

26 February 2016

Mortgage Statistics (H)

December 2015 and Year 2015. *Provisional data*

The number of housing mortgages recorded in Land Registries in December is 19,362, 21.1% more than the same month in 2014

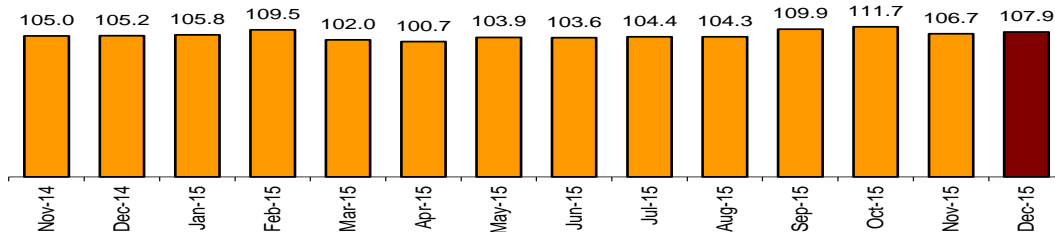
The average value of these mortgages increased by 2.5% over the year and stands at 107,880 euros

In 2015 the average value of housing mortgages rose by 3.6%

The average value of mortgages recorded in Land Registries in December (resulting from public deeds signed previously) is 120,857 euros, 2.6% lower than the same month in 2014.

The number of mortgages constituted for **housing** is 19,362, 21.1% more than in December 2014. The average value is 107,880 Euros, an annual increase of 2.5%.

Average amount mortgaged on dwellings in thousands of euros



The value of mortgages constituted for urban properties reached 3,262.2 million euros, 18.0% more than in December 2014. For housing, the loaned capital reached 2,088.8 million, an annual increase of 24.1%.

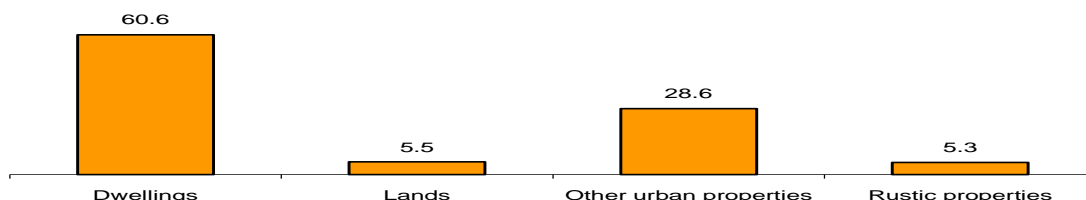
Mortgages constituted. December 2015

	Total	Variation rate		
		Monthly	Annual	Interannual accumulated
Total properties				
Number of mortgaged properties	28,515	-0.6	22.0	17.1
Capital loaned (thousands of euros)	3,446,248	-7.3	18.8	16.2
Average amount (euros)	120,857	-6.8	-2.6	-0.8
Rustic properties				
Number of mortgaged properties	1,462	3.5	39.9	4.7
Capital loaned (thousands of euros)	184,038	-12.2	34.4	10.1
Average amount (euros)	125,881	-15.2	-3.9	5.2
Urban properties				
Number of mortgaged properties	27,053	-0.8	21.1	17.9
Capital loaned (thousands of euros)	3,262,210	-7.0	18.0	16.6
Average amount (euros)	120,586	-6.3	-2.6	-1.1
Dwellings				
Number of mortgaged properties	19,362	0.6	21.1	19.8
Capital loaned (thousands of euros)	2,088,782	1.8	24.1	24.1
Average amount (euros)	107,880	1.1	2.5	3.6

Mortgages constituted, by type of property

By type of property, mortgages constituted on housing made up 60.6% of the total capital loaned in the month of December.

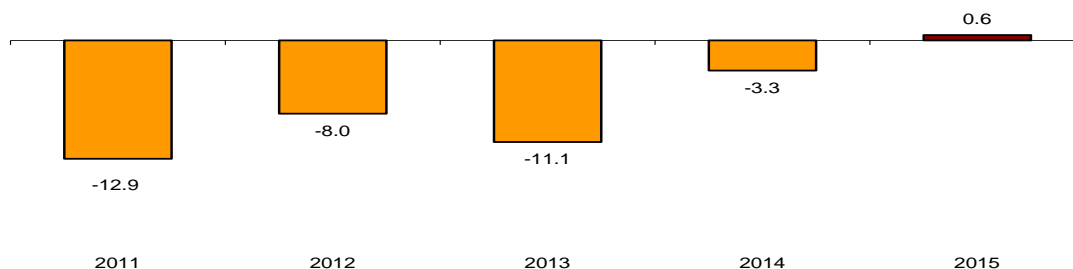
Distribution of the capital loaned for mortgages according to the nature of the property (%)



Monthly evolution of mortgages constituted for housing

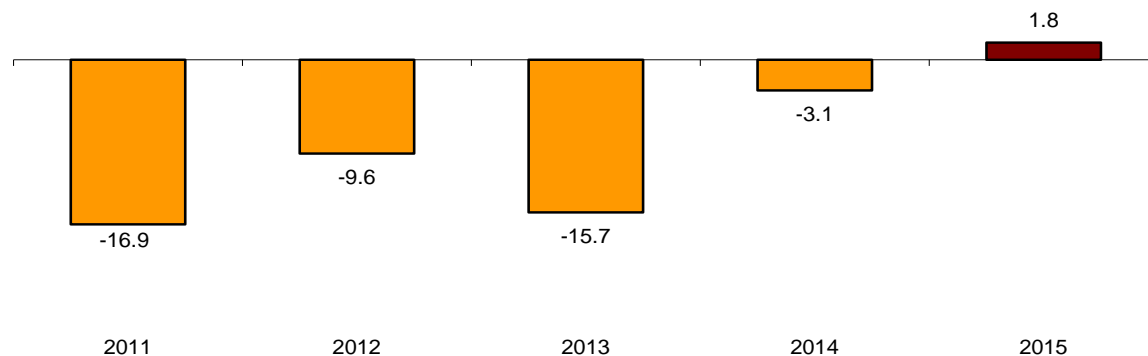
In order to help with the analysis and interpretation of the data, the following chart shows the variation in the number of housing mortgages between the months of December and November over the last five years. In 2015 the monthly rate shows an increase of 0.6%, the largest for the period in question.

