

26 September 2007

Mortgage Statistics (Base 2003)

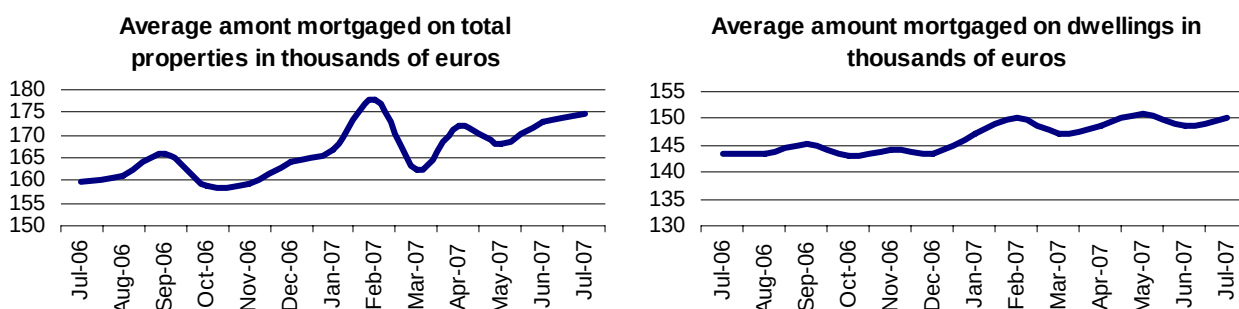
July 2007. *Provisional data*

The average value of the mortgages signed in July increases 9.5% in the interannual rate and reaches 174,767 euros

The number of mortgages that change conditions increases 44.2% and registered cancellations 5.6%

During the month of July the average amount per constituted mortgage stood at 174,767 euros, 9.5% more than the same month in 2006, and 1.1% more than the figure registered in June 2007.

In the **case of mortgages constituted for dwellings, the average amount was 149,974 euros, 4.5% more than the same month in 2006**, and 0.9% more than the figure registered in June 2007.



The value of the mortgages constituted for urban properties exceeded 23,823 million euros in July, which indicates an interannual increase of 6.2%. For dwellings, the capital loaned exceeded 15,337 million euros, 1.6% more than in July 2006.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total properties				
Number of mortgaged properties	144,121	-7.51	-3.72	-1.99
Capital loaned (thousands of euros)	25,187,624	-6.47	5.46	8.64
Average amount (euros)	174,767	1.12	9.53	10.85
Rustic buildings				
Number of mortgaged properties	3,609	-16.03	-22.82	-7.65
Capital loaned (thousands of euros)	1,364,425	-16.93	-6.06	15.17
Average amount (euros)	378,062	-1.07	21.71	24.72
Urban buildings				
Number of mortgaged properties	140,512	-7.26	-3.11	-1.83
Capital loaned (thousands of euros)	23,823,199	-5.79	6.20	8.26
Average amount (euros)	169,546	1.58	9.61	10.28
Dwellings				
Number of mortgaged properties	102,267	-8.02	-2.79	-2.84
Capital loaned (thousands of euros)	15,337,397	-7.24	1.60	4.95
Average amount (euros)	149,974	0.85	4.51	8.02

Mortgages by institution

Savings banks were the institutions that granted the largest number of mortgage loans in July (59.9% of the total), followed by Banks (31%) and other financial institutions (9.1%).

Regarding capital loaned, Savings banks granted 58.1% of the total, Banks 33.6% and other financial institutions 8.3%.

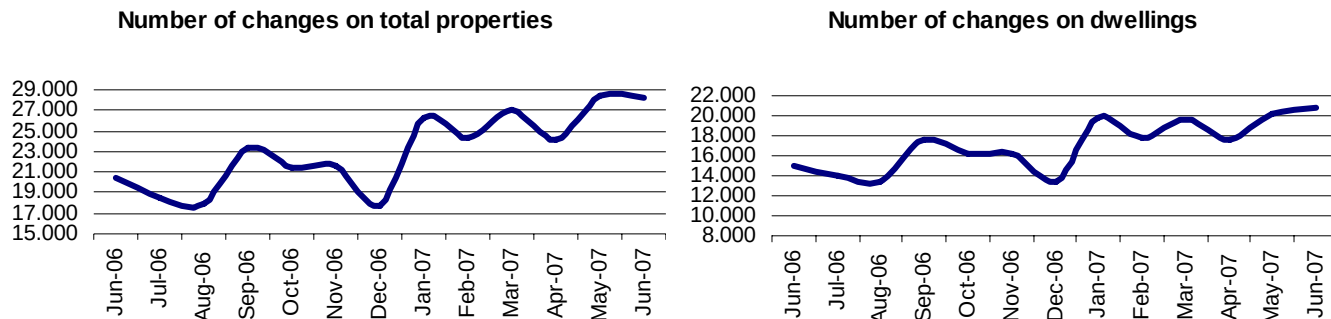
Mortgage interest rates

The average interest rate of Savings bank mortgage loans was 4.68% and the average term was 27 years. Regarding Banks, the average interest rate for mortgage loans was 4.72% and the average term was 26 years.

