

Mortgage Statistics (M)
Year 2012. *Provisional data*

The average value of the mortgages constituted in 2012 decreases 5.6% in the annual rate and stands at 112,875 euros

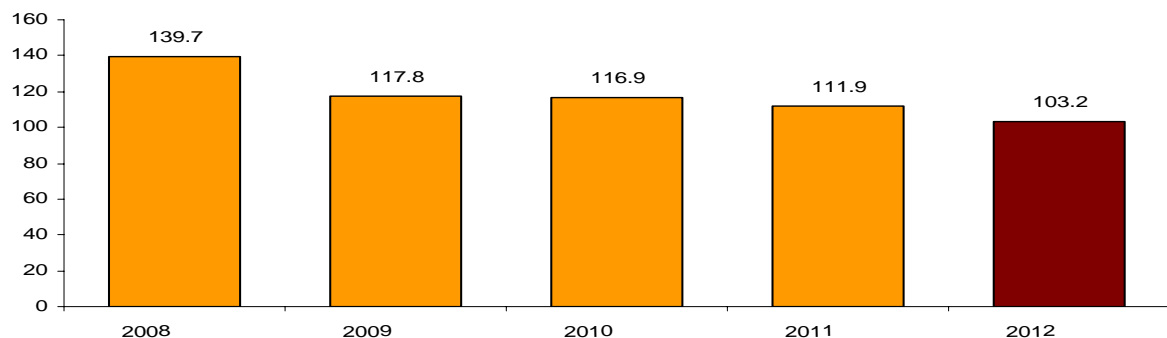
The average amount in the mortgages constituted for dwellings, decreases 7.8%

The National Statistics Institute publishes for the first time, independently, an annual summary of the performance of the Mortgage Statistics. The information used is based on the annual data of 2012, as well as in the performance of the last five years.

During 2012, the average amount of the constitution of mortgages recorded in the land registries stood at 112,875 euros, a figure 5.6% lower as compared to that of 2011.

In the case of mortgages constituted for dwellings, the average amount was 103,192 euros, 7.8% less than the previous year.

Average amount mortgaged on dwellings in thousands of euros



The value of the mortgages constituted on urban properties exceeded 47,627 million euros, indicating a decrease of 34.6%, as compared to that of 2011. In dwellings, the capital loaned exceeded 28,348 million euros, 38.0% less.

