

26 July 2007

Mortgage Statistics (Base 2003)

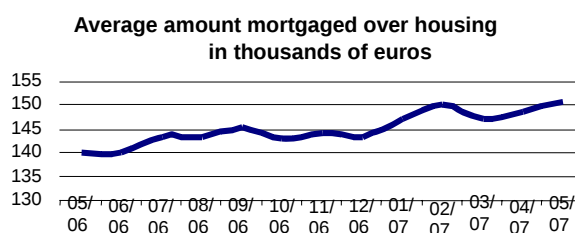
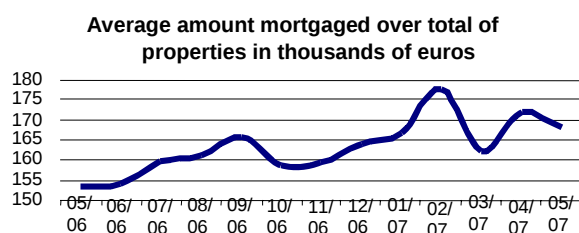
May 2007 Provisional data

The average value of the mortgages signed in May increases 9.5% in the interannual rate and reaches 168,014 euros

The number of mortgages that change conditions increases 33.2% and registered cancellations decrease 0.5%

During the month of May the average amount per constituted mortgage stood at 168,014 euros, 9.5% more than the same month in 2006, and 2.4% less than the figure registered in April 2007.

In the **case of mortgages constituted for housing, the average amount was 150,810 euros, 7.6% more than the same month in 2006**, and 1.5% greater than the figure registered in April 2007.



The value of the mortgages constituted for urban properties exceeded 26,284 million euros in May, which indicates an interannual increase of 3.8%. In housing, the capital loaned reached almost 17,577 million euros, 1.1% more than in May 2006.

	Total	Variation rate		
		Inter-monthly	Interannual	Accumulated Interannual
Total properties				
Number of mortgaged properties	165,383	21.66	-4.62	-1.03
Capital loaned (thousands of euros)	27,786,613	18.77	4.43	9.71
Average amount (euros)	168,014	-2.37	9.49	10.85
Rustic properties				
Number of mortgaged properties	4,699	21.77	-4.55	-5.56
Capital loaned (thousands of euros)	1,502,524	-6.57	17.34	18.65
Average amount (euros)	319,754	-23.27	22.94	25.64
Urban properties				
Number of mortgaged properties	160,684	21.65	-4.62	-0.90
Capital loaned (thousands of euros)	26,284,089	20.64	3.78	9.20
Average amount (euros)	163,576	-0.83	8.81	10.19
Dwellings (housing)				
Number of mortgaged properties	116,550	21.99	-6.01	-2.34
Capital loaned (thousands of euros)	17,576,849	23.79	1.11	6.54
Average amount (euros)	150,810	1.47	7.58	9.10

Mortgages by institution

Savings banks were the institutions that granted the largest number of mortgage loans in May (59.1% of the total), followed by Banks (31.5%) and other financial institutions (9.4%).

Regarding capital loaned, Savings banks granted 57.3% of the total, Banks 34.6% and other financial institutions 8.1%.

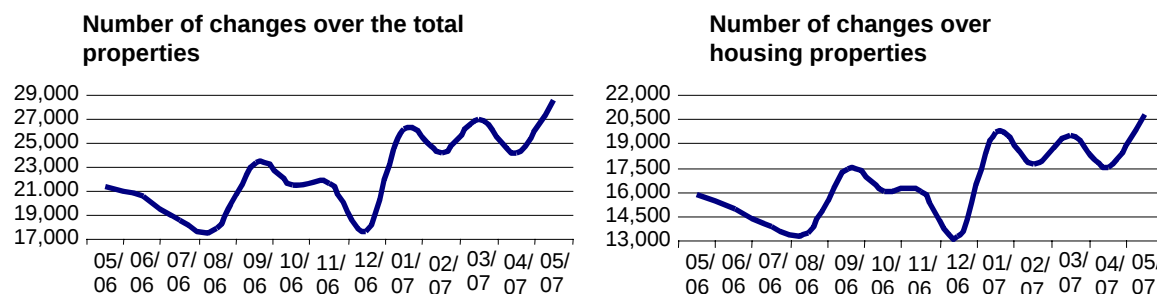
Mortgage interest rates

The average interest rate of Savings bank mortgage loans was 4.65% and the average term was 26 years. Regarding Banks, the average interest rate for mortgage loans was 4.64% and the average term was 26 years.

97.7% of the mortgages constituted in May used a variable interest rate, as opposed to the 2.3% that used a fixed rate. Within the variables, the Euribor was the reference interest rate most used in constituting mortgages, specifically in 86.9% of new contracts.

Mortgages with modified conditions

In May, the total number of mortgages with modified conditions was 28,420, which implies an interannual growth of 33.2%. In the case of housing, the number of mortgages that modified their conditions was 20,714, that is, 30.6% more than the number registered in May 2006.



Considering the type of modification of the conditions, 21,982 novations (modifications produced within the same financial institution) were produced in May, for an interannual increase of 36%.

The number of loans that changed institutions (subrogations creditor) was 4,367, for a 19.9% increase in the interannual rate. On the other hand, 2,071 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied an increase of 34.5%.

