

19. INTEREST RATES
A) Legal interest rates

19.1 (1st Part) Legal interest rates, EURIBOR, MIBOR and other official reference rates (a)

Percentages per annum

Official mortgage market reference rates (BE Resolution 21-1-1994 and BE Circular7/99)										
		Interbank rates		Savings banks' reference lending rate (CECA indicator)	Average rate on mortgage loans at over 3 years for house purchase (DGTPF Resolution of 4.2.91)			IRR on govt. bonds with residual maturity of 2-6 years (DGTPF Resolution 5.12.89)	Date of publication BOE	
		12-month MIBOR	12-month EURIBOR		Banks	Savings banks	Banks and savings banks		Interest rates cols. 1,2 and 7	Rest of official interest rates
1	2	3	4		5	6	7		8	9
06	M	3,435	3,439	5,023	4,120	4,225	4,176	3,352	...	...
07	M	4,447	4,452	5,773	5,205	5,278	5,244	4,082	...	...
08	M	4,808	4,814	6,522	5,781	5,922	5,858	4,059	...	...
09	M	1,615	1,615	5,049	3,147	3,649	3,434	2,823	...	...
10	M	1,351	1,351	4,749	2,509	2,971	2,769	2,662	...	...
11	M	2,030	2,007	5,295	3,261	3,500	3,385	4,027	...	...
10	Aug	1,421	1,421	5,000	2,543	2,938	2,766	2,758	2-09-10	18-09-10
	Sep	1,418	1,420	5,125	2,652	2,927	2,799	2,850	2-10-10	20-10-10
	Oct	1,491	1,495	4,875	2,600	2,963	2,795	2,885	3-11-10	18-11-10
	Nov	1,541	1,541	4,750	2,627	3,002	2,825	3,005	2-12-10	18-12-10
	Dec	1,525	1,526	4,750	2,593	2,945	2,774	3,122	4-01-11	21-01-11
11	Jan	1,550	1,550	5,000	2,679	3,144	2,918	3,304	2-02-11	18-02-11
	Feb	1,714	1,714	4,875	2,786	3,132	2,962	3,510	2-03-11	19-03-11
	Mar	1,924	1,924	5,000	2,935	3,294	3,120	3,676	2-04-11	20-04-11
	Apr	2,085	2,086	4,875	3,115	3,327	3,226	3,896	4-05-11	19-05-11
	May	2,154	2,147	5,250	3,238	3,471	3,355	4,020	2-06-11	21-06-11
	Jun	2,144	2,144	5,375	3,355	3,559	3,458	4,055	2-07-11	20-07-11
	Jul	2,226	2,183	5,250	3,446	3,624	3,540	4,161	2-08-11	19-08-11
	Aug	2,137	2,097	5,750	3,467	3,590	3,533	4,212	2-09-11	20-09-11
	Sep	2,208	2,067	5,500	3,428	3,694	3,570	4,272	4-10-11	20-10-11
	Oct	2,110	2,110	5,875	3,504	3,659	3,586	4,286	3-11-11	18-11-11
	Nov	2,092	2,044	5,625	3,641	3,747	3,696	4,459	2-12-11	20-12-11
	Dec	2,004	2,004	5,125	3,509	3,739	3,626	4,445	3-01-12	19-01-12
12	Jan	1,837	1,837	...	...	...	...	4,267	2-02-12	...

(a) Official mortgage market reference rates (columns 6 to 12) are official as of their publication in the BOE. Until then, they are treated as provisional data, and as such they are reported in this table for information purposes only.

19. INTEREST RATES
A) Legal interest rates

19.1 (Cont.) Legal interest rates, EURIBOR,
MIBOR and other official reference rates

Percentages per annum

		Legally established rates					Govt.bonds Nominal index for half- yearly payments (col.11) (DGTPF Re- solution 5.12.89)	Reference interest rates Royal Decree 771/2011(b)			
		Legal inte- rest rate	Base rate of Banco de España	Judg- ment debt rate	Tax debt rate	Default interest rate on business transac- tions Law 3/04		Deposits with an agreed maturity of up to and including three months	Deposits with an agreed maturity of more than three months but less than one year	Deposits with an agreed maturity of one year or more	Overnight deposits
		10	11	12	13	14	15	16	17	18	19
06	M	4,00	-	6,00	5,00	9,54	3,324	...	...	...	...
07	M	5,00	-	7,00	6,25	10,83	4,041	...	...	...	...
08	M	5,50	-	7,50	7,00	11,13	4,019	...	...	...	...
09	M	4,37	-	6,37	5,49	8,74	2,803	...	...	...	...
10	M	4,00	-	6,00	5,00	8,00	2,644	...	...	...	...
11	M	4,00	-	6,00	5,00	8,13	3,987	3,00	3,22	3,05	2,24
10	Aug	4,00	-	6,00	5,00	8,00	2,739	...	...	...	...
	Sep	4,00	-	6,00	5,00	8,00	2,830	...	...	...	...
	Oct	4,00	-	6,00	5,00	8,00	2,865	...	...	...	...
	Nov	4,00	-	6,00	5,00	8,00	2,983	...	...	...	...
	Dec	4,00	-	6,00	5,00	8,00	3,098	...	...	...	...
11	Jan	4,00	-	6,00	5,00	8,00	3,277	...	...	...	...
	Feb	4,00	-	6,00	5,00	8,00	3,480	...	...	...	...
	Mar	4,00	-	6,00	5,00	8,00	3,643	...	...	...	...
	Apr	4,00	-	6,00	5,00	8,00	3,858	...	...	...	...
	May	4,00	-	6,00	5,00	8,00	3,981	...	...	...	...
	Jun	4,00	-	6,00	5,00	8,00	4,015	2,92	3,20	3,13	2,22
	Jul	4,00	-	6,00	5,00	8,25	4,118	...	...	...	...
	Aug	4,00	-	6,00	5,00	8,25	4,168	...	...	...	...
	Sep	4,00	-	6,00	5,00	8,25	4,228	3,06	3,27	3,11	2,38
	Oct	4,00	-	6,00	5,00	8,25	4,241	...	...	...	...
	Nov	4,00	-	6,00	5,00	8,25	4,410	...	...	...	...
	Dec	4,00	-	6,00	5,00	8,25	4,397	3,00	3,22	3,05	2,24
12	Jan	...	-	...	...	8,00	...	...	...	...	...

(b) Reference interest rates used to determine the deposits for which additional contributions have to be made to deposit guarantee funds