

reference period. It refers to interest paid on any loans taken from bank, non-bank organizations or individuals as well loans for different purposes (mortgages for any secondary properties, loans for car, education, holidays as well as expenses not defined in advance). Interest expenses should not include interest expenses for purchasing the main dwelling (residence), but includes the mortgages for any secondary properties.

#### HI130 does not include:

- The amount of mortgage interest on the main residence of the household during the income reference period (included in HY100).
- Repayments of loans.
- Any other mortgage payments (for other residences or for repairs, renovations, etc.).
- The amount of interest earned from assets such as bank accounts, certificates of deposit, bonds, etc. (HY090).
- Interest paid due to arrears.

#### Description of flags

This variable uses one-digit and two-digit flags. One-digit flags are used when this variable is not collected (-1 Missing); the amount is included in another source (-4 Amount included in another income component); it doesn't exist in national level (-5 This scheme does not exist at national level); or is not collected (-8 Not applicable, variable not collected).

For two-digit flags, the first digit collects information for 'most common source or method' used, and the second digit collects information for the 'type of collected value'. The way of defining the main and most common source or method used will be according to the description at the section of flags.

The imputation factor shows what percentage of a recorded (transmitted) value is collected and what percentage is imputed. The value should be recorded with two decimal places. Negative values are allowed.

#### Suggested question

*During last year (during 2022, income reference period...), did you pay interest on loans (bank loans, study loans, car loans, holidays loans, etc.)?*

*If your answer is 'Yes', please write down the total amount \_\_\_\_\_ in national currency.*