

| Tipos oficiales de referencia del mercado hipotecario (desde 1990) | | | | | | | | | |
|---|-----------|--------------------|--------------------------------------|---------------------------|--|--------------------|--------------------------|--------------------------------------|---|
| Tipo medio de los préstamos hipotecarios a más de 3 años para adquisición de vivienda libre | | | | Tipo activo de referencia | Tipo de rendimiento interno en el mercado secundario | Tipo interbancario | Referencia interbancaria | Tipo medio préstamos hipotecarios | Permuta de intereses Interest rate swap |
| Meses | De Bancos | De Cajas de Ahorro | Del conjunto de entidades de crédito | De las Cajas de Ahorro | De la Deuda Pública de plazo entre 2 y 6 años | A 1 Año (Míbor) | A 1 Año (Euríbor) | Entidades de crédito en la zona euro | IRS a 5 años |
| 2016 | | | | | | | | | |
| Ene | --- | --- | 2,014 | --- | 0,545 | 0,042 | 0,042 | 2,270 | 0,202 |
| Feb | --- | --- | 2,007 | --- | 0,525 | -0,008 | -0,008 | 2,230 | 0,047 |
| Mar | --- | --- | 1,919 | --- | 0,455 | -0,012 | -0,012 | 2,200 | 0,025 |
| Abr | --- | --- | 2,030 | --- | 0,423 | -0,010 | -0,010 | 2,090 | 0,024 |
| May | --- | --- | 1,890 | --- | 0,388 | -0,013 | -0,013 | 2,100 | 0,020 |
| Jun | --- | --- | 1,970 | --- | 0,359 | -0,028 | -0,028 | 2,030 | -0,040 |
| Jul | --- | --- | 2,007 | --- | 0,306 | -0,056 | -0,056 | 2,000 | -0,140 |
| Ago | --- | --- | 1,957 | --- | 0,224 | -0,048 | -0,048 | 1,960 | -0,133 |
| Sep | --- | --- | 1,903 | --- | 0,165 | -0,057 | -0,057 | 1,960 | -0,131 |
| Oct | --- | --- | 1,921 | --- | 0,110 | -0,069 | -0,069 | 1,980 | -0,065 |
| Nov | --- | --- | 1,936 | --- | 0,105 | -0,074 | -0,074 | 1,900 | 0,083 |
| Dic | --- | --- | 1,874 | --- | 0,078 | -0,080 | -0,080 | 1,910 | 0,118 |
| 2015 | | | | | | | | | |
| Ene | --- | --- | 2,436 | --- | 0,758 | 0,298 | 0,298 | 2,520 | 0,318 |
| Feb | --- | --- | 2,457 | --- | 0,712 | 0,255 | 0,255 | 2,530 | 0,302 |
| Mar | --- | --- | 2,324 | --- | 0,655 | 0,212 | 0,212 | 2,470 | 0,275 |
| Abr | --- | --- | 2,251 | --- | 0,585 | 0,180 | 0,180 | 2,450 | 0,216 |
| May | --- | --- | 2,156 | --- | 0,535 | 0,165 | 0,165 | 2,400 | 0,384 |
| Jun | --- | --- | 2,161 | --- | 0,555 | 0,163 | 0,163 | 2,330 | 0,521 |
| Jul | --- | --- | 2,152 | --- | 0,573 | 0,167 | 0,167 | 2,250 | 0,463 |
| Ago | --- | --- | 2,182 | --- | 0,579 | 0,161 | 0,161 | 2,260 | 0,395 |
| Sep | --- | --- | 2,117 | --- | 0,641 | 0,154 | 0,154 | 2,280 | 0,390 |
| Oct | --- | --- | 2,127 | --- | 0,665 | 0,128 | 0,128 | 2,360 | 0,315 |
| Nov | --- | --- | 2,132 | --- | 0,654 | 0,079 | 0,079 | 2,320 | 0,231 |
| Dic | --- | --- | 2,054 | --- | 0,597 | 0,059 | 0,059 | 2,320 | 0,266 |
| 2014 | | | | | | | | | |
| Ene | --- | --- | 3,274 | --- | 2,427 | 0,562 | 0,562 | 3,010 | 1,172 |
| Feb | --- | --- | 3,199 | --- | 2,222 | 0,549 | 0,549 | 3,010 | 1,013 |
| Mar | --- | --- | 3,177 | --- | 2,067 | 0,577 | 0,577 | 2,950 | 0,998 |
| Abr | --- | --- | 3,181 | --- | 1,888 | 0,604 | 0,604 | 2,900 | 0,957 |
| May | --- | --- | 3,164 | --- | 1,720 | 0,592 | 0,592 | 2,910 | 0,831 |
| Jun | --- | --- | 3,064 | --- | 1,523 | 0,513 | 0,513 | 2,860 | 0,707 |
| Jul | --- | --- | 3,033 | --- | 1,359 | 0,488 | 0,488 | 2,830 | 0,643 |
| Ago | --- | --- | 3,021 | --- | 1,213 | 0,469 | 0,469 | 2,750 | 0,580 |
| Sep | --- | --- | 2,949 | --- | 1,064 | 0,362 | 0,362 | 2,740 | 0,488 |
| Oct | --- | --- | 2,819 | --- | 0,968 | 0,338 | 0,338 | 2,690 | 0,459 |