Evolution of the monthly rate of the number of mortgages constituted for the dwellings (December variation as compared with November of the same year)



As regards capital loaned for mortgages for housing, the monthly rate for the year 2015 was 1.8%, also the largest for the period.

Evolution of the monthly rate of the capital lent of mortgages constituted for the dwellings (December variation as compared with November of the same year)



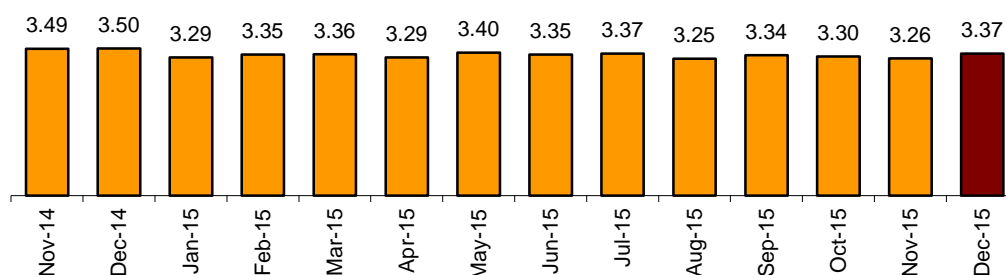
Mortgage interest rates

90.2% of the mortgages constituted in December used a variable interest rate, as opposed to 9.8% that used a fixed rate. The Euribor was the reference interest rate most used in constituting variable rate mortgages, specifically in 89.8% of new contracts.

The average initial interest rate for mortgages for all properties was 3.45%, with the average term being 21 years.

The average initial interest rate for mortgages constituted for housing was 3.37%, down 3.5% on the figure for December 2014.

Average interest rate on dwellings



Mortgages with registration changes

The total number of mortgages with changes in conditions recorded in Land Registries in December was 11,460; 17.4% more than the same month in 2014. For housing, the number of mortgages modifying their conditions fell by 13.0%.

As regards changes in conditions, in December, 9,259 novations (or modifications produced with the same financial institution) were produced, showing a fall of 18.9% compared to December 2014. The number of transactions to change institution (subrogations of creditor), fell by 1.7%, and the number of mortgages in which the holder of the mortgaged property changed (subrogations of debtor) fell by 37.2%.

Mortgages with registration changes. December 2015

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	11,460	-3.0	-17.4	-16.5
Novations	9,259	-0.6	-18.9	-16.9
Subrogations Debtor	369	-46.5	-37.2	-25.9
Subrogations Creditor	1,832	1.0	-1.7	-11.6

Number of mortgages with changes in interest rate conditions

Of the 11,460 mortgages with changes in their conditions, 42.9% were due to changes in the interest rate.

After changes in conditions, the percentage of fixed-rate mortgages rose from 4.7% to 5.6%, whilst that for variable interest fell from 94.3% to 93.3%.

The Euribor is the reference rate for the highest percentage of variable-rate mortgages, both before the change (73.7%), and after (84.4%).

After the modification of conditions, the average interest for fixed-rate mortgage loans fell by 0.30 points and for variable interest rates mortgages it fell 1.60 points.

Mortgages with registration changes in interest rates conditions. December 2015

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	4,918	100.0		4,918	100.0	
Fixed	229	4.7	4.7	275	5.6	4.4
Variable	4,639	94.3	4.4	4,590	93.3	2.8
-Euribor	3,624	73.7	4.3	4,148	84.4	2.7
Without interest	50	1.0		53	1.1	

Results by Autonomous Community

The Communities with the greatest number of mortgages constituted on housing in December are Andalusia (4,137), Catalonia (3,312) and the Community of Madrid (2,904).

Those presenting the highest annual variation rates were the Principality of Asturias (45.7%), Catalonia (39.6%) and Aragón (35.3%).

The Communities in which the most capital for the constitution of mortgages on housing is lent are the Community of Madrid (415.0 million euros), Catalonia (406.2 million) and Andalusia (390.2 million).