	Total	Variation rate		
		Inter-monthly	Interannual	Accumulated Interannual
Total modified mortgages	28,420	17.47	33.17	31.91
-Novations	21,982	19.09	36.04	31.81
-Subrogations Debtor	2,071	12.98	34.48	65.96
-Subrogations Creditor	4,367	11.95	19.91	20.77

Number of mortgages with changes in interest rate conditions

Of the 28,420 mortgages with modified conditions during the month of May, 53.6% were due to changes in interest rates.

The percentage of mortgages at a fixed interest rate decreased significantly after the change in conditions (from 8.3% to 3% of the total) since most of these loans were referenced to a variable interest rate. Within the interest rate structure, the Euribor was the most important reference. Moreover, its average interest was the lowest before the change (3.85%). Nonetheless, after the change the lowest average interest rate was that referring to Other interest rates (3.90%).

After the modification of conditions, the average interest of the loans decreased 0.76 points in fixed interest rate mortgages and increased 0.51 points in variable interest rate mortgages.

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 (%)	Average interest after change
Fixe	1,257	8.26	4.95	460	3.02	4.19
Variable	13,808	90.70	3.98	14,610	95.98	4.49
-MRTI Banks	192	1.26	5.24	111	0.73	4.28
-MRTI Savings banks	856	5.63	4.35	533	3.50	4.50
-MRTI All institutions	379	2.49	4.68	243	1.60	4.73
-Type Act. Ref. Savings banks	88	0.58	5.19	46	0.30	4.42
-Euribor	11,631	76.41	3.85	13,308	87.42	4.50
-Other interest rates	660	4.34	4.87	370	2.43	3.90
Without interest	158	1.04	-	152	1.00	-
Total interest rate changes	15,223	100.00		15,223	100.00	

Registered mortgage cancellations

In May, 80,622 mortgage cancellations were registered, which indicates an interannual decrease of 0.5%. The mortgages cancelled on rustic properties increased 8.1% while those cancelled on urban properties decreased 0.7%. The interannual rate of the number of cancellations on housing increased 2.6%.

97.1% of the cancelled mortgages corresponded to urban properties and 2.9% to rustic properties. Among the urban properties, 76.8% were for housing.

	Total	Variation rate		
		Inter-monthly	Interannual	Accumulated Interannual
Total registered mortgage cancellations	80,622	16.47	-0.47	1.76
Rustic	2,300	27.71	8.13	-4.50
Urban	78,322	16.17	-0.70	1.94
-Dwellings (housing)	60,181	18.87	2.64	3.84

Geographical distribution

The highest numbers of mortgaged properties per 100,000 inhabitants¹ were in Illes Balears (721) and Comunitat Valenciana (688). The greatest increases were registered in Castilla-La Mancha (48.8%) and La Rioja (17.7%).

The Communities with the highest average mortgaged amount were Comunidad de Madrid (237,358) and Cataluña (207,044). Those with the highest interannual variation rate were Región de Murcia (25.6%) and Galicia (24.8%)

The communities showing the highest number of properties with modified conditions in May 2007 per 100,000 inhabitants¹ were Comunitat Valenciana (170) and Castilla-La Mancha (108). Those with the highest number of registered mortgage cancellations per 100,000 inhabitants¹ were Comunitat Valenciana (326) and Región de Murcia (316).

Autonomous Community	Mortgaged properties		Average amount mortgaged in euros		Mortgaged properties with modified conditions*	Properties with registered mortgage cancellations*
	Number*	Interannual variation	Amount	Interannual variation	Number*	Number*
TOTAL	458	-5.84	168,014	9.49	79	223
Andalucía	485	-17.69	152,844	12.78	85	227
Aragón	457	4.81	177,035	5.42	100	191
Asturias (Principado de)	296	-10.75	130,590	7.18	107	172
Balears (Illes)	721	-6.94	175,631	15.06	48	311
Canarias	527	-5.89	142,943	4.64	55	235
Cantabria	328	-28.86	169,264	-8.94	29	146
Castilla y León	393	17.63	150,351	7.79	61	166
Castilla-La Mancha	686	48.83	129,578	-2.66	108	195
Cataluña	444	-14.51	207,044	13.84	65	239
Comunitat Valenciana	688	2.78	137,447	3.71	170	326
Extremadura	278	-2.58	111,000	1.71	38	122
Galicia	272	7.04	172,323	24.79	43	135
Madrid (Comunidad de)	336	-15.50	237,358	17.95	69	211
Murcia (Región de)	640	-3.63	158,880	25.63	84	316
Navarra (Comunidad Foral de)	404	5.27	163,141	-23.61	40	188
País Vasco	293	-11.64	193,177	19.47	20	204
Rioja	516	17.74	140,988	-7.27	73	191
Ceuta	319	-34.91	180,343	10.54	35	113
Melilla	172	-1.89	131,500	-1.17	27	68

*Per hundred thousand inhabitants

¹This data was calculated from the revision of the figures of the Municipal Register for 2006. Only the population with ages comprised between 18 and 84 is considered.