| Nov | --- | --- | 2,606 | --- | 0,883 | 0,335 | 0,335 | 2,630 | 0,420 |
| Dic | --- | --- | 2,557 | --- | 0,828 | 0,329 | 0,329 | 2,530 | 0,401 |
| 2013 | | | | | | | | | |
| Ene | 3,094 | 3,572 | 3,216 | 5,750 | 3,992 | 0,575 | 0,575 | 3,240 | 0,992 |
| Feb | 3,079 | 3,595 | 3,219 | 4,500 | 3,667 | 0,594 | 0,594 | 3,170 | 1,083 |
| Mar | 3,219 | 3,796 | 3,415 | 5,750 | 3,510 | 0,545 | 0,545 | 3,180 | 0,915 |

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| Meses | De Bancos | De Cajas de Ahorro | Del conjunto de entidades de crédito | De las Cajas de Ahorro | De la Deuda Pública de plazo entre 2 y 6 años | A 1 Año (Míbor) | A 1 Año (Euríbor) | Entidades de crédito en la zona euro | IRS a 5 años |
| Abr | 3,104 | 3,900 | 3,378 | 5,375 | 3,338 | 0,528 | 0,528 | 3,190 | 0,822 |
| May | 3,149 | 3,862 | 3,331 | 5,375 | 3,087 | 0,484 | 0,484 | 3,130 | 0,827 |
| Jun | 3,238 | 3,851 | 3,363 | 5,000 | 2,974 | 0,507 | 0,507 | 3,090 | 1,122 |
| Jul | 3,221 | 3,932 | 3,438 | 5,500 | 2,943 | 0,526 | 0,525 | 2,990 | 1,139 |
| Ago | 3,298 | 3,911 | 3,474 | 5,875 | 2,910 | 0,542 | 0,542 | 2,970 | 1,291 |
| Sep | 3,267 | 3,940 | 3,467 | 6,250 | 2,816 | 0,543 | 0,543 | 3,000 | 1,375 |
| Oct | --- | --- | 3,252 | --- | 2,741 | 0,541 | 0,541 | 3,050 | 1,251 |
| Nov | | | 3,393 | | 2,711 | 0,506 | 0,506 | 3,040 | 1,087 |
| Dic | | | 3,287 | | 2,603 | 0,543 | 0,543 | 3,060 | 1,156 |
| 2012 | | | | | | | | | |
| Ene | 3,629 | 3,793 | 3,716 | 5,375 | 4,267 | 1,837 | 1,837 | | |
| Feb | 3,508 | 3,946 | 3,737 | 5,500 | 4,109 | 1,679 | 1,678 | | |
| Mar | 3,475 | 3,777 | 3,624 | 5,375 | 3,935 | 1,499 | 1,499 | | |
| Abr | 3,540 | 3,691 | 3,617 | 5,625 | 3,905 | 1,368 | 1,368 | | |
| May | 3,294 | 3,607 | 3,453 | 5,625 | 3,802 | 1,266 | 1,266 | | |
| Jun | 3,350 | 3,605 | 3,481 | 5,750 | 4,021 | 1,219 | 1,219 | | |
| Jul | 3,472 | 3,504 | 3,488 | 5,750 | 4,389 | 1,061 | 1,061 | | |
| Ago | 3,236 | 3,724 | 3,430 | 5,625 | 4,705 | 0,877 | 0,877 | | |
| Sep | 3,199 | 3,573 | 3,347 | 5,250 | 4,896 | 0,740 | 0,740 | | |
| Oct | 2,888 | 3,498 | 3,078 | 5,375 | 4,849 | 0,650 | 0,650 | 3,270 | 0,971 |
| Nov | 2,861 | 3,336 | 2,992 | 4,875 | 4,725 | 0,588 | 0,588 | 3,240 | 0,887 |
| Dic | 2,927 | 3,304 | 3,023 | 4,500 | 4,450 | 0,549 | 0,549 | 3,180 | 0,806 |
| 2011 | | | | | | | | | |
| Ene | 2,679 | 3,144 | 2,918 | 5,000 | 3,304 | 1,550 | 1,550 | | |
| Feb | 2,786 | 3,132 | 2,962 | 4,875 | 3,510 | 1,714 | 1,714 | | |
| Mar | 2,935 | 3,294 | 3,120 | 5,000 | 3,676 | 1,924 | 1,924 | | |
| Abr | 3,115 | 3,327 | 3,226 | 4,875 | 3,896 | 2,085 | 2,086 | | |
| May | 3,238 | 3,471 | 3,355 | 5,250 | 4,020 | 2,154 | 2,147 | | |
| Jun | 3,355 | 3,559 | 3,458 | 5,375 | 4,055 | 2,144 | 2,144 | | |
| Jul | 3,446 | 3,624 | 3,540 | 5,250 | 4,161 | 2,226 | 2,183 | | |
| Ago | 3,467 | 3,590 | 3,533 | 5,750 | 4,212 | 2,137 | 2,097 | | |
| Sep | 3,428 | 3,694 | 3,570 | 5,500 | 4,272 | 2,208 | 2,067 | | |
| Oct | 3,504 | 3,659 | 3,586 | 5,875 | 4,286 | 2,110 | 2,110 | | |
| Nov | 3,641 | 3,747 | 3,696 | 5,625 | 4,459 | 2,092 | 2,044 | | |
| Dic | 3,509 | 3,739 | 3,626 | 5,125 | 4,445 | 2,004 | 2,004 | | |
| 2010 | | | | | | | | | |
| Ene | 2,487 | 3,025 | 2,810 | 5,125 | 2,351 | 1,232 | 1,232 | | |
| Feb | 2,425 | 3,089 | 2,813 | 4,875 | 2,371 | 1,253 | 1,225 | | |
| Mar | 2,476 | 3,009 | 2,780 | 4,375 | 2,366 | 1,199 | 1,215 | | |
| Abr | 2,499 | 2,996 | 2,786 | 4,750 | 2,368 | 1,222 | 1,225 | | |
| May | 2,324 | 2,920 | 2,674 | 4,750 | 2,457 | 1,249 | 1,249 | | |