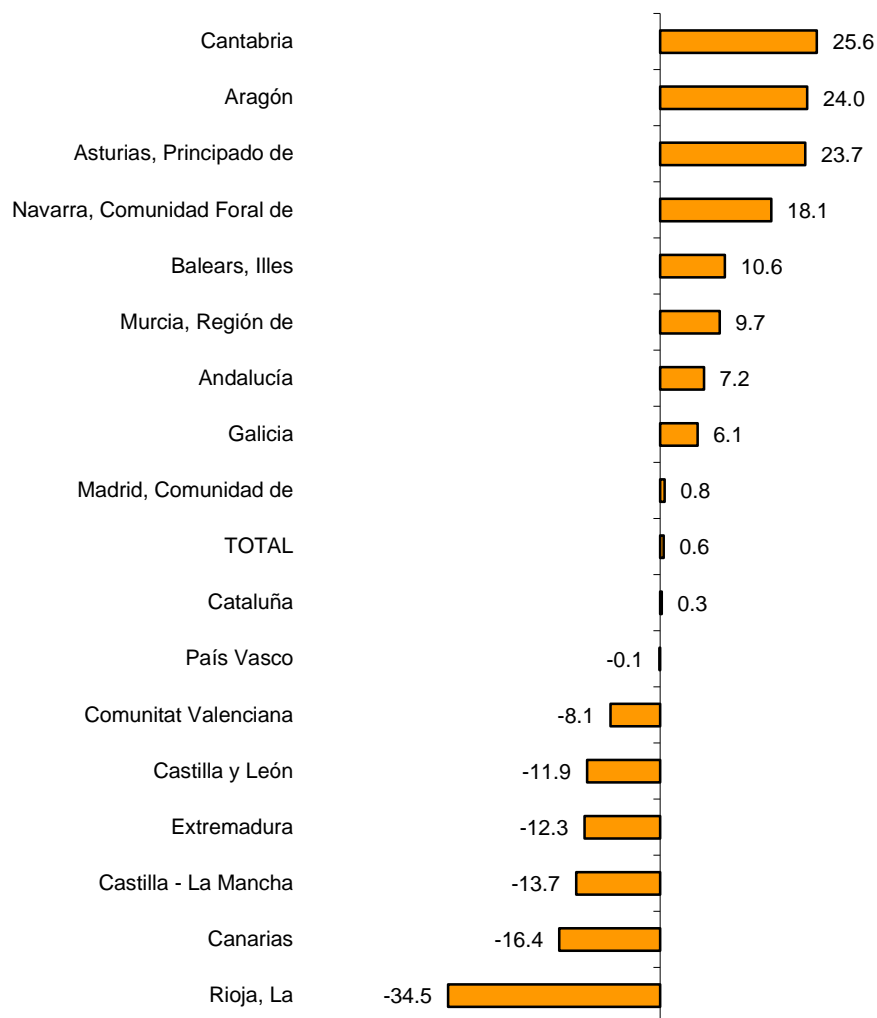
Mortgages constituted on dwellings by Autonomous City and Community. December 2015

	Number	Variation rate		Capital loaned (thousands of euros)	Variation rate	
		Monthly	Annual		Monthly	Annual
TOTAL	19,362	0.6	21.1	2,088,782	1.8	24.1
Andalucía	4,137	7.2	32.9	390,180	4.4	37.8
Aragón	548	24.0	35.3	58,296	47.7	60.5
Asturias, Principado de	392	23.7	45.7	33,839	24.8	49.0
Balears, Illes	617	10.6	34.4	78,725	0.3	26.9
Canarias	820	-16.4	11.9	68,998	-6.3	23.4
Cantabria	285	25.6	26.7	27,283	4.8	21.1
Castilla - La Mancha	681	-11.9	4.1	57,337	-14.3	8.9
Castilla y León	612	-13.7	-1.1	51,627	-11.4	-0.5
Cataluña	3,312	0.3	39.6	406,177	0.2	61.4
Comunitat Valenciana	1,758	-8.1	8.9	143,802	-7.6	10.1
Extremadura	370	-12.3	25.4	25,047	-15.9	29.6
Galicia	833	6.1	29.5	89,310	20.2	63.9
Madrid, Comunidad de	2,904	0.8	0.7	415,045	-1.5	-9.7
Murcia, Región de	552	9.7	22.4	41,744	16.3	18.3
Navarra, Comunidad Foral de	313	18.1	24.7	35,023	28.9	38.6
País Vasco	1,085	-0.1	26.2	153,333	9.7	47.0
Rioja, La	108	-34.5	2.9	9,493	-28.4	6.6

The Communities with the greatest monthly variation in the number of mortgages on housing are Cantabria (25.6%), Aragón (24.0%) and the Principality of Asturias (23.7%).

Conversely, those showing the most negative monthly variation in rates are La Rioja (-34.5%), The Canaries (-16.4%) and Castilla La Mancha (-13.7%).

Monthly variation of the number of mortgages constituted on dwellings. December 2015

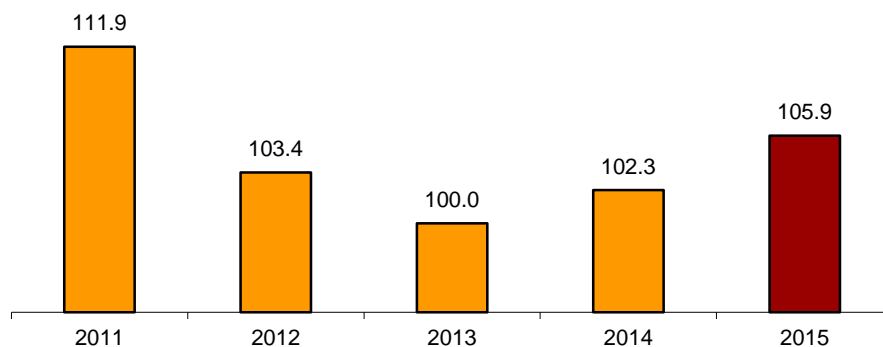


Results for the whole of the year 2015

The average value of mortgages recorded in Land Registries for the whole of 2015 (resulting from public deeds signed previously) sits at 129,214 euros, 0.8% lower than for 2014.

In the case of mortgages constituted on housing, the average amount was 105,931 euros, 3.6% more than the previous year.