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Mortgages Statistics

(Closures)

May 07

Provisional data

MS.1 Total mortgaged rustic and urban buildings

Amount in thousands of euros

	Total		Rustic buildings		Urban buildings	
	Number	Amount	Number	Amount	Number	Amount
TOTAL	165.383	27.786.613	4.699	1.502.524	160.684	26.284.089
Andalucía	30.408	4.647.681	965	284.097	29.443	4.363.584
Almería	4.063	680.870	187	41.865	3.876	639.005
Cádiz	3.844	553.556	58	7.512	3.786	546.044
Córdoba	2.338	372.367	93	39.294	2.245	333.073
Granada	3.167	448.294	105	59.332	3.062	388.962
Huelva	2.429	352.806	39	11.706	2.390	341.100
Jaén	2.148	228.510	224	12.375	1.924	216.135
Málaga	6.260	1.130.782	104	23.900	6.156	1.106.882
Sevilla	6.159	880.500	155	88.112	6.004	792.388
Aragón	4.777	845.694	212	92.283	4.565	753.411
Huesca	913	111.306	47	7.840	866	103.466
Teruel	228	35.024	4	658	224	34.366
Zaragoza	3.636	699.363	161	83.785	3.475	615.578
Asturias	2.710	353.898	180	31.609	2.530	322.289
Balears Illes	5.795	1.017.781	298	79.145	5.497	938.636
Canarias	8.448	1.207.584	175	37.831	8.273	1.169.753
Las Palmas	3.820	614.016	76	22.102	3.744	591.914
Santa C. Tenerife	4.628	593.572	99	15.729	4.529	577.843
Cantabria	1.543	261.175	50	27.363	1.493	233.812
Castilla-León	8.203	1.233.329	313	130.722	7.890	1.102.607
Ávila	449	92.363	39	10.702	410	81.661
Burgos	1.044	210.525	53	33.052	991	177.473
León	1.668	216.900	52	2.395	1.616	214.505
Palencia	876	76.409	21	1.994	855	74.415
Salamanca	630	87.455	12	15.225	618	72.230
Segovia	1.140	178.172	24	19.703	1.116	158.469
Soria	163	25.167	0	0	163	25.167
Valladolid	1.902	301.137	93	43.856	1.809	257.281
Zamora	331	45.204	19	3.795	312	41.409
Castilla - La Mancha	10.484	1.358.494	191	89.828	10.293	1.268.666
Albacete	2.984	225.626	43	8.775	2.941	216.851
Ciudad Real	1.519	206.812	55	37.864	1.464	168.948
Cuenca	755	102.754	39	7.966	716	94.788
Guadalajara	1.177	181.819	7	6.485	1.170	175.334
Toledo	4.049	641.482	47	28.739	4.002	612.743
Cataluña	25.686	5.318.144	379	169.879	25.307	5.148.265
Barcelona	15.696	3.519.667	72	52.967	15.624	3.466.700
Girona	3.966	836.590	169	75.590	3.797	761.000
Lleida	2.138	324.586	62	25.123	2.076	299.463
Tarragona	3.886	637.301	76	16.201	3.810	621.100
Comunitat Valenciana	26.747	3.676.300	749	177.512	25.998	3.498.788
Alicante/Alacant	9.609	1.289.125	363	90.616	9.246	1.198.509
Castellón/Castelló	2.806	428.948	129	14.425	2.677	414.523
Valencia/València	14.332	1.958.225	257	72.470	14.075	1.885.755
Extremadura	2.391	265.400	177	28.705	2.214	236.695
Badajoz	1.805	207.705	128	20.485	1.677	187.220
Cáceres	586	57.696	49	8.219	537	49.477
Galicia	6.262	1.079.085	276	43.210	5.986	1.035.875
Coruña A	2.384	428.176	56	12.891	2.328	415.285
Lugo	734	127.729	44	3.306	690	124.423
Ourense	519	75.646	32	2.536	487	73.110
Pontevedra	2.625	447.533	144	24.477	2.481	423.056
Madrid	16.362	3.883.648	103	106.385	16.259	3.777.263
Murcia	6.857	1.089.439	279	120.921	6.578	968.518
Navarra	1.959	319.593	101	14.696	1.858	304.897
Pais Vasco	5.197	1.003.941	214	58.018	4.983	945.923
Alava	838	175.503	41	5.333	797	170.170
Guipuzcoa	1.424	284.856	55	18.659	1.369	266.197
Vizcaya	2.935	543.577	118	34.025	2.817	509.552
Rioja La	1.289	181.734	29	9.330	1.260	172.404
Ceuta y Melilla	265	43.688	8	990	257	42.698
Ceuta	181	32.642	5	614	176	32.028
Melilla	84	11.046	3	375	81	10.671