98.1% of the mortgages constituted in July used a variable interest rate, as opposed to the 1.9% that used a fixed rate. Within the variables, the Euribor was the reference interest rate most used in constituting mortgages, specifically in 88% of new contracts.

Mortgages with changes in conditions

In July, the total number of mortgages with changes in conditions was 26,731, which implies an interannual growth of 44.2%. In the case of dwellings, the number of mortgages that changed their conditions was 19,332, that is, 39.2% more than the number registered in July 2006.



Considering the type of change in the conditions, 20,238 novations (changes produced within the same financial institution) were produced in July, for an interannual increase of 43%.

The number of loans that changed institutions (subrogations creditor) was 4,677, for a 55.5% increase in the interannual rate. On the other hand, 1,816 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied an increase of 32%.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	26,731	-5.37	44.23	34.50
-Novations	20,238	-7.21	43.02	34.68
-Subrogations Debtor	1,816	6.76	31.98	53.13
-Subrogations Creditor	4,677	-1.29	55.49	26.95

Number of mortgages with changes in interest rate conditions

Of the 26,731 mortgages with changes in conditions during the month of July, 51.3% were due to changes in interest rates.

The percentage of mortgages at a fixed interest rate decreased significantly after the change in conditions (from 7.1% to 2.7% 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 (4.14%). Nonetheless, after the change the lowest average interest rate was that referring to Other interest rates (4.29%).

After the modification of conditions, the average interest of the loans decreased 0.38 points in fixed interest rate mortgages and increased 0.42 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 structure of interest rates (%)	Original average interest of loan	No. of mortgages	Final structure of interest rates (%)	Average interest after change
Fixed	977	7.12	4.88	372	2.71	4.51
Variable	12,591	91.77	4.24	13,246	96.55	4.66
-MRTI Banks	160	1.17	6.16	93	0.68	4.35
-MRTI Savings banks	639	4.66	4.40	314	2.29	4.79
-MRTI All	332	2.42	4.79	216	1.57	4.74
-Type Act.	59	0.43	5.39	36	0.27	4.36
-Euribor	10,808	78.78	4.14	12,081	88.06	4.67
-Others interest rates	593	4.32	5.09	506	3.69	4.29
Without	152	1.10	-	101	0.73	-
Total interest rate changes	13,719	100.00		13,719	100.00	

Registered mortgage cancellations

In July, 71,567 mortgage cancellations were registered, which indicates an interannual increase of 5.6%. The mortgages cancelled on rustic properties increased 10.7% while those cancelled on urban properties increased 5.5%. The interannual rate of the number of cancellations on dwellings increased 3.5%.

97.4% of the cancelled mortgages corresponded to urban properties and 2.6% to rustic properties. Among the urban properties, 74% were for dwellings.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total cancelled mortgages	71,567	-8.43	5.58	1.75
Rustic	1,850	-6.99	10.71	-2.04
Urban	69,717	-8.47	5.45	1.86
-Dwellings	51,571	-9.83	3.54	3.79

Geographical distribution

The highest numbers of mortgaged properties per 100,000 inhabitants¹ were in Comunitat Valenciana (593) and Región de Murcia (559). The greatest increases were registered in Extremadura (45.8%) and Castilla y León (22.7%).

The Communities with the highest average mortgaged amount were Comunidad de Madrid (245,339) and La Rioja (207,879). Those with the highest interannual variation rate were Región de Murcia (43%) and Galicia (33.6%)

The communities showing the highest number of properties with changes in conditions in July 2007 per 100,000 inhabitants¹ were Comunitat Valenciana (169) and Castilla-La Mancha (91). Those with the highest number of registered mortgage cancellations per 100,000 inhabitants¹ were Comunitat Valenciana (298) and Región de Murcia (262).

Autonomous Community	Mortgaged properties		Average amount mortgaged in euros		Mortgaged properties with changes in conditions*	Properties with cancelled mortgage*
	Number*	Variation interannual	Amount	Interannual variation	Number*	Number*
TOTAL	399	-4.95	174,767	9.53	74	198
Andalucía	445	-6.65	149,420	4.99	77	217
Aragón	397	-4.19	202,067	22.98	73	155
Asturias (Principado de)	254	-14.61	142,360	-3.30	62	128
Balears (Illes)	555	-0.73	199,687	23.72	68	230
Canarias	386	-37.10	150,700	19.11	66	205
Cantabria	338	-17.16	162,768	9.08	56	172
Castilla y León	330	22.67	149,265	-3.15	54	149
Castilla-La Mancha	537	12.97	151,354	11.98	91	172
Cataluña	392	-18.37	202,516	7.87	57	211
Comunitat Valenciana	593	-5.29	134,469	3.07	169	298
Extremadura	295	45.78	109,459	9.73	70	132
Galicia	236	16.22	184,605	33.60	38	106
Madrid (Comunidad de)	339	14.78	245,339	3.95	70	206
Murcia (Región de)	559	2.50	203,866	42.98	75	262
Navarra (Comunidad Foral de)	264	4.83	169,250	-1.74	58	175
País Vasco	218	-6.89	207,450	4.31	12	107
Rioja (La)	403	-35.13	207,879	28.32	78	186
Ceuta	32	-88.32	1,131,889	559.45	0	4
Melilla	92	-37.82	127,844	-17.94	8	18