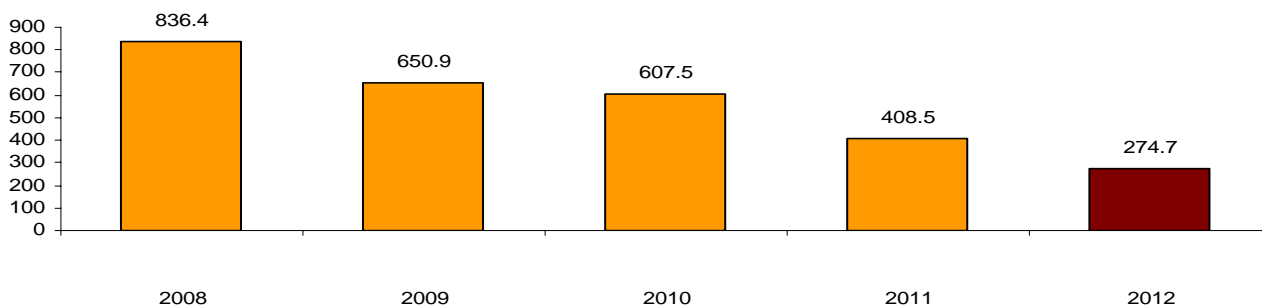
Mortgages constituted

	Variation rate interannual				Total 2012
	2009	2010	2011	2012	
Total properties					
Number of mortgaged properties	-15.6	-11.2	-32.2	-29.5	459,679
Capital loaned (thousands of euros)	-27.5	-18.0	-36.4	-33.4	51,886,485
Average amount (euros)	-14.1	-7.6	-6.2	-5.6	112,875
Rustic properties					
Number of mortgaged properties	30.6	-23.5	-29.2	-16.5	26,562
Capital loaned (thousands of euros)	-0.8	-37.4	-39.4	-16.6	4,258,822
Average amount (euros)	-24.1	-18.2	-14.5	-0.1	160,335
Urban properties					
Number of mortgaged properties	-17.3	-10.5	-32.3	-30.1	433,117
Capital loaned (thousands of euros)	-29.4	-16.0	-36.1	-34.6	47,627,663
Average amount (euros)	-14.6	-6.1	-5.6	-6.4	109,965
Dwellings					
Number of mortgaged properties	-22.2	-6.7	-32.8	-32.7	274,715
Capital loaned (thousands of euros)	-34.4	-7.4	-35.6	-38.0	28,348,524
Average amount (euros)	-15.6	-0.7	-4.3	-7.8	103,192

Performance of the mortgages constituted for dwellings

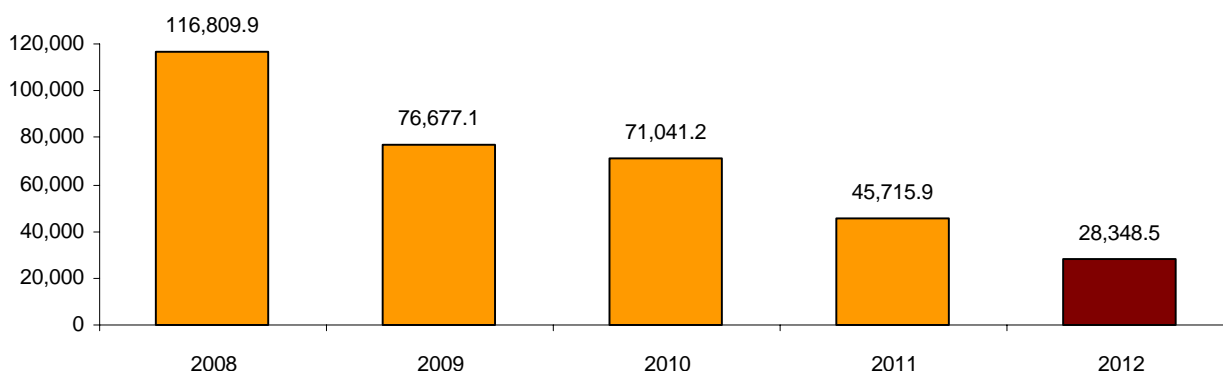
In 2012, the number of mortgages constituted for dwellings was 274,715, the lowest in the last five years.

Performance of the number of mortgages constituted for dwellings (in thousands)



According to the capital loaned in mortgages constituted for dwellings, 2012 also registered the lowest figure in the last five years (28,348.5 million euros).

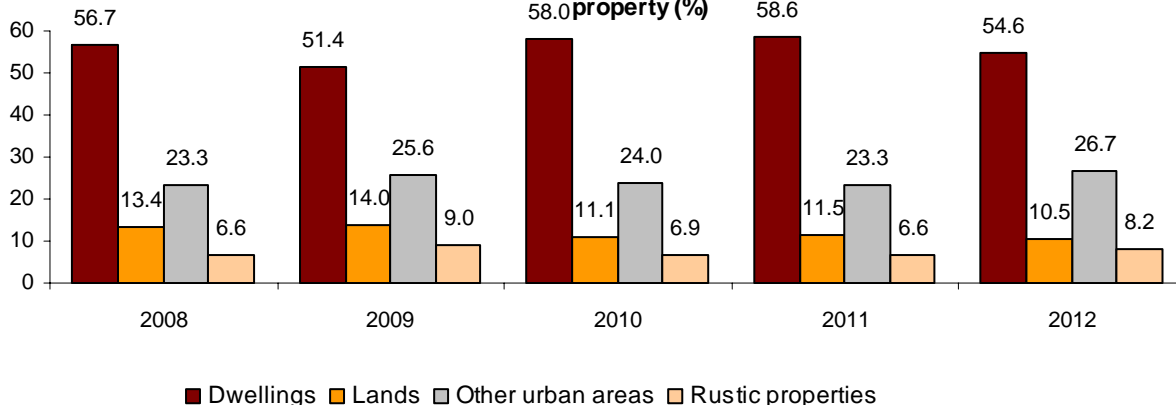
Performance of the capital loaned in mortgages constituted for dwellings (in millions of euros)