Average amount mortgaged on dwellings in thousands of euros



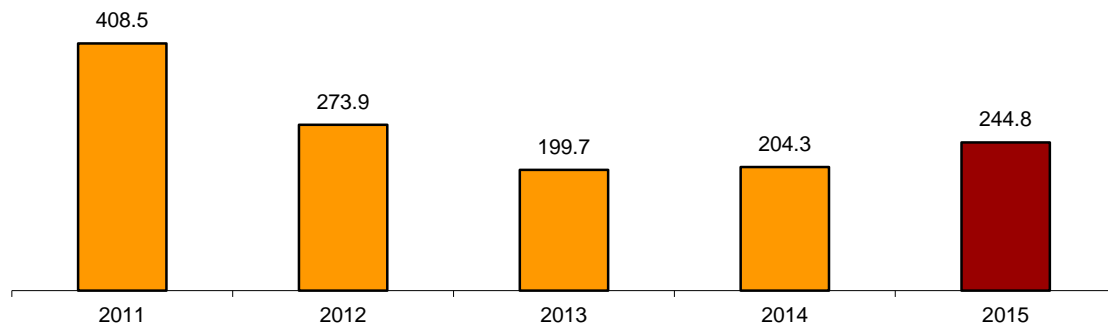
The value of mortgages constituted for urban properties reached 44,887.7 million euros, 16.6% more than in 2014. For housing, the loaned capital reached 25,934.7 million, an increase of 24.1%.

Mortgages constituted

	Total 2015	% Annual variation			
		2015	2014	2013	2012
Total properties					
Number of mortgaged properties	369,588	17.1	-3.5	-28.4	-29.9
Capital loaned (thousands of euros)	47,756,004	16.2	9.6	-27.6	-33.6
Average amount (euros)	129,214	-0.8	13.6	1.2	-5.3
Rustic properties					
Number of mortgaged properties	18,566	4.7	-4.9	-29.3	-17.0
Capital loaned (thousands of euros)	2,868,292	10.1	-8.1	-33.2	-16.9
Average amount (euros)	154,492	5.2	-3.4	-5.4	0.1
Urban properties					
Number of mortgaged properties	351,022	17.9	-3.4	-28.4	-30.6
Capital loaned (thousands of euros)	44,887,712	16.6	11.1	-27.1	-34.8
Average amount (euros)	127,877	-1.1	15.0	1.8	-6.1
Dwellings					
Number of mortgaged properties	244,827	19.8	2.3	-27.1	-33.0
Capital loaned (thousands of euros)	25,934,738	24.1	4.6	-29.5	-38.0
Average amount (euros)	105,931	3.6	2.2	-3.3	-7.6

The number of mortgages on housing for the whole of 2015 was 244,827, 19.8% higher than for 2014.

Evolution of the number of mortgages constituted on dwellings (in thousands)



Mortgages with registration changes in the year 2015

The total number of mortgages with changes in their conditions recorded in the Land Registries for the year 2015 stood at 180,007, representing an annual decrease of 16.5%.

Considering the type of modification of the conditions, 143,237 novations (or modifications produced with the same financial institution) were registered, with a fall of 16.9%. The number of transactions to change institution (subrogations of creditor), fell by 11.6%, and the number of mortgages in which the holder of the mortgaged property changed (subrogations of debtor) fell by 25.9%.

Mortgages with registration changes

	Total 2015	% Annual variation			
		2015	2014	2013	2012
Total properties	180,007	-16.5	-18.9	-17.5	-3.6
Novations	143,237	-16.9	-20.8	-18.7	-4.2
Subrogations Debtor	7,076	-25.9	-15.7	-34.4	6.2
Subrogations Creditor	29,694	-11.6	-8.9	-0.6	-2.7

Geographical distribution for the year 2015

The Communities with the greatest number of mortgages constituted on housing during the year 2015 were Andalusia (45,971), The Community of Madrid (42,382) and Catalonia (38,583).

The Communities in which most capital for the constitution of mortgages on housing was lent were the Community of Madrid (6,233.0 million euros), Catalonia (4,640.4 million) and Andalusia (4,159.5 million).

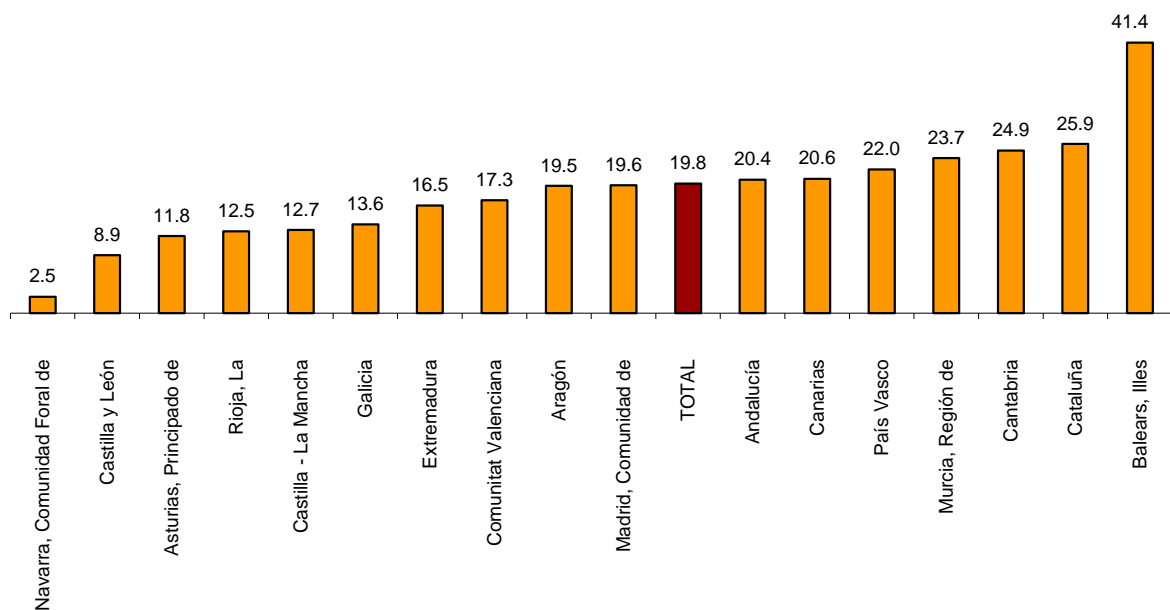
Mortgages constituted on dwellings by Autonomous City and Community. Year 2015