MS.2 Urban buildings, according to type of building

Capital in thousands of euros

	Urban buildings		Housing		Lots		Other urban land	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	160.684	26.284.089	116.550	17.576.849	6.512	2.856.299	37.622	5.850.941
Andalucía	29.443	4.363.584	22.025	3.099.169	1.144	432.166	6.274	832.249
Almería	3.876	639.005	3.183	500.784	80	50.399	613	87.822
Cádiz	3.786	546.044	2.922	376.693	58	50.580	806	118.771
Córdoba	2.245	333.073	1.558	191.326	93	23.121	594	118.626
Granada	3.062	388.962	2.301	287.744	138	53.391	623	47.827
Huelva	2.390	341.100	1.868	234.254	119	29.816	403	77.030
Jaén	1.924	216.135	1.517	162.553	103	34.269	304	19.313
Málaga	6.156	1.106.882	4.641	816.537	353	132.437	1.162	157.908
Sevilla	6.004	792.388	4.035	529.279	200	58.154	1.769	204.955
Aragón	4.565	753.411	3.309	456.043	138	96.176	1.118	201.192
Huesca	866	103.466	470	64.531	29	11.479	367	27.456
Teruel	224	34.366	188	16.507	8	12.381	28	5.478
Zaragoza	3.475	615.578	2.651	375.004	101	72.316	723	168.258
Asturias	2.530	322.289	1.904	221.032	37	22.225	589	79.032
Balears Illes	5.497	938.636	3.419	568.732	122	50.480	1.956	319.424
Canarias	8.273	1.169.753	6.014	775.057	201	101.732	2.058	292.964
Las Palmas	3.744	591.914	2.660	372.585	97	53.972	987	165.357
Santa C. Tenerife	4.529	577.843	3.354	402.474	104	47.761	1.071	127.608
Cantabria	1.493	233.812	1.016	126.279	36	40.305	441	67.228
Castilla-León	7.890	1.102.607	5.567	674.677	407	163.468	1.916	264.462
Ávila	410	81.661	305	34.040	18	7.822	87	39.799
Burgos	991	177.473	750	100.543	61	41.718	180	35.212
León	1.616	214.505	1.237	132.767	50	36.803	329	44.935
Palencia	855	74.415	424	47.628	88	10.707	343	16.080
Salamanca	618	72.230	462	52.457	13	2.718	143	17.055
Segovia	1.116	158.469	737	107.539	44	15.608	335	35.322
Soria	163	25.167	115	12.899	13	3.477	35	8.791
Valladolid	1.809	257.281	1.312	165.308	102	38.388	395	53.585
Zamora	312	41.409	225	21.497	18	6.228	69	13.684
Castilla-la-Mancha	10.293	1.268.666	6.434	865.951	1.865	215.887	1.994	186.828
Albacete	2.941	216.851	1.138	147.176	1.069	29.016	734	40.659
Ciudad Real	1.464	168.948	1.058	114.379	85	25.515	321	29.054
Cuenca	716	94.788	562	74.282	63	15.538	91	4.968
Guadalajara	1.170	175.334	1.012	149.547	63	19.298	95	6.489
Toledo	4.002	612.743	2.664	380.565	585	126.519	753	105.659
Cataluña	25.307	5.148.265	19.346	3.568.645	812	470.212	5.149	1.109.408
Barcelona	15.624	3.466.700	12.346	2.416.117	436	277.749	2.842	772.834
Girona	3.797	761.000	2.881	521.526	154	92.421	762	147.053
Lleida	2.076	299.463	1.378	201.425	79	44.452	619	53.586
Tarragona	3.810	621.100	2.741	429.577	143	55.589	926	135.934
Comunitat Valenciana	25.998	3.498.788	18.328	2.503.179	437	253.574	7.233	742.035
Alicante/Alacant	9.246	1.198.509	6.807	882.752	244	77.558	2.195	238.199
Castellón/Castelló	2.677	414.523	1.952	279.380	27	30.876	698	104.267
Valencia/València	14.075	1.885.755	9.569	1.341.047	166	145.139	4.340	399.569
Extremadura	2.214	236.695	1.576	150.005	104	30.824	534	55.866
Badajoz	1.677	187.220	1.142	116.205	80	26.671	455	44.344
Cáceres	537	49.477	434	33.801	24	4.154	79	11.522
Galicia	5.986	1.035.875	4.083	525.655	85	106.813	1.818	403.407
Coruña A	2.328	415.285	1.492	189.962	19	27.033	817	198.290
Lugo	690	124.423	494	48.409	8	26.027	188	49.987
Ourense	487	73.110	299	34.988	15	8.913	173	29.209
Pontevedra	2.481	423.056	1.798	252.293	43	44.840	640	125.923
Madrid	16.259	3.777.263	12.649	2.475.700	496	426.934	3.114	874.629
Murcia	6.578	968.518	4.706	617.997	211	212.685	1.661	137.836
Navarra	1.858	304.897	1.325	189.633	177	61.053	356	54.211
Pais Vasco	4.983	945.923	3.709	614.608	183	141.586	1.091	189.729
Alava	797	170.170	554	79.857	86	49.846	157	40.467
Guipuzcoa	1.369	266.197	1.073	189.968	16	28.888	280	47.341
Vizcaya	2.817	509.552	2.082	344.781	81	62.851	654	101.920
Rioja la	1.260	172.404	933	114.428	53	29.112	274	28.864
Ceuta y Melilla	257	42.698	207	30.063	4	1.063	46	11.572
Ceuta	176	32.028	146	22.200	2	513	28	9.315
Melilla	81	10.671	61	7.864	2	550	18	2.257

