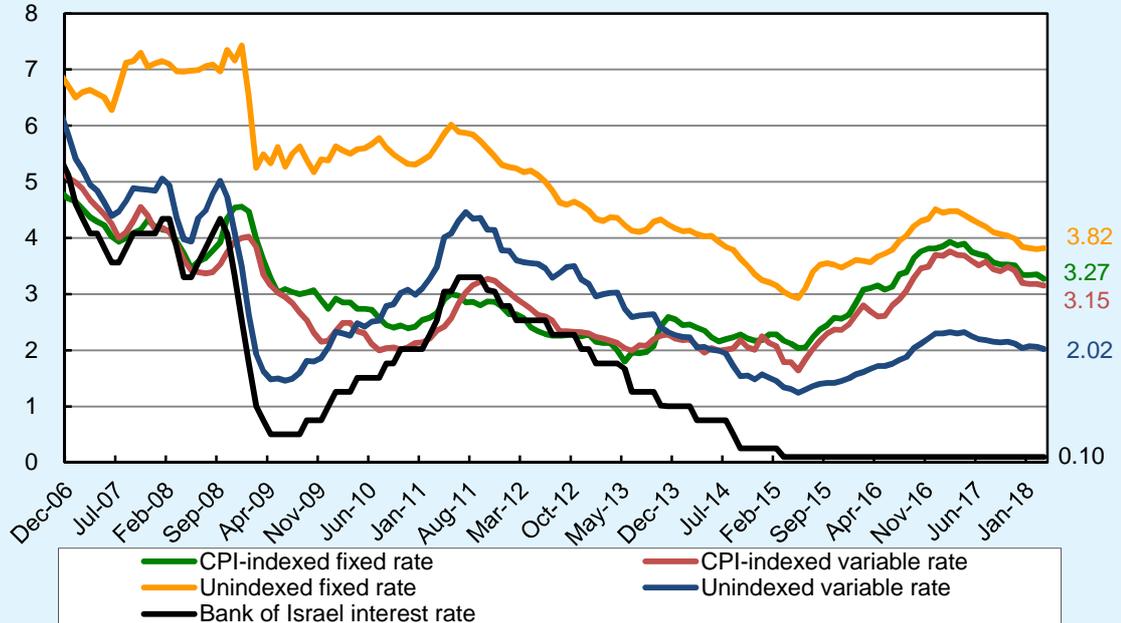


Mortgage interest rates are in a downward trend in all tracks.

Figure 1.22
Interest Rates on Housing Loans by Interest Rate and Indexation Tracks, Total Banking System, December 2006 to March 2018 (percent)



SOURCE: Based on reports to the Banking Supervision Department.