



December 27, 2013
CIRCULAR CFL 3-85-No. 001-2014

General Manager

Subject: Residential Mortgage Loans (Law 3/85, 11/90,
5/94, 28/95, 30/99, 50/99, 65/2003, 29/2008,
and 28/2012)

Dear Manager:

In accordance with the provisions of Article 4 of Law 3 dated 20 May 1985, amended by Law 28 dated 8 May 2012, "Whereby a preferential interest rate is established for certain Mortgage Loans," we wish to inform you that the annualized Domestic Market Interest Rate for Residential Mortgage Loans for the First Quarter of 2014 is **FIVE POINT SEVENTY-FIVE PERCENT (5.75%)**.

Best regards,

Alberto C. Vasquez
Interim Superintendent

EQ/edeb

TRANSLATION