	Number of mortgaged dwellings	% Annual variation	Capital loaned (thousands of euros)	% Annual variation
TOTAL	244,827	19.8	25,934,738	24.1
Andalucía	45,971	20.4	4,159,532	24.4
Aragón	7,073	19.5	654,277	19.7
Asturias, Principado de	4,210	11.8	389,449	15.5
Balears, Illes	8,300	41.4	974,287	41.4
Canarias	11,107	20.6	935,418	36.7
Cantabria	2,806	24.9	288,765	34.4
Castilla y León	9,849	8.9	842,108	9.4
Castilla - La Mancha	8,097	12.7	627,983	13.2
Cataluña	38,583	25.9	4,640,394	32.8
Comunitat Valenciana	25,472	17.3	2,016,841	18.0
Extremadura	4,323	16.5	304,322	18.2
Galicia	9,713	13.6	922,948	22.2
Madrid, Comunidad de	42,382	19.6	6,232,987	20.9
Murcia, Región de	6,877	23.7	559,864	37.6
Navarra, Comunidad Foral de	3,804	2.5	391,461	2.1
País Vasco	13,992	22.0	1,778,544	28.9
Rioja, La	1,582	12.5	126,186	-0.1
Ceuta	244	-11.6	29,257	-31.3
Melilla	442	12.8	60,115	47.1

The Communities with the greatest annual variation rates in the number of mortgages on housing were The Balearic Islands (41.4%), Catalonia (25.9%) and Cantabria (24.9%).

On the other hand, those showing the lowest rates were the Community of Navarre (2.5%), Castille and León (8.9%) and the Principality of Asturias (11.8%).

Annual variation of the number of mortgages constituted on dwellings. Year 2015



Mortgages Statistics December 2015. 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	28,515	3,446,248	1,462	184,038	27,053	3,262,210
Andalucía	5,694	586,347	290	54,581	5,404	531,766
Aragón	805	140,001	87	12,290	718	127,711
Asturias, Principado de	526	51,868	28	7,383	498	44,485
Balears, Illes	892	143,094	60	16,174	832	126,920
Canarias	1,786	144,400	41	4,560	1,745	139,840
Cantabria	423	38,964	12	1,195	411	37,769
Castilla y León	1,118	119,273	172	17,001	946	102,272
Castilla - La Mancha	1,029	111,257	127	8,265	902	102,992
Cataluña	4,369	553,920	53	6,570	4,316	547,350
Comunitat Valenciana	2,696	230,557	276	14,118	2,420	216,439
Extremadura	526	41,048	67	7,396	459	33,652
Galicia	1,333	131,579	75	4,467	1,258	127,112
Madrid, Comunidad de	4,341	768,115	8	5,945	4,333	762,170
Murcia, Región de	904	67,544	73	8,784	831	58,760
Navarra, Comunidad Foral de	404	53,157	16	9,586	388	43,571
País Vasco	1,446	247,122	55	5,103	1,391	242,019
Rioja, La	181	13,944	21	441	160	13,503
Ceuta	18	2,201	0	0	18	2,201
Melilla	24	1,857	1	179	23	1,678

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	27,053	3,262,210	19,362	2,088,782	753	188,649	6,938	984,779
Andalucía	5,404	531,766	4,137	390,180	117	24,677	1,150	116,909
Aragón	718	127,711	548	58,296	4	766	166	68,649
Asturias, Principado de	498	44,485	392	33,839	0	0	106	10,646
Balears, Illes	832	126,920	617	78,725	11	6,796	204	41,399
Canarias	1,745	139,840	820	68,998	384	14,230	541	56,612
Cantabria	411	37,769	285	27,283	1	147	125	10,339
Castilla y León	946	102,272	681	57,337	11	4,262	254	40,673
Castilla - La Mancha	902	102,992	612	51,627	24	5,583	266	45,782
Cataluña	4,316	547,350	3,312	406,177	66	15,945	938	125,228
Comunitat Valenciana	2,420	216,439	1,758	143,802	30	3,375	632	69,262
Extremadura	459	33,652	370	25,047	19	2,380	70	6,225
Galicia	1,258	127,112	833	89,310	11	1,062	414	36,740
Madrid, Comunidad de	4,333	762,170	2,904	415,045	40	79,264	1,389	267,861
Murcia, Región de	831	58,760	552	41,744	14	4,986	265	12,030
Navarra, Comunidad Foral de	388	43,571	313	35,023	5	413	70	8,135
País Vasco	1,391	242,019	1,085	153,333	12	24,158	294	64,528
Rioja, La	160	13,503	108	9,493	4	605	48	3,405
Ceuta	18	2,201	17	2,126	0	0	1	75
Melilla	23	1,678	18	1,397	0	0	5	281

