

27 February 2019

Mortgage Statistics (M)

December 2018 and year 2018. Provisional Data

The number of mortgages constituted on dwellings recorded in the land registries is 20,933, 0.9% more in the annual rate

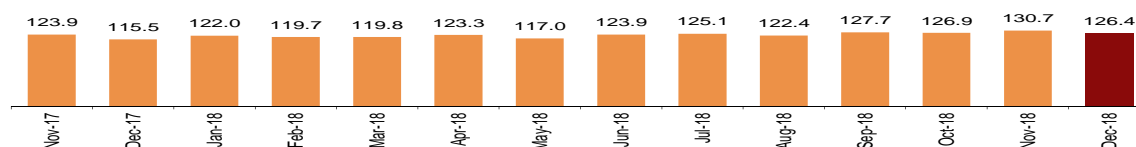
The average value of these mortgages increases by 9.4% in the annual rate, standing at 126,394 euros

In 2018 the number of mortgages on dwellings grew by 10.3% and their average amount increased by 5.6%

The number of mortgages constituted on dwellings was 20,933, that is, 0.9% more than in December 2017. The average amount was 126,394 euros, with an increase of 9.4%.

The average value of mortgages recorded in the land registries in December (from previously public deeds) was 167,051 euros, 20.9% higher than that of the same month in 2017.

Average value of mortgages on dwellings in thousand euros



The value of mortgages constituted on urban properties reached 4,660.5 million euros, 24.6% more than in December 2017. On dwellings, the capital loaned stood at 2,645.8 million euros, indicating an annual increase of 10.4%.

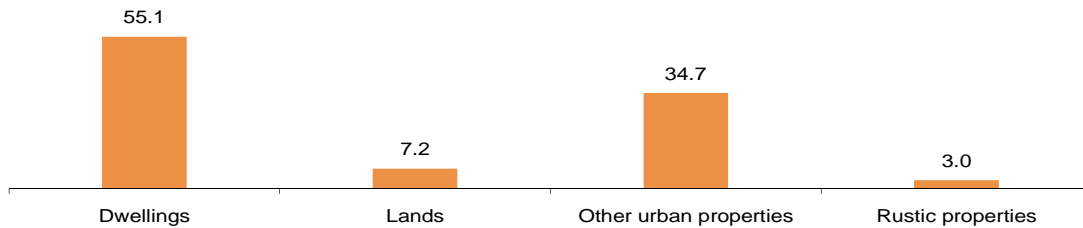
Mortgages constituted. December 2018

	Total	Variation rate		
		Monthly	Annual	Interannual accumulated
Total properties				
Number of mortgaged properties	28,748	-29.8	1.8	10.3
Capital loaned (thousands of euros)	4,802,395	-17.2	23.1	11.2
Average amount (euros)	167,051	17.9	20.9	0.8
Rustic properties				
Number of mortgaged properties	922	-31.0	-4.5	-3.2
Capital loaned (thousands of euros)	141,920	-30.3	-11.1	-9.4
Average amount (euros)	153,926	1.0	-7.0	-6.4
Urban properties				
Number of mortgaged properties	27,826	-29.7	2.1	10.8
Capital loaned (thousands of euros)	4,660,475	-16.7	24.6	12.1
Average amount (euros)	167,486	18.5	22.1	1.1
Dwellings				
Number of mortgaged properties	20,933	-27.4	0.9	10.3
Capital loaned (thousands of euros)	2,645,804	-29.8	10.4	16.5
Average amount (euros)	126,394	-3.3	9.4	5.6

Mortgages constituted by type of property

By type of property, mortgages constituted on dwellings accounted for 55.1% of the total capital loaned in the month of December.

Distribution of capital loaned for mortgages registered in December 2018 according to the nature of the property (%) Percentage

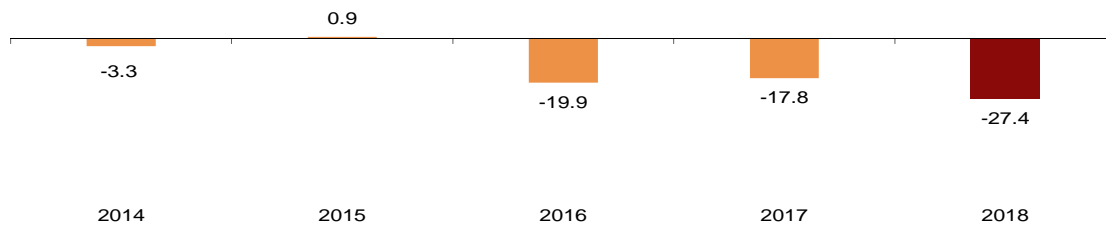


Monthly evolution of mortgages constituted on dwellings

In order to help with the analysis and interpretation of the data, the following chart shows the variation in the number of mortgages constituted on dwellings between the months of December and November over the last five years. In 2018, the monthly rate was -27.4%, the lowest for the period in question.

Monthly rate of the number of mortgages on dwellings

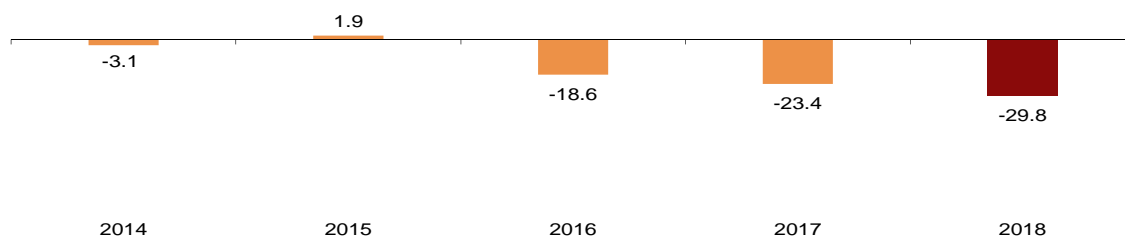
December variation as compared with November of the same year. Percentage



In regards to capital loaned for mortgages on dwellings, the monthly rate for 2018 was -29.8%, also the lowest for the period.