MS.3 Rustic buildings, according to loaning bank

Capital in thousands of euros

	Rustic buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	4.699	1.502.524	1.468	515.311	2.388	766.686	843	220.527
Andalucía	965	284.097	285	114.561	511	108.581	169	60.955
Almería	187	41.865	50	8.603	81	21.174	56	12.088
Cádiz	58	7.512	26	3.046	24	3.365	8	1.101
Córdoba	93	39.294	25	3.453	40	4.480	28	31.361
Granada	105	59.332	39	11.443	38	40.579	28	7.310
Huelva	39	11.706	16	7.869	19	3.190	4	647
Jaén	224	12.375	23	1.717	184	9.337	17	1.321
Málaga	104	23.900	35	17.204	57	5.235	12	1.461
Sevilla	155	88.112	71	61.224	68	21.222	16	5.666
Aragón	212	92.283	12	2.576	180	85.368	20	4.339
Huesca	47	7.840	7	637	35	4.756	5	2.447
Teruel	4	658	0	0	2	274	2	384
Zaragoza	161	83.785	5	1.939	143	80.338	13	1.508
Asturias	180	31.609	46	9.187	60	10.926	74	11.496
Balears Illes	298	79.145	93	22.308	163	49.609	42	7.228
Canarias	175	37.831	65	18.244	93	17.190	17	2.397
Las Palmas	76	22.102	28	13.746	46	8.215	2	141
Santa C. Tenerife	99	15.729	37	4.498	47	8.974	15	2.257
Cantabria	50	27.363	22	7.794	22	18.808	6	761
Castilla-León	313	130.722	126	32.071	145	89.050	42	9.601
Ávila	39	10.702	30	5.867	8	4.681	1	154
Burgos	53	33.052	0	0	39	32.144	14	908
León	52	2.395	46	1.202	5	218	1	975
Palencia	21	1.994	5	736	16	1.258	0	0
Salamanca	12	15.225	7	11.559	5	3.666	0	0
Segovia	24	19.703	4	1.435	16	16.528	4	1.740
Soria	0	0	0	0	0	0	0	0
Valladolid	93	43.856	29	10.566	51	29.986	13	3.304
Zamora	19	3.795	5	706	5	569	9	2.520
Castilla-la-Mancha	191	89.828	57	46.154	99	37.300	35	6.374
Albacete	43	8.775	10	884	30	7.516	3	375
Ciudad Real	55	37.864	14	25.099	35	11.512	6	1.253
Cuenca	39	7.966	8	929	14	5.338	17	1.699
Guadalajara	7	6.485	0	0	7	6.485	0	0
Toledo	47	28.739	25	19.242	13	6.450	9	3.047
Cataluña	379	169.879	199	115.862	100	41.090	80	12.927
Barcelona	72	52.967	42	45.156	21	6.943	9	868
Girona	169	75.590	123	62.224	25	12.693	21	673
Lleida	62	25.123	16	6.513	20	16.260	26	2.350
Tarragona	76	16.201	18	1.970	34	5.195	24	9.036
Comunitat Valenciana	749	177.512	240	53.182	368	110.001	141	14.329
Alicante/Alacant	363	90.616	143	35.376	172	48.120	48	7.120
Castellón/Castelló	129	14.425	15	5.088	54	7.676	60	1.661
Valencia/València	257	72.470	82	12.717	142	54.205	33	5.548
Extremadura	177	28.705	60	8.955	111	18.025	6	1.725
Badajoz	128	20.485	53	7.239	69	11.521	6	1.725
Cáceres	49	8.219	7	1.715	42	6.504	0	0
Galicia	276	43.210	137	21.060	124	20.567	15	1.583
Coruña A	56	12.891	34	6.600	17	5.404	5	887
Lugo	44	3.306	22	1.700	17	1.307	5	299
Ourense	32	2.536	9	937	23	1.599	0	0
Pontevedra	144	24.477	72	11.823	67	12.257	5	397
Madrid	103	106.385	29	35.626	63	57.769	11	12.990
Murcia	279	120.921	38	16.549	161	51.097	80	53.275
Navarra	101	14.696	19	2.227	15	4.072	67	8.397
País Vasco	214	58.018	35	7.532	145	39.080	34	11.406
Alava	41	5.333	4	359	35	4.786	2	188
Guipuzcoa	55	18.659	8	2.064	42	14.895	5	1.700
Vizcaya	118	34.025	23	5.109	68	19.398	27	9.518
Rioja la	29	9.330	2	954	24	7.770	3	606
Ceuta y Melilla	8	990	3	470	4	382	1	138
Ceuta	5	614	2	229	2	247	1	138
Melilla	3	375	1	241	2	134	0	0