| Jun | 2,443 | 2,921 | 2,709 | 4,500 | 2,650 | 1,281 | 1,281 | | |

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|---|-----------|--------------------|--------------------------------------|--|---|--------------------------|-----------------------------------|---|--------------|
| Meses | De Bancos | De Cajas de Ahorro | Del conjunto de entidades de crédito | De las Cajas de Ahorro | De la Deuda Pública de plazo entre 2 y 6 años | A 1 Año (Míbor) | A 1 Año (Euríbor) | Entidades de crédito en la zona euro | IRS a 5 años |
| Jul | 2,432 | 2,924 | 2,705 | 4,125 | 2,739 | 1,373 | 1,373 | | |
| Ago | 2,543 | 2,938 | 2,766 | 5,000 | 2,758 | 1,421 | 1,421 | | |
| Sep | 2,652 | 2,927 | 2,799 | 5,125 | 2,850 | 1,418 | 1,420 | | |
| Oct | 2,600 | 2,963 | 2,795 | 4,875 | 2,885 | 1,491 | 1,495 | | |
| Nov | 2,627 | 3,002 | 2,825 | 4,750 | 3,005 | 1,541 | 1,541 | | |
| Dic | 2,593 | 2,945 | 2,774 | 4,750 | 3,122 | 1,525 | 1,526 | | |
| 2009 | | | | | | | | | |
| Ene | 4,684 | 5,203 | 4,983 | 6,125 | 3,682 | 2,625 | 2,622 | | |
| Feb | 4,120 | 4,492 | 4,324 | 5,625 | 3,464 | 2,134 | 2,135 | | |
| Mar | 3,581 | 3,997 | 3,821 | 5,125 | 3,202 | 1,908 | 1,909 | | |
| Abr | 3,355 | 3,743 | 3,573 | 5,000 | 2,980 | 1,771 | 1,771 | | |
| May | 3,154 | 3,616 | 3,411 | 4,875 | 2,832 | 1,644 | 1,644 | | |
| Jun | 3,010 | 3,496 | 3,294 | 4,750 | 2,748 | 1,610 | 1,610 | | |
| Jul | 2,945 | 3,375 | 3,187 | 4,875 | 2,663 | 1,412 | 1,412 | | |
| Ago | 2,811 | 3,290 | 3,084 | 4,875 | 2,572 | 1,334 | 1,334 | | |
| Sep | 2,632 | 3,260 | 2,990 | 4,875 | 2,496 | 1,261 | 1,261 | | |
| Oct | 2,554 | 3,182 | 2,921 | 5,000 | 2,470 | 1,243 | 1,243 | | |
| Nov | 2,487 | 3,123 | 2,859 | 4,875 | 2,437 | 1,231 | 1,231 | | |
| Dic | 2,484 | 3,058 | 2,819 | 4,625 | 2,372 | 1,241 | 1,242 | | |
| 2008 | | | | | | | | | |
| Ene | 5,596 | 5,625 | 5,611 | 6,250 | 4,058 | 4,504 | 4,498 | | |
| Feb | 5,518 | 5,639 | 5,582 | 6,250 | 3,943 | 4,342 | 4,349 | | |
| Mar | 5,313 | 5,487 | 5,404 | 6,125 | 3,860 | 4,581 | 4,590 | | |
| Abr | 5,380 | 5,451 | 5,148 | 6,125 | 3,823 | 4,805 | 4,820 | | |
| May | 5,533 | 5,634 | 5,587 | 6,250 | 3,859 | 4,976 | 4,994 | | |
| Jun | 5,777 | 5,808 | 5,794 | 6,375 | 3,975 | 5,338 | 5,361 | | |
| Jul | 5,960 | 6,044 | 6,006 | 6,500 | 4,130 | 5,361 | 5,393 | | |
| Ago | 6,150 | 6,275 | 6,218 | 6,875 | 4,249 | 5,292 | 5,323 | | |
| Sep | 6,176 | 6,338 | 6,265 | 6,875 | 4,341 | 5,334 | 5,384 | | |
| Oct | 6,159 | 6,331 | 6,253 | 7,000 | 4,315 | 5,277 | 5,248 | | |
| Nov | 6,166 | 6,341 | 6,258 | 7,000 | 4,190 | 4,424 | 4,350 | | |
| Dic | 5,635 | 6,084 | 5,891 | 6,625 | 3,960 | 3,455 | 3,452 | | |
| 2007 | | | | | | | | | |
| Ene | 4,780 | 4,837 | 4,811 | 5,375 | 3,727 | 4,052 | 4,064 | | |
| Feb | 4,854 | 4,920 | 4,890 | 5,500 | 3,786 | 4,093 | 4,094 | | |
| Mar | 4,943 | 5,001 | 4,975 | 5,500 | 3,836 | 4,104 | 4,106 | | |
| Abr | 4,950 | 5,060 | 5,008 | 5,500 | 3,907 | 4,248 | 4,253 | | |
| May | 5,054 | 5,124 | 5,092 | 5,625 | 4,013 | 4,370 | 4,373 | | |
| Jun | 5,135 | 5,238 | 5,190 | 5,625 | 4,139 | 4,498 | 4,505 | | |
| Jul | 5,283 | 5,362 | 5,326 | 5,750 | 4,236 | 4,563 | 4,564 | | |
| Ago | 5,381 | 5,457 | 5,422 | 6,000 | 4,270 | 4,670 | 4,666 | | |
| Sep | 5,466 | 5,522 | 5,497 | 6,000 | 4,309 | 4,725 | 4,725 | | |
| Oct | 5,534 | 5,566 | 5,551 | 6,125 | 4,309 | 4,639 | 4,647 | | |

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| Nov | 5,539 | 5,624 | 5,585 | 6,125 | 4,254 | 4,596 | 4,607 | | |
| Dic | 5,515 | 5,603 | 5,562 | 6,125 | 4,181 | 4,779 | 4,793 | | |