December 2015. 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	1,462	184,038	924	133,200	538	50,838
Andalucía	290	54,581	200	43,106	90	11,475
Aragón	87	12,290	44	7,618	43	4,672
Asturias, Principado de	28	7,383	16	2,012	12	5,371
Balears, Illes	60	16,174	48	14,665	12	1,509
Canarias	41	4,560	29	3,168	12	1,392
Cantabria	12	1,195	11	1,184	1	11
Castilla y León	172	17,001	79	12,436	93	4,565
Castilla - La Mancha	127	8,265	92	4,159	35	4,106
Cataluña	53	6,570	37	5,132	16	1,438
Comunitat Valenciana	276	14,118	149	8,286	127	5,832
Extremadura	67	7,396	63	6,592	4	804
Galicia	75	4,467	39	4,181	36	286
Madrid, Comunidad de	8	5,945	6	5,774	2	171
Murcia, Región de	73	8,784	40	5,391	33	3,393
Navarra, Comunidad Foral de	16	9,586	5	5,760	11	3,826
País Vasco	55	5,103	45	3,366	10	1,737
Rioja, La	21	441	20	191	1	250
Ceuta	0	0	0	0	0	0
Melilla	1	179	1	179	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	27,053	3,262,210	23,958	2,889,082	3,095	373,128
Andalucía	5,404	531,766	4,841	470,797	563	60,969
Aragón	718	127,711	634	115,074	84	12,637
Asturias, Principado de	498	44,485	368	34,538	130	9,947
Balears, Illes	832	126,920	761	119,593	71	7,327
Canarias	1,745	139,840	1,382	117,522	363	22,318
Cantabria	411	37,769	385	35,638	26	2,131
Castilla y León	946	102,272	803	92,084	143	10,188
Castilla - La Mancha	902	102,992	774	92,125	128	10,867
Cataluña	4,316	547,350	3,927	489,098	389	58,252
Comunitat Valenciana	2,420	216,439	2,096	173,886	324	42,553
Extremadura	459	33,652	441	32,703	18	949
Galicia	1,258	127,112	1,211	122,066	47	5,046
Madrid, Comunidad de	4,333	762,170	4,074	726,260	259	35,910
Murcia, Región de	831	58,760	698	49,554	133	9,206
Navarra, Comunidad Foral de	388	43,571	257	25,467	131	18,104
País Vasco	1,391	242,019	1,129	176,845	262	65,174
Rioja, La	160	13,503	138	12,125	22	1,378
Ceuta	18	2,201	18	2,201	0	0
Melilla	23	1,678	21	1,506	2	172

December 2015. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	39,317	1,914	23,860	1,059	12,484
Andalucía	6,979	407	4,438	264	1,870
Aragón	984	42	570	17	355
Asturias, Principado de	850	149	426	23	252
Balears, Illes	1,650	50	936	22	642
Canarias	1,564	38	984	38	504
Cantabria	950	26	463	14	447
Castilla y León	1,807	105	1,025	143	534
Castilla - La Mancha	2,107	156	1,122	76	753
Cataluña	5,405	222	3,519	113	1,551
Comunitat Valenciana	6,650	389	3,735	114	2,412
Extremadura	719	58	390	38	233
Galicia	1,679	69	963	21	626
Madrid, Comunidad de	4,511	35	3,155	93	1,228
Murcia, Región de	1,487	97	886	43	461
Navarra, Comunidad Foral de	345	15	257	8	65
País Vasco	1,161	10	735	13	403
Rioja, La	397	44	212	15	126
Ceuta	30	0	19	0	11
Melilla	42	2	25	4	11

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	34,862	4,455	1,613	301	33,249	4,154
Andalucía	6,160	819	319	88	5,841	731
Aragón	860	124	22	20	838	104
Asturias, Principado de	738	112	144	5	594	107
Balears, Illes	1,494	156	38	12	1,456	144
Canarias	1,372	192	28	10	1,344	182
Cantabria	864	86	23	3	841	83
Castilla y León	1,621	186	92	13	1,529	173
Castilla - La Mancha	1,921	186	106	50	1,815	136
Cataluña	4,786	619	197	25	4,589	594
Comunitat Valenciana	6,081	569	344	45	5,737	524
Extremadura	683	36	50	8	633	28
Galicia	1,504	175	67	2	1,437	173
Madrid, Comunidad de	3,957	554	35	0	3,922	554
Murcia, Región de	1,365	122	84	13	1,281	109
Navarra, Comunidad Foral de	213	132	12	3	201	129
País Vasco	857	304	8	2	849	302
Rioja, La	321	76	42	2	279	74
Ceuta	29	1	0	0	29	1
Melilla	36	6	2	0	34	6

December 2015. 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	11,460	9,259	369	1,832	667	10,793	6,747
Andalucía	2,302	1,658	67	577	116	2,186	1,300
Aragón	428	374	7	47	10	418	223
Asturias, Principado de	145	119	6	20	7	138	100
Balears, Illes	222	215	1	6	18	204	152
Canarias	461	332	23	106	14	447	326
Cantabria	103	93	0	10	1	102	65
Castilla y León	309	270	12	27	18	291	182
Castilla - La Mancha	905	727	14	164	329	576	358
Cataluña	1,660	1,329	52	279	19	1,641	1,293
Comunitat Valenciana	1,858	1,471	98	289	68	1,790	1,027
Extremadura	128	110	4	14	14	114	84
Galicia	483	441	24	18	16	467	285
Madrid, Comunidad de	1,788	1,589	33	166	7	1,781	872
Murcia, Región de	341	294	7	40	26	315	238
Navarra, Comunidad Foral de	71	64	2	5	0	71	55
País Vasco	190	118	17	55	3	187	141
Rioja, La	49	39	2	8	0	49	34
Ceuta	8	8	0	0	0	8	7
Melilla	9	8	0	1	1	8	5

