

**19. TIPOS DE INTERÉS**  
**A) Tipos de interés legales**

**19.2 Tipos de interés de referencia del mercado hipotecario (no oficiales) y otros tipos de interés**

Porcentajes

|               | Tipos referencia mercado hipotecario<br>Resolución DGTPF 20/6/1986 |                         |                                      | Preferenciales |                        | Otros tipos de referencia |                     |   | Régimen fiscal activos financ.<br>Rend.mixto art 3 Ley 14/1985 |                              |                               |
|---------------|--|-------------------------|--------------------------------------|----------------|------------------------|---------------------------|---------------------|---|--|------------------------------|-------------------------------|
|               | Crédito<br>tipo medio<br>trimestral                                | Emisión                 |                                      | Bancos         | Cajas<br>de<br>ahorros | Crédito al consumo        |                     | Tipo<br>pasivo de<br>cajas de<br>ahorros<br>(Indicador<br>CECA) | Plazo<br>igual o<br>inferior<br>a 4 años                       | Plazo<br>desde 4 a<br>7 años | Plazo<br>desde 7 a<br>10 años |
|               |  | Cédulas<br>hipotecarias | Deuda Púb.<br>interior<br>3 a 6 años |                |                        | Bancos                    | Cajas de<br>ahorros |   |  |                              |                               |
|               | 1  | 2                       | 3                                    | 4              | 5                      | 6                         | 7                   | 8   | 9  | 10                           | 11                            |
| <b>01</b>     | 3,750  | 3,950                   | 4,197                                | 5,54           | 5,30                   | 9,47                      | 8,93                | 2,500   | 3,440  | 3,728                        | 4,190                         |
| <b>02</b>     | 3,250  | 4,333                   | 3,971                                | 5,29           | 4,99                   | 9,22                      | 8,57                | 2,375   | 2,879  | 3,195                        | 3,669                         |
| <b>03</b>     | 2,250  | 4,018                   | 3,033                                | 5,07           | 4,82                   | 9,25                      | 8,29                | 1,750   | 2,234  | 2,832                        | 3,508                         |
| <b>04</b>     | 2,250  | 3,926                   | 3,007                                | 4,98           | 4,49                   | 8,68                      | 8,04                | 1,750   | 2,225  | 2,824                        | 3,303                         |
| <b>05</b>     | 2,500  | 2,150                   | 2,580                                | 5,03           | 4,42                   | 8,75                      | 7,91                | 1,875   | 1,735  | 2,114                        | 2,532                         |
| <b>06</b>     | 3,750  | 4,168                   | 3,660                                | 5,21           | 4,53                   | 8,90                      | 8,02                | 2,875   | 2,940  | 2,936                        | 3,190                         |
| <b>07 Oct</b> | ...  | 4,520                   | 4,321                                | 5,45           | 5,07                   | 9,01                      | 8,46                | 3,875   | -  | 3,352                        | -                             |
| <b>Nov</b>    | ...  | 4,855                   | 4,321                                | 5,46           | 5,08                   | 9,01                      | 8,46                | 3,875   | -  | 3,352                        | -                             |
| <b>Dic</b>    | 4,500  | 4,867                   | 4,120                                | 5,46           | 5,09                   | 9,01                      | 8,48                | 3,875   | -  | 3,352                        | -                             |
| <b>08 Ene</b> | ...  | 4,901                   | 4,021                                | 5,50           | 5,20                   | 9,03                      | 8,54                | 3,875   | 3,225  | -                            | 3,406                         |
| <b>Feb</b>    | ...  | 4,674                   | 4,021                                | 5,53           | 5,34                   | 9,06                      | 8,65                | 3,875   | 3,225  | -                            | 3,406                         |
| <b>Mar</b>    | 4,500  | 4,625                   | 3,979                                | 5,54           | 5,33                   | 9,34                      | 8,65                | 3,875   | 3,225  | -                            | 3,406                         |
| <b>Abr</b>    | ...  | 4,724                   | 3,965                                | 5,55           | 5,33                   | 9,34                      | 8,65                | 4,000   | 3,165  | 3,193                        | 3,818                         |
| <b>May</b>    | ...  | 4,733                   | 3,981                                | 5,55           | 5,33                   | 9,35                      | 8,66                | 4,125   | 3,165  | 3,193                        | 3,818                         |
| <b>Jun</b>    | 4,750  | 4,725                   | 3,975                                | 5,58           | 5,36                   | 9,40                      | 8,73                | 4,375   | 3,165  | 3,193                        | 3,818                         |
| <b>Jul</b>    | ...  | 4,745                   | 4,314                                | 5,60           | 5,37                   | 9,45                      | 8,76                | 4,500   | 3,183  | 3,254                        | 3,862                         |
| <b>Ago</b>    | ...  | 4,793                   | 4,314                                | 5,60           | 5,38                   | 9,46                      | 8,76                | 4,500   | 3,183  | 3,254                        | 3,862                         |
| <b>Sep</b>    | 5,250  | 4,847                   | 4,317                                | 5,63           | 5,39                   | 9,48                      | 8,77                | 4,500   | 3,183  | 3,254                        | 3,862                         |
| <b>Oct</b>    | ...  | 5,405                   | 4,407                                | 5,62           | 5,40                   | 9,50                      | 8,81                | 4,625   | 3,464  | 3,884                        | 3,665                         |
| <b>Nov</b>    | ...  | 5,392                   | 4,347                                | 5,61           | 5,39                   | 9,50                      | 8,81                | 4,375   | 3,464  | 3,884                        | 3,665                         |
| <b>Dic</b>    | ...  | ...                     | ...                                  | 5,53           | 5,31                   | 9,54                      | 8,80                | ...   | -  | -                            | -                             |