| 2006 | | | | | | | | | |
| Ene | 3,520 | 3,651 | 3,591 | 4,750 | 2,781 | 2,824 | 2,833 | | |
| Feb | 3,642 | 3,751 | 3,701 | 4,750 | 2,877 | 2,914 | 2,914 | | |
| Mar | 3,682 | 3,821 | 3,756 | 4,750 | 3,032 | 3,106 | 3,105 | | |
| Abr | 3,758 | 3,938 | 3,852 | 4,875 | 3,161 | 3,219 | 3,221 | | |
| May | 4,002 | 4,088 | 4,048 | 4,875 | 3,262 | 3,306 | 3,308 | | |
| Jun | 4,055 | 4,200 | 4,132 | 4,875 | 3,374 | 3,399 | 3,401 | | |
| Jul | 4,163 | 4,287 | 4,229 | 5,125 | 3,496 | 3,533 | 3,539 | | |
| Ago | 4,320 | 4,386 | 4,355 | 5,375 | 3,582 | 3,614 | 3,615 | | |
| Sep | 4,377 | 4,515 | 4,451 | 5,250 | 3,630 | 3,709 | 3,715 | | |
| Oct | 4,521 | 4,598 | 4,562 | 5,250 | 3,650 | 3,791 | 3,799 | | |
| Nov | 4,622 | 4,664 | 4,645 | 5,250 | 3,666 | 3,858 | 3,864 | | |
| Dic | 4,738 | 4,765 | 4,753 | 5,125 | 3,682 | 3,915 | 3,921 | | |
| 2005 | | | | | | | | | |
| Ene | 3,236 | 3,422 | 3,334 | 4,500 | 2,892 | 2,314 | 2,312 | | |
| Feb | 3,234 | 3,416 | 3,332 | 4,500 | 2,835 | 2,308 | 2,310 | | |
| Mar | 3,265 | 3,411 | 3,343 | 4,375 | 2,800 | 2,333 | 2,335 | | |
| Abr | 3,215 | 3,419 | 3,325 | 4,375 | 2,773 | 2,270 | 2,265 | | |
| May | 3,203 | 3,417 | 3,318 | 4,500 | 2,727 | 2,195 | 2,193 | | |
| Jun | 3,164 | 3,365 | 3,270 | 4,375 | 2,665 | 2,105 | 2,103 | | |
| Jul | 3,064 | 3,312 | 3,196 | 4,500 | 2,605 | 2,167 | 2,168 | | |
| Ago | 3,072 | 3,293 | 3,190 | 4,625 | 2,577 | 2,225 | 2,223 | | |
| Sep | 3,087 | 3,292 | 3,197 | 4,500 | 2,518 | 2,223 | 2,220 | | |
| Oct | 3,125 | 3,313 | 3,225 | 4,500 | 2,511 | 2,415 | 2,414 | | |
| Nov | 3,173 | 3,342 | 3,264 | 4,500 | 2,583 | 2,679 | 2,684 | | |
| Dic | 3,330 | 3,471 | 3,404 | 4,500 | 2,687 | 2,780 | 2,783 | | |
| 2004 | | | | | | | | | |
| Ene | 3,358 | 3,572 | 3,475 | 5,000 | 3,096 | 2,220 | 2,216 | | |
| Feb | 3,342 | 3,533 | 3,446 | 4,875 | 3,107 | 2,166 | 2,163 | | |
| Mar | 3,241 | 3,460 | 3,358 | 4,625 | 3,082 | 2,056 | 2,055 | | |
| Abr | 3,165 | 3,384 | 3,279 | 4,625 | 3,086 | 2,164 | 2,163 | | |
| May | 3,144 | 3,351 | 3,255 | 4,750 | 3,086 | 2,297 | 2,297 | | |
| Jun | 3,245 | 3,362 | 3,307 | 4,625 | 3,127 | 2,405 | 2,404 | | |
| Jul | 3,252 | 3,388 | 3,323 | 4,625 | 3,153 | 2,367 | 2,361 | | |
| Ago | 3,335 | 3,441 | 3,392 | 4,875 | 3,142 | 2,305 | 2,302 | | |
| Sep | 3,286 | 3,436 | 3,367 | 4,750 | 3,169 | 2,377 | 2,377 | | |
| Oct | 3,235 | 3,419 | 3,332 | 4,750 | 3,136 | 2,317 | 2,316 | | |
| Nov | 3,314 | 3,445 | 3,383 | 4,625 | 3,076 | 2,330 | 2,328 | | |
| Dic | 3,265 | 3,424 | 3,349 | 4,375 | 2,966 | 2,306 | 2,301 | | |
| 2003 | | | | | | | | | |
| Ene | 4,190 | 4,307 | 4,252 | 5,625 | 3,520 | 2,703 | 2,705 | | |

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| Feb | 4,053 | 4,225 | 4,146 | 5,375 | 3,364 | 2,513 | 2,504 | | |
| Mar | 3,878 | 4,068 | 3,976 | 5,250 | 3,242 | 2,420 | 2,411 | | |
| Abr | 3,825 | 3,941 | 3,886 | 5,125 | 3,144 | 2,458 | 2,447 | | |
| May | 3,764 | 3,876 | 3,823 | 5,125 | 2,990 | 2,253 | 2,252 | | |
| Jun | 3,617 | 3,787 | 3,707 | 4,875 | 2,822 | 2,033 | 2,014 | | |
| Jul | 3,457 | 3,619 | 3,541 | 4,750 | 2,745 | 2,082 | 2,076 | | |
| Ago | 3,381 | 3,548 | 3,470 | 5,000 | 2,777 | 2,279 | 2,279 | | |
| Sep | 3,335 | 3,518 | 3,428 | 5,000 | 2,803 | 2,263 | 2,258 | | |
| Oct | 3,343 | 3,532 | 3,442 | 4,875 | 2,822 | 2,299 | 2,303 | | |
| Nov | 3,310 | 3,539 | 3,432 | 4,875 | 2,904 | 2,409 | 2,410 | | |
| Dic | 3,374 | 3,533 | 3,458 | 4,625 | 3,023 | 2,383 | 2,381 | | |
| 2002 | | | | | | | | | |