Monthly rate of capital loaned on housing mortgages

December variation as compared with November of the same year. Percentage



Mortgage interest rates

In December, the average interest rate at the beginning of the mortgages constituted for the total properties was 2.44% (8.4% lower than that registered in December 2017) and the

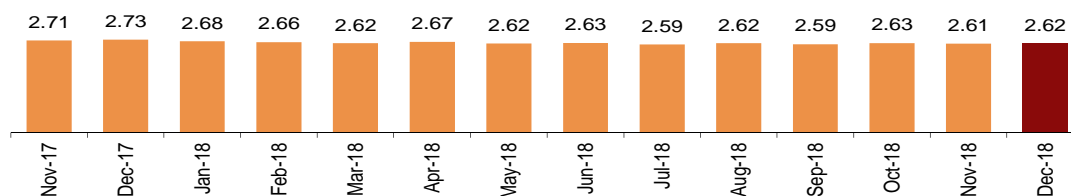
average term was 22 years. 60.4% of mortgages used a variable interest rate, and 39.6% used a fixed rate.

The average interest rate at the beginning was 2.21% for variable-rate mortgages (7.7% lower than that registered in December 2017) and 2.88% for fixed-rate mortgages (11.9% lower).

The average interest rate for mortgages constituted on dwellings was 2.62% (3.9% lower than that recorded in December 2017) and the average term was 24 years. 58.6% of mortgages on dwellings used a variable interest rate and 41.4% used a fixed rate. Fixed-rate mortgages experienced a 9.1% increase in the annual rate.

The average interest rate at the beginning was 2.42% for mortgages on dwellings with variable interest rates (with a 4.7% decrease) and 2.98% for fixed rates (4.8% lower).

Average interest rate on dwellings. Percentage



Mortgages with registration changes

The total number of mortgages with changes in their conditions registered in the land registries was 4,699, 14.7% less than in December 2017.

Considering the type of modifications of the conditions, in December, there were 3,488 novations (or modifications produced within the same financial institution), with an annual decrease of 19.9%. The number of transactions that change institution (creditor subrogation), increased by 37.4%, and the number of mortgages in which the holder of the mortgaged property changed (debtor subrogation) fell by 52.3%.

Mortgages with registration changes December 2018

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	4,699	-25.6	-14.7	-18.7
Novations	3,488	-28.8	-19.9	-19.1
Subrogations Debtor	197	-44.5	-52.3	-18.6
Subrogations Creditor	1,014	-4.1	37.4	-16.8

Mortgages with changes in interest rate conditions

Of the 4,699 mortgages with changes in their conditions, 39.8% were due to changes in the interest rate. After changes in conditions, the percentage of fixed-rate mortgages rose from 16.1% to 21.7%, whilst that for variable-rate mortgages fell from 82.8% to 77.9%.

The Euribor is the reference rate for the highest percentage of variable-rate mortgages, both before the change (69.3%), and after (68.9%).

After the modification of conditions, the average interest for fixed-rate mortgage loans fell by 1.6 points and for variable-rate mortgages it fell 1.0 points.

Mortgages with registry changes in their interest rate conditions. December 2018

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	1,870	100.0		1,870	100.0	
Fixed	302	16.1	4.4	405	21.7	2.8
Variable	1,548	82.8	3.8	1,457	77.9	2.8
- Euribor	1,296	69.3	3.7	1,289	68.9	2.6
Without interest	20	1.1	-	8	0.4	-

Results by Autonomous Community

The Autonomous Communities with the greatest number of mortgages constituted on dwellings in December were Andalucía (3,962), Comunidad de Madrid (3,914) and Cataluña (3,390).

The Autonomous Communities in which the most capital was lent for the constitution of mortgages on dwellings were Comunidad de Madrid (680.9 million euros), Cataluña (486.4 million) and Andalucía (427.1 million).

The Autonomous Communities with the highest annual variation rates were País Vasco (54.0%), Comunitat Valenciana (32.6%) and Cantabria (23.5%).