Mortgages by the nature of the property

By the nature of the property, in 2012 the mortgages constituted for dwellings were 54.6% of the total capital loaned.

Distribution of the capital loaned for mortgages according to the nature of the property (%)



Mortgages with registration changes

In 2012, the total number of mortgages with changes in their conditions recorded in the land registries stood at 323,109 indicating an annual decrease of 3.3%.

Considering the type of modification of the conditions, in 2012 268,062 novations (or modifications produced within the same financial institution) were registered, with an annual decrease of 4.1% as compared with 2011. The number of transactions that changed institutions (subrogations creditor) decreased 0.5%. In turn, the number of mortgages that changed the holder of the mortgaged property (subrogations debtor) increased 5.0%.

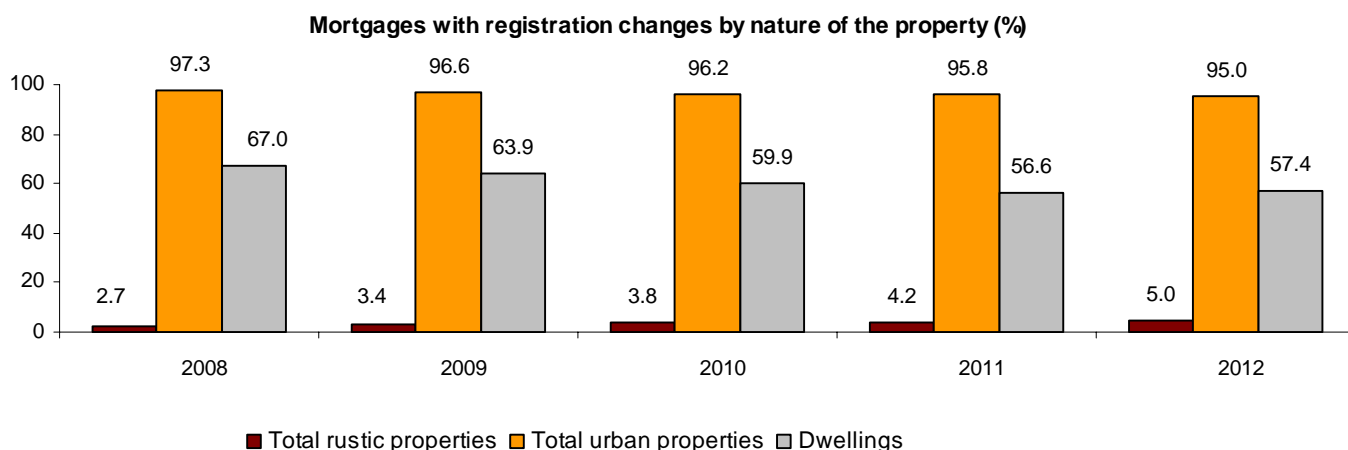
Mortgages with registration changes

	Variation rate interannual				Total 2012
	2009	2010	2011	2012	
Total mortgages with changes	38.5	-14.7	-26.3	-3.3	323,109
Novations	54.6	-14.3	-24.8	-4.1	268,062
Subrogations Debtor	-37.2	-13.7	-31.8	5.0	17,074
Subrogations Creditor	18.7	-18.1	-33.9	-0.5	37,973

Mortgages with registration changes by the nature of the property

In 2012, 5.0% of the registration changes corresponded to rustic properties and 95.0% to urban properties.

