

19. INTEREST RATES
A) Legal interest rates

19.1 Legal interest rates, EURIBOR, MIBOR and other official mortgage market reference rates (a)

Percentages per annum

		Legally established rates					Official mortgage market reference rates (BE Resolution 21-1-1994 and BE Circular 7/99)							Govt. bonds Nominal index for half- yearly payments (col.11) (DGTPF Re- solution 5.12.89)		
		Legal inter- est rate	Base rate of Banco de España	Judg- ment debt rate	Tax debt rate	Default interest rate on business transac- tions Law 3/04	Interbank rates		Savings banks' re- ference lending rate (CECA in- dicator)	Average rate on mortgage loans at over 3 years for house pur- chase (DGTPF Resolution of 4.2.91)			IRR on govt. bonds with residual maturity of 2-6 years (DGTPF Re- solution 5.12.89)		Date of publication BOE	
							12-month MIBOR	12-month EURIBOR		Banks	Savings banks	Banks and savings banks			Interest rates cols. 6,7 and 12	Rest of official interest rates
		1	2	3	4	5	6	7	8	9	10	11	12				13	14	15
04	M	3.75	- 5.75	4.75	9.01	2.276	2.274	4.708	3.265	3.434	3.355	3.102	...	...	3.078
05	M	4.00	- 6.00	5.00	9.07	2.335	2.335	4.479	3.180	3.373	3.283	2.680	...	...	2.663
06	M	4.00	- 6.00	5.00	9.54	3.435	3.439	5.023	4.120	4.225	4.176	3.352	...	...	3.324
07	M	5.00	- 7.00	6.25	10.83	4.447	4.452	5.773	5.205	5.278	5.244	4.082	...	...	4.041
08	M	5.50	- 7.50	7.00	11.13	4.808	4.814	6.522	5.781	5.922	5.858	4.059	...	...	4.019
09	M	4.37	- 6.37	5.49	8.74	1.615	1.615	5.049	3.147	3.649	3.434	2.823	...	...	2.803
09	Mar	5.50	- 7.50	7.00	9.50	1.908	1.909	5.125	3.581	3.997	3.821	3.202	2-04-09	18-04-09	3.177	
	Apr	4.00	- 6.00	5.00	9.50	1.771	1.771	5.000	3.355	3.743	3.573	2.980	6-05-09	20-05-09	2.958	
	May	4.00	- 6.00	5.00	9.50	1.644	1.644	4.875	3.154	3.616	3.411	2.832	2-06-09	17-06-09	2.812	
	Jun	4.00	- 6.00	5.00	9.50	1.610	1.610	4.750	3.010	3.496	3.294	2.748	2-07-09	18-07-09	2.729	
	Jul	4.00	- 6.00	5.00	8.00	1.412	1.412	4.875	2.945	3.375	3.187	2.663	4-08-09	21-08-09	2.645	
	Aug	4.00	- 6.00	5.00	8.00	1.334	1.334	4.875	2.811	3.290	3.084	2.572	2-09-09	18-09-09	2.555	
	Sep	4.00	- 6.00	5.00	8.00	1.261	1.261	4.875	2.632	3.260	2.990	2.496	2-10-09	17-10-09	2.481	
	Oct	4.00	- 6.00	5.00	8.00	1.243	1.243	5.000	2.554	3.182	2.921	2.470	3-11-09	19-11-09	2.455	
	Nov	4.00	- 6.00	5.00	8.00	1.231	1.231	4.875	2.487	3.123	2.859	2.437	2-12-09	18-12-09	2.423	
	Dec	4.00	- 6.00	5.00	8.00	1.241	1.242	4.625	2.484	3.058	2.819	2.372	5-01-10	20-01-10	2.358	
10	Jan	4.00	- 6.00	5.00	8.00	1.232	1.232	5.125	2.487	3.025	2.810	2.351	2-02-10	18-02-10	2.337	
	Feb	4.00	- 6.00	5.00	8.00	1.253	1.225	...	...	...	...	2.371	2-03-10	...	...
	Mar	4.00	- 6.00	5.00	8.00	...	...	...	...	...	...	...	...	...	...

(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.