

30 October 2007

Mortgage Statistics (Base 2003)

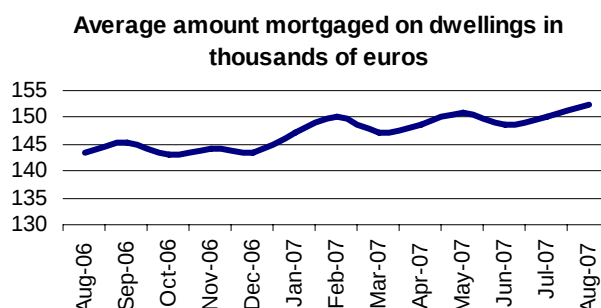
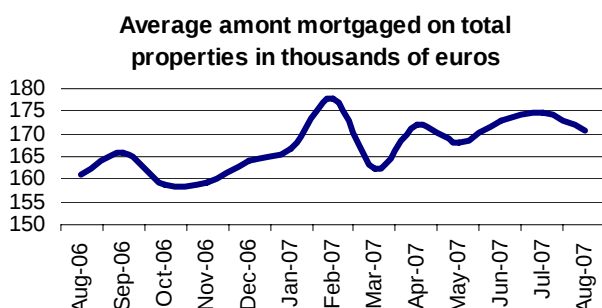
August 2007. *Provisional data*

The average value of the mortgages signed in August increases 6% in the interannual rate and reaches 170,808 euros

The number of mortgages that change conditions increases 47% and registered cancellations increase 5.1%

During the month of August the average amount per constituted mortgage stood at 170,808 euros, 6% more than the same month in 2006, and 2.3% less than the figure registered in July 2007.

In the case of mortgages constituted for dwellings, the average amount was 152,333 euros, 6.1% more than the same month in 2006, and 1.6% more than the figure registered in July 2007.



The value of the mortgages constituted for urban properties reached 20,768 million euros in August, which indicates an interannual decrease of 3.7%. For dwellings, the capital loaned exceeded 13,623 million euros, 5.8% less than in August 2006.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total properties				
Number of mortgaged properties	127,312	-11.66	-9.93	-2.88
Capital loaned (thousands of euros)	21,745,901	-13.66	-4.55	7.11
Average amount (euros)	170,808	-2.27	5.97	10.28
Rustic buildings				
Number of mortgaged properties	3,332	-7.68	-16.97	-8.69
Capital loaned (thousands of euros)	977,277	-28.37	-19.27	11.28
Average amount (euros)	293,300	-22.42	-2.77	21.88
Urban buildings				
Number of mortgaged properties	123,980	-11.77	-9.72	-2.71
Capital loaned (thousands of euros)	20,768,624	-12.82	-3.72	6.87
Average amount (euros)	167,516	-1.20	6.65	9.84
Dwellings				
Number of mortgaged properties	89,431	-12.55	-11.22	-3.78
Capital loaned (thousands of euros)	13,623,294	-11.18	-5.82	3.70
Average amount (euros)	152,333	1.57	6.08	7.78

Mortgages by institution

Savings banks were the institutions that granted the largest number of mortgage loans in August (58.6% of the total), followed by Banks (32.3%) and other financial institutions (9.1%).

Regarding capital loaned, Savings banks granted 56.3% of the total, Banks 36.4% and other financial institutions 7.3%.

Mortgage interest rates

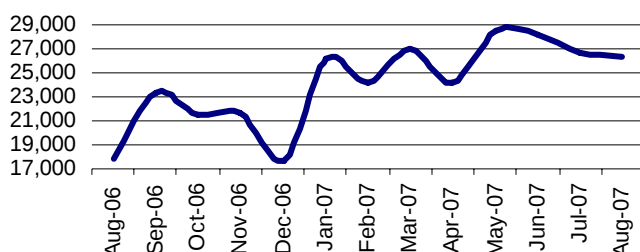
The average interest rate of Savings bank mortgage loans was 4.83% and the average term was 26 years. Regarding Banks, the average interest rate for mortgage loans was 4.88% and the average term was 26 years.

98.2% of the mortgages constituted in August used a variable interest rate, as opposed to the 1.8% that used a fixed rate. Within the variables, the Euribor was the reference interest rate most used in constituting mortgages, specifically in 87.6% of new contracts.

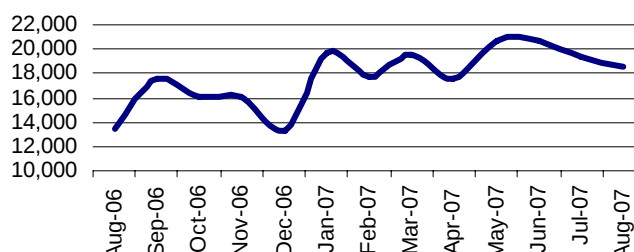
Mortgages with changes in conditions

In August, the total number of mortgages with changes in conditions was 26,304, which implies an interannual growth of 47%. In the case of dwellings, the number of mortgages that changed their conditions was 18,514, that is, 37.6% more than the number registered in August 2006.

Number of changes on total properties



Number of changes on dwellings



Considering the type of change in the conditions, 20,152 novations (changes produced within the same financial institution) were produced in August, for an interannual increase of 47.2%.