The number of registration changes constituted for dwellings decreased 1.9%, as compared with last year.



Geographical distribution

In 2012, the Autonomous Communities with the highest number of mortgages constituted for dwellings were Andalucía (52,537), Cataluña (42,632) and Comunidad de Madrid (37,547).

The Communities with the greatest capital loaned for mortgages constituted for dwellings were Comunidad de Madrid (5,362.4 million euros), Andalucía (4,796.0 million euros) and Cataluña (4,600.8 million euros).

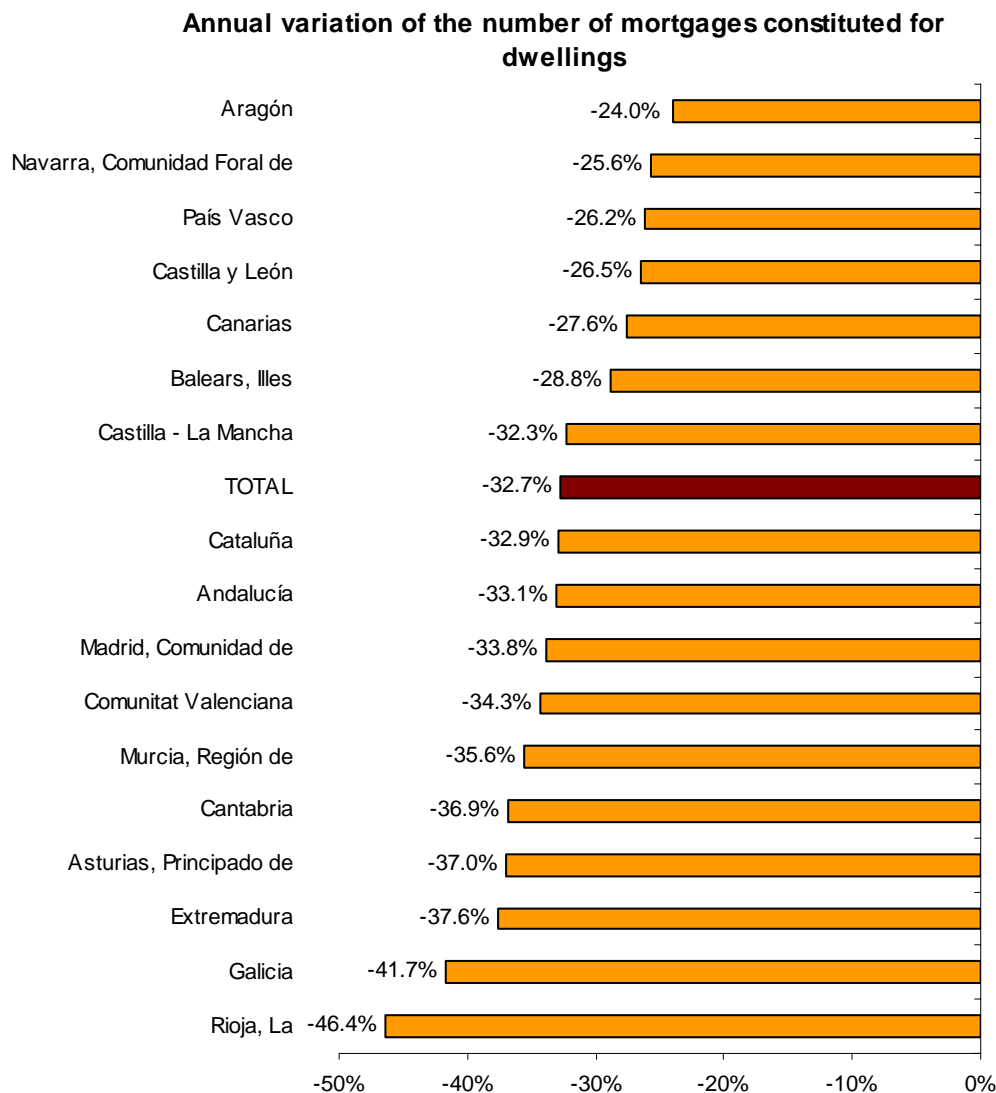
All the Autonomous Communities registered negative annual rates of capital loaned. The Autonomous Communities that registered the greatest decrease were La Rioja (-51.2%), Galicia (-47.0%) and Región de Murcia (-46.0%).