MS.4. Urban buildings, according to loaning bank

Capital in thousands of euros

	Urban buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	160.684	26.284.089	50.622	9.102.876	95.376	15.162.533	14.686	2.018.680
Andalucía	29.443	4.363.584	10.120	1.695.061	16.140	2.267.877	3.183	400.646
Almería	3.876	639.005	1.156	190.144	2.075	364.845	645	84.016
Cádiz	3.786	546.044	1.811	300.687	1.701	216.538	274	28.819
Córdoba	2.245	333.073	701	95.694	1.414	222.550	130	14.829
Granada	3.062	388.962	814	113.439	1.840	226.076	408	49.447
Huelva	2.390	341.100	845	133.289	1.243	164.833	302	42.978
Jaén	1.924	216.135	455	52.172	1.371	155.433	98	8.530
Málaga	6.156	1.106.882	2.351	490.890	2.983	492.854	822	123.138
Sevilla	6.004	792.388	1.987	318.746	3.513	424.751	504	48.891
Aragón	4.565	753.411	973	195.281	2.896	469.878	696	88.252
Huesca	866	103.466	187	28.156	451	54.152	228	21.158
Teruel	224	34.366	73	6.203	82	14.114	69	14.049
Zaragoza	3.475	615.578	713	160.922	2.363	401.611	399	53.045
Asturias	2.530	322.289	954	111.319	1.170	156.269	406	54.701
Balears Illes	5.497	938.636	1.624	319.696	3.557	579.024	316	39.916
Canarias	8.273	1.169.753	3.921	579.275	3.775	532.608	577	57.870
Las Palmas	3.744	591.914	1.861	282.054	1.643	283.353	240	26.507
Santa C. Tenerife	4.529	577.843	2.060	297.223	2.132	249.256	337	31.364
Cantabria	1.493	233.812	606	85.147	815	136.553	72	12.112
Castilla-León	7.890	1.102.607	2.669	348.327	4.556	636.160	665	118.120
Ávila	410	81.661	123	13.586	235	35.054	52	33.021
Burgos	991	177.473	241	38.829	613	121.001	137	17.643
León	1.616	214.505	568	76.227	950	121.832	98	16.446
Palencia	855	74.415	208	23.898	615	46.033	32	4.484
Salamanca	618	72.230	302	35.361	300	34.913	16	1.956
Segovia	1.116	158.469	319	38.687	758	114.747	39	5.035
Soria	163	25.167	51	5.432	77	10.449	35	9.286
Valladolid	1.809	257.281	731	101.611	892	133.239	186	22.431
Zamora	312	41.409	126	14.695	116	18.893	70	7.821
Castilla-la-Mancha	10.293	1.268.666	1.884	302.873	7.795	900.735	614	65.058
Albacete	2.941	216.851	448	63.411	2.328	137.073	165	16.367
Ciudad Real	1.464	168.948	227	23.769	1.135	136.521	102	8.658
Cuenca	716	94.788	134	12.365	408	63.998	174	18.425
Guadalajara	1.170	175.334	197	35.460	908	130.499	65	9.375
Toledo	4.002	612.743	878	167.868	3.016	432.643	108	12.232
Cataluña	25.307	5.148.265	6.049	1.490.377	17.665	3.391.602	1.593	266.286
Barcelona	15.624	3.466.700	4.057	1.075.661	10.671	2.213.863	896	177.176
Girona	3.797	761.000	857	196.620	2.738	525.037	202	39.343
Lleida	2.076	299.463	483	74.928	1.520	216.381	73	8.154
Tarragona	3.810	621.100	652	143.168	2.736	436.319	422	41.613
Comunitat Valenciana	25.998	3.498.788	8.685	1.301.531	14.273	1.844.564	3.040	352.693
Alicante/Alacant	9.246	1.198.509	3.309	474.411	5.130	640.466	807	83.632
Castellón/Castelló	2.677	414.523	756	165.999	1.685	215.348	236	33.176
Valencia/València	14.075	1.885.755	4.620	661.120	7.458	988.750	1.997	235.885
Extremadura	2.214	236.695	1.085	132.692	1.057	97.187	72	6.816
Badajoz	1.677	187.220	938	113.361	683	68.340	56	5.519
Cáceres	537	49.477	147	19.332	374	28.848	16	1.297
Galicia	5.986	1.035.875	2.613	387.218	3.161	623.513	212	25.144
Coruña A	2.328	415.285	1.218	154.526	1.049	256.009	61	4.750
Lugo	690	124.423	211	35.343	451	84.767	28	4.313
Ourense	487	73.110	168	26.139	286	44.674	33	2.297
Pontevedra	2.481	423.056	1.016	171.209	1.375	238.063	90	13.784
Madrid	16.259	3.777.263	6.063	1.575.935	9.178	2.019.365	1.018	181.963
Murcia	6.578	968.518	1.598	243.565	4.289	624.990	691	99.963
Navarra	1.858	304.897	277	57.041	959	158.314	622	89.542
Pais Vasco	4.983	945.923	1.143	221.303	3.053	585.873	787	138.747
Álava	797	170.170	111	23.164	575	124.492	111	22.514
Guipuzcoa	1.369	266.197	370	73.013	817	164.012	182	29.172
Vizcaya	2.817	509.552	662	125.125	1.661	297.368	494	87.059
Rioja la	1.260	172.404	253	35.861	913	118.701	94	17.842
Ceuta y Melilla	257	42.698	105	20.372	124	19.320	28	3.006
Ceuta	176	32.028	81	17.071	84	13.748	11	1.209
Melilla	81	10.671	24	3.301	40	5.573	17	1.797