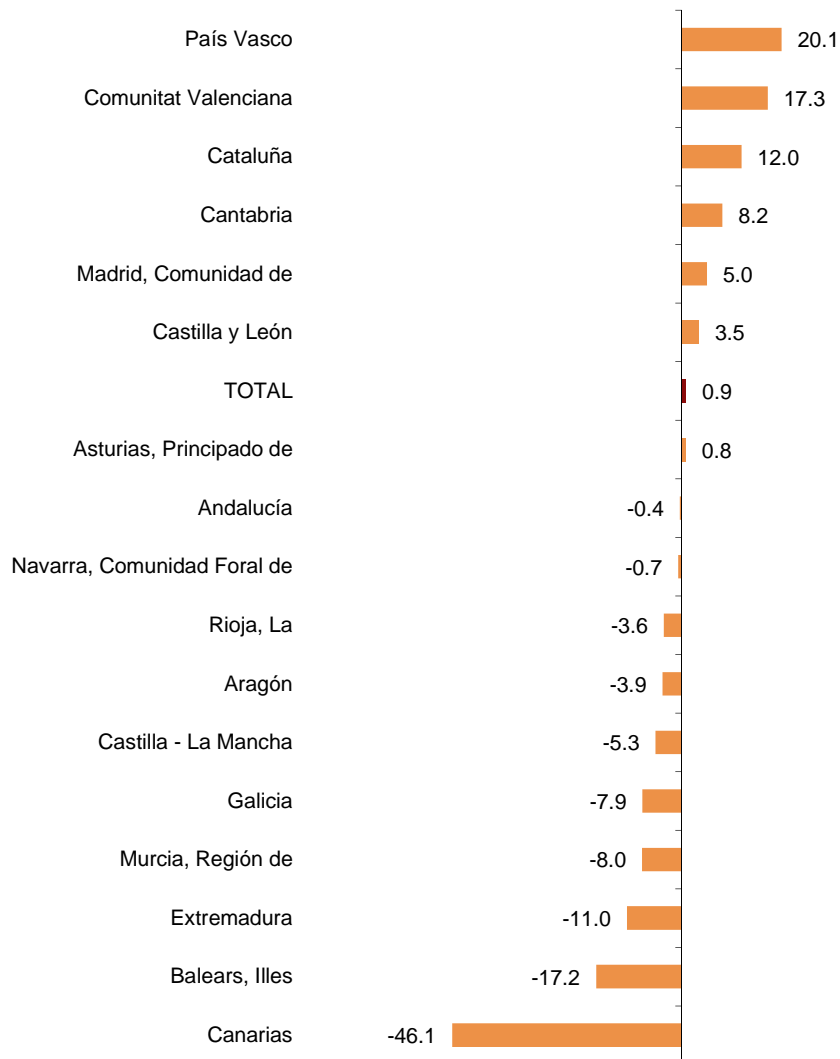
Mortgages on dwellings by Autonomous Community. December 2018

	Number	Variation rate		Capital loaned (thousands of euros)	Variation rate	
		Monthly	Annual		Monthly	Annual
TOTAL	20,933	-27.4	0.9	2,645,804	-29.8	10.4
Andalucía	3,962	-23.9	-0.4	427,131	-24.3	8.7
Aragón	543	-19.9	-3.9	56,476	-9.0	5.8
Asturias, Principado de	364	-31.6	0.8	37,436	-21.6	21.5
Balears, Illes	520	-42.2	-17.2	95,206	-35.4	-21.1
Canarias	779	-40.0	-46.1	84,586	-35.3	-35.2
Cantabria	251	-18.5	8.2	27,402	-13.1	23.5
Castilla y León	749	-30.8	3.5	69,815	-31.2	9.7
Castilla - La Mancha	738	-23.1	-5.3	61,422	-26.2	-10.6
Cataluña	3,390	-36.8	12.0	486,437	-39.4	16.9
Comunitat Valenciana	2,456	-22.7	17.3	229,906	-24.9	32.6
Extremadura	308	-14.2	-11.0	24,828	-18.6	-15.7
Galicia	722	-11.0	-7.9	73,880	-10.8	-2.1
Madrid, Comunidad de	3,914	-30.0	5.0	680,913	-35.9	14.3
Murcia, Región de	450	-22.7	-8.0	37,518	-23.5	-1.7
Navarra, Comunidad Foral de	268	-25.3	-0.7	28,737	-29.7	-0.3
País Vasco	1,333	-3.3	20.1	207,929	3.0	54.0
Rioja, La	134	-25.1	-3.6	10,431	-28.9	-32.5

The Autonomous Communities presenting the highest positive annual rates in the number of mortgages constituted on dwellings were País Vasco (20.1%), Comunitat Valenciana (17.3%) and Cataluña (12.0%).

In turn, Canarias (-46.1%), Illes Balears (-17.2%) and Extremadura (-11.0%) registered the lowest annual variation rates.

Annual variation in the number of mortgages on dwellings. December 2018. Percentage

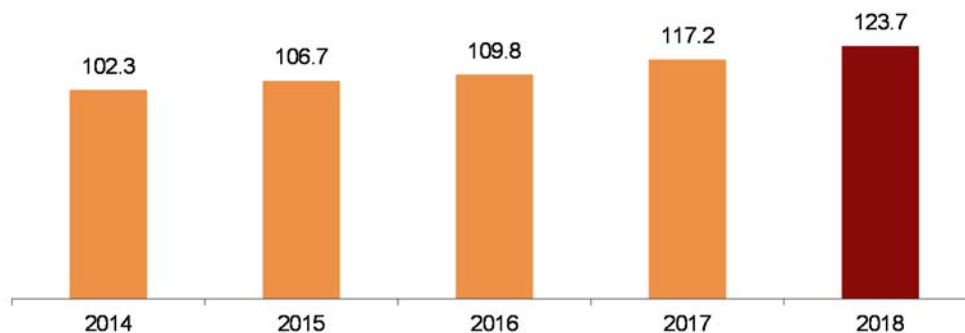


Results for the whole of the year 2018

The average value of mortgages recorded in the Land Registries in 2018 stood at 142,660 euros, 0.8% higher than in 2017.

In the case of mortgages constituted on dwellings, the average amount was 123,727 euros, 5.6% higher than the previous year.

