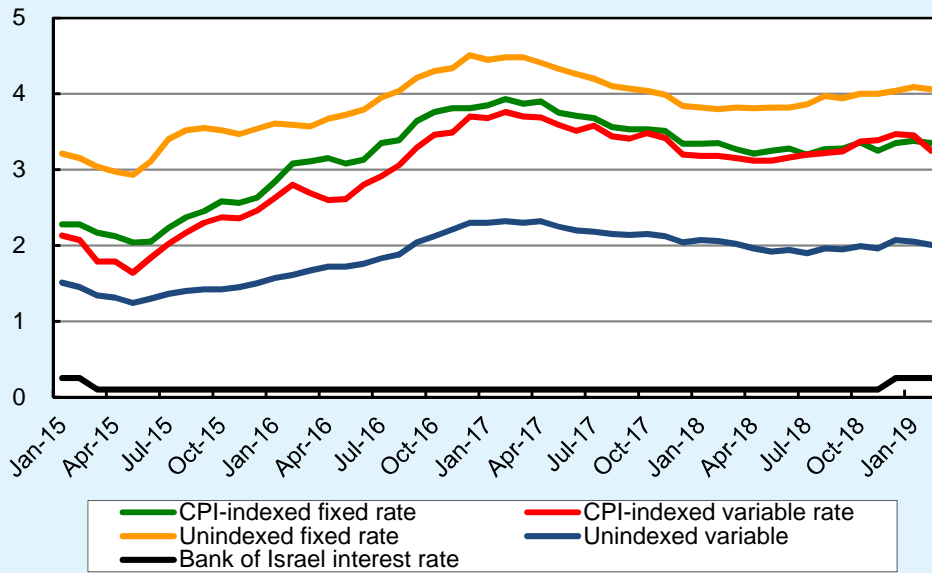


All mortgage interest rate tracks were stable in 2018, following declines in 2017.

**Figure 1.32**  
**Interest Rates on Housing Loans by Interest Rate and Indexation Tracks,**  
**Total Banking System, January 2015 to February 2019 (percent)**



SOURCE: Based on reports to the Banking Supervision Department.