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Press Office: Telephone numbers: 91 583 93 63 / 94 08 – Fax: 91 583 90 87 – gprensa@ine.es

Information Area: Telephone number: 91 583 91 00 – Fax: 91 583 91 58 – www.ine.es/infoine/?L=1

Year 2015. 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	369,588	47,756,004	18,566	2,868,292	351,022	44,887,712
Andalucía	67,877	7,279,866	4,833	891,729	63,044	6,388,137
Aragón	11,032	1,223,040	1,122	147,906	9,910	1,075,134
Asturias, Principado de	6,884	708,099	552	65,237	6,332	642,862
Balears, Illes	12,708	2,182,201	741	173,709	11,967	2,008,492
Canarias	19,063	2,190,201	483	71,841	18,580	2,118,360
Cantabria	4,370	509,733	106	12,730	4,264	497,003
Castilla y León	17,050	1,738,473	1,917	186,446	15,133	1,552,027
Castilla - La Mancha	13,200	1,290,413	1,634	175,045	11,566	1,115,368
Cataluña	54,131	8,020,265	1,136	177,212	52,995	7,843,053
Comunitat Valenciana	38,052	3,543,737	1,713	182,394	36,339	3,361,343
Extremadura	7,366	865,679	1,273	306,299	6,093	559,380
Galicia	16,152	1,840,664	831	92,799	15,321	1,747,865
Madrid, Comunidad de	60,634	11,129,848	136	48,793	60,498	11,081,055
Murcia, Región de	11,503	1,104,574	1,203	188,038	10,300	916,536
Navarra, Comunidad Foral de	5,373	729,879	251	33,882	5,122	695,997
País Vasco	20,443	3,007,341	386	94,710	20,057	2,912,631
Rioja, La	2,775	229,787	240	18,152	2,535	211,635
Ceuta	330	81,042	1	62	329	80,980
Melilla	645	81,162	8	1,308	637	79,854

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	351,022	44,887,712	244,827	25,934,738	8,086	3,065,247	98,109	15,887,727
Andalucía	63,044	6,388,137	45,971	4,159,532	2,185	518,031	14,888	1,710,574
Aragón	9,910	1,075,134	7,073	654,277	156	76,768	2,681	344,089
Asturias, Principado de	6,332	642,862	4,210	389,449	78	17,132	2,044	236,281
Balears, Illes	11,967	2,008,492	8,300	974,287	239	86,793	3,428	947,412
Canarias	18,580	2,118,360	11,107	935,418	680	85,358	6,793	1,097,584
Cantabria	4,264	497,003	2,806	288,765	30	31,802	1,428	176,436
Castilla y León	15,133	1,552,027	9,849	842,108	513	75,482	4,771	634,437
Castilla - La Mancha	11,566	1,115,368	8,097	627,983	586	94,817	2,883	392,568
Cataluña	52,995	7,843,053	38,583	4,640,394	915	449,797	13,497	2,752,862
Comunitat Valenciana	36,339	3,361,343	25,472	2,016,841	680	162,166	10,187	1,182,336
Extremadura	6,093	559,380	4,323	304,322	399	91,430	1,371	163,628
Galicia	15,321	1,747,865	9,713	922,948	194	70,658	5,414	754,259
Madrid, Comunidad de	60,498	11,081,055	42,382	6,232,987	731	823,815	17,385	4,024,253
Murcia, Región de	10,300	916,536	6,877	559,864	222	31,907	3,201	324,765
Navarra, Comunidad Foral de	5,122	695,997	3,804	391,461	125	92,157	1,193	212,379
País Vasco	20,057	2,912,631	13,992	1,778,544	293	332,949	5,772	801,138
Rioja, La	2,535	211,635	1,582	126,186	49	22,794	904	62,655
Ceuta	329	80,980	244	29,257	1	60	84	51,663
Melilla	637	79,854	442	60,115	10	1,331	185	18,408

Year 2015. 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	18,566	2,868,292	11,582	2,000,415	6,984	867,877
Andalucía	4,833	891,729	3,017	584,825	1,816	306,904
Aragón	1,122	147,906	597	85,211	525	62,695
Asturias, Principado de	552	65,237	254	38,205	298	27,032
Balears, Illes	741	173,709	610	156,502	131	17,207
Canarias	483	71,841	318	40,865	165	30,976
Cantabria	106	12,730	85	8,502	21	4,228
Castilla y León	1,917	186,446	1,050	123,414	867	63,032
Castilla - La Mancha	1,634	175,045	923	103,067	711	71,978
Cataluña	1,136	177,212	773	120,434	363	56,778
Comunitat Valenciana	1,713	182,394	922	118,659	791	63,735
Extremadura	1,273	306,299	1,049	268,269	224	38,030
Galicia	831	92,799	640	79,546	191	13,253
Madrid, Comunidad de	136	48,793	103	38,175	33	10,618
Murcia, Región de	1,203	188,038	676	123,180	527	64,858
Navarra, Comunidad Foral de	251	33,882	116	20,970	135	12,912
País Vasco	386	94,710	268	76,274	118	18,436
Rioja, La	240	18,152	174	13,316	66	4,836
Ceuta	1	62	1	62	0	0
Melilla	8	1,308	6	939	2	369

