

26 February 2015

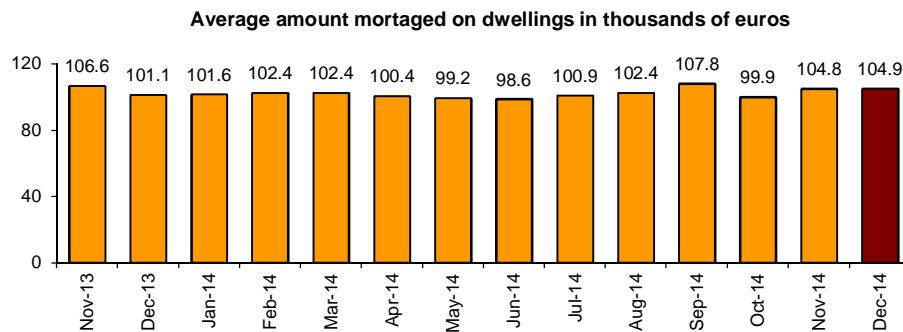
Mortgage Statistics
December 2014 and Year 2014. Provisional data

The total number of mortgages constituted on dwellings recorded in the land registries stands at 15,962 in December, 28.9% higher than that of the same month of 2013

The average value of the mortgages constituted on dwellings increases 3.8% in the annual rate, standing at 104,950 euros

During the month of December 2014, the average amount of **mortgage constitutions recorded in the land registries (from previous public deeds)** stood at 124,059 euros, 13.8% more than that of the same month of 2013.

The number of mortgages constituted on **dwellings** was 15,962, that is, 28.9% higher than that registered in December 2013. The average value was 104,950 euros, showing an annual increase of 3.8%.



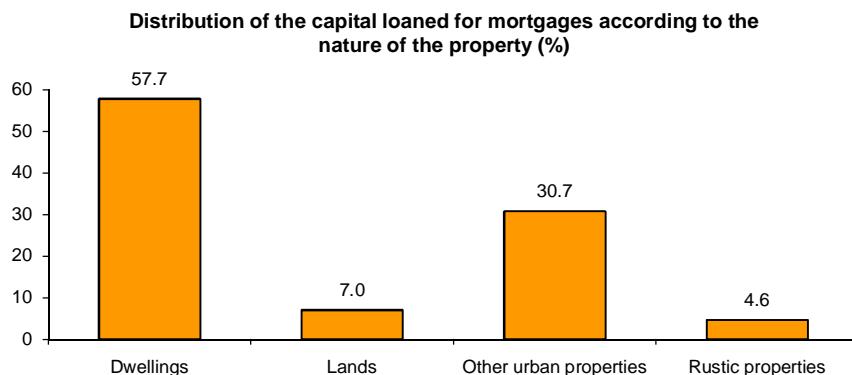
The value of the mortgages constituted on urban properties reached 2,769.2 million euros, 31.9% over that reached in December 2013. On dwellings, the capital loaned reached 1,675.2 million euros, indicating an annual increase of 33.8%.

Mortgages constituted. December 2014

	Total	Variation rate		
		Monthly	Annual	Interannual accumulated
Total properties				
Number of mortgaged properties	23,396	-4.4	11.7	-4.0
Capital loaned (thousands of euros)	2,902,489	-6.6	27.1	9.9
Average amount (euros)	124,059	-2.3	13.8	14.4
Rustic properties				
Number of mortgaged properties	1,054	-28.2	-3.2	-5.6
Capital loaned (thousands of euros)	133,271	-47.1	-27.4	-7.0
Average amount (euros)	126,443	-26.3	-25.0	-1.5
Urban properties				
Number of mortgaged properties	22,342	-2.9	12.5	-3.9
Capital loaned (thousands of euros)	2,769,218	-3.1	31.9	11.2
Average amount (euros)	123,947	-0.2	17.2	15.7
Dwellings				
Number of mortgaged properties	15,962	0.4	28.9	1.6
Capital loaned (thousands of euros)	1,675,207	0.5	33.8	3.8
Average amount (euros)	104,950	0.1	3.8	2.1

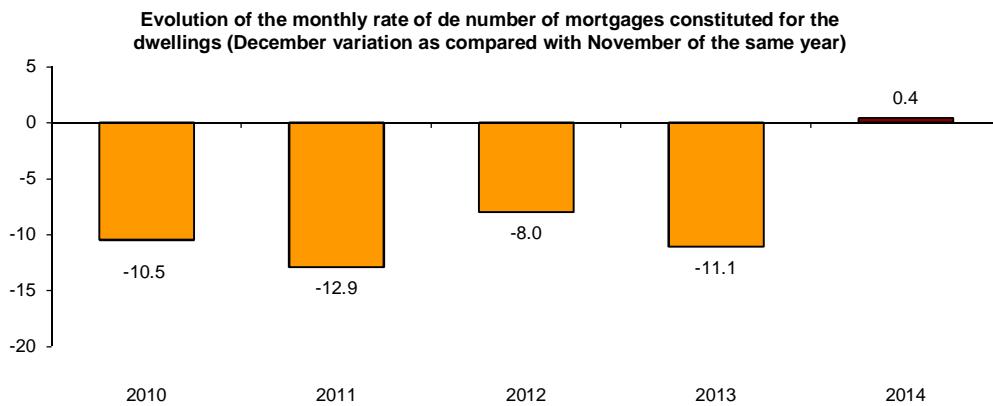
Mortgages constituted according to the nature of the property

According to the nature of the property, mortgages constituted on dwellings concentrated 57.7% of the total capital loaned in December.