In turn, the Autonomous Communities that presented more moderate decreases were Comunidad Foral de Navarra (-30.9%), Illes Balears (-31.1%) and Castilla y León (-31.4%).

Mortgages constituted for dwellings by autonomous cities and communities

	Number	Variation rate interannual	Capital loaned (thousands of euros)	Variation rate interannual
TOTAL	274,715	-32.7	28,348,524	-38.0
Andalucía	52,537	-33.1	4,796,025	-36.9
Aragón	8,786	-24.0	873,373	-32.7
Asturias, Principado de	4,984	-37.0	484,071	-40.8
Balears, Illes	8,935	-28.8	975,707	-31.1
Canarias	11,506	-27.6	943,710	-38.0
Cantabria	3,520	-36.9	361,899	-40.9
Castilla - La Mancha	10,650	-26.5	979,178	-31.4
Castilla y León	15,077	-32.3	1,439,837	-36.5
Cataluña	42,632	-32.9	4,600,807	-41.4
Comunitat Valenciana	28,628	-34.3	2,348,857	-41.1
Extremadura	5,095	-37.6	379,471	-42.9
Galicia	12,318	-41.7	1,150,332	-47.0
Madrid, Comunidad de	37,547	-33.8	5,362,388	-35.9
Murcia, Región de	8,584	-35.6	638,812	-46.0
Navarra, Comunidad Foral de	4,105	-25.6	460,358	-30.9
País Vasco	17,033	-26.2	2,221,995	-33.8
Rioja, La	1,895	-46.4	184,917	-51.2
Ceuta	304	-43.8	38,421	-50.2
Melilla	579	-0.9	108,366	52.6

All the Autonomous Communities registered negative annual rates in the number of mortgages constituted for dwellings. The less negative rates were registered in Aragón (-24.0%) and Comunidad Foral de Navarra (-25.6%). In turn, the greatest decreases were registered in La Rioja (-46.4%) and Galicia (-41.7%).



Provincial information

The provincial results that were previously provided in this Press release may henceforth be viewed at the following address of the INE website:

http://www.ine.es/daco/daco42/daco426/hpro0012_en.pdf

Mortgages Statistics Year 2012. Provisional data

M.1 Total mortgaged rustic and urban buildings

Capital in thousands of euros

	Total buildings		Rustic buildings		Urban buildings	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	459,679	51,886,485	26,562	4,258,822	433,117	47,627,663
Andalucía	88,503	9,047,612	6,575	1,246,608	81,928	7,801,004
Aragón	14,864	1,475,756	1,151	111,458	13,713	1,364,298
Asturias, Principado de	8,633	957,977	756	111,448	7,877	846,529
Balears, Illes	14,927	1,827,676	1,086	185,081	13,841	1,642,595
Canarias	19,736	1,949,144	793	103,800	18,943	1,845,344
Cantabria	5,780	584,792	192	22,550	5,588	562,242
Castilla y León	29,092	2,927,811	2,792	423,761	26,300	2,504,050
Castilla - La Mancha	19,119	2,069,890	1,685	342,700	17,434	1,727,190
Cataluña	65,286	8,308,279	2,002	217,490	63,284	8,090,789
Comunitat Valenciana	50,140	4,460,566	3,523	368,204	46,617	4,092,362
Extremadura	8,890	780,958	1,165	177,760	7,725	603,198
Galicia	23,157	2,044,104	1,539	116,596	21,618	1,927,508
Madrid, Comunidad de	57,693	8,922,689	627	407,383	57,066	8,515,306
Murcia, Región de	16,364	1,467,963	1,517	236,276	14,847	1,231,687
Navarra, Comunidad Foral de	6,274	959,890	280	35,076	5,994	924,814
País Vasco	25,801	3,505,389	546	96,671	25,255	3,408,718
Rioja, La	4,220	398,214	324	53,727	3,896	344,487
Ceuta	439	67,073	6	1,762	433	65,311
Melilla	761	130,701	3	469	758	130,232

