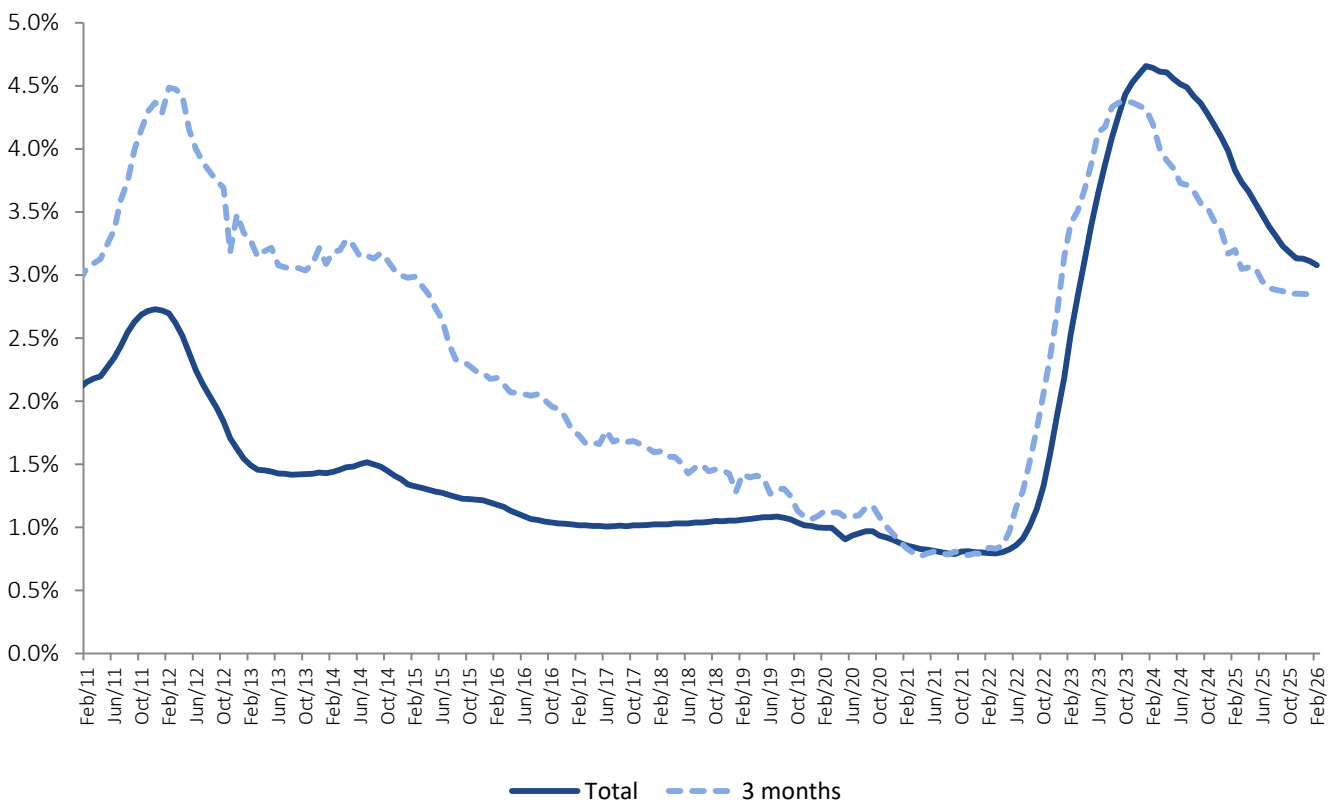
March 19th 2026
IMPLICIT INTEREST RATES IN HOUSING
February 2026

INTEREST RATE IN HOUSING DECREASED TO 3.079%

The implicit interest rate for all housing loan agreements decreased from 3.111% in January to 3.079% in February 2026. For the contracts that were closed in the previous three months, the interest rate increased from 2.847% to 2.871%. The average value of owed capital increased 500 Euros, reaching 76,494 Euros. The average value of loan repayments decreased 2 Euros to 397 Euros, 3 Euros below the value observed in February 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 19 Euros from the previous month to 695 euros (11.7% higher than in the same month of the previous year).

Figure 1

IMPLICIT INTEREST RATES IN HOUSING LOANS



Date of the next press release - April 21st, 2026