

19. INTEREST RATES
A) Legal interest rates

19.2 Unofficial mortgage market and other interest rates

Percentages per annum

	Mortgage market reference rates DGTPF Resolution of 20.6.1986			Govt.Bonds Nominal index for half-yearly payments (R.DGTPF 5/12/89) (a)	Prime rates		Other reference rates			Tax regime for financial assets (art.63 Corporation Tax and art.91 Personal Income Tax)		
					Banks	Savings banks	Consumer credit		Savings banks' borrowing rate (CECA indicator)	Maturity up to 4 years	Maturity 4-7 years	Maturity 7-10 years
	Banks	Savings banks										
			Quarterly average rate				Rates at issue					
	1	2	3	4	5	6	7	8	9	10	11	12
19	0.750	0.062	-0.289	-0.264	...	...	...	...	...	-0.382	-0.265	0.169
20	0.500	0.080	-0.309	-0.357	...	...	...	...	...	-0.359	-0.221	0.210
21	0.250	0.074	-0.279	-0.343	...	...	...	...	...	-0.410	-0.297	0.261
22	2.250	2.266	2.034	2.073	...	...	...	...	...	1.446	1.782	2.250
23	2.500	3.636	3.258	3.275	...	...	...	...	...	2.822	2.741	2.930
24	1.750	3.286	2.402	2.568	...	...	...	...	...	2.025	2.064	2.432
24 May	...	4.340	2.790	2.922	...	...	...	...	...	2.317	2.286	2.530
Jun	2.000	4.299	2.807	2.955	...	...	...	...	...	2.317	2.286	2.530
Jul	...	4.299	2.899	2.985	...	...	...	...	...	2.431	2.398	2.676
Aug	...	3.537	2.830	2.933	...	...	...	...	...	2.431	2.398	2.676
Sep	1.750	3.577	2.751	2.859	...	...	...	...	...	2.431	2.398	2.676
Oct	...	3.464	2.674	2.758	...	...	...	...	...	2.025	2.064	2.432
Nov	...	3.419	2.553	2.668	...	...	...	...	...	2.025	2.064	2.432
Dec	1.750	3.286	2.402	2.568	...	...	...	...	...	2.025	2.064	2.432
25 Jan	...	3.270	2.503	2.527	...	...	...	...	...	1.822	1.892	2.194
Feb	...	3.270	2.569	2.501	...	...	...	...	...	1.822	1.892	2.194
Mar	1.500	3.050	2.594	2.508	...	...	...	...	...	1.822	1.892	2.194
Apr	...	3.051	2.508	2.512	...	...	...	...	...	1.990	2.146	2.706
May	...	2.846	2.392	2.496	...	...	...	...	...	1.990	2.146	2.706

(a)The nominal index for half-yearly payments is calculated, as of May 2021, from the RODE index 2-6 Y (S) calculated by Sociedad de Bolsas, S.A., which is part of Bolsas y Mercados Españoles.