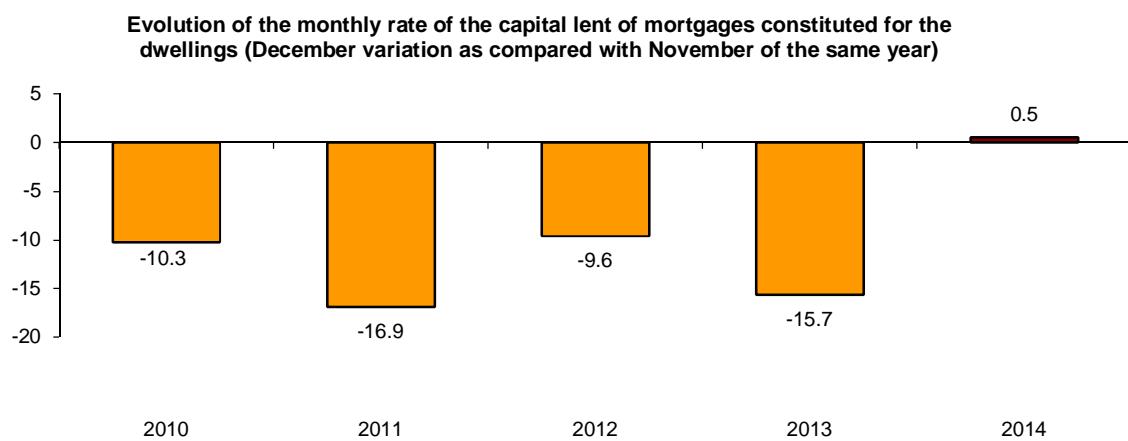


Monthly evolution of the mortgages constituted on dwellings

In order to contribute to the analysis and interpretation of the data, the following chart shows the variation on the number of mortgages constituted on dwellings between the months of December and November for the last five years. In 2014, the monthly rate registered an increase of 0.4%, the highest of the period considered.



Regarding the capital loaned for mortgages constituted on dwellings, the monthly rate of 2014 was 0.5%, also the highest of the period.

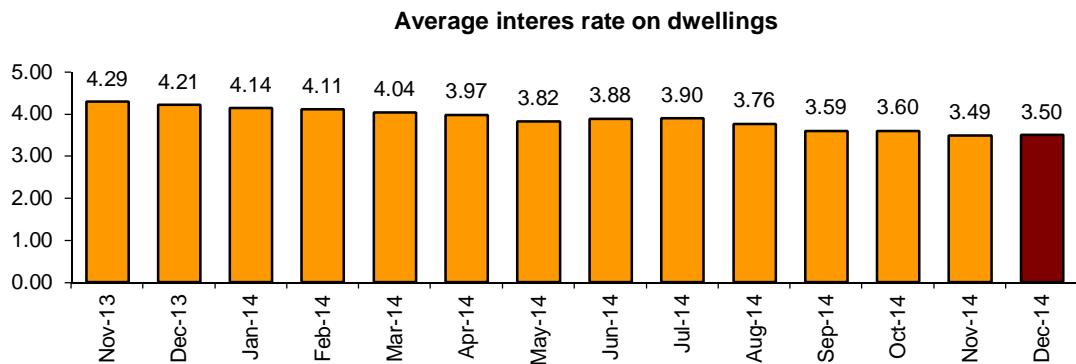


Mortgage interest rates

93.6% of the mortgages constituted in December used a variable interest rate, as compared to 6.4% using a fixed rate. Euribor was the most used reference interest rate in constituting mortgages with a variable interest rate, specifically in 88.9% of new contracts.

The average interest rate for the total properties was 3.46% and the average term was 21 years.

The average interest rate for mortgages constituted on dwellings was 3.50%, that is, 17.0% less than that registered in December 2013.



Mortgages with registration changes

In December, the total number of mortgages with changes in their conditions recorded in the land registries stood at 14,128, 29.6% lower than the figure recorded last year. On dwellings, the number of mortgages with modified conditions decreased 33.1%.

Considering the type of modification of conditions, in December 11,665 novations (or modifications produced within the same financial institution) were produced, with a decrease of 24.7%, as compared to December 2013. The number of transactions that changed institutions (creditor subrogations) decreased 51.8%, and the number of mortgages that changed the holder of the mortgaged property (debtor subrogations) did so by 15.6%.

Mortgages with registration changes. December 2014

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	14,128	-0.1	-29.6	-18.3
Novations	11,665	4.9	-24.7	-20.1
Subrogations Debtor	589	-22.4	-15.6	-13.6
Subrogations Creditor	1,874	-17.6	-51.8	-8.6

Mortgages with changes in interest rate conditions

Of the 14,128 mortgages with changes in their conditions recorded in the land registries, 33.9% were due to changes in the interest rates.

After the change in conditions, the percentage of mortgages at a fixed interest rate decreased from 6.6% to 3.0%, and that of mortgages at a variable interest rate increased from 88.4% to 95.6%.

Euribor was the rate to which the greatest percentage of mortgages at a variable rate was referenced, both before (71.5%) and after the change (82.2%).

After the changing of conditions, the average interest rate of loans in mortgages at a fixed rate decreased by 0.81 points, and that of mortgages at a variable rate did so by 1.34 points.

Mortgages with registration changes in interest rates conditions. December 2014

Interest rate modality	Before the change in interest rate			After the change in interest rate		
	No. of mortgages	Original interest rate structure %	Original average interest of loan	No. of mortgages	Final interest rate structure %	Final average interest of loan
Total interest rate changes	4,793	100.0		4,793	100.0	
Fixed	316	6.6	5.20	142	3.0	4.39
Variable	4,235	88.4	4.51	4,583	95.6	3.17
-Euribor	3,428	71.5	4.46	3,938	82.2	2.99
Without interest	242	5.0	-	68	1.4	-

Results by Autonomous Community

The Autonomous Communities with the highest number of mortgages constituted on dwellings in December were Andalucía (3,058), Comunidad de Madrid (2,927) and Cataluña (2,343).

The Autonomous Communities that registered the greatest annual variation rates were Comunidad de Madrid (53.1%), Cataluña (53.0%) and Región de Murcia (51.1%).

The Autonomous Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (467.7 million euros), Andalucía (275.7 million) and Cataluña (248.4 million).