| Ene | 4,562 | 4,912 | 4,737 | 6,000 | 4,090 | 3,475 | 3,483 | | |
| Feb | 4,650 | 4,887 | 4,768 | 5,875 | 4,065 | 3,581 | 3,594 | | |
| Mar | 4,695 | 4,874 | 4,785 | 5,875 | 4,131 | 3,799 | 3,816 | | |
| Abr | 4,799 | 4,919 | 4,860 | 5,750 | 4,247 | 3,857 | 3,860 | | |
| May | 4,917 | 5,052 | 4,985 | 6,000 | 4,401 | 3,948 | 3,963 | | |
| Jun | 4,925 | 5,062 | 4,995 | 6,000 | 4,453 | 3,862 | 3,869 | | |
| Jul | 4,916 | 5,100 | 5,009 | 5,875 | 4,448 | 3,643 | 3,645 | | |
| Ago | 4,883 | 5,103 | 4,999 | 6,000 | 4,360 | 3,437 | 3,440 | | |
| Sep | 4,698 | 4,925 | 4,818 | 6,125 | 4,203 | 3,241 | 3,236 | | |
| Oct | 4,542 | 4,815 | 4,690 | 5,750 | 4,027 | 3,127 | 3,126 | | |
| Nov | 4,408 | 4,609 | 4,517 | 5,750 | 3,857 | 3,020 | 3,017 | | |
| Dic | 4,253 | 4,490 | 4,380 | 5,500 | 3,703 | 2,878 | 2,872 | | |
| 2001 | | | | | | | | | |
| Ene | 6,248 | 6,532 | 6,390 | 7,250 | 5,122 | 4,564 | 4,574 | | |
| Feb | 6,128 | 6,433 | 6,280 | 7,000 | 5,000 | 4,582 | 4,591 | | |
| Mar | 5,971 | 6,323 | 6,147 | 6,875 | 4,859 | 4,469 | 4,471 | | |
| Abr | 5,814 | 6,241 | 6,025 | 6,875 | 4,751 | 4,460 | 4,481 | | |
| May | 5,757 | 6,099 | 5,926 | 6,750 | 4,661 | 4,499 | 4,520 | | |
| Jun | 5,640 | 5,971 | 5,806 | 6,750 | 4,618 | 4,310 | 4,312 | | |
| Jul | 5,634 | 5,908 | 5,768 | 6,625 | 4,610 | 4,310 | 4,311 | | |
| Ago | 5,587 | 5,852 | 5,723 | 6,625 | 4,571 | 4,107 | 4,108 | | |
| Sep | 5,480 | 5,772 | 5,627 | 6,625 | 4,519 | 3,771 | 3,770 | | |
| Oct | 5,206 | 5,582 | 5,390 | 6,500 | 4,401 | 3,366 | 3,369 | | |
| Nov | 5,009 | 5,372 | 5,190 | 6,125 | 4,243 | 3,196 | 3,198 | | |
| Dic | 4,685 | 5,027 | 4,852 | 5,750 | 4,159 | 3,286 | 3,298 | | |
| 2000 | | | | | | | | | |
| Ene | 4,997 | 5,087 | 5,040 | 6,125 | 4,561 | 3,924 | 3,949 | | |
| Feb | 5,118 | 5,217 | 5,166 | 6,250 | 4,689 | 4,099 | 4,111 | | |
| Mar | 5,173 | 5,296 | 5,231 | 6,125 | 4,795 | 4,259 | 4,267 | | |
| Abr | 5,320 | 5,391 | 5,353 | 6,125 | 4,826 | 4,348 | 4,365 | | |
| May | 5,490 | 5,557 | 5,522 | 6,375 | 4,965 | 4,847 | 4,849 | | |

Tipos oficiales de referencia del mercado hipotecario (desde 1990)

| Tipo medio de los préstamos hipotecarios a más de 3 años para adquisición de vivienda libre | | | | Tipo activo de referencia | Tipo de rendimiento interno en el mercado secundario | Tipo interbancario | Referencia interbancaria | Tipo medio préstamos hipotecarios | Permuta de intereses Interest rate swap |
|---|-----------|--------------------|--------------------------------------|---------------------------|--|--------------------|--------------------------|--------------------------------------|---|
| Meses | De Bancos | De Cajas de Ahorro | Del conjunto de entidades de crédito | De las Cajas de Ahorro | De la Deuda Pública de plazo entre 2 y 6 años | A 1 Año (Míbor) | A 1 Año (Euríbor) | Entidades de crédito en la zona euro | IRS a 5 años |
| Jun | 5,653 | 5,753 | 5,703 | 6,500 | 5,054 | 4,959 | 4,965 | | |
| Jul | 5,883 | 5,899 | 5,891 | 6,750 | 5,115 | 5,097 | 5,105 | | |
| Ago | 5,977 | 6,080 | 6,029 | 7,000 | 5,180 | 5,247 | 5,248 | | |
| Sep | 6,238 | 6,227 | 6,232 | 7,000 | 5,251 | 5,208 | 5,219 | | |
| Oct | 6,163 | 6,402 | 6,284 | 7,125 | 5,299 | 5,212 | 5,218 | | |
| Nov | 6,224 | 6,471 | 6,348 | 7,125 | 5,287 | 5,188 | 5,193 | | |
| Dic | 6,260 | 6,485 | 6,371 | 7,000 | 5,241 | 4,889 | 4,881 | | |
| 1999 | | | | | | | | | |
| Ene | 5,015 | 5,262 | 5,131 | 6,375 | 3,658 | 3,065 | 3,062 | | |
| Feb | 4,787 | 5,147 | 4,950 | 6,125 | 3,513 | 3,035 | 3,030 | | |