Average value of mortgages on dwellings in thousand euros



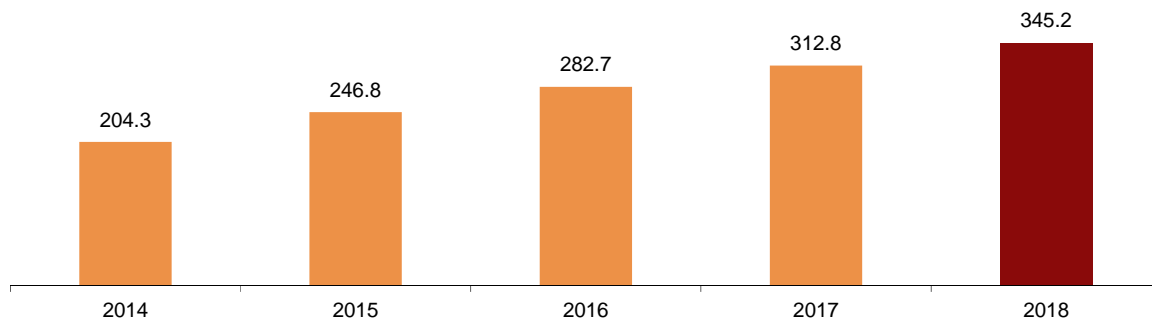
The value of mortgages constituted on urban properties reached 65,787.2 million euros, with an increase of 12.1% as compared to 2017. For housing, the loaned capital stood at 42,709.0 million, an increase of 16.5%.

Mortgages constituted

	Total 2018	% Annual variation			
		2018	2017	2016	2015
Total properties					
Number of mortgaged properties	477,485	10.3	8.0	7.8	17.9
Capital loaned (thousands of euros)	68,117,840	11.2	14.3	9.6	19.1
Average amount (euros)	142,660	0.8	5.8	1.7	1.0
Rustic properties					
Number of mortgaged properties	16,132	-3.2	-0.5	-10.4	5.3
Capital loaned (thousands of euros)	2,330,648	-9.4	-7.0	-2.2	8.6
Average amount (euros)	144,474	-6.4	-6.5	9.0	3.1
Urban properties					
Number of mortgaged properties	461,353	10.8	8.4	8.7	18.6
Capital loaned (thousands of euros)	65,787,192	12.1	15.4	10.3	19.8
Average amount (euros)	142,596	1.1	6.5	1.4	1.0
Dwellings					
Number of mortgaged properties	345,186	10.3	10.7	14.6	20.8
Capital loaned (thousands of euros)	42,708,979	16.5	18.1	17.8	26.1
Average amount (euros)	123,727	5.6	6.8	2.9	4.4

The total number of mortgages constituted on dwellings in 2018 was 345,186, 10.3% higher than in 2017.

Evolution of the number of mortgages for the dwellings (thousands)



Mortgages with registration changes in 2018

The total number of mortgages with changes in their conditions recorded in the land registries in 2018 was 72,739, indicating an annual decrease of 18.7%.

Considering the type of modification of the conditions, 56,981 novations (or modifications produced with the same financial institution) were registered, with a fall of 19.1%. The number of transactions which changed institution (subrogations to the creditor), fell by 16.8%, and the number of mortgages in which the holder of the mortgaged property changed (subrogations to the debtor) fell by 18.6%.

Mortgages with registration changes

	Total 2018	% Annual variation			
		2018	2017	2016	2015
Total mortgages with changes	72,739	-18.7	-35.2	-22.2	-17.7
Novations	56,981	-19.1	-34.8	-23.6	-18.0
Subrogations Debtor	3,723	-18.6	-38.5	5.5	-26.1
Subrogations Creditor	12,035	-16.8	-35.9	-22.2	-13.6

Geographical distribution in 2018

The Autonomous Communities with the greatest number of mortgages constituted on housing during the year 2018 were Comunidad de Madrid (65,503), Andalucía (65,431) and Cataluña (57,477).

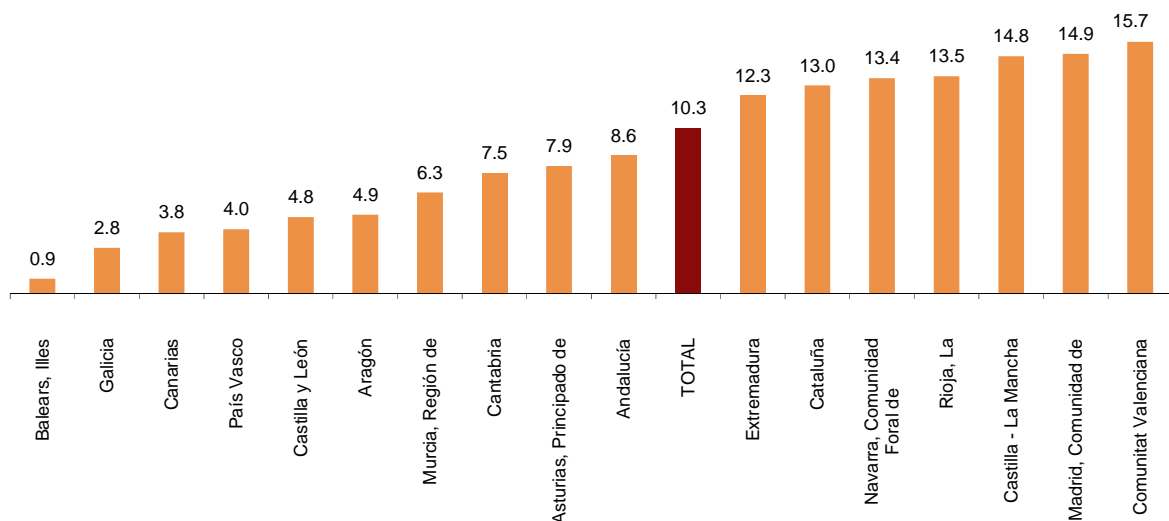
The Autonomous Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (11,444.7 million euros), Cataluña (8,287.3 million) and Andalucía (6,830.0 million).