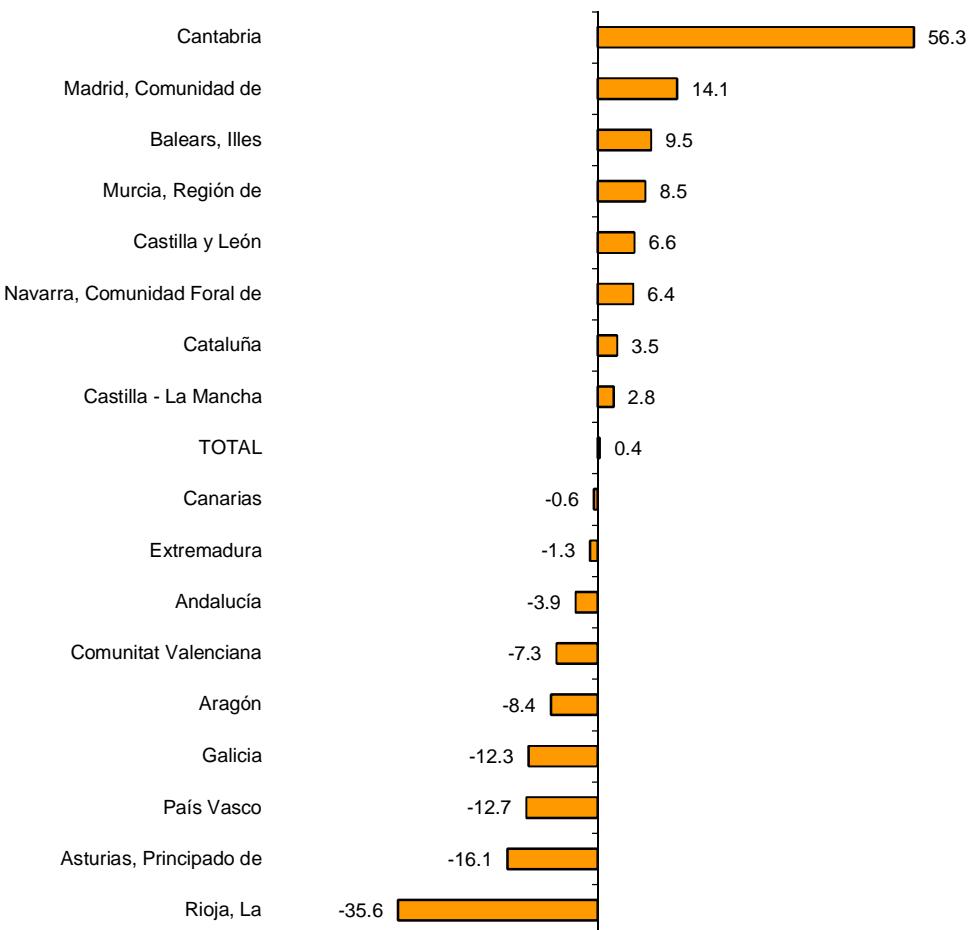
Mortgages constituted on dwellings by Autonomous City and Community. December 2014

	Number	Variation rate		Capital loaned (thousands of euros)	Variation rate	
		Monthly	Annual		Monthly	Annual
TOTAL	15,962	0.4	28.9	1,675,207	0.5	33.8
Andalucía	3,058	-3.9	37.9	275,737	-4.5	42.6
Aragón	417	-8.4	-9.2	36,879	-12.1	-22.5
Asturias, Principado de	251	-16.1	-16.9	21,506	-18.9	-18.6
Balears, Illes	459	9.5	8.8	62,035	30.6	34.3
Canarias	766	-0.6	36.1	58,320	-2.9	24.1
Cantabria	225	56.3	9.8	22,528	71.4	11.2
Castilla - La Mancha	665	6.6	14.1	53,323	1.4	2.8
Castilla y León	614	2.8	23.5	50,592	-1.4	23.7
Cataluña	2,343	3.5	53.0	248,365	-4.9	51.9
Comunitat Valenciana	1,615	-7.3	11.8	129,688	-17.1	17.0
Extremadura	297	-1.3	33.2	20,203	-8.5	25.0
Galicia	620	-12.3	-12.4	52,812	-15.9	-19.8
Madrid, Comunidad de	2,927	14.1	53.1	467,724	22.1	61.3
Murcia, Región de	461	8.5	51.1	36,091	13.2	60.0
Navarra, Comunidad Foral de	251	6.4	21.8	25,262	8.8	12.7
País Vasco	844	-12.7	35.7	99,386	-18.1	34.9
Rioja, La	105	-35.6	-34.8	8,909	-52.6	-22.8
Ceuta	5	-61.5	25.0	511	-73.4	100.4
Melilla	39	62.5	143.8	5,336	138.3	168.0

The Autonomous Communities with the greatest monthly rates in the number of mortgages constituted on dwellings were Cantabria (56.3%), Comunidad de Madrid (14.1%) and Illes Balears (9.5%).

In turn, the Autonomous Communities registering the greatest decreases in the monthly variation rates were La Rioja (-35.6%), Principado de Asturias (-16.1%) and País Vasco (-12.7%).

Monthly variation of the number of mortgages constituted on dwellings.
December 2014

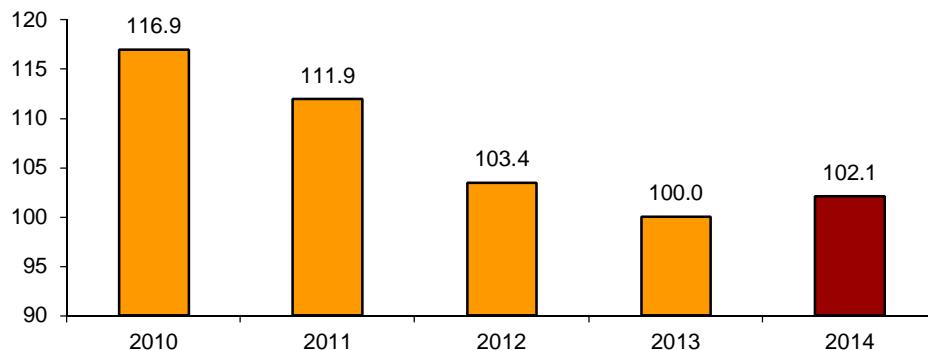


Results for 2014 as a whole

During 2014, the average amount of the constitution of **mortgages recorded in the land registries** stood at 131,127 euros. This figure was 14.4% higher than that recorded in 2013.