| Mar | 4,654 | 5,007 | 4,816 | 6,000 | 3,435 | 3,031 | 3,046 | | |
| Abr | 4,599 | 4,997 | 4,787 | 5,875 | 3,349 | 2,709 | 2,756 | | |
| May | 4,454 | 4,861 | 4,644 | 5,875 | 3,272 | 2,656 | 2,683 | | |
| Jun | 4,296 | 4,733 | 4,502 | 5,625 | 3,310 | 2,780 | 2,836 | | |
| Jul | 4,263 | 4,626 | 4,435 | 5,625 | 3,442 | 3,018 | 3,030 | | |
| Ago | 4,316 | 4,648 | 4,471 | 5,750 | 3,599 | 3,233 | 3,237 | | |
| Sep | 4,436 | 4,666 | 4,545 | 5,750 | 3,758 | 3,260 | 3,301 | | |
| Oct | 4,578 | 4,762 | 4,665 | 5,875 | 4,004 | 3,607 | 3,684 | | |
| Nov | 4,772 | 4,847 | 4,807 | 5,750 | 4,217 | 3,659 | 3,689 | | |
| Dic | 4,876 | 5,016 | 4,940 | 5,875 | 4,397 | 3,806 | 3,826 | | |
| 1998 | | | | | | | | | |
| Ene | 5,988 | 6,268 | 6,115 | 7,375 | 5,086 | 4,421 | | | |
| Feb | 5,879 | 6,099 | 5,980 | 7,125 | 4,947 | 4,325 | | | |
| Mar | 5,827 | 5,978 | 5,896 | 7,000 | 4,823 | 4,161 | | | |
| Abr | 5,659 | 5,906 | 5,776 | 6,750 | 4,707 | 4,215 | | | |
| May | 5,603 | 5,817 | 5,700 | 7,000 | 4,613 | 4,220 | | | |
| Jun | 5,545 | 5,744 | 5,636 | 6,750 | 4,547 | 4,191 | | | |
| Jul | 5,513 | 5,690 | 5,592 | 6,750 | 4,508 | 4,137 | | | |
| Ago | 5,572 | 5,697 | 5,628 | 6,875 | 4,464 | 4,066 | | | |
| Sep | 5,439 | 5,680 | 5,548 | 6,750 | 4,374 | 3,830 | | | |
| Oct | 5,428 | 5,575 | 5,495 | 6,625 | 4,245 | 3,635 | | | |
| Nov | 5,176 | 5,440 | 5,296 | 6,375 | 4,055 | 3,618 | | | |
| Dic | 5,052 | 5,265 | 5,150 | 6,125 | 3,864 | 3,240 | | | |
| 1997 | | | | | | | | | |
| Ene | 7,573 | 8,255 | 7,867 | 9,000 | 6,738 | 5,491 | | | |
| Feb | 7,337 | 7,922 | 7,604 | 8,625 | 6,387 | 5,580 | | | |
| Mar | 7,216 | 7,568 | 7,379 | 8,500 | 6,155 | 5,788 | | | |
| Abr | 7,068 | 7,355 | 7,195 | 8,250 | 5,981 | 5,504 | | | |
| May | 6,971 | 7,266 | 7,104 | 8,000 | 5,815 | 5,170 | | | |
| Jun | 6,717 | 6,949 | 6,820 | 7,875 | 5,680 | 5,101 | | | |
| Jul | 6,624 | 6,824 | 6,715 | 7,625 | 5,600 | 5,125 | | | |
| Ago | 6,489 | 6,687 | 6,584 | 7,750 | 5,552 | 5,211 | | | |
| Sep | 6,463 | 6,580 | 6,518 | 7,625 | 5,410 | 4,990 | | | |

Tipos oficiales de referencia del mercado hipotecario (desde 1990)

| Tipo medio de los préstamos hipotecarios a más de 3 años para adquisición de vivienda libre | | | | Tipo activo de referencia | Tipo de rendimiento interno en el mercado secundario | Tipo interbancario | Referencia interbancaria | Tipo medio préstamos hipotecarios | Permuta de intereses Interest rate swap |
|---|-----------|--------------------|--------------------------------------|---------------------------|--|--------------------|--------------------------|--------------------------------------|---|
| Meses | De Bancos | De Cajas de Ahorro | Del conjunto de entidades de crédito | De las Cajas de Ahorro | De la Deuda Pública de plazo entre 2 y 6 años | A 1 Año (Míbor) | A 1 Año (Euríbor) | Entidades de crédito en la zona euro | IRS a 5 años |
| Oct | 6,384 | 6,662 | 6,509 | 7,500 | 5,282 | 4,985 | | | |
| Nov | 6,252 | 6,537 | 6,385 | 7,375 | 5,230 | 4,807 | | | |
| Dic | 6,196 | 6,328 | 6,255 | 7,250 | 5,167 | 4,623 | | | |
| 1996 | | | | | | | | | |
| Ene | 10,733 | 10,834 | 10,810 | 11,625 | 9,997 | 8,659 | | | |
| Feb | 10,507 | 10,598 | 10,561 | 11,500 | 9,695 | 8,473 | | | |
| Mar | 10,152 | 10,364 | 10,284 | 11,250 | 9,470 | 8,365 | | | |
| Abr | 9,985 | 10,064 | 10,045 | 11,000 | 9,129 | 7,585 | | | |
| May | 9,541 | 9,897 | 9,729 | 10,750 | 8,820 | 7,419 | | | |
| Jun | 9,133 | 9,644 | 9,392 | 10,625 | 8,592 | 7,276 | | | |