Mortgages on dwellings by Autonomous Community. Year 2018

	Number	% Annual variation	Capital loaned (thousands of euros)	% Annual variation
TOTAL	345,186	10.3	42,708,979	16.5
Andalucía	65,431	8.6	6,829,987	14.8
Aragón	8,917	4.9	866,590	2.4
Asturias, Principado de	6,188	7.9	578,947	9.6
Balears, Illes	10,221	0.9	1,782,375	10.7
Canarias	13,931	3.8	1,284,520	10.4
Cantabria	3,797	7.5	395,256	6.4
Castilla y León	12,632	4.8	1,159,733	7.8
Castilla - La Mancha	12,501	14.8	1,105,265	16.3
Cataluña	57,477	13.0	8,287,329	16.4
Comunitat Valenciana	38,004	15.7	3,458,794	24.0
Extremadura	5,550	12.3	444,139	21.9
Galicia	11,414	2.8	1,115,451	5.2
Madrid, Comunidad de	65,503	14.9	11,444,660	23.2
Murcia, Región de	8,374	6.3	693,037	14.0
Navarra, Comunidad Foral de	4,615	13.4	503,776	17.1
País Vasco	17,473	4.0	2,445,887	9.6
Rioja, La	2,332	13.5	210,241	22.2

The total number of mortgages constituted on dwellings increased in all Autonomous Communities in 2018. The highest variation rates were recorded in Comunitat Valenciana (15.7%), Comunidad de Madrid (14.9%) and Castilla - La Mancha (14.8%). In turn, Illes Balears (0.9%), Galicia (2.8%) and Canarias (3.8%) presented the lowest increases.

Annual variation in the number of mortgages on dwellings. Year 2018



Revision and updating of data

The data published today are provisional and will be reviewed in the third quarter of this year.

Methodological note

The Mortgage Statistics provide information on constitutions of mortgages, that is, regarding the number of new mortgages constituted on real estate properties during the reference month and the amount of new mortgage loans corresponding to said mortgages. As from 2006, information on changes and cancellations in mortgage registers is published. All this information is broken down on the basis of various variables such as the nature of the mortgaged property or lending institution.

All the information on constitutions, changes and register cancellations of mortgages is obtained from the information contained in the Land Registers of the entire national territory, by virtue of a collaboration agreement signed in 2004 between the two institutions. In order to facilitate comparisons, the data for 2003 are presented according to both the old and the new base.

Type of survey: monthly continuous survey.

Population scope: the registration of mortgages constituted, with changes or cancelled in the land registries.

Geographical scope: the entire national territory, by Autonomous Communities and provinces.

Reference period of the results: the calendar month.

Reference period of the information: the calendar month.

Classification: rural and urban properties (dwellings, plots and other urban properties).

Collection method: administrative registers from the Association of Land and Mercantile Registrars of Spain.

For more information you can access the methodology at:

http://www.ine.es/en/metodologia/t30/t3030149_en.pdf

And the standardised methodological report at:

<http://www.ine.es/dynt3/metadatos/en/RespuestaDatos.html?oper=40>

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Mortgages Statistics December 2018. 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	28,748	4,802,395	922	141,920	27,826	4,660,475
Andalucía	5,312	731,750	369	51,452	4,943	680,298
Aragón	804	100,388	66	12,702	738	87,686
Asturias, Principado de	568	159,446	53	2,851	515	156,595
Balears, Illes	746	205,905	39	10,233	707	195,672
Canarias	1,115	138,038	24	2,177	1,091	135,861
Cantabria	361	38,240	3	184	358	38,056
Castilla y León	1,152	107,649	24	2,598	1,128	105,051
Castilla - La Mancha	999	91,290	77	14,635	922	76,655
Cataluña	4,314	847,130	51	8,844	4,263	838,286
Comunitat Valenciana	3,561	336,151	52	6,049	3,509	330,102
Extremadura	432	59,038	44	9,512	388	49,526
Galicia	1,054	124,993	35	3,405	1,019	121,588
Madrid, Comunidad de	5,340	1,325,758	2	1,443	5,338	1,324,315
Murcia, Región de	683	57,687	35	4,365	648	53,322
Navarra, Comunidad Foral de	336	41,806	11	3,846	325	37,960
País Vasco	1,703	410,582	34	5,507	1,669	405,075
Rioja, La	207	20,174	3	2,117	204	18,057
Ceuta	22	2,142	0	0	22	2,142
Melilla	39	4,228	0	0	39	4,228

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	27,826	4,660,475	20,933	2,645,804	436	346,873	6,457	1,667,798
Andalucía	4,943	680,298	3,962	427,131	122	44,720	859	208,447
Aragón	738	87,686	543	56,476	10	6,061	185	25,149
Asturias, Principado de	515	156,595	364	37,436	3	701	148	118,458
Balears, Illes	707	195,672	520	95,206	13	6,156	174	94,310
Canarias	1,091	135,861	779	84,586	32	6,095	280	45,180
Cantabria	358	38,056	251	27,402	6	3,518	101	7,136
Castilla y León	1,128	105,051	749	69,815	27	3,241	352	31,995
Castilla - La Mancha	922	76,655	738	61,422	32	2,526	152	12,707
Cataluña	4,263	838,286	3,390	486,437	48	14,978	825	336,871
Comunitat Valenciana	3,509	330,102	2,456	229,906	40	21,450	1,013	78,746
Extremadura	388	49,526	308	24,828	15	2,159	65	22,539
Galicia	1,019	121,588	722	73,880	9	1,059	288	46,649
Madrid, Comunidad de	5,338	1,324,315	3,914	680,913	52	209,889	1,372	433,513
Murcia, Región de	648	53,322	450	37,518	5	1,070	193	14,734
Navarra, Comunidad Foral de	325	37,960	268	28,737	2	1,165	55	8,058
País Vasco	1,669	405,075	1,333	207,929	18	20,160	318	176,986
Rioja, La	204	18,057	134	10,431	2	1,925	68	5,701
Ceuta	22	2,142	22	2,142	0	0	0	0
Melilla	39	4,228	30	3,609	0	0	9	619

