

Rong360 Jianpu Technology(NYSE:JT) Big Data Institute: National Mortgage Rates Drop 1BP on Month

BEIJING, CHINA, February 17, 2021 /EINPresswire.com/ -- According to surveillance data from Rong360 Jianpu Technology (NYSE:JT) Big Data Research Institute across 674 bank branches and sub-branches in 41 major cities, in January 2021 (with data in statistics collected from December 20, 2020, to January 18, 2021), the national average mortgage rates for first- and second-time homebuyers were 5.22% and 5.53%, respectively, both decreasing by 1BP month-on-month ("MoM").

At the beginning of 2021, mortgage rates dropped from the end of the previous year. The situation is the same as 2019 and 2020, however, it's different from the trends in 2017 and 2018. This reflects that the time that mortgage rates significantly increased

Mortgage
Rates

National Average Mortgage Rates for Both Firstand Second-time Homebuyers Dropped 1BP
Month-on-Month at the Beginning of 2021

National Average First-home and Second-home Mortgage Rate Trend in the Last 12 Months

6.5%

Second-home Mortgage Rate

5.53%

First-home Mortgage Rate

5.22%

National Average First- home and Second-home Mortgage Rate Trend in the Last 12 Months

has passed as the real estate market is becoming steady.

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