*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)

July 07

Provisional data

MS.1 Total mortgaged rustic and urban buildings

Amount in thousands of euros

	Total		Rustic buildings		Urban buildings	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	144,121	25,187,624	3,609	1,364,425	140,512	23,823,199
Andalucía	27,931	4,173,460	942	379,252	26,989	3,794,208
Almería	3,089	573,584	137	35,210	2,952	538,374
Cádiz	3,918	556,017	97	32,099	3,821	523,918
Córdoba	1,883	266,529	83	58,555	1,800	207,974
Granada	2,209	341,347	87	44,289	2,122	297,058
Huelva	2,157	263,448	35	9,244	2,122	254,204
Jaén	2,044	230,104	217	35,906	1,827	194,198
Málaga	4,760	888,181	124	86,698	4,636	801,483
Sevilla	7,871	1,054,252	162	77,254	7,709	976,998
Aragón	4,153	839,183	104	46,179	4,049	793,004
Huesca	1,345	177,806	56	11,282	1,289	166,524
Teruel	151	21,504	8	1,562	143	19,942
Zaragoza	2,657	639,876	40	33,336	2,617	606,540
Asturias	2,328	331,414	184	36,024	2,144	295,390
Balears Illes	4,462	891,005	198	65,305	4,264	825,700
Canarias	6,188	932,533	160	29,871	6,028	902,662
Las Palmas	2,767	454,910	72	19,009	2,695	435,901
Santa C. Tenerife	3,421	477,623	88	10,863	3,333	466,760
Cantabria	1,590	258,801	31	8,211	1,559	250,590
Castilla-León	6,874	1,026,046	191	36,312	6,683	989,734
Ávila	589	65,803	9	1,858	580	63,945
Burgos	836	144,813	24	2,133	812	142,680
León	1,620	224,925	22	4,628	1,598	220,297
Palencia	435	56,887	3	280	432	56,607
Salamanca	837	155,029	23	7,695	814	147,334
Segovia	414	67,966	12	2,218	402	65,748
Soria	371	53,142	27	753	344	52,389
Valladolid	1,363	207,757	32	12,516	1,331	195,241
Zamora	409	49,726	39	4,229	370	45,497
Castilla - La Mancha	8,208	1,242,314	188	60,814	8,020	1,181,500
Albacete	1,558	278,728	43	11,971	1,515	266,757
Ciudad Real	1,317	184,549	38	6,400	1,279	178,149
Cuenca	677	71,449	32	3,641	645	67,808
Guadalajara	721	130,714	14	7,658	707	123,056
Toledo	3,935	576,869	61	31,144	3,874	545,725
Cataluña	22,653	4,587,598	217	97,541	22,436	4,490,057
Barcelona	14,428	3,185,206	49	33,443	14,379	3,151,763
Girona	2,874	597,210	45	26,492	2,829	570,718
Lleida	1,889	292,313	47	18,513	1,842	273,800
Tarragona	3,462	512,872	76	19,094	3,386	493,778
Comunitat Valenciana	23,053	3,099,918	423	95,602	22,630	3,004,316
Alicante/Alacant	9,508	1,193,229	207	48,124	9,301	1,145,105
Castellón/Castelló	3,116	498,487	75	12,034	3,041	486,453
Valencia/València	10,429	1,408,202	141	35,444	10,288	1,372,758
Extremadura	2,539	277,916	119	38,216	2,420	239,700
Badajoz	1,730	186,082	82	25,734	1,648	160,348
Cáceres	809	91,831	37	12,481	772	79,350
Galicia	5,419	1,000,373	212	32,758	5,207	967,615
Coruña A	2,248	519,245	52	7,371	2,196	511,874
Lugo	461	97,835	37	4,503	424	93,332
Ourense	508	44,597	14	1,855	494	42,742
Pontevedra	2,202	338,694	109	19,028	2,093	319,666
Madrid	16,504	4,049,068	138	285,662	16,366	3,763,406
Murcia	5,992	1,221,568	363	125,206	5,629	1,096,362
Navarra	1,279	216,471	24	3,308	1,255	213,163
País Vasco	3,878	804,492	87	22,233	3,791	782,259
Alava	967	149,755	23	3,072	944	146,683
Guipuzcoa	1,129	273,338	37	12,501	1,092	260,837
Vizcaya	1,782	381,398	27	6,660	1,755	374,738
Rioja La	1,007	209,334	26	1,725	981	207,609
Ceuta y Melilla	63	26,128	2	208	61	25,920
Ceuta	18	20,374	0	0	18	20,374
Melilla	45	5,753	2	208	43	5,545