December 2018. 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	922	141,920	700	114,051	222	27,869
Andalucía	369	51,452	296	44,470	73	6,982
Aragón	66	12,702	57	8,741	9	3,961
Asturias, Principado de	53	2,851	35	2,134	18	717
Balears, Illes	39	10,233	32	9,613	7	620
Canarias	24	2,177	19	1,959	5	218
Cantabria	3	184	3	184	0	0
Castilla y León	24	2,598	9	1,209	15	1,389
Castilla - La Mancha	77	14,635	47	10,647	30	3,988
Cataluña	51	8,844	42	7,275	9	1,569
Comunitat Valenciana	52	6,049	43	4,497	9	1,552
Extremadura	44	9,512	39	9,018	5	494
Galicia	35	3,405	33	3,293	2	112
Madrid, Comunidad de	2	1,443	2	1,443	0	0
Murcia, Región de	35	4,365	21	3,075	14	1,290
Navarra, Comunidad Foral de	11	3,846	3	3,103	8	743
País Vasco	34	5,507	18	3,295	16	2,212
Rioja, La	3	2,117	1	95	2	2,022
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	27,826	4,660,475	24,970	4,110,300	2,856	550,175
Andalucía	4,943	680,298	4,504	578,795	439	101,503
Aragón	738	87,686	616	73,491	122	14,195
Asturias, Principado de	515	156,595	394	46,219	121	110,376
Balears, Illes	707	195,672	634	181,848	73	13,824
Canarias	1,091	135,861	1,004	111,769	87	24,092
Cantabria	358	38,056	330	35,821	28	2,235
Castilla y León	1,128	105,051	999	93,152	129	11,899
Castilla - La Mancha	922	76,655	689	60,746	233	15,909
Cataluña	4,263	838,286	3,999	769,372	264	68,914
Comunitat Valenciana	3,509	330,102	3,066	292,916	443	37,186
Extremadura	388	49,526	373	48,103	15	1,423
Galicia	1,019	121,588	943	99,178	76	22,410
Madrid, Comunidad de	5,338	1,324,315	5,123	1,283,621	215	40,694
Murcia, Región de	648	53,322	554	45,690	94	7,632
Navarra, Comunidad Foral de	325	37,960	193	21,990	132	15,970
País Vasco	1,669	405,075	1,355	348,350	314	56,725
Rioja, La	204	18,057	142	14,168	62	3,889
Ceuta	22	2,142	22	2,142	0	0
Melilla	39	4,228	30	2,929	9	1,299

December 2018. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	38,832	1,344	26,120	811	10,557
Andalucía	7,395	432	4,887	220	1,856
Aragón	796	46	509	35	206
Asturias, Principado de	638	25	384	11	218
Balears, Illes	995	43	617	51	284
Canarias	1,770	29	1,111	33	597
Cantabria	340	23	230	4	83
Castilla y León	1,667	64	1,025	66	512
Castilla - La Mancha	1,336	124	857	38	317
Cataluña	4,801	74	3,457	107	1,163
Comunitat Valenciana	5,299	212	3,394	69	1,624
Extremadura	522	59	346	10	107
Galicia	1,498	55	847	18	578
Madrid, Comunidad de	8,727	12	6,475	85	2,155
Murcia, Región de	1,031	92	678	24	237
Navarra, Comunidad Foral de	314	19	208	17	70
País Vasco	1,366	31	857	16	462
Rioja, La	286	4	197	7	78
Ceuta	25	0	20	0	5
Melilla	26	0	21	0	5

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	34,429	4,403	1,002	342	33,427	4,061
Andalucía	6,451	944	347	85	6,104	859
Aragón	650	146	18	28	632	118
Asturias, Principado de	538	100	21	4	517	96
Balears, Illes	869	126	38	5	831	121
Canarias	1,603	167	26	3	1,577	164
Cantabria	302	38	22	1	280	37
Castilla y León	1,474	193	48	16	1,426	177
Castilla - La Mancha	1,108	228	66	58	1,042	170
Cataluña	4,307	494	52	22	4,255	472
Comunitat Valenciana	4,643	656	133	79	4,510	577
Extremadura	489	33	53	6	436	27
Galicia	1,371	127	54	1	1,317	126
Madrid, Comunidad de	8,193	534	8	4	8,185	530
Murcia, Región de	886	145	76	16	810	129
Navarra, Comunidad Foral de	211	103	13	6	198	97
País Vasco	1,058	308	23	8	1,035	300
Rioja, La	228	58	4	0	224	58
Ceuta	24	1	0	0	24	1
Melilla	24	2	0	0	24	2