Year 2012. Provisional data

M.2 Urban buildings, according to type of building

Capital in thousands of euros

	Urban buildings		Dwellings		Lots		Other urban land	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	433,117	47,627,663	274,715	28,348,524	18,439	5,417,658	139,963	13,861,481
Andalucía	81,928	7,801,004	52,537	4,796,025	4,089	988,231	25,302	2,016,748
Aragón	13,713	1,364,298	8,786	873,373	351	119,844	4,576	371,081
Asturias, Principado de	7,877	846,529	4,984	484,071	248	76,327	2,645	286,131
Balears, Illes	13,841	1,642,595	8,935	975,707	511	105,075	4,395	561,813
Canarias	18,943	1,845,344	11,506	943,710	591	275,579	6,846	626,055
Cantabria	5,588	562,242	3,520	361,899	130	71,276	1,938	129,067
Castilla y León	26,300	2,504,050	15,077	1,439,837	1,950	319,891	9,273	744,322
Castilla - La Mancha	17,434	1,727,190	10,650	979,178	1,988	347,899	4,796	400,113
Cataluña	63,284	8,090,789	42,632	4,600,807	2,167	791,575	18,485	2,698,407
Comunitat Valenciana	46,617	4,092,362	28,628	2,348,857	1,346	412,411	16,643	1,331,094
Extremadura	7,725	603,198	5,095	379,471	438	61,489	2,192	162,238
Galicia	21,618	1,927,508	12,318	1,150,332	656	114,191	8,644	662,985
Madrid, Comunidad de	57,066	8,515,306	37,547	5,362,388	1,629	850,261	17,890	2,302,657
Murcia, Región de	14,847	1,231,687	8,584	638,812	1,224	236,010	5,039	356,865
Navarra, Comunidad Foral de	5,994	924,814	4,105	460,358	413	242,973	1,476	221,483
País Vasco	25,255	3,408,718	17,033	2,221,995	559	342,905	7,663	843,818
Rioja, La	3,896	344,487	1,895	184,917	143	60,593	1,858	98,977
Ceuta	433	65,311	304	38,421	3	509	126	26,381
Melilla	758	130,232	579	108,366	3	620	176	21,246

Year 2012. Provisional data

M.3 Rustic buildings, according to loaning bank

Capital in thousands of euros

	Rustic buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	26,562	4,258,822	14,664	2,395,806	2,630	419,583	9,268	1,443,433
Andalucía	6,575	1,246,608	3,359	678,580	762	160,628	2,454	407,400
Aragón	1,151	111,458	458	47,092	170	16,639	523	47,727
Asturias, Principado de	756	111,448	379	82,807	41	4,515	336	24,126
Balears, Illes	1,086	185,081	832	138,257	55	6,030	199	40,794
Canarias	793	103,800	478	65,625	110	10,892	205	27,283
Cantabria	192	22,550	114	17,890	15	2,120	63	2,540
Castilla y León	2,792	423,761	1,250	250,652	250	25,739	1,292	147,370
Castilla - La Mancha	1,685	342,700	930	215,343	197	53,367	558	73,990
Cataluña	2,002	217,490	1,362	129,277	117	21,919	523	66,294
Comunitat Valenciana	3,523	368,204	1,976	196,218	287	38,030	1,260	133,956
Extremadura	1,165	177,760	793	91,726	137	21,015	235	65,019
Galicia	1,539	116,596	1,218	91,844	68	7,262	253	17,490
Madrid, Comunidad de	627	407,383	377	193,918	9	1,973	241	211,492
Murcia, Región de	1,517	236,276	637	106,556	169	16,375	711	113,345
Navarra, Comunidad Foral de	280	35,076	136	19,365	42	4,027	102	11,684
País Vasco	546	96,671	164	27,224	181	23,630	201	45,817
Rioja, La	324	53,727	196	41,718	19	5,297	109	6,712
Ceuta	6	1,762	3	1,372	1	124	2	266
Melilla	3	469	2	341	0	0	1	128