HCL.1 Total mortgages cancelled, according to type of building

	Total	Rustic buildings	Housing	Lots	Other urban land
	Number	Number	Number	Number	Number
TOTAL	80.622	2.300	60.181	1.789	16.352
Andalucía	14.243	565	10.769	356	2.553
Almería	2.081	141	1.542	29	369
Cádiz	1.945	45	1.545	27	328
Córdoba	1.154	85	813	51	205
Granada	1.539	67	1.045	74	353
Huelva	1.319	23	1.022	59	215
Jaén	797	65	638	17	77
Málaga	2.981	69	2.423	48	441
Sevilla	2.427	70	1.741	51	565
Aragón	2.001	140	1.368	18	475
Huesca	377	18	236	4	119
Teruel	146	4	101	3	38
Zaragoza	1.478	118	1.031	11	318
Asturias	1.571	71	1.234	9	257
Balears Illes	2.503	107	1.718	77	601
Canarias	3.772	82	2.716	75	899
Las Palmas	2.080	28	1.458	46	548
Santa C. Tenerife	1.692	54	1.258	29	351
Cantabria	686	6	497	12	171
Castilla-León	3.470	155	2.421	91	803
Ávila	109	2	91	1	15
Burgos	445	33	289	15	108
León	775	24	575	16	160
Palencia	416	23	238	8	147
Salamanca	280	14	196	2	68
Segovia	291	14	215	25	37
Soria	126	0	100	2	24
Valladolid	790	25	548	19	198
Zamora	238	20	169	3	46
Castilla-la-Mancha	2.989	89	2.027	274	599
Albacete	745	15	499	12	219
Ciudad Real	544	25	346	6	167
Cuenca	196	22	128	15	31
Guadalajara	258	5	217	24	12
Toledo	1.246	22	837	217	170
Cataluña	13.813	140	10.369	284	3.020
Barcelona	9.783	25	7.624	150	1.984
Girona	1.786	19	1.247	54	466
Lleida	821	25	497	26	273
Tarragona	1.423	71	1.001	54	297
Comunitat Valenciana	12.666	263	9.304	268	2.831
Alicante/Alacant	4.916	104	3.555	160	1.097
Castellón/Castelló	1.547	42	1.144	21	340
Valencia/València	6.203	117	4.605	87	1.394
Extremadura	1.054	88	772	38	156
Badajoz	776	68	564	24	120
Cáceres	278	20	208	14	36
Galicia	3.111	300	2.059	31	721
Coruña A	1.261	24	909	13	315
Lugo	550	221	233	4	92
Ourense	286	9	195	8	74
Pontevedra	1.014	46	722	6	240
Madrid	10.247	15	8.291	74	1.867
Murcia	3.385	144	2.616	66	559
Navarra	914	40	620	62	192
Pais Vasco	3.622	61	2.938	44	579
Alava	372	4	273	16	79
Guipuzcoa	1.172	28	992	4	148
Vizcaya	2.078	29	1.673	24	352
Rioja la	478	29	385	10	54
Ceuta y Melilla	97	5	77	0	15
Ceuta	64	5	50	0	9
Melilla	33	0	27	0	6

HCL.2 Total cancelled mortgages, according to type of building and loaning bank

	Total			Rustic buildings			Urban buildings		
	Banks	Savings banks	Other banks	Banks	Savings banks	Other banks	Banks	Savings banks	Other banks
	Number	Number	Number	Number	Number	Number	Number	Number	Number
TOTAL	26.218	40.968	13.436	813	981	506	25.405	39.987	12.930
Andalucía	4.929	6.462	2.852	153	238	174	4.776	6.224	2.678
Almería	555	946	580	7	78	56	548	868	524
Cádiz	786	886	273	20	17	8	766	869	265
Córdoba	347	560	247	23	39	23	324	521	224
Granada	474	764	301	22	14	31	452	750	270
Huelva	599	463	257	8	12	3	591	451	254
Jaén	165	450	182	21	27	17	144	423	165
Málaga	1.177	1.103	701	25	24	20	1.152	1.079	681
Sevilla	826	1.290	311	27	27	16	799	1.263	295
Aragón	546	1.138	317	23	106	11	523	1.032	306
Huesca	113	244	20	4	9	5	109	235	15
Teruel	40	49	57	1	3	0	39	46	57
Zaragoza	393	845	240	18	94	6	375	751	234
Asturias	626	649	296	23	19	29	603	630	267
Balears Illes	1.106	1.146	251	42	50	15	1.064	1.096	236
Canarias	1.879	1.425	468	29	25	28	1.850	1.400	440
Las Palmas	1.115	729	236	11	12	5	1.104	717	231
Santa C. Tenerife	764	696	232	18	13	23	746	683	209
Cantabria	183	278	225	1	2	3	182	276	222
Castilla-León	1.070	1.835	565	62	37	56	1.008	1.798	509
Ávila	11	35	63	0	0	2	11	35	61
Burgos	179	229	37	29	4	0	150	225	37
León	323	380	72	8	5	11	315	375	61
Palencia	73	254	89	5	3	15	68	251	74
Salamanca	77	151	52	2	2	10	75	149	42
Segovia	103	163	25	9	5	0	94	158	25
Soria	45	64	17	0	0	0	45	64	17
Valladolid	215	433	142	8	10	7	207	423	135
Zamora	44	126	68	1	8	11	43	118	57
Castilla-la-Mancha	751	1.789	449	20	54	15	731	1.735	434
Albacete	141	404	200	2	10	3	139	394	197
Ciudad Real	83	368	93	6	15	4	77	353	89
Cuenca	39	126	31	5	12	5	34	114	26
Guadalajara	78	154	26	0	4	1	78	150	25
Toledo	410	737	99	7	13	2	403	724	97
Cataluña	3.494	9.125	1.194	40	74	26	3.454	9.051	1.168
Barcelona	2.650	6.258	875	6	16	3	2.644	6.242	872
Girona	412	1.196	178	8	8	3	404	1.188	175
Lleida	205	585	31	11	9	5	194	576	26
Tarragona	227	1.086	110	15	41	15	212	1.045	95
Comunitat Valenciana	4.002	6.734	1.930	72	148	43	3.930	6.586	1.887
Alicante/Alacant	1.716	2.879	321	42	52	10	1.674	2.827	311
Castellón/Castelló	506	849	192	7	20	15	499	829	177
Valencia/València	1.780	3.006	1.417	23	76	18	1.757	2.930	1.399
Extremadura	372	543	139	23	52	13	349	491	126
Badajoz	293	372	111	19	37	12	274	335	99
Cáceres	79	171	28	4	15	1	75	156	27
Galicia	1.515	1.304	292	259	34	7	1.256	1.270	285
Coruña A	600	498	163	9	13	2	591	485	161
Lugo	374	153	23	210	10	1	164	143	22
Ourense	134	127	25	5	4	0	129	123	25
Pontevedra	407	526	81	35	7	4	372	519	77
Madrid	3.517	4.197	2.533	6	5	4	3.511	4.192	2.529
Murcia	616	2.324	445	33	85	26	583	2.239	419
Navarra	169	380	365	2	10	28	167	370	337
País Vasco	1.326	1.409	887	18	31	12	1.308	1.378	875
Álava	76	204	92	2	1	1	74	203	91
Guipuzcoa	640	471	61	7	21	0	633	450	61
Vizcaya	610	734	734	9	9	11	601	725	723
Rioja la	79	190	209	4	10	15	75	180	194
Ceuta y Melilla	38	40	19	3	1	1	35	39	18
Ceuta	28	27	9	3	1	1	25	26	8
Melilla	10	13	10	0	0	0	10	13	10