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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	4,699	3,488	197	1,014	213	4,486	2,825
Andalucía	1,239	1,092	31	116	47	1,192	575
Aragón	265	240	22	3	49	216	79
Asturias, Principado de	64	55	6	3	3	61	40
Balears, Illes	42	41	0	1	1	41	32
Canarias	146	70	4	72	6	140	83
Cantabria	182	45	0	137	29	153	86
Castilla y León	127	111	9	7	1	126	80
Castilla - La Mancha	121	93	7	21	24	97	72
Cataluña	665	467	31	167	5	660	558
Comunitat Valenciana	726	437	54	235	14	712	392
Extremadura	39	29	0	10	7	32	22
Galicia	130	106	3	21	22	108	71
Madrid, Comunidad de	726	532	12	182	1	725	566
Murcia, Región de	76	62	4	10	4	72	50
Navarra, Comunidad Foral de	35	35	0	0	0	35	29
País Vasco	103	60	14	29	0	103	81
Rioja, La	12	12	0	0	0	12	8
Ceuta	1	1	0	0	0	1	1
Melilla	0	0	0	0	0	0	0

Year 2018. 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	477,485	68,117,840	16,132	2,330,648	461,353	65,787,192
Andalucía	89,679	10,847,810	4,432	736,323	85,247	10,111,487
Aragón	13,108	1,819,064	1,016	127,657	12,092	1,691,407
Asturias, Principado de	9,272	1,057,552	464	43,025	8,808	1,014,527
Balears, Illes	14,446	3,308,241	658	212,572	13,788	3,095,669
Canarias	19,465	2,088,992	410	52,217	19,055	2,036,775
Cantabria	5,418	573,182	107	12,959	5,311	560,223
Castilla y León	19,224	2,026,388	1,209	145,476	18,015	1,880,912
Castilla - La Mancha	18,095	1,892,246	1,756	207,304	16,339	1,684,942
Cataluña	74,389	12,162,454	853	125,619	73,536	12,036,835
Comunitat Valenciana	52,890	5,584,065	1,873	156,471	51,017	5,427,594
Extremadura	7,973	783,148	948	138,587	7,025	644,561
Galicia	17,395	1,685,132	614	76,265	16,781	1,608,867
Madrid, Comunidad de	89,479	17,913,483	218	59,797	89,261	17,853,686
Murcia, Región de	12,238	1,107,077	732	131,854	11,506	975,223
Navarra, Comunidad Foral de	6,158	833,687	245	27,241	5,913	806,446
País Vasco	23,558	3,956,546	362	60,261	23,196	3,896,285
Rioja, La	3,590	334,885	235	17,020	3,355	317,865
Ceuta	450	48,300	0	0	450	48,300
Melilla	658	95,588	0	0	658	95,588

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	461,353	65,787,192	345,186	42,708,979	7,230	4,509,591	108,937	18,568,622
Andalucía	85,247	10,111,487	65,431	6,829,987	2,079	769,500	17,737	2,512,000
Aragón	12,092	1,691,407	8,917	866,590	109	126,477	3,066	698,340
Asturias, Principado de	8,808	1,014,527	6,188	578,947	71	30,936	2,549	404,644
Balears, Illes	13,788	3,095,669	10,221	1,782,375	176	251,817	3,391	1,061,477
Canarias	19,055	2,036,775	13,931	1,284,520	216	59,641	4,908	692,614
Cantabria	5,311	560,223	3,797	395,256	53	38,744	1,461	126,223
Castilla y León	18,015	1,880,912	12,632	1,159,733	451	151,788	4,932	569,391
Castilla - La Mancha	16,339	1,684,942	12,501	1,105,265	467	75,207	3,371	504,470
Cataluña	73,536	12,036,835	57,477	8,287,329	883	434,846	15,176	3,314,660
Comunitat Valenciana	51,017	5,427,594	38,004	3,458,794	431	286,813	12,582	1,681,987
Extremadura	7,025	644,561	5,550	444,139	237	41,544	1,238	158,878
Galicia	16,781	1,608,867	11,414	1,115,451	209	38,560	5,158	454,856
Madrid, Comunidad de	89,261	17,853,686	65,503	11,444,660	1,151	1,545,503	22,607	4,863,523
Murcia, Región de	11,506	975,223	8,374	693,037	172	51,988	2,960	230,198
Navarra, Comunidad Foral de	5,913	806,446	4,615	503,776	127	138,951	1,171	163,719
País Vasco	23,196	3,896,285	17,473	2,445,887	350	437,223	5,373	1,013,175
Rioja, La	3,355	317,865	2,332	210,241	42	28,348	981	79,276
Ceuta	450	48,300	335	39,715	3	1,497	112	7,088
Melilla	658	95,588	491	63,277	3	208	164	32,103