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	140,512	23,823,199	102,267	15,337,397	4,153	3,036,441	34,092	5,449,361
Andalucía	26,989	3,794,208	20,090	2,714,986	1,041	489,285	5,858	589,937
Almería	2,952	538,374	2,349	364,350	83	113,849	520	60,175
Cádiz	3,821	523,918	2,904	382,093	49	40,508	868	101,317
Córdoba	1,800	207,974	1,314	176,392	41	7,460	445	24,122
Granada	2,122	297,058	1,628	219,033	71	41,174	423	36,851
Huelva	2,122	254,204	1,430	194,187	252	23,265	440	36,752
Jaén	1,827	194,198	1,283	131,733	57	31,317	487	31,148
Málaga	4,636	801,483	3,350	558,315	152	126,145	1,134	117,023
Sevilla	7,709	976,998	5,832	688,884	336	105,566	1,541	182,548
Aragón	4,049	793,004	2,850	425,458	130	74,327	1,069	293,219
Huesca	1,289	166,524	726	110,015	26	21,776	537	34,733
Teruel	143	19,942	94	9,713	3	1,512	46	8,717
Zaragoza	2,617	606,540	2,030	305,730	101	51,041	486	249,769
Asturias	2,144	295,390	1,609	185,010	39	48,810	496	61,570
Balears Illes	4,264	825,700	2,893	522,960	100	105,601	1,271	197,139
Canarias	6,028	902,662	4,267	538,536	125	85,351	1,636	278,775
Las Palmas	2,695	435,901	1,893	237,311	59	39,546	743	159,044
Santa C. Tenerife	3,333	466,760	2,374	301,224	66	45,805	893	119,731
Cantabria	1,559	250,590	1,169	161,560	78	50,789	312	38,241
Castilla-León	6,683	989,734	4,675	597,318	288	136,181	1,720	256,235
Ávila	580	63,945	335	38,011	81	10,480	164	15,454
Burgos	812	142,680	628	89,340	51	26,788	133	26,552
León	1,598	220,297	1,191	146,464	39	17,838	368	55,995
Palencia	432	56,607	338	40,763	6	2,632	88	13,212
Salamanca	814	147,334	558	69,861	43	41,354	213	36,119
Segovia	402	65,748	331	48,106	14	1,775	57	15,867
Soria	344	52,389	226	27,986	16	19,591	102	4,812
Valladolid	1,331	195,241	790	107,690	29	13,228	512	74,323
Zamora	370	45,497	278	29,099	9	2,494	83	13,904
Castilla-la-Mancha	8,020	1,181,500	5,907	765,934	351	124,367	1,762	291,199
Albacete	1,515	266,757	1,050	157,122	23	10,309	442	99,326
Ciudad Real	1,279	178,149	950	90,853	39	31,906	290	55,390
Cuenca	645	67,808	514	58,377	37	3,732	94	5,699
Guadalajara	707	123,056	593	106,356	52	9,885	62	6,815
Toledo	3,874	545,725	2,800	353,222	200	68,535	874	123,968
Cataluña	22,436	4,490,057	16,459	3,052,543	742	420,153	5,235	1,017,361
Barcelona	14,379	3,151,763	10,856	2,154,796	478	286,542	3,045	710,425
Girona	2,829	570,718	2,148	380,201	127	63,014	554	127,503
Lleida	1,842	273,800	1,116	161,945	55	34,298	671	77,557
Tarragona	3,386	493,778	2,339	355,602	82	36,299	965	101,877
Comunitat Valenciana	22,630	3,004,316	15,634	2,122,338	342	217,715	6,654	664,263
Alicante/Alacant	9,301	1,145,105	6,100	782,023	105	55,541	3,096	307,541
Castellón/Castelló	3,041	486,453	2,417	370,469	62	24,030	562	91,954
Valencia/València	10,288	1,372,758	7,117	969,847	175	138,145	2,996	264,766
Extremadura	2,420	239,700	1,837	175,181	135	35,486	448	29,033
Badajoz	1,648	160,348	1,258	115,884	84	25,310	306	19,154
Cáceres	772	79,350	579	59,296	51	10,176	142	9,878
Galicia	5,207	967,615	3,662	441,463	64	114,701	1,481	411,451
Coruña A	2,196	511,874	1,539	184,006	21	53,410	636	274,458
Lugo	424	93,332	260	24,973	4	22,273	160	46,086
Ourense	494	42,742	281	29,893	16	5,240	197	7,609
Pontevedra	2,093	319,666	1,582	202,590	23	33,777	488	83,299
Madrid	16,366	3,763,406	12,689	2,412,872	349	487,187	3,328	863,347
Murcia	5,629	1,096,362	3,785	503,057	114	394,958	1,730	198,347
Navarra	1,255	213,163	920	132,349	63	34,675	272	46,139
País Vasco	3,791	782,259	3,028	488,134	130	133,956	633	160,169
Alava	944	146,683	754	91,433	57	30,898	133	24,352
Guipuzcoa	1,092	260,837	866	147,227	28	49,499	198	64,111
Vizcaya	1,755	374,738	1,408	249,475	45	53,558	302	71,705
Rioja la	981	207,609	750	92,528	60	82,486	171	32,595
Ceuta y Melilla	61	25,920	43	5,170	2	411	16	20,339
Ceuta	18	20,374	13	1,131	0	0	5	19,243
Melilla	43	5,545	30	4,038	2	411	11	1,096

