

January 8, 2026

CF-L3-85-No.001-2026 CIRCULAR-2026-0006

Mr./Ms.
General Manager

Subject: Residential Mortgage Loans
(Law 3/85, 11/90, 5/94, 28/95, 50/99, 65/2003,
29/2008, 28/2012, 63/2013, 66/2017, 94/2019,
255/2021)

Dear General Manager,

Pursuant to the provisions of Article 4 of Law 3, dated May 20, 1985, as amended by Law 94, dated September 20, 2019, "Whereby a preferential interest rate regime is established for certain Mortgage Loans," we hereby inform you that within the framework of the established rule, the reference benchmark interest rate calculation for the first quarter 2026 was 6.39%.

Based on the above, the Domestic Market Benchmark Interest Rate for Residential Mortgage Loans for the First Quarter 2026 is set at **SIX POINT FIFTY PERCENT ANUALLY (6.50%)**, which represents the fourth (1/4) percentage point closest to the result obtained according to the standard.

Note: This reference rate applies only to loans covered by Law No. 3 of May 20, 1985, and its amendments.

Best regards,

(signed)
Milton Ayón Wong
Superintendent

"Solidez y confianza: garantes de los derechos de los consumidores bancarios"

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