| Jul | 9,009 | 9,369 | 9,195 | 10,250 | 8,364 | 7,201 | | | |
| Ago | 8,957 | 9,143 | 9,057 | 10,375 | 8,172 | 7,269 | | | |
| Sep | 8,813 | 9,053 | 8,938 | 10,000 | 7,916 | 6,975 | | | |
| Oct | 8,740 | 8,905 | 8,813 | 9,875 | 7,654 | 6,668 | | | |
| Nov | 8,289 | 8,649 | 8,444 | 9,500 | 7,397 | 6,388 | | | |
| Dic | 8,025 | 8,345 | 8,174 | 9,250 | 7,098 | 5,994 | | | |
| 1995 | | | | | | | | | |
| Ene | 10,343 | 10,432 | 10,428 | 11,250 | 10,793 | 10,422 | | | |
| Feb | 10,631 | 10,584 | 10,610 | 11,375 | 10,976 | 9,942 | | | |
| Mar | 10,913 | 10,806 | 10,875 | 11,625 | 11,187 | 10,506 | | | |
| Abr | 10,943 | 11,014 | 10,997 | 11,750 | 11,327 | 10,409 | | | |
| May | 11,356 | 11,006 | 11,186 | 11,875 | 11,416 | 10,300 | | | |
| Jun | 11,265 | 11,026 | 11,155 | 11,875 | 11,468 | 10,363 | | | |
| Jul | 11,328 | 11,028 | 11,217 | 11,875 | 11,388 | 10,272 | | | |
| Ago | 11,560 | 11,151 | 11,385 | 12,125 | 11,287 | 9,982 | | | |
| Sep | 11,422 | 11,166 | 11,303 | 12,125 | 11,011 | 9,572 | | | |
| Oct | 11,222 | 11,037 | 11,156 | 12,125 | 10,828 | 9,634 | | | |
| Nov | 11,236 | 11,018 | 11,135 | 11,875 | 10,653 | 9,430 | | | |
| Dic | 11,157 | 10,803 | 11,010 | 11,750 | 10,365 | 9,136 | | | |
| 1994 | | | | | | | | | |
| Ene | 11,379 | 11,438 | 11,351 | 12,125 | 8,236 | 8,090 | | | |
| Feb | 10,942 | 11,425 | 11,079 | 12,000 | 8,027 | 8,139 | | | |
| Mar | 10,565 | 11,143 | 10,792 | 11,500 | 7,959 | 8,041 | | | |
| Abr | 10,313 | 10,820 | 10,535 | 11,250 | 7,966 | 7,879 | | | |
| May | 9,952 | 10,606 | 10,277 | 11,000 | 8,069 | 7,835 | | | |
| Jun | 9,742 | 10,484 | 10,124 | 11,000 | 8,363 | 8,198 | | | |
| Jul | 9,855 | 10,232 | 10,046 | 10,625 | 8,748 | 8,345 | | | |
| Ago | 9,950 | 10,275 | 10,101 | 11,000 | 9,179 | 8,482 | | | |
| Sep | 9,955 | 10,216 | 10,129 | 10,875 | 9,604 | 8,875 | | | |
| Oct | 10,062 | 10,282 | 10,229 | 10,875 | 9,969 | 8,970 | | | |
| Nov | 9,784 | 10,304 | 10,071 | 11,000 | 10,287 | 9,019 | | | |
| Dic | 10,115 | 10,378 | 10,255 | 10,875 | 10,531 | 9,445 | | | |
| 1993 | | | | | | | | | |

Tipos oficiales de referencia del mercado hipotecario (desde 1990)

| Tipo medio de los préstamos hipotecarios a más de 3 años para adquisición de vivienda libre | | | | Tipo activo de referencia | Tipo de rendimiento interno en el mercado secundario | Tipo interbancario | Referencia interbancaria | Tipo medio préstamos hipotecarios | Permuta de intereses Interest rate swap |
|---|-----------|--------------------|--------------------------------------|---------------------------|--|--------------------|--------------------------|--------------------------------------|---|
| Meses | De Bancos | De Cajas de Ahorro | Del conjunto de entidades de crédito | De las Cajas de Ahorro | De la Deuda Pública de plazo entre 2 y 6 años | A 1 Año (Míbor) | A 1 Año (Euríbor) | Entidades de crédito en la zona euro | IRS a 5 años |
| Ene | 15,920 | 15,000 | 15,440 | 14,875 | 13,351 | 13,843 | | | |
| Feb | 15,910 | 14,940 | 15,420 | 14,750 | 13,146 | 13,051 | | | |
| Mar | 15,680 | 14,760 | 15,260 | 14,750 | 12,814 | 13,245 | | | |
| Abr | 15,550 | 14,800 | 15,180 | 14,750 | 12,442 | 13,028 | | | |
| May | 15,140 | 14,710 | 14,890 | 14,635 | 12,077 | 11,963 | | | |
| Jun | 14,480 | 14,150 | 14,280 | 14,000 | 11,541 | 10,409 | | | |
| Jul | 14,180 | 13,670 | 13,860 | 13,750 | 11,067 | 10,221 | | | |
| Ago | 14,060 | 13,560 | 13,780 | 13,625 | 10,563 | 9,784 | | | |
| Sep | 13,640 | 13,370 | 13,430 | 13,375 | 10,016 | 9,334 | | | |