Year 2012. Provisional data

M.4 Urban buildings, according to loaning bank

Capital in thousands of euros

	Urban buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	433,117	47,627,663	313,829	34,867,297	52,741	5,814,213	66,547	6,946,153
Andalucía	81,928	7,801,004	59,740	5,693,707	9,013	935,666	13,175	1,171,631
Aragón	13,713	1,364,298	8,839	888,289	2,092	214,094	2,782	261,915
Asturias, Principado de	7,877	846,529	4,963	558,939	664	77,087	2,250	210,503
Balears, Illes	13,841	1,642,595	11,571	1,366,797	906	95,847	1,364	179,951
Canarias	18,943	1,845,344	14,795	1,470,926	1,793	148,915	2,355	225,503
Cantabria	5,588	562,242	3,777	376,378	1,282	117,766	529	68,098
Castilla y León	26,300	2,504,050	18,875	1,778,464	2,865	301,797	4,560	423,789
Castilla - La Mancha	17,434	1,727,190	11,870	1,208,285	2,107	202,075	3,457	316,830
Cataluña	63,284	8,090,789	47,758	6,200,909	7,171	852,959	8,355	1,036,921
Comunitat Valenciana	46,617	4,092,362	34,111	3,035,529	4,540	377,100	7,966	679,733
Extremadura	7,725	603,198	6,095	481,313	944	72,206	686	49,679
Galicia	21,618	1,927,508	18,703	1,631,921	1,548	149,582	1,367	146,005
Madrid, Comunidad de	57,066	8,515,306	47,001	7,147,971	4,341	617,039	5,724	750,296
Murcia, Región de	14,847	1,231,687	9,147	783,333	1,917	140,824	3,783	307,530
Navarra, Comunidad Foral de	5,994	924,814	2,820	475,110	1,201	152,866	1,973	296,838
País Vasco	25,255	3,408,718	10,348	1,376,350	9,577	1,296,748	5,330	735,620
Rioja, La	3,896	344,487	2,492	237,999	714	51,290	690	55,198
Ceuta	433	65,311	308	48,466	34	6,875	91	9,970
Melilla	758	130,232	616	106,609	32	3,483	110	20,140

Year 2012. Provisional data

M.5 Total mortgages cancelled, according to type of building

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	446,202	16,809	294,922	14,245	120,226
Andalucía	87,847	4,391	57,693	3,346	22,417
Aragón	11,622	627	7,163	296	3,536
Asturias, Principado de	7,592	550	4,811	165	2,066
Balears, Illes	11,319	544	6,648	601	3,526
Canarias	20,788	551	13,319	444	6,474
Cantabria	6,396	238	3,723	151	2,284
Castilla y León	28,970	1,822	17,832	1,322	7,994
Castilla - La Mancha	23,361	1,067	15,281	1,791	5,222
Cataluña	55,432	686	37,453	1,354	15,939
Comunitat Valenciana	65,405	2,603	44,056	1,354	17,392
Extremadura	8,109	631	5,332	426	1,720
Galicia	21,305	964	13,637	563	6,141
Madrid, Comunidad de	56,043	473	40,765	1,088	13,717
Murcia, Región de	15,538	945	10,329	563	3,701
Navarra, Comunidad Foral de	4,672	169	3,162	230	1,111
País Vasco	16,169	333	10,192	370	5,274
Rioja, La	4,802	208	2,881	175	1,538
Ceuta	346	3	248	4	91
Melilla	486	4	397	2	83