In the case of mortgages constituted on dwellings, the average amount was 102,130 euros, 2.1% more than the previous year.

Average amount mortaged on dwellings in thousands of euros



The value of the mortgages constituted on urban properties nearly reached 38,542.1 million euros, indicating an increase of 11.2%, as compared to 2013. In dwellings, the capital loaned reached 20,727.6 million euros, 3.8% more.

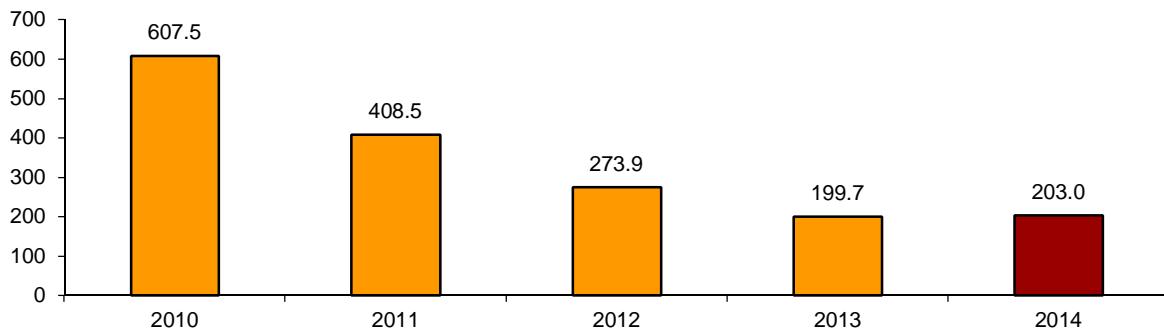
Mortgages constituted

	Total 2014	% Variación anual			
		2014	2013	2012	2011
Total fincas					
Número de fincas hipotecadas	314,018	-4.0	-28.4	-29.9	-32.2
Capital prestado (miles de euros)	41,176,256	9.9	-27.6	-33.6	-36.4
Importe medio (euros)	131,127	14.4	1.2	-5.3	-6.2
Fincas rústicas					
Número de fincas hipotecadas	17,606	-5.6	-29.3	-17.0	-29.2
Capital prestado (miles de euros)	2,634,184	-7.0	-33.2	-16.9	-39.4
Importe medio (euros)	149,619	-1.5	-5.4	0.1	-14.5
Fincas urbanas					
Número de fincas hipotecadas	296,412	-3.9	-28.4	-30.6	-32.3
Capital prestado (miles de euros)	38,542,072	11.2	-27.1	-34.8	-36.1
Importe medio (euros)	130,029	15.7	1.8	-6.1	-5.6
Viviendas					
Número de fincas hipotecadas	202,954	1.6	-27.1	-33.0	-32.8
Capital prestado (miles de euros)	20,727,641	3.8	-29.5	-38.0	-35.6
Importe medio (euros)	102,130	2.1	-3.3	-7.6	-4.3

Evolution of the mortgages constituted on dwellings

In 2014, the number of mortgages constituted on dwellings was 202,954.

Evolución del número de hipotecas sobre viviendas (en miles)



Mortgages with registration changes in 2014

In 2014, the total number of mortgages with changes in their conditions recorded in the land registries stood at 217,331 indicating an annual decrease of 18.3%.

Considering the type of modification of the conditions, 173,846 novations (or modifications produced within the same financial institution) were registered in 2014, with an annual decrease of 20.1% as compared with 2013. The number of transactions that changed institutions (subrogations creditor) decreased 8.6%. In turn, the number of mortgages that changed the holder of the mortgaged property (subrogations debtor) decreased 13.6%.

Mortgages with registration changes

	Total 2014	% Variación anual			
		2014	2013	2012	2011
Total fincas	217,331	-18.3	-17.5	-3.6	-26.3
Novaciones	173,846	-20.1	-18.7	-4.2	-24.8
Subrogaciones deudor	9,783	-13.6	-34.4	6.2	-31.8
Subrogaciones acreedor	33,702	-8.6	-0.6	-2.7	-33.9

Geographical distribution in 2014

In 2014, the Autonomous Communities with the highest number of mortgages constituted on dwellings were Andalucía (36,860), Comunidad de Madrid (35,461) and Cataluña (30,261).

The Communities with the greatest capital loaned for mortgages constituted for dwellings were Comunidad de Madrid (5,134.9 million euros), Cataluña (3,439.1 million euros) and Andalucía (3,219.0 million euros).