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	3,609	1,364,425	1,002	449,456	1,861	767,915	746	147,054
Andalucía	942	379,252	237	160,239	482	182,354	223	36,659
Almería	137	35,210	13	4,964	54	15,856	70	14,390
Cádiz	97	32,099	38	13,326	56	18,377	3	396
Córdoba	83	58,555	21	20,453	32	28,202	30	9,900
Granada	87	44,289	23	35,895	34	4,506	30	3,888
Huelva	35	9,244	20	5,671	12	3,102	3	471
Jaén	217	35,906	19	3,574	151	31,003	47	1,329
Málaga	124	86,698	62	64,087	42	21,161	20	1,450
Sevilla	162	77,254	41	12,270	101	60,148	20	4,836
Aragón	104	46,179	20	4,039	46	17,249	38	24,891
Huesca	56	11,282	17	3,385	19	3,690	20	4,207
Teruel	8	1,562	0	0	6	1,370	2	192
Zaragoza	40	33,336	3	654	21	12,190	16	20,492
Asturias	184	36,024	46	6,086	103	23,229	35	6,709
Balears Illes	198	65,305	79	31,904	104	30,531	15	2,870
Canarias	160	29,871	64	16,686	78	11,653	18	1,532
Las Palmas	72	19,009	34	12,120	33	6,465	5	424
Santa C. Tenerife	88	10,863	30	4,566	45	5,189	13	1,108
Cantabria	31	8,211	5	653	24	7,179	2	379
Castilla-León	191	36,312	41	11,744	102	16,606	48	7,962
Ávila	9	1,858	3	342	5	1,416	1	100
Burgos	24	2,133	3	872	8	995	13	266
León	22	4,628	10	1,748	4	571	8	2,309
Palencia	3	280	0	0	2	170	1	110
Salamanca	23	7,695	7	2,352	10	5,074	6	269
Segovia	12	2,218	3	611	4	767	5	840
Soria	27	753	1	172	25	488	1	93
Valladolid	32	12,516	5	4,775	24	5,989	3	1,752
Zamora	39	4,229	9	871	20	1,135	10	2,223
Castilla-la-Mancha	188	60,814	25	15,008	128	38,957	35	6,849
Albacete	43	11,971	1	1,625	34	6,325	8	4,021
Ciudad Real	38	6,400	5	1,440	33	4,960	0	0
Cuenca	32	3,641	2	438	10	765	20	2,438
Guadalajara	14	7,658	1	625	10	6,817	3	216
Toledo	61	31,144	16	10,879	41	20,090	4	175
Cataluña	217	97,541	67	25,055	131	54,795	19	17,691
Barcelona	49	33,443	11	3,877	31	13,231	7	16,335
Girona	45	26,492	17	5,059	28	21,433	0	0
Lleida	47	18,513	19	13,625	25	4,038	3	850
Tarragona	76	19,094	20	2,494	47	16,093	9	507
Comunitat Valenciana	423	95,602	121	28,393	198	55,066	104	12,143
Alicante/Alacant	207	48,124	66	12,990	107	28,744	34	6,390
Castellón/Castelló	75	12,034	33	6,132	17	4,496	25	1,406
Valencia/València	141	35,444	22	9,271	74	21,826	45	4,347
Extremadura	119	38,216	61	8,332	53	26,518	5	3,366
Badajoz	82	25,734	46	5,413	33	20,183	3	138
Cáceres	37	12,481	15	2,919	20	6,335	2	3,227
Galicia	212	32,758	104	15,849	102	16,185	6	724
Coruña A	52	7,371	33	5,469	17	1,639	2	263
Lugo	37	4,503	13	1,395	23	3,067	1	41
Ourense	14	1,855	5	814	9	1,041	0	0
Pontevedra	109	19,028	53	8,171	53	10,437	3	420
Madrid	138	285,662	57	94,841	80	190,643	1	178
Murcia	363	125,206	50	25,948	144	76,458	169	22,800
Navarra	24	3,308	5	1,064	9	1,004	10	1,240
País Vasco	87	22,233	13	2,786	68	18,617	6	830
Alava	23	3,072	1	48	20	2,614	2	410
Guipuzcoa	37	12,501	7	2,176	27	10,075	3	250
