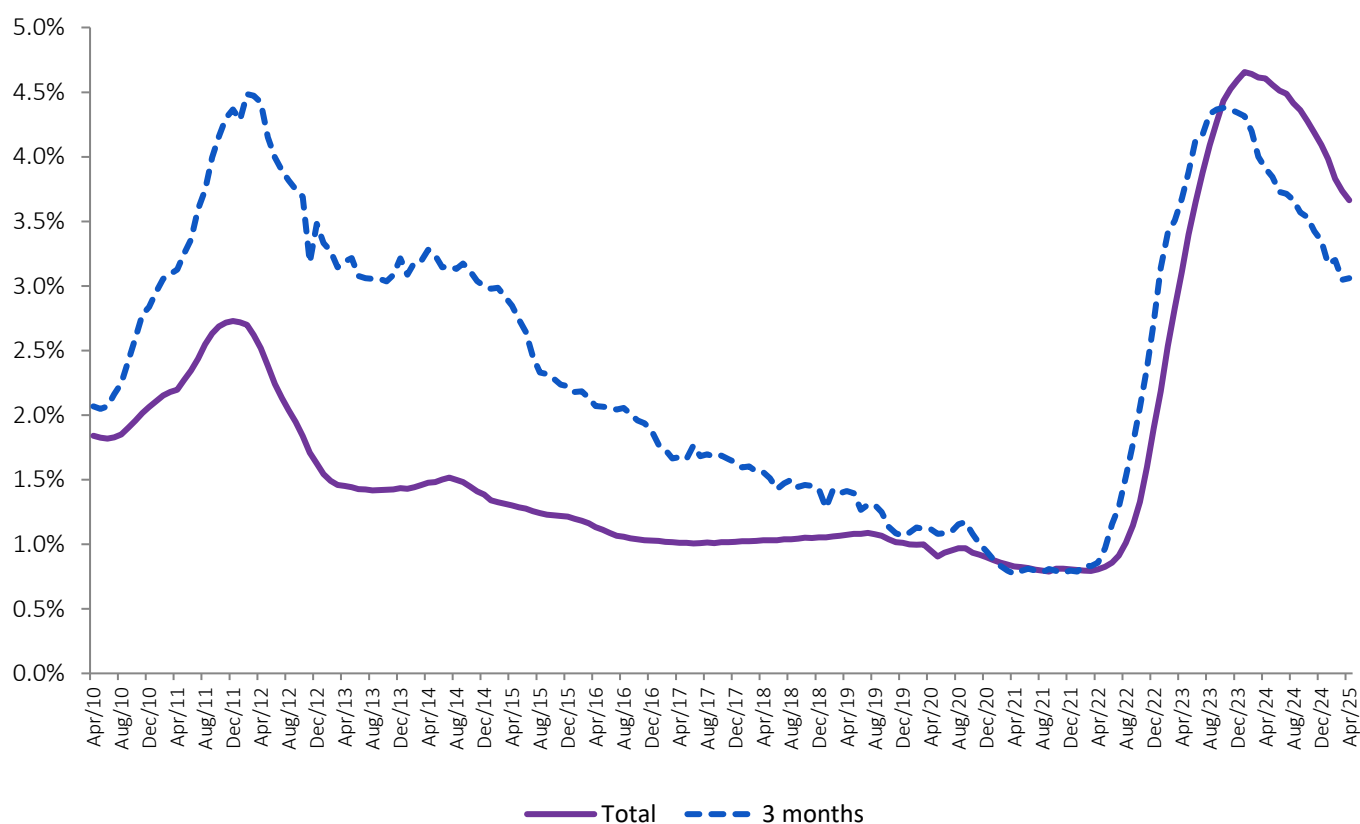




## INTEREST RATE DECREASED TO 3.663%

The implicit interest rate for all housing loan agreements decreased from 3.735% in March to 3.663% in April. For the contracts that were closed in the previous three months, the interest rate increased from 3.048% to 3.060%. The average value of owed capital increased 348 Euros, reaching 70,413 Euros. The average value of loan repayments decreased 2 euros to 396 euros, 8 euros less when compared to the value observed in April 2024 (-2.0%). In the last month, interest represented 54% of the average repayments. In the contracts celebrated in the last 3 months, the average value of loan repayments stood at 621 euros, 17 euros more than in the previous month (1.6% higher than in the same month of the previous year).

Figure 1. Implicit interest rates in housing loans





## IMPLICIT INTEREST RATES IN HOUSING

Period	Total		3 months	
	from which Housing	Acquisition	from which Housing	Acquisition
<b>Implicit interest rates in housing loans (%)</b>				
Apr/24	4.606%	4.567%	3.910%	3.889%
May/24	4.556%	4.518%	3.845%	3.826%
Jun/24	4.513%	4.474%	3.729%	3.706%
Jul/24	4.487%	4.448%	3.713%	3.691%
Aug/24	4.417%	4.377%	3.665%	3.639%
Sep/24	4.362%	4.322%	3.569%	3.540%
Oct/24	4.277%	4.239%	3.533%	3.511%
Nov/24	4.186%	4.149%	3.423%	3.405%
Dec/24	4.091%	4.057%	3.349%	3.333%
Jan/25	3.984%	3.950%	3.169%	3.162%
Feb/25	3.830%	3.806%	3.200%	3.191%
Mar/25	3.735%	3.715%	3.048%	3.045%
Apr/25	3.663%	3.644%	3.060%	3.059%
<b>Average of owed capital (Euros)</b>				
Apr/24	65,577	72,921	125,159	132,518
May/24	65,924	73,298	124,516	132,151
Jun/24	66,279	73,656	125,942	133,530
Jul/24	66,529	73,919	127,541	135,303
Aug/24	66,874	74,260	128,791	137,104
Sep/24	67,286	74,716	132,339	141,215
Oct/24	67,692	75,136	136,287	144,837
Nov/24	68,129	75,611	139,868	148,367
Dec/24	68,470	76,028	140,135	149,064
Jan/25	68,952	76,722	140,728	150,338
Feb/25	69,512	77,164	141,017	149,683
Mar/25	70,065	77,758	144,507	153,679
Apr/25	70,413	78,387	150,231	160,514
<b>Loan repayments (Euros)</b>				
Apr/24	404	443	611	645
May/24	404	443	603	639
Jun/24	404	444	597	630
Jul/24	405	445	611	646
Aug/24	404	443	617	654
Sep/24	404	444	622	660
Oct/24	404	442	634	671
Nov/24	403	442	632	667
Dec/24	403	442	632	670
Jan/25	399	436	601	642
Feb/25	400	434	622	659
Mar/25	398	433	604	642
Apr/25	396	431	621	665

Date of the next press release – June 18<sup>th</sup> 2025