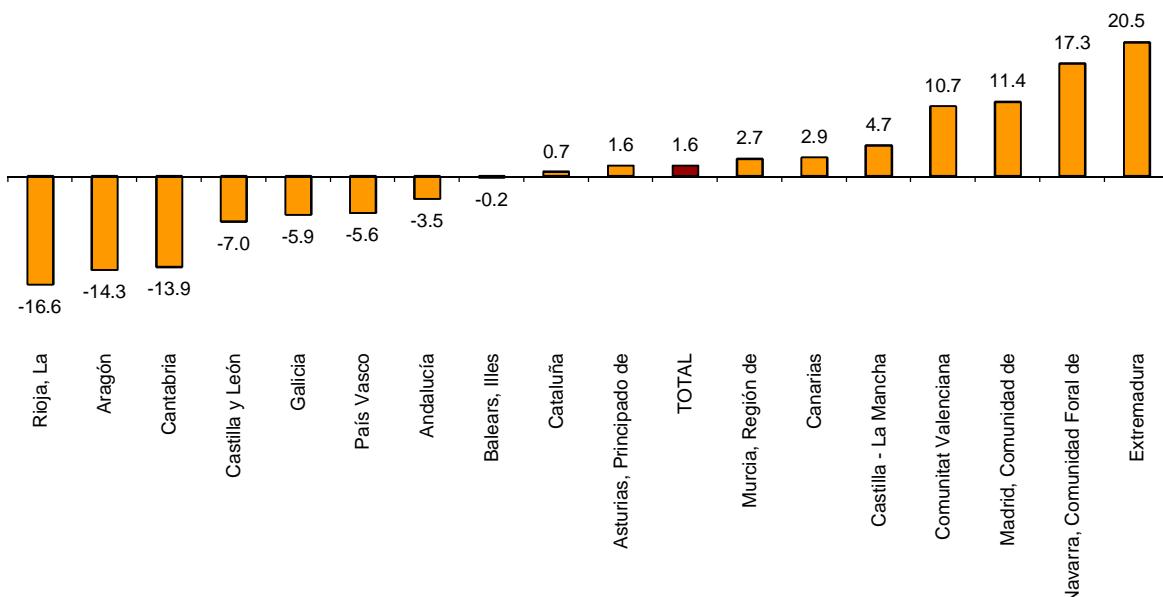
Mortgages constituted on dwellings by Autonomous City and Community. Year 2014

	Número de viviendas hipotecadas	% Variación anual	Capital prestado (miles de euros)	% Variación anual
TOTAL	202,954	1.6	20,727,641	3.8
Andalucía	36,860	-3.5	3,218,995	-1.2
Aragón	6,005	-14.3	560,078	-16.9
Asturias, Principado de	3,747	1.6	337,533	1.1
Baleares, Illes	5,925	-0.2	698,197	0.0
Canarias	9,091	2.9	676,769	-0.3
Cantabria	2,134	-13.9	202,349	-15.2
Castilla y León	8,978	-7.0	764,366	-13.2
Castilla - La Mancha	7,224	4.7	561,648	1.2
Cataluña	30,261	0.7	3,439,130	4.0
Comunitat Valenciana	22,040	10.7	1,742,091	12.6
Extremadura	3,920	20.5	275,737	15.2
Galicia	8,496	-5.9	752,895	-7.8
Madrid, Comunidad de	35,461	11.4	5,134,876	18.9
Murcia, Región de	5,563	2.7	408,302	2.2
Navarra, Comunidad Foral de	3,717	17.3	383,823	11.2
País Vasco	11,462	-5.6	1,361,993	-7.0
Rioja, La	1,413	-16.6	126,695	-15.9
Ceuta	265	11.3	41,301	26.1
Melilla	392	51.4	40,863	24.2

The Autonomous Communities that registered the highest annual rates in the number of mortgages constituted on dwellings were Extremadura (20.5%), Comunidad Foral de Navarra (17.3%), and Comunidad de Madrid (11.4%).

In turn, the greatest decreases were registered in La Rioja (-16.6%), Aragón (-14.3%) and Cantabria (-13.9%).

Annual variation of the number of mortgages constituted on dwellings. Year 2014



Mortgages Statistics

December 2014. 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	23,396	2,902,489	1,054	133,271	22,342	2,769,218
Andalucía	4,313	425,783	305	33,570	4,008	392,213
Aragón	648	95,639	61	13,155	587	82,484
Asturias, Principado de	353	34,606	29	1,879	324	32,727
Balears, Illes	716	123,371	49	11,913	667	111,458
Canarias	1,238	100,650	43	5,262	1,195	95,388
Cantabria	292	27,742	9	1,501	283	26,241
Castilla y León	1,015	110,210	75	6,690	940	103,520
Castilla - La Mancha	1,072	128,278	97	12,245	975	116,033
Cataluña	3,242	491,601	59	14,499	3,183	477,102
Comunitat Valenciana	2,308	209,734	72	7,410	2,236	202,324
Extremadura	521	38,053	78	6,609	443	31,444
Galicia	1,004	90,670	48	5,653	956	85,017
Madrid, Comunidad de	4,128	744,111	18	3,580	4,110	740,531
Murcia, Región de	796	60,321	56	4,475	740	55,846
Navarra, Comunidad Foral de	349	42,347	27	1,197	322	41,150
País Vasco	1,170	160,125	19	2,085	1,151	158,040
Rioja, La	173	12,990	9	1,548	164	11,442
Ceuta	8	605	0	0	8	605
Melilla	50	5,653	0	0	50	5,653

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	22,342	2,769,218	15,962	1,675,207	573	202,233	5,807	891,778
Andalucía	4,008	392,213	3,058	275,737	150	27,516	800	88,960
Aragón	587	82,484	417	36,879	14	8,377	156	37,228
Asturias, Principado de	324	32,727	251	21,506	9	1,167	64	10,054
Balears, Illes	667	111,458	459	62,035	22	3,158	186	46,265
Canarias	1,195	95,388	766	58,320	19	2,795	410	34,273
Cantabria	283	26,241	225	22,528	4	285	54	3,428
Castilla y León	940	103,520	665	53,323	27	5,997	248	44,200
Castilla - La Mancha	975	116,033	614	50,592	93	50,763	268	14,678
Cataluña	3,183	477,102	2,343	248,365	44	12,095	796	216,642
Comunitat Valenciana	2,236	202,324	1,615	129,688	56	14,001	565	58,635
Extremadura	443	31,444	297	20,203	19	2,448	127	8,793
Galicia	956	85,017	620	52,812	17	11,609	319	20,596
Madrid, Comunidad de	4,110	740,531	2,927	467,724	56	43,640	1,127	229,167
Murcia, Región de	740	55,846	461	36,091	15	1,559	264	18,196
Navarra, Comunidad Foral de	322	41,150	251	25,262	3	2,449	68	13,439
País Vasco	1,151	158,040	844	99,386	13	13,630	294	45,024
Rioja, La	164	11,442	105	8,909	11	684	48	1,849
Ceuta	8	605	5	511	0	0	3	94
Melilla	50	5,653	39	5,336	1	60	10	257