Vízcaya	27	6,660	5	562	21	5,928	1	170
Rioja la	26	1,725	6	729	8	766	12	230
Ceuta y Melilla	2	208	1	101	1	107	0	0
Ceuta	0	0	0	0	0	0	0	0
Melilla	2	208	1	101	1	107	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	140,512	23,823,199	43,689	8,016,305	84,418	13,853,175	12,405	1,953,719
Andalucía	26,989	3,794,208	8,076	1,349,403	15,688	1,964,580	3,225	480,225
Almería	2,952	538,374	921	156,312	1,471	236,856	560	145,206
Cádiz	3,821	523,918	1,319	205,770	2,116	268,505	386	49,643
Córdoba	1,800	207,974	405	53,519	1,328	145,901	67	8,554
Granada	2,122	297,058	591	90,144	1,038	132,247	493	74,667
Huelva	2,122	254,204	432	57,490	1,413	179,033	277	17,681
Jaén	1,827	194,198	389	45,509	1,310	135,431	128	13,258
Málaga	4,636	801,483	1,783	396,300	2,195	302,188	658	102,995
Sevilla	7,709	976,998	2,236	344,360	4,817	564,419	656	68,219
Aragón	4,049	793,504	1,286	279,263	2,126	368,319	637	145,422
Huesca	1,289	166,024	639	94,061	604	69,590	46	2,873
Teruel	143	19,942	27	7,279	86	9,029	30	3,634
Zaragoza	2,617	606,540	620	177,924	1,436	289,701	561	138,915
Asturias	2,144	295,390	745	98,675	979	142,306	420	54,409
Balears Illes	4,264	825,700	1,706	268,209	2,316	517,732	242	39,759
Canarias	6,028	902,662	3,042	464,139	2,689	401,780	297	36,743
Las Palmas	2,695	435,901	1,628	266,977	922	146,202	145	22,722
Santa C. Tenerife	3,333	466,760	1,414	197,162	1,767	255,577	152	14,021
Cantabria	1,559	250,590	471	86,403	987	152,233	101	11,954
Castilla-León	6,683	989,734	2,200	314,115	3,846	578,120	637	97,499
Ávila	580	63,945	225	21,991	335	36,953	20	5,001
Burgos	812	142,680	196	27,309	554	105,959	62	9,412
León	1,598	220,297	533	81,531	935	118,482	130	20,284
Palencia	432	56,607	68	9,867	339	39,930	25	6,810
Salamanca	814	147,334	392	62,377	361	79,143	61	5,814
Segovia	402	65,748	139	32,408	219	27,818	44	5,522
Soria	344	52,389	103	9,140	200	30,301	41	12,948
Valladolid	1,331	195,241	439	57,344	759	120,907	133	16,990
Zamora	370	45,497	105	12,148	144	18,628	121	14,721
Castilla-la-Mancha	8,020	1,181,500	1,723	220,521	5,844	908,044	453	52,935
Albacete	1,515	266,757	351	48,577	1,079	205,615	85	12,565
Ciudad Real	1,279	178,149	231	21,371	995	151,936	53	4,842
Cuenca	645	67,808	114	13,558	402	41,157	129	13,093
Guadalajara	707	123,056	95	14,880	559	99,885	53	8,291
Toledo	3,874	545,725	932	122,133	2,809	409,449	133	14,143
Cataluña	22,436	4,490,057	5,604	1,227,837	15,578	3,001,126	1,254	261,094
Barcelona	14,379	3,151,763	3,721	903,972	9,781	2,069,960	877	177,831
Girona	2,829	570,718	721	133,290	1,952	382,766	156	54,662
Lleida	1,842	273,800	323	65,497	1,465	202,414	54	5,889
Tarragona	3,386	493,778	839	125,078	2,380	345,986	167	22,714
Comunitat Valenciana	22,630	3,004,316	6,617	952,770	14,052	1,808,800	1,961	2