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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	16,132	2,330,648	10,877	1,682,201	5,255	648,447
Andalucía	4,432	736,323	2,961	543,758	1,471	192,565
Aragón	1,016	127,657	567	86,208	449	41,449
Asturias, Principado de	464	43,025	225	22,996	239	20,029
Balears, Illes	658	212,572	558	178,396	100	34,176
Canarias	410	52,217	310	39,820	100	12,397
Cantabria	107	12,959	94	12,015	13	944
Castilla y León	1,209	145,476	642	97,599	567	47,877
Castilla - La Mancha	1,756	207,304	1,131	132,976	625	74,328
Cataluña	853	125,619	589	90,877	264	34,742
Comunitat Valenciana	1,873	156,471	1,492	119,786	381	36,685
Extremadura	948	138,587	806	119,169	142	19,418
Galicia	614	76,265	494	64,400	120	11,865
Madrid, Comunidad de	218	59,797	127	53,879	91	5,918
Murcia, Región de	732	131,854	451	66,248	281	65,606
Navarra, Comunidad Foral de	245	27,241	19	5,694	226	21,547
País Vasco	362	60,261	257	37,977	105	22,284
Rioja, La	235	17,020	154	10,403	81	6,617
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	461,353	65,787,192	413,404	59,437,033	47,949	6,350,159
Andalucía	85,247	10,111,487	76,156	9,121,435	9,091	990,052
Aragón	12,092	1,691,407	10,078	1,419,325	2,014	272,082
Asturias, Principado de	8,808	1,014,527	6,397	725,229	2,411	289,298
Balears, Illes	13,788	3,095,669	12,969	2,874,918	819	220,751
Canarias	19,055	2,036,775	17,394	1,848,240	1,661	188,535
Cantabria	5,311	560,223	4,958	520,253	353	39,970
Castilla y León	18,015	1,880,912	15,615	1,625,738	2,400	255,174
Castilla - La Mancha	16,339	1,684,942	13,505	1,415,345	2,834	269,597
Cataluña	73,536	12,036,835	68,044	11,075,407	5,492	961,428
Comunitat Valenciana	51,017	5,427,594	45,469	4,712,552	5,548	715,042
Extremadura	7,025	644,561	6,489	596,308	536	48,253
Galicia	16,781	1,608,867	15,863	1,508,412	918	100,455
Madrid, Comunidad de	89,261	17,853,686	85,801	17,220,348	3,460	633,338
Murcia, Región de	11,506	975,223	9,474	816,970	2,032	158,253
Navarra, Comunidad Foral de	5,913	806,446	3,440	476,149	2,473	330,297
País Vasco	23,196	3,896,285	18,210	3,120,464	4,986	775,821
Rioja, La	3,355	317,865	2,592	235,595	763	82,270
Ceuta	450	48,300	432	46,995	18	1,305
Melilla	658	95,588	518	77,350	140	18,238

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	513,266	18,381	341,810	13,470	139,605
Andalucía	101,689	5,416	67,889	3,662	24,722
Aragón	10,535	631	6,734	367	2,803
Asturias, Principado de	8,952	486	5,409	139	2,918
Balears, Illes	15,169	667	9,492	355	4,655
Canarias	24,125	550	16,508	404	6,663
Cantabria	6,157	108	4,161	91	1,797
Castilla y León	24,396	1,429	14,410	1,444	7,113
Castilla - La Mancha	21,373	1,478	13,386	1,214	5,295
Cataluña	74,658	919	51,971	1,552	20,216
Comunitat Valenciana	68,566	2,754	45,077	1,232	19,503
Extremadura	8,852	955	5,731	255	1,911
Galicia	20,254	804	12,604	321	6,525
Madrid, Comunidad de	82,944	374	58,706	1,158	22,706
Murcia, Región de	18,291	1,225	11,443	690	4,933
Navarra, Comunidad Foral de	5,181	170	3,608	139	1,264
País Vasco	16,567	254	11,316	292	4,705
Rioja, La	4,596	161	2,636	152	1,647
Ceuta	447	0	322	1	124
Melilla	514	0	407	2	105

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	448,874	64,392	13,381	5,000	435,493	59,392
Andalucía	87,313	14,376	3,759	1,657	83,554	12,719
Aragón	8,862	1,673	380	251	8,482	1,422
Asturias, Principado de	7,511	1,441	298	188	7,213	1,253
Balears, Illes	13,145	2,024	499	168	12,646	1,856
Canarias	21,783	2,342	425	125	21,358	2,217
Cantabria	5,497	660	93	15	5,404	645
Castilla y León	20,983	3,413	980	449	20,003	2,964
Castilla - La Mancha	18,972	2,401	1,117	361	17,855	2,040
Cataluña	66,876	7,782	687	232	66,189	7,550
Comunitat Valenciana	59,531	9,035	2,091	663	57,440	8,372
Extremadura	8,197	655	803	152	7,394	503
Galicia	18,766	1,488	715	89	18,051	1,399
Madrid, Comunidad de	75,076	7,868	254	120	74,822	7,748
Murcia, Región de	16,095	2,196	925	300	15,170	1,896
Navarra, Comunidad Foral de	3,411	1,770	100	70	3,311	1,700
País Vasco	12,465	4,102	176	78	12,289	4,024
Rioja, La	3,523	1,073	79	82	3,444	991
Ceuta	406	41	0	0	406	41
Melilla	462	52	0	0	462	52

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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	72,739	56,981	3,723	12,035	2,841	69,898	48,011
Andalucía	14,849	11,570	547	2,732	783	14,066	9,138
Aragón	2,964	2,399	407	158	144	2,820	1,677
Asturias, Principado de	1,345	1,142	102	101	108	1,237	836
Balears, Illes	1,119	1,019	18	82	67	1,052	711
Canarias	2,741	1,972	43	726	64	2,677	1,739
Cantabria	781	418	8	355	34	747	493
Castilla y León	2,680	2,284	102	294	191	2,489	1,541
Castilla - La Mancha	3,387	2,859	111	417	251	3,136	2,135
Cataluña	13,198	9,797	533	2,868	165	13,033	9,809
Comunitat Valenciana	9,619	6,687	1,005	1,927	418	9,201	5,982
Extremadura	807	662	17	128	60	747	558
Galicia	2,359	2,077	45	237	169	2,190	1,356
Madrid, Comunidad de	12,101	10,304	432	1,365	28	12,073	9,014
Murcia, Región de	1,720	1,474	79	167	138	1,582	1,178
Navarra, Comunidad Foral de	413	360	40	13	7	406	296
País Vasco	1,955	1,313	223	419	81	1,874	1,227
Rioja, La	642	595	7	40	133	509	282
Ceuta	47	46	0	1	0	47	28
Melilla	12	3	4	5	0	12	11