December 2014. Provisional data

M.3 Rustic buildings, according to loaning bank

Capital in thousands of euros

	Rustic buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	1,054	133,271	630	85,080	424	48,191
Andalucía	305	33,570	178	19,431	127	14,139
Aragón	61	13,155	24	7,250	37	5,905
Asturias, Principado de	29	1,879	12	1,248	17	631
Balears, Illes	49	11,913	34	9,033	15	2,880
Canarias	43	5,262	31	4,055	12	1,207
Cantabria	9	1,501	6	1,207	3	294
Castilla y León	75	6,690	38	3,343	37	3,347
Castilla - La Mancha	97	12,245	66	9,024	31	3,221
Cataluña	59	14,499	30	11,090	29	3,409
Comunitat Valenciana	72	7,410	46	3,664	26	3,746
Extremadura	78	6,609	69	5,150	9	1,459
Galicia	48	5,653	31	5,164	17	489
Madrid, Comunidad de	18	3,580	4	338	14	3,242
Murcia, Región de	56	4,475	37	3,020	19	1,455
Navarra, Comunidad Foral de	27	1,197	4	333	23	864
País Vasco	19	2,085	12	1,359	7	726
Rioja, La	9	1,548	8	371	1	1,177
Ceuta	0	0	0	0	0	0
Melilla	0	0	0	0	0	0

M.4 Urban buildings, according to loaning bank

Capital in thousands of euros

	Urban buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	22,342	2,769,218	19,379	2,392,379	2,963	376,839
Andalucía	4,008	392,213	3,478	344,464	530	47,749
Aragón	587	82,484	426	64,303	161	18,181
Asturias, Principado de	324	32,727	201	21,698	123	11,029
Balears, Illes	667	111,458	605	102,312	62	9,146
Canarias	1,195	95,388	1,110	88,037	85	7,351
Cantabria	283	26,241	261	24,061	22	2,180
Castilla y León	940	103,520	800	85,277	140	18,243
Castilla - La Mancha	975	116,033	819	104,081	156	11,952
Cataluña	3,183	477,102	2,764	383,104	419	93,998
Comunitat Valenciana	2,236	202,324	1,869	167,547	367	34,777
Extremadura	443	31,444	403	26,144	40	5,300
Galicia	956	85,017	891	77,495	65	7,522
Madrid, Comunidad de	4,110	740,531	3,869	708,573	241	31,958
Murcia, Región de	740	55,846	586	45,041	154	10,805
Navarra, Comunidad Foral de	322	41,150	206	25,222	116	15,928
País Vasco	1,151	158,040	903	110,514	248	47,526
Rioja, La	164	11,442	134	8,831	30	2,611
Ceuta	8	605	8	605	0	0
Melilla	50	5,653	46	5,070	4	583

December 2014. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	37,100	2,061	23,395	1,062	10,582
Andalucía	7,287	335	4,992	252	1,708
Aragón	904	50	581	17	256
Asturias, Principado de	636	174	314	4	144
Balears, Illes	983	44	637	17	285
Canarias	2,048	45	1,191	42	770
Cantabria	432	22	288	3	119
Castilla y León	2,660	620	1,125	39	876
Castilla - La Mancha	1,522	109	958	86	369
Cataluña	4,752	86	3,005	212	1,449
Comunitat Valenciana	4,939	257	3,060	93	1,529
Extremadura	800	86	478	50	186
Galicia	1,419	50	874	18	477
Madrid, Comunidad de	5,345	39	3,566	115	1,625
Murcia, Región de	1,498	91	1,068	40	299
Navarra, Comunidad Foral de	321	4	248	2	67
País Vasco	1,208	26	784	58	340
Rioja, La	295	23	184	13	75
Ceuta	15	0	13	0	2
Melilla	36	0	29	1	6

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

	Total buildings		Rustic buildings		Urban buildings	
	Banks	Other banks	Banks	Other banks	Banks	Other banks
TOTAL	31,090	6,010	1,209	852	29,881	5,158
Andalucía	6,115	1,172	242	93	5,873	1,079
Aragón	704	200	23	27	681	173
Asturias, Principado de	529	107	166	8	363	99
Balears, Illes	804	179	30	14	774	165
Canarias	1,831	217	36	9	1,795	208
Cantabria	398	34	22	0	376	34
Castilla y León	1,629	1,031	116	504	1,513	527
Castilla - La Mancha	1,369	153	81	28	1,288	125
Cataluña	4,160	592	74	12	4,086	580
Comunitat Valenciana	4,270	669	171	86	4,099	583
Extremadura	714	86	53	33	661	53
Galicia	1,307	112	45	5	1,262	107
Madrid, Comunidad de	4,681	664	26	13	4,655	651
Murcia, Región de	1,340	158	83	8	1,257	150
Navarra, Comunidad Foral de	181	140	3	1	178	139
País Vasco	812	396	21	5	791	391
Rioja, La	198	97	17	6	181	91
Ceuta	15	0	0	0	15	0
Melilla	33	3	0	0	33	3

December 2014. 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 Debtor	Subrogations Creditor	Rustic buildings	Urban buildings	Dwellings
TOTAL	14,128	11,665	589	1,874	653	13,475	7,855
Andalucía	2,695	2,269	98	328	255	2,440	1,693
Aragón	387	356	4	27	18	369	192
Asturias, Principado de	124	114	0	10	7	117	69
Balears, Illes	271	265	4	2	33	238	165
Canarias	494	282	16	196	15	479	296
Cantabria	135	98	0	37	0	135	89
Castilla y León	550	506	9	35	14	536	239
Castilla - La Mancha	882	733	12	137	19	863	436
Cataluña	2,010	1,530	56	424	18	1,992	1,314
Comunitat Valenciana	2,614	1,872	278	464	156	2,458	1,193
Extremadura	143	126	6	11	20	123	72
Galicia	447	400	2	45	25	422	242
Madrid, Comunidad de	2,671	2,508	56	107	17	2,654	1,416
Murcia, Región de	392	354	7	31	40	352	270
Navarra, Comunidad Foral de	46	41	5	0	4	42	20
País Vasco	159	109	36	14	4	155	108
Rioja, La	99	98	0	1	8	91	35
Ceuta	4	4	0	0	0	4	2
Melilla	5	0	0	5	0	5	4

