

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)	Prime rates		Other reference rates			Tax regime for financial assets (art.63 Corporation Tax and art.91 Personal Income Tax)		
	Quarterly average rate	Rates at issue			Banks	Savings banks	Consumer credit		Savings banks' borrowing rate (CECA indicator)	Maturity up to 4 years	Maturity 4-7 years	Maturity 7-10 years
		Mortgage certifi- cat	Domestic govt.bonds 3-6 years				Banks	Savings banks				
	1	2	3	4	5	6	7	8	9	10	11	12
15	1.000	0.705	0.784	0.596	...	...	...	...	...	0.322	0.183	1.716
16	1.000	0.364	0.210	0.078	...	...	...	...	...	-0.078	0.122	0.900
17	1.000	0.197	0.250	0.073	...	...	...	...	...	-0.022	0.170	1.232
18	1.250	0.210	0.366	0.217	...	...	...	...	...	-0.049	0.328	1.194
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
20 Apr	...	0.092	-0.095	-0.075	...	...	...	...	...	0.019	-0.208	0.529
May	...	0.093	-0.046	-0.049	...	...	...	...	...	0.019	-0.208	0.529
Jun	0.500	0.114	-0.063	-0.054	...	...	...	...	...	0.019	-0.208	0.529
Jul	...	0.113	-0.060	-0.070	...	...	...	...	...	-0.194	-0.060	0.422
Aug	...	0.122	-0.019	-0.077	...	...	...	...	...	-0.194	-0.060	0.422
Sep	0.750	0.145	0.009	-0.133	...	...	...	...	...	-0.194	-0.060	0.422
Oct	...	0.094	-0.143	-0.232	...	...	...	...	...	-0.359	-0.221	0.210
Nov	...	0.093	-0.270	-0.302	...	...	...	...	...	-0.359	-0.221	0.210
Dec	0.500	0.080	-0.309	-0.357	...	...	...	...	...	-0.359	-0.221	0.210
21 Jan	...	0.063	-0.421	-0.382	...	...	...	...	...	-	-0.331	-0.022
Feb	...	0.057	-0.420	-0.398	...	...	...	...	...	-	-0.331	-0.022
Mar	0.500	0.045	-0.414	-0.400	...	...	...	...	...	-	-0.331	-0.022
Apr	...	...	...	...	...	...	...	...	...	-0.317	-0.200	0.281