HCM.1 Total mortgages with changes, according to type of change and type of building

	Por tipo de cambio				Por naturaleza de la finca		
	Total	Novación	Subrogación Deudor	Subrogación Acreedor	Rustic buildings	Urban buildings	Housing
	Number	Number	Number	Number	Number	Number	Number
TOTAL	28.420	21.982	2.071	4.367	597	27.823	20.714
Andalucía	5.359	4.101	419	839	93	5.266	4.066
Almería	666	516	111	39	10	656	528
Cádiz	729	533	20	176	14	715	606
Córdoba	314	183	23	108	18	296	242
Granada	132	67	1	64	8	124	123
Huelva	760	554	1	205	4	756	574
Jaén	315	225	48	42	7	308	262
Málaga	1.393	1.114	157	122	16	1.377	1.091
Sevilla	1.050	909	58	83	16	1.034	640
Aragón	1.051	861	51	139	55	996	695
Huesca	283	260	0	23	1	282	204
Teruel	160	150	2	8	0	160	48
Zaragoza	608	451	49	108	54	554	443
Asturias	982	895	14	73	37	945	622
Balears Illes	385	344	12	29	32	353	220
Canarias	878	550	44	284	18	860	698
Las Palmas	349	285	4	60	7	342	266
Santa C. Tenerife	529	265	40	224	11	518	432
Cantabria	137	135	1	1	11	126	93
Castilla-León	1.262	996	126	140	33	1.229	877
Ávila	27	24	0	3	0	27	18
Burgos	260	212	42	6	11	249	183
León	244	206	10	28	2	242	183
Palencia	40	38	0	2	0	40	36
Salamanca	66	21	35	10	1	65	51
Segovia	128	126	0	2	2	126	114
Soria	51	42	0	9	7	44	33
Valladolid	394	282	38	74	5	389	221
Zamora	52	45	1	6	5	47	38
Castilla-la-Mancha	1.659	1.085	64	510	35	1.624	1.181
Albacete	297	260	7	30	13	284	219
Ciudad Real	279	170	0	109	5	274	205
Cuenca	98	61	0	37	9	89	79
Guadalajara	40	37	0	3	3	37	27
Toledo	945	557	57	331	5	940	651
Cataluña	3.755	2.741	191	823	31	3.724	2.848
Barcelona	2.682	1.875	104	703	8	2.674	2.058
Girona	420	387	4	29	12	408	316
Lleida	318	252	45	21	2	316	251
Tarragona	335	227	38	70	9	326	223
Comunitat Valenciana	6.612	4.822	886	904	111	6.501	4.633
Alicante/Alacant	2.597	1.761	247	589	53	2.544	1.754
Castellón/Castelló	741	536	124	81	2	739	462
Valencia/València	3.274	2.525	515	234	56	3.218	2.417
Extremadura	326	284	4	38	30	296	255
Badajoz	187	151	4	32	27	160	141
Cáceres	139	133	0	6	3	136	114
Galicia	985	898	33	54	23	962	738
Coruña A	429	400	0	29	8	421	334
Lugo	207	205	2	0	0	207	161
Ourense	56	44	12	0	4	52	36
Pontevedra	293	249	19	25	11	282	207
Madrid	3.360	2.945	79	336	33	3.327	2.562
Murcia	897	740	6	151	16	881	704
Navarra	195	167	26	2	16	179	112
País Vasco	362	231	99	32	5	357	261
Alava	58	57	1	0	0	58	14
Guipuzcoa	69	41	5	23	1	68	61
Vizcaya	235	133	93	9	4	231	186
Rioja la	182	158	15	9	17	165	123
Ceuta y Melilla	33	29	1	3	1	32	26
Ceuta	20	18	1	1	1	19	15
Melilla	13	11	0	2	0	13	11

M - (TABLES ANNEX) May 2007 (7/7)

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