For further information see INEbase – www.ine.es/en/ All press releases at: www.ine.es/en/prensa/prensa_en.htm

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Year 2014. 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	314,018	41,176,256	17,606	2,634,184	296,412	38,542,072
Andalucía	57,723	5,974,656	4,832	736,690	52,891	5,237,966
Aragón	9,851	1,546,749	747	113,444	9,104	1,433,305
Asturias, Principado de	6,335	829,072	396	42,853	5,939	786,219
Balears, Illes	9,870	1,496,764	756	174,007	9,114	1,322,757
Canarias	14,413	1,745,826	439	74,240	13,974	1,671,586
Cantabria	3,071	338,835	91	10,758	2,980	328,077
Castilla y León	16,253	1,461,945	1,457	178,698	14,796	1,283,247
Castilla - La Mancha	12,752	1,257,613	1,991	212,172	10,761	1,045,441
Cataluña	43,256	6,164,820	1,003	195,786	42,253	5,969,034
Comunitat Valenciana	33,649	3,788,825	1,728	164,076	31,921	3,624,749
Extremadura	6,810	722,993	968	155,886	5,842	567,107
Galicia	14,893	1,490,706	721	80,362	14,172	1,410,344
Madrid, Comunidad de	49,774	9,797,293	260	187,028	49,514	9,610,265
Murcia, Región de	9,633	953,846	1,050	123,960	8,583	829,886
Navarra, Comunidad Foral de	5,466	751,741	360	45,554	5,106	706,187
País Vasco	16,862	2,508,609	629	115,240	16,233	2,393,369
Rioja, La	2,381	227,739	173	21,834	2,208	205,905
Ceuta	457	65,130	2	407	455	64,723
Melilla	569	53,094	3	1,189	566	51,905

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	296,412	38,542,072	202,954	20,727,641	8,339	3,101,568	85,119	14,712,863
Andalucía	52,891	5,237,966	36,860	3,218,995	1,864	572,107	14,167	1,446,864
Aragón	9,104	1,433,305	6,005	560,078	374	100,262	2,725	772,965
Asturias, Principado de	5,939	786,219	3,747	337,533	110	27,836	2,082	420,850
Balears, Illes	9,114	1,322,757	5,925	698,197	231	64,214	2,958	560,346
Canarias	13,974	1,671,586	9,091	676,769	568	169,449	4,315	825,368
Cantabria	2,980	328,077	2,134	202,349	58	21,220	788	104,508
Castilla y León	14,796	1,283,247	8,978	764,366	760	137,767	5,058	381,114
Castilla - La Mancha	10,761	1,045,441	7,224	561,648	683	119,851	2,854	363,942
Cataluña	42,253	5,969,034	30,261	3,439,130	1,081	403,257	10,911	2,126,647
Comunitat Valenciana	31,921	3,624,749	22,040	1,742,091	568	141,206	9,313	1,741,452
Extremadura	5,842	567,107	3,920	275,737	314	87,670	1,608	203,700
Galicia	14,172	1,410,344	8,496	752,895	220	116,981	5,456	540,468
Madrid, Comunidad de	49,514	9,610,265	35,461	5,134,876	732	732,496	13,321	3,742,893
Murcia, Región de	8,583	829,886	5,563	408,302	242	39,245	2,778	382,339
Navarra, Comunidad Foral de	5,106	706,187	3,717	383,823	160	52,520	1,229	269,844
País Vasco	16,233	2,393,369	11,462	1,361,993	319	301,237	4,452	730,139
Rioja, La	2,208	205,905	1,413	126,695	53	14,100	742	65,110
Ceuta	455	64,723	265	41,301	0	0	190	23,422
Melilla	566	51,905	392	40,863	2	150	172	10,892

Year 2014. Provisional data

M.3 Rustic buildings, according to loaning bank

Capital in thousands of euros

	Rustic buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	17,606	2,634,184	9,813	1,634,340	7,793	999,844
Andalucía	4,832	736,690	2,666	444,249	2,166	292,441
Aragón	747	113,444	345	57,364	402	56,080
Asturias, Principado de	396	42,853	182	29,741	214	13,112
Balears, Illes	756	174,007	544	128,468	212	45,539
Canarias	439	74,240	258	37,510	181	36,730
Cantabria	91	10,758	74	8,821	17	1,937
Castilla y León	1,457	178,698	677	89,530	780	89,168
Castilla - La Mancha	1,991	212,172	1,030	131,450	961	80,722
Cataluña	1,003	195,786	561	140,416	442	55,370
Comunitat Valenciana	1,728	164,076	839	87,874	889	76,202
Extremadura	968	155,886	774	110,486	194	45,400
Galicia	721	80,362	555	65,458	166	14,904
Madrid, Comunidad de	260	187,028	143	133,529	117	53,499
Murcia, Región de	1,050	123,960	647	86,824	403	37,136
Navarra, Comunidad Foral de	360	45,554	178	35,757	182	9,797
País Vasco	629	115,240	254	37,065	375	78,175
Rioja, La	173	21,834	82	8,291	91	13,543
Ceuta	2	407	2	407	0	0
Melilla	3	1,189	2	1,100	1	89