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

	Total	Rustic buildings	Housing	Lots	Other urban land
	Number	Number	Number	Number	Number
TOTAL	71,567	1,850	51,571	1,757	16,389
Andalucía	13,635	505	9,693	315	3,122
Almería	1,411	142	1,024	24	221
Cádiz	2,268	36	1,588	34	610
Córdoba	935	33	704	16	182
Granada	1,082	46	767	54	215
Huelva	1,102	29	751	13	309
Jaén	843	75	614	21	133
Málaga	2,433	70	1,886	56	421
Sevilla	3,561	74	2,359	97	1,031
Aragón	1,616	56	1,051	15	494
Huesca	374	15	209	2	148
Teruel	83	0	57	1	25
Zaragoza	1,159	41	785	12	321
Asturias	1,175	81	886	3	205
Balears Illes	1,850	60	1,251	45	494
Canarias	3,281	122	2,209	54	896
Las Palmas	1,677	29	1,157	31	460
Santa C. Tenerife	1,604	93	1,052	23	436
Cantabria	810	14	567	18	211
Castilla-León	3,105	107	2,048	232	718
Ávila	121	2	86	4	29
Burgos	319	31	221	17	50
León	734	10	458	115	151
Palencia	171	11	122	7	31
Salamanca	409	8	275	7	119
Segovia	241	6	162	6	67
Soria	77	4	64	3	6
Valladolid	838	24	528	68	218
Zamora	195	11	132	5	47
Castilla-la-Mancha	2,628	114	1,753	205	556
Albacete	593	30	400	14	149
Ciudad Real	416	12	313	9	82
Cuenca	235	33	162	20	20
Guadalajara	193	2	155	11	25
Toledo	1,191	37	723	151	280
Cataluña	12,223	165	9,153	248	2,657
Barcelona	8,549	28	6,671	99	1,751
Girona	1,608	25	1,112	50	421
Lleida	652	27	411	30	184
Tarragona	1,414	85	959	69	301
Comunitat Valenciana	11,596	245	8,220	277	2,854
Alicante/Alacant	4,809	134	3,342	168	1,165
Castellón/Castelló	1,484	32	1,067	16	369
Valencia/València	5,303	79	3,811	93	1,320
Extremadura	1,135	79	818	53	185
Badajoz	714	56	531	30	97
Cáceres	421	23	287	23	88
Galicia	2,428	93	1,669	35	631
Coruña A	998	32	648	13	305
Lugo	418	30	283	7	98
Ourense	164	3	125	0	36
Pontevedra	848	28	613	15	192
Madrid	10,048	32	7,966	112	1,938
Murcia	2,809	128	2,051	70	560
Navarra	850	18	503	19	310
País Vasco	1,902	11	1,362	37	492
Alava	256	1	199	13	43
Guipuzcoa	594	8	396	10	180
Vizcaya	1,052	2	767	14	269
Rioja la	465	20	362	19	64
Ceuta y Melilla	11	0	9	0	2
Ceuta	2	0	2	0	0
Melilla	9	0	7	0	2

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	23,008	36,513	12,046	551	843	456	22,457	35,670	11,590
Andalucía	4,962	6,226	2,447	117	226	162	4,845	6,000	2,285
Almería	333	664	414	14	57	71	319	607	343
Cádiz	994	918	356	15	12	9	979	906	347
Córdoba	282	467	186	7	16	10	275	451	176
Granada	354	530	198	10	22	14	344	508	184
Huelva	267	676	159	4	18	7	263	658	152
Jaén	243	440	160	14	40	21	229	400	139
Málaga	1,026	862	545	21	28	21	1,005	834	524
Sevilla	1,463	1,669	429	32	33	9	1,431	1,636	420
Aragón	402	952	262	6	33	17	396	919	245
Huesca	79	269	26	2	10	3	77	259	23
Teruel	13	40	30	0	0	0	13	40	30
Zaragoza	310	643	206	4	23	14	306	620	192
Asturias	458	469	248	25	24	32	433	445	216
Balears Illes	790	904	156	27	23	10	763	881	146
Canarias	1,555	1,264	462	31	61	30	1,524	1,203	432
Las Palmas	967	477	233	14	12	3	953	465	230
Santa C. Tenerife	588	787	229	17	49	27	571	738	202
Cantabria	217	404	189	2	11	1	215	393	188
Castilla-León	1,190	1,497	418	55	35	17	1,135	1,462	401
Ávila	29	47	45	0	2	0	29	45	45
Burgos	123	177	19	29	1	1	94	176	18
León	369	297	68	6	3	1	363	294	67
Palencia	33	87	51	1	8	2	32	79	49
Salamanca	197	175	37	7	1	0	190	174	37
Segovia	32	202	7	1	5	0	31	197	7
Soria	21	44	12	0	0	4	21	44	8
Valladolid	345	374	119	6	13	5	339	361	114
Zamora	41	94	60	5	2	4	36	92	56
Castilla-la-Mancha	658	1,661	309	27	60	27	631	1,601	282
Albacete	160	298	135	5	18	7	155	280	128
Ciudad Real	97	283	36	4	8	0	93	275	36
Cuenca	54	142	39	7	16	10	47	126	29
Guadalajara	58	112	23	0	1	1	58	111	22
Toledo	289	826	76	11	17	9	278	809	67
Cataluña	3,357	7,723	1,143	50	78	37	3,307	7,645	1,106
Barcelona	2,456	5,298	795	15	10	3	2,441	5,288	792
Girona	411	1,024	173	8	12	5	403	1,012	168
Lleida	130	489	33	18	7	2	112	482	31
Tarragona	360	912	142	9	49	27	351	863	115
Comunitat Valenciana	3,405	6,191	2,000	89	101	55	3,316	6,090	1,945
Alicante/Alacant	1,669	2,787	353	57	57	20	1,612	2,730	333
Castellón/Castelló	384	773	327	17	8	7	367	765	320
Valencia/València	1,352	2,631	1,320	15	36	28	1,337	2,595	1,292
Extremadura	401	575	159	36	30	13	365	545	146
Badajoz	286	286	142	31	12	13	255	274	129
Cáceres	115	289	17	5	18	0	110	271	17
Galicia	1,108	1,101	219	33	49	11	1,075	1,052	208
Coruña A	454	431	113	13	16	3	441	415	110
Lugo	179	213	26	4	23	3	175	190	23
Ourense	71	56	37	3	0	0	68	56	37
Pontevedra	404	401	43	13	10	5	391	391	38
Madrid	3,133	4,195	2,720	7	20	5	3,126	4,175	2,715
Murcia	514	1,890	405	36	74	18	478	1,816	387
Navarra	214	455	181	2	10	6	212	445	175
Pais Vasco	563	798	541	5	4	2	558	794	539
Alava	44	143	69	1	0	0	43	143	69
Guipuzcoa	206	332	56	3	4	1	203	328	55
Vizcaya	313	323	416	1	0	1	312	323	415
Rioja la	78	202	185	3	4	13	75	198	172
Ceuta y Melilla	3	6	2	0	0	0	3	6	2
Ceuta	0	2	0	0	0	0	0	2	0
Melilla	3	4	2	0	0	0	3	4	2