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	351,022	44,887,712	305,717	39,025,250	45,305	5,862,462
Andalucía	63,044	6,388,137	55,207	5,550,938	7,837	837,199
Aragón	9,910	1,075,134	7,976	878,681	1,934	196,453
Asturias, Principado de	6,332	642,862	4,792	498,431	1,540	144,431
Balears, Illes	11,967	2,008,492	10,860	1,830,743	1,107	177,749
Canarias	18,580	2,118,360	16,602	1,937,478	1,978	180,882
Cantabria	4,264	497,003	3,939	466,974	325	30,029
Castilla y León	15,133	1,552,027	12,486	1,258,628	2,647	293,399
Castilla - La Mancha	11,566	1,115,368	9,320	888,050	2,246	227,318
Cataluña	52,995	7,843,053	47,466	6,968,325	5,529	874,728
Comunitat Valenciana	36,339	3,361,343	31,169	2,785,254	5,170	576,089
Extremadura	6,093	559,380	5,492	499,297	601	60,083
Galicia	15,321	1,747,865	14,319	1,494,876	1,002	252,989
Madrid, Comunidad de	60,498	11,081,055	55,833	10,239,856	4,665	841,199
Murcia, Región de	10,300	916,536	8,381	755,294	1,919	161,242
Navarra, Comunidad Foral de	5,122	695,997	3,246	425,471	1,876	270,526
País Vasco	20,057	2,912,631	15,663	2,234,678	4,394	677,953
Rioja, La	2,535	211,635	2,097	171,573	438	40,062
Ceuta	329	80,980	309	71,628	20	9,352
Melilla	637	79,854	560	69,075	77	10,779

Year 2015. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	476,310	20,882	300,764	15,398	139,266
Andalucía	95,996	5,503	61,121	3,975	25,397
Aragón	11,027	710	6,343	292	3,682
Asturias, Principado de	7,994	551	4,699	260	2,484
Balears, Illes	15,203	726	9,246	430	4,801
Canarias	24,060	561	14,453	506	8,540
Cantabria	6,404	174	3,902	110	2,218
Castilla y León	25,087	1,568	14,204	1,595	7,720
Castilla - La Mancha	22,162	1,403	13,321	1,545	5,893
Cataluña	62,324	1,099	42,394	1,639	17,192
Comunitat Valenciana	72,840	3,126	45,704	1,469	22,541
Extremadura	9,231	964	5,588	681	1,998
Galicia	21,528	2,003	12,253	308	6,964
Madrid, Comunidad de	59,114	424	40,277	1,254	17,159
Murcia, Región de	18,574	1,368	11,663	606	4,937
Navarra, Comunidad Foral de	4,883	182	3,145	304	1,252
País Vasco	14,505	278	9,151	244	4,832
Rioja, La	4,514	228	2,682	165	1,439
Ceuta	329	3	220	5	101
Melilla	535	11	398	10	116

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	413,253	63,057	15,788	5,094	397,465	57,963
Andalucía	83,006	12,990	3,812	1,691	79,194	11,299
Aragón	8,810	2,217	439	271	8,371	1,946
Asturias, Principado de	6,405	1,589	413	138	5,992	1,451
Balears, Illes	13,235	1,968	575	151	12,660	1,817
Canarias	21,344	2,716	455	106	20,889	2,610
Cantabria	5,599	805	146	28	5,453	777
Castilla y León	21,475	3,612	1,155	413	20,320	3,199
Castilla - La Mancha	19,930	2,232	1,037	366	18,893	1,866
Cataluña	54,596	7,728	820	279	53,776	7,449
Comunitat Valenciana	63,715	9,125	2,470	656	61,245	8,469
Extremadura	8,597	634	767	197	7,830	437
Galicia	19,811	1,717	1,833	170	17,978	1,547
Madrid, Comunidad de	51,895	7,219	322	102	51,573	7,117
Murcia, Región de	16,512	2,062	1,076	292	15,436	1,770
Navarra, Comunidad Foral de	3,346	1,537	85	97	3,261	1,440
País Vasco	10,915	3,590	192	86	10,723	3,504
Rioja, La	3,294	1,220	179	49	3,115	1,171
Ceuta	299	30	3	0	296	30
Melilla	469	66	9	2	460	64

Year 2015. 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	180,007	143,237	7,076	29,694	9,701	170,306	106,737
Andalucía	39,607	32,713	1,488	5,406	2,442	37,165	23,609
Aragón	4,936	4,226	174	536	288	4,648	2,658
Asturias, Principado de	3,085	2,627	107	351	299	2,786	1,314
Balears, Illes	4,745	4,124	30	591	286	4,459	2,731
Canarias	8,953	4,208	248	4,497	195	8,758	5,988
Cantabria	1,376	1,139	9	228	34	1,342	939
Castilla y León	7,435	6,539	217	679	559	6,876	3,621
Castilla - La Mancha	8,371	7,002	205	1,164	1,130	7,241	4,581
Cataluña	25,509	19,724	968	4,817	354	25,155	18,008
Comunitat Valenciana	28,963	20,963	2,456	5,544	1,987	26,976	16,629
Extremadura	2,282	1,982	31	269	256	2,026	1,156
Galicia	6,501	5,839	164	498	264	6,237	3,469
Madrid, Comunidad de	25,575	21,207	347	4,021	741	24,834	14,736
Murcia, Región de	6,185	5,402	182	601	519	5,666	3,976
Navarra, Comunidad Foral de	1,305	1,207	57	41	17	1,288	614
País Vasco	3,478	2,783	345	350	237	3,241	1,826
Rioja, La	1,417	1,298	40	79	87	1,330	714
Ceuta	196	193	3	0	0	196	113
Melilla	88	61	5	22	6	82	55

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Press Office: Telephone numbers: 91 583 93 63 / 94 08 – Fax: 91 583 90 87 – gprensa@ine.es

Information Area: Telephone number: 91 583 91 00 – Fax: 91 583 91 58 – www.ine.es/infoine/?L=1