| Oct | 12,570 | 12,910 | 12,690 | 13,000 | 9,475 | 9,102 | | | |
| Nov | 11,910 | 12,480 | 12,030 | 12,750 | 9,000 | 8,742 | | | |
| Dic | 11,570 | 12,160 | 11,730 | 12,375 | 8,607 | 8,238 | | | |
| 1992 | | | | | | | | | |
| Ene | 15,580 | 14,910 | 15,210 | 14,625 | 11,821 | 12,761 | | | |
| Feb | 15,580 | 14,930 | 15,120 | 14,625 | 11,722 | 12,572 | | | |
| Mar | 15,170 | 14,850 | 15,000 | 14,625 | 11,701 | 12,528 | | | |
| Abr | 15,000 | 14,660 | 14,820 | 14,375 | 11,691 | 12,567 | | | |
| May | 15,180 | 14,620 | 14,930 | 14,500 | 11,627 | 12,485 | | | |
| Jun | 14,940 | 14,510 | 14,730 | 14,250 | 11,638 | 12,794 | | | |
| Jul | 15,070 | 14,430 | 14,760 | 14,250 | 11,824 | 13,137 | | | |
| Ago | 15,230 | 14,490 | 14,920 | 14,375 | 12,107 | 13,892 | | | |
| Sep | 15,340 | 14,530 | 14,960 | 14,500 | 12,483 | 14,173 | | | |
| Oct | 15,660 | 14,640 | 15,150 | 14,625 | 12,875 | 14,173 | | | |
| Nov | 15,600 | 14,830 | 15,240 | 14,630 | 13,128 | 14,119 | | | |
| Dic | 15,720 | 14,980 | 15,410 | 14,625 | 13,337 | 14,507 | | | |
| 1991 | | | | | | | | | |
| Ene | 17,200 | 16,570 | 16,920 | 16,000 | 14,718 | 15,292 | | | |
| Feb | 17,170 | 16,220 | 16,760 | 15,875 | 14,631 | 14,585 | | | |
| Mar | 17,120 | 16,250 | 16,760 | 15,750 | 14,327 | 13,590 | | | |
| Abr | 16,900 | 16,100 | 16,540 | 15,750 | 13,912 | 13,136 | | | |
| May | 16,370 | 16,170 | 16,330 | 15,750 | 13,463 | 12,519 | | | |
| Jun | 16,130 | 15,710 | 15,930 | 15,375 | 13,043 | 12,233 | | | |
| Jul | 15,760 | 15,690 | 15,730 | 15,125 | 12,619 | 12,646 | | | |
| Ago | 15,910 | 15,280 | 15,620 | 15,000 | 12,289 | 12,656 | | | |
| Sep | 16,040 | 15,550 | 15,740 | 15,125 | 12,053 | 12,274 | | | |
| Oct | 15,620 | 15,280 | 15,450 | 14,875 | 11,892 | 12,436 | | | |
| Nov | 15,780 | 15,160 | 15,460 | 14,875 | 11,890 | 12,682 | | | |
| Dic | 15,670 | 14,750 | 15,210 | 14,500 | 11,906 | 12,925 | | | |
| 1990 | | | | | | | | | |
| Ene | 16,550 | 15,100 | . | 14,875 | 14,064 | 15,643 | | | |
| Feb | 16,540 | 15,260 | . | 15,000 | 14,211 | 15,703 | | | |
| Mar | 16,630 | 15,330 | . | 15,250 | 14,401 | 15,786 | | | |
| Abr | 16,780 | 15,640 | . | 15,375 | 14,556 | 15,446 | | | |

Tipos oficiales de referencia del mercado hipotecario (desde 1990)

| Tipo medio de los préstamos hipotecarios a más de 3 años para adquisición de vivienda libre | | | | Tipo activo de referencia | Tipo de rendimiento interno en el mercado secundario | Tipo interbancario | Referencia interbancaria | Tipo medio préstamos hipotecarios | Permuta de intereses Interest rate swap |
|---|-----------|--------------------|--------------------------------------|---------------------------|--|--------------------|--------------------------|--------------------------------------|---|
| Meses | De Bancos | De Cajas de Ahorro | Del conjunto de entidades de crédito | De las Cajas de Ahorro | De la Deuda Pública de plazo entre 2 y 6 años | A 1 Año (Míbor) | A 1 Año (Euríbor) | Entidades de crédito en la zona euro | IRS a 5 años |
| May | 16,830 | 15,740 | . | 15,500 | 14,665 | 15,461 | | | |
| Jun | 17,010 | 15,810 | . | 15,500 | 14,646 | 15,260 | | | |
| Jul | 16,870 | 15,870 | . | 15,625 | 14,638 | 15,200 | | | |
| Ago | 16,780 | 15,850 | . | 15,625 | 14,646 | 15,317 | | | |
| Sep | 16,780 | 15,750 | . | 15,625 | 14,688 | 15,714 | | | |
| Oct | 17,170 | 15,810 | . | 15,625 | 14,701 | 15,319 | | | |
| Nov | 17,180 | 16,290 | 16,770 | 15,875 | 14,696 | 15,197 | | | |
| Dic | 16,840 | 16,280 | 16,660 | 16,000 | 14,706 | 15,268 | | | |