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	26,731	20,238	1,816	4,677	536	26,195	19,332
Andalucía	4,805	3,770	330	705	135	4,670	3,430
Almería	708	619	64	25	19	689	529
Cádiz	763	598	3	162	11	752	546
Córdoba	410	313	25	72	2	408	268
Granada	258	242	0	16	7	251	245
Huelva	401	306	0	95	8	393	252
Jaén	355	159	83	113	23	332	251
Málaga	1,067	866	80	121	34	1,033	738
Sevilla	843	667	75	101	31	812	601
Aragón	759	582	30	147	32	727	496
Huesca	234	214	2	18	3	231	167
Teruel	31	21	4	6	0	31	17
Zaragoza	494	347	24	123	29	465	312
Asturias	566	456	28	82	35	531	414
Balears Illes	550	493	11	46	14	536	270
Canarias	1,063	586	62	415	16	1,047	861
Las Palmas	465	363	45	57	5	460	347
Santa C. Tenerife	598	223	17	358	11	587	514
Cantabria	264	260	0	4	8	256	201
Castilla-León	1,130	923	102	105	23	1,107	863
Ávila	66	31	25	10	0	66	43
Burgos	283	248	17	18	7	276	222
León	207	184	7	16	1	206	171
Palencia	11	11	0	0	0	11	7
Salamanca	117	80	17	20	5	112	80
Segovia	57	55	0	2	2	55	48
Soria	29	29	0	0	1	28	15
Valladolid	306	240	28	38	4	302	244
Zamora	54	45	8	1	3	51	33
Castilla-la-Mancha	1,389	997	93	299	24	1,365	949
Albacete	307	273	5	29	3	304	211
Ciudad Real	215	95	0	120	4	211	180
Cuenca	178	103	0	75	2	176	144
Guadalajara	76	73	0	3	0	76	59
Toledo	613	453	88	72	15	598	355
Cataluña	3,284	2,366	198	720	26	3,258	2,486
Barcelona	2,056	1,303	116	637	7	2,049	1,625
Girona	438	350	45	43	3	435	338
Lleida	422	391	28	3	5	417	288
Tarragona	368	322	9	37	11	357	235
Comunitat Valenciana	6,557	4,586	578	1,393	84	6,473	4,758
Alicante/Alacant	2,313	1,524	220	569	49	2,264	1,625
Castellón/Castelló	755	605	112	38	13	742	550
Valencia/València	3,489	2,457	246	786	22	3,467	2,583
Extremadura	599	554	0	45	24	575	403
Badajoz	208	170	0	38	21	187	155
Cáceres	391	384	0	7	3	388	248
Galicia	878	768	44	66	28	850	598
Coruña A	401	368	6	27	2	399	246
Lugo	134	131	3	0	5	129	110
Ourense	82	62	19	1	8	74	49
Pontevedra	261	207	16	38	13	248	193
Madrid	3,392	2,706	286	400	41	3,351	2,582
Murcia	807	663	3	141	30	777	606
Navarra	283	268	10	5	2	281	124
Pais Vasco	205	144	25	36	7	198	150
Alava	69	54	1	14	6	63	36
Guipuzcoa	57	33	7	17	1	56	47
Vizcaya	79	57	17	5	0	79	67
Rioja la	196	113	16	67	7	189	138
Ceuta y Melilla	4	3	0	1	0	4	3
Ceuta	0	0	0	0	0	0	0
Melilla	4	3	0	1	0	4	3

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

Source of information: Property, mercantile and real estate registers college of Spain

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