M.4 Urban buildings, according to loaning bank

Capital in thousands of euros

	Urban buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	296,412	38,542,072	248,571	32,440,250	47,841	6,101,822
Andalucía	52,891	5,237,966	44,242	4,374,090	8,649	863,876
Aragón	9,104	1,433,305	7,356	1,188,414	1,748	244,891
Asturias, Principado de	5,939	786,219	4,082	620,430	1,857	165,789
Balears, Illes	9,114	1,322,757	8,057	1,176,535	1,057	146,222
Canarias	13,974	1,671,586	12,354	1,502,616	1,620	168,970
Cantabria	2,980	328,077	2,705	268,173	275	59,904
Castilla y León	14,796	1,283,247	11,987	1,023,023	2,809	260,224
Castilla - La Mancha	10,761	1,045,441	8,460	848,545	2,301	196,896
Cataluña	42,253	5,969,034	36,349	4,879,572	5,904	1,089,462
Comunitat Valenciana	31,921	3,624,749	25,859	2,786,058	6,062	838,691
Extremadura	5,842	567,107	5,467	538,968	375	28,139
Galicia	14,172	1,410,344	12,889	1,145,339	1,283	265,005
Madrid, Comunidad de	49,514	9,610,265	44,569	8,881,747	4,945	728,518
Murcia, Región de	8,583	829,886	6,532	663,747	2,051	166,139
Navarra, Comunidad Foral de	5,106	706,187	2,882	467,784	2,224	238,403
País Vasco	16,233	2,393,369	12,201	1,820,421	4,032	572,948
Rioja, La	2,208	205,905	1,656	146,875	552	59,030
Ceuta	455	64,723	435	62,716	20	2,007
Melilla	566	51,905	489	45,197	77	6,708

Year 2014. Provisional data**M.5 Total mortgages cancelled, according to type of building**

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	445,314	20,000	282,474	15,495	127,345
Andalucía	87,990	5,137	55,568	4,303	22,982
Aragón	12,163	791	6,825	297	4,250
Asturias, Principado de	7,814	519	4,627	157	2,511
Baleares, Illes	11,897	661	6,847	355	4,034
Canarias	23,230	535	14,906	476	7,313
Cantabria	5,531	200	3,123	106	2,102
Castilla y León	26,537	2,054	15,101	1,268	8,114
Castilla - La Mancha	21,098	1,516	12,928	1,588	5,066
Cataluña	54,652	895	36,623	1,451	15,683
Comunitat Valenciana	66,089	2,850	42,174	1,518	19,547
Extremadura	8,543	815	5,169	715	1,844
Galicia	20,303	1,076	12,463	810	5,954
Madrid, Comunidad de	58,003	1,062	39,813	1,187	15,941
Murcia, Región de	18,374	1,241	11,790	416	4,927
Navarra, Comunidad Foral de	4,466	188	2,969	369	940
País Vasco	13,405	290	8,277	359	4,479
Rioja, La	4,334	168	2,600	116	1,450
Ceuta	388	1	248	3	136
Melilla	497	1	423	1	72

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

	Total buildings		Rustic buildings		Urban buildings	
	Banks	Other banks	Banks	Other banks	Banks	Other banks
TOTAL	383,909	61,405	14,452	5,548	369,457	55,857
Andalucía	75,712	12,278	3,525	1,612	72,187	10,666
Aragón	9,835	2,328	508	283	9,327	2,045
Asturias, Principado de	6,135	1,679	373	146	5,762	1,533
Baleares, Illes	10,175	1,722	447	214	9,728	1,508
Canarias	20,891	2,339	452	83	20,439	2,256
Cantabria	4,914	617	164	36	4,750	581
Castilla y León	22,201	4,336	1,228	826	20,973	3,510
Castilla - La Mancha	18,990	2,108	1,127	389	17,863	1,719
Cataluña	47,952	6,700	638	257	47,314	6,443
Comunitat Valenciana	57,496	8,593	2,134	716	55,362	7,877
Extremadura	7,919	624	634	181	7,285	443
Galicia	18,612	1,691	977	99	17,635	1,592
Madrid, Comunidad de	50,549	7,454	870	192	49,679	7,262
Murcia, Región de	16,044	2,330	934	307	15,110	2,023
Navarra, Comunidad Foral de	2,913	1,553	83	105	2,830	1,448
País Vasco	9,592	3,813	231	59	9,361	3,754
Rioja, La	3,158	1,176	125	43	3,033	1,133
Ceuta	367	21	1	0	366	21
Melilla	454	43	1	0	453	43

Year 2014. 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	Subrogations Creditor	Rustic buildings	Urban buildings	Dwellings
			Debtor				
TOTAL	217,331	173,846	9,783	33,702	10,600	206,731	130,620
Andalucía	49,108	39,836	2,045	7,227	2,781	46,327	29,294
Aragón	6,633	5,933	378	322	367	6,266	3,455
Asturias, Principado de	3,906	3,540	149	217	481	3,425	1,889
Balears, Illes	5,498	5,237	101	160	412	5,086	3,150
Canarias	9,915	5,134	493	4,288	233	9,682	6,888
Cantabria	1,514	1,236	5	273	77	1,437	899
Castilla y León	11,365	9,407	611	1,347	1,044	10,321	5,138
Castilla - La Mancha	9,430	7,838	277	1,315	790	8,640	5,410
Cataluña	29,184	22,636	854	5,694	386	28,798	19,860
Comunitat Valenciana	39,010	27,696	3,491	7,823	1,762	37,248	24,101
Extremadura	2,763	2,353	40	370	257	2,506	1,398
Galicia	5,999	5,256	104	639	314	5,685	3,010
Madrid, Comunidad de	28,183	25,054	491	2,638	726	27,457	17,652
Murcia, Región de	8,163	7,198	131	834	623	7,540	5,299
Navarra, Comunidad Foral de	1,519	1,309	184	26	28	1,491	567
País Vasco	3,444	2,565	388	491	214	3,230	1,747
Rioja, La	1,547	1,503	32	12	104	1,443	747
Ceuta	114	114	0	0	1	113	85
Melilla	36	1	9	26	0	36	31