Year 2012. Provisional data

M.6 Total cancelled mortgages, according to type of building and loaning bank

	Total buildings			Rustic buildings			Urban buildings		
	Banks	Saving banks	Other banks	Banks	Saving banks	Other banks	Banks	Saving banks	Other banks
TOTAL	183,661	196,535	66,006	6,211	6,287	4,311	177,450	190,248	61,695
Andalucía	36,599	37,950	13,298	1,431	1,667	1,293	35,168	36,283	12,005
Aragón	4,174	5,622	1,826	231	241	155	3,943	5,381	1,671
Asturias, Principado de	3,427	2,677	1,488	176	214	160	3,251	2,463	1,328
Balears, Illes	6,160	3,897	1,262	317	123	104	5,843	3,774	1,158
Canarias	11,231	6,909	2,648	290	152	109	10,941	6,757	2,539
Cantabria	2,772	3,037	587	80	122	36	2,692	2,915	551
Castilla y León	10,395	13,646	4,929	490	720	612	9,905	12,926	4,317
Castilla - La Mancha	6,772	13,982	2,607	327	486	254	6,445	13,496	2,353
Cataluña	27,172	22,996	5,264	326	217	143	26,846	22,779	5,121
Comunitat Valenciana	24,512	31,294	9,599	898	1,113	592	23,614	30,181	9,007
Extremadura	3,583	3,809	717	242	286	103	3,341	3,523	614
Galicia	10,081	9,106	2,118	569	235	160	9,512	8,871	1,958
Madrid, Comunidad de	22,978	23,194	9,871	248	96	129	22,730	23,098	9,742
Murcia, Región de	4,953	8,095	2,490	292	390	263	4,661	7,705	2,227
Navarra, Comunidad Foral de	1,848	1,367	1,457	96	27	46	1,752	1,340	1,411
País Vasco	5,254	6,915	4,000	93	161	79	5,161	6,754	3,921
Rioja, La	1,323	1,690	1,789	100	36	72	1,223	1,654	1,717
Ceuta	142	187	17	3	0	0	139	187	17
Melilla	285	162	39	2	1	1	283	161	38

Year 2012. Provisional data

M.7 Total mortgages with changes, according to type of change and type of building

	Total buildings	Type of change			Type of building		
		Novation	Subrogations		Rustic buildings	Urban buildings	Dwellings
			Debtor	Creditor			
TOTAL	323,109	268,062	17,074	37,973	16,117	306,992	185,310
Andalucía	62,960	53,030	2,908	7,022	3,115	59,845	38,493
Aragón	10,568	9,317	914	337	476	10,092	4,924
Asturias, Principado de	6,026	5,603	65	358	749	5,277	3,205
Balears, Illes	7,388	7,267	62	59	389	6,999	4,286
Canarias	15,568	9,452	539	5,577	477	15,091	9,717
Cantabria	2,382	1,967	94	321	56	2,326	1,298
Castilla y León	15,820	13,374	771	1,675	860	14,960	8,111
Castilla - La Mancha	22,773	18,727	680	3,366	992	21,781	13,570
Cataluña	42,845	35,516	2,089	5,240	568	42,277	24,543
Comunitat Valenciana	62,478	47,156	6,203	9,119	5,281	57,197	34,339
Extremadura	5,093	4,670	110	313	534	4,559	2,749
Galicia	11,785	11,048	340	397	720	11,065	6,270
Madrid, Comunidad de	34,629	30,657	1,527	2,445	760	33,869	21,371
Murcia, Región de	12,682	11,672	71	939	697	11,985	7,294
Navarra, Comunidad Foral de	1,637	1,516	118	3	46	1,591	887
País Vasco	3,909	2,648	536	725	165	3,744	2,180
Rioja, La	4,210	4,131	36	43	223	3,987	1,829
Ceuta	295	290	5	0	7	288	196
Melilla	61	21	6	34	2	59	48