The number of loans that changed institutions (subrogations creditor) was 4,428, for a 48.3% increase in the interannual rate. On the other hand, 1,724 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied an increase of 41.9%.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	26,304	-1.60	47.02	35.94
-Novations	20,152	-0.42	47.19	36.14
-Subrogations Debtor	1,724	-5.07	41.89	51.79
-Subrogations Creditor	4,428	-5.32	48.29	29.24

Number of mortgages with changes in interest rate conditions

Of the 26,304 mortgages with changes in conditions during the month of August, 14,212 (54.03%) were due to changes in interest rates.

The percentage of mortgages at a fixed interest rate decreased significantly after the change in conditions (from 6.3% to 2.2% 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 (3.72%). Nonetheless, after the change the lowest average interest rate was that referring to Other interest rates (4.24%).

After the change in conditions, the average interest of the loans decreased 0.40 points (from 5.01% to 4.61%) in fixed interest rate mortgages and increased 0.99 points (from 3.8% to 4.79%) 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
Fixed	895	6.30	5.01	314	2.21	4.61
Variable	13,317	93.70	3.80	13,898	97.79	4.79
-MRTI Banks	138	0.97	5.02	57	0.40	4.68
-MRTI Savings banks	710	4.99	3.82	454	3.19	4.39
-MRTI All institutions	288	2.03	4.43	164	1.16	4.92
-Type Act. Ref. Saving Banks	58	0.41	4.24	22	0.16	4.50
-Euribor	11,422	80.37	3.72	12,758	89.77	4.82
-Others interest rates	562	3.96	4.74	378	2.66	4.24
Without interest	139	0.98	-	65	0.45	-
Total interest rate changes	14,212	100.00		14,212	100.00	

Registered mortgage cancellations

In August, 65,079 mortgage cancellations were registered, which indicates an interannual increase of 5.1%. The mortgages cancelled on rustic properties decreased 7.2%, while those cancelled on urban properties increased 5.5%. The interannual rate of the number of cancellations on dwellings increased 2%.

97.6% of the cancelled mortgages corresponded to urban properties and 2.4% to rustic properties. Among the urban properties, 72.4% were dwellings.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total cancelled mortgages	65,079	-9.07	5.13	2.10
Rustic	1,593	-13.89	-7.22	-2.60
Urban	63,486	-8.94	5.48	2.23
-Dwellings	45,964	-10.87	2.01	3.60

Geographical distribution

The highest numbers of mortgaged properties per 100,000 inhabitants¹ were in Illes Balears (504) and Comunitat Valenciana (465). The greatest increases were registered in Cantabria (16.9%) and Extremadura (14.2%).

The Autonomous Communities with the highest average mortgaged amount were Comunidad de Madrid (222,990) and País Vasco (212,963). Those with the highest interannual variation rate were Principado de Asturias (37.8%) and La Rioja (30.7%)

The communities showing the highest number of properties with changes in conditions in August 2007 per 100,000 inhabitants¹ were Comunitat Valenciana (156) and Castilla-La Mancha (126). Those with the highest number of registered mortgage cancellations per 100,000 inhabitants¹ were Comunitat Valenciana (283) and Región de Murcia (255).

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	353	-11.08%	170,808	5.97%	73	180
Andalucía	424	-13.10%	153,453	21.73%	89	224
Aragón	414	1.82%	196,855	7.45%	75	147
Asturias (Principado de)	277	12.12%	181,930	37.76%	68	116
Balears (Illes)	504	-10.07%	184,660	3.10%	42	235
Canarias	346	-35.71%	146,036	8.93%	41	192
Cantabria	361	16.89%	182,452	-15.06%	32	191
Castilla y León	325	12.76%	147,915	-3.88%	53	130
Castilla-La Mancha	413	-7.08%	128,262	-7.69%	126	143
Cataluña	328	-21.49%	202,622	7.65%	58	175
Comunitat Valenciana	465	-3.25%	150,606	9.73%	156	283
Extremadura	265	14.24%	132,310	7.39%	30	87
Galicia	217	-8.54%	148,253	-1.95%	37	104
Madrid (Comunidad de)	288	-6.06%	222,990	-10.48%	62	166
Murcia (Región de)	419	-29.76%	130,898	-0.38%	78	255
Navarra (Comunidad Foral de)	265	3.77%	192,647	27.98%	39	106
País Vasco	234	-12.63%	212,963	10.85%	17	86
Rioja (La)	418	-8.45%	188,514	30.72%	122	221
Ceuta	12	-88.42%	81,000	9.76%	0	37
Melilla	283	24.21%	151,239	36.51%	29	101

*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)

August 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	127,312	21,745,901	3,332	977,277	123,980	20,768,624
Andalucía	26,619	4,084,777	889	258,926	25,730	3,825,851
Almería	3,670	464,972	127	25,005	3,543	439,967
Cádiz	3,454	625,185	74	26,869	3,380	598,316
Córdoba	2,423	343,242	125	40,826	2,298	302,416
Granada	2,311	345,539	119	34,406	2,192	311,133
Huelva	2,687	421,654	34	18,521	2,653	403,133
Jaén	1,468	153,019	160	19,052	1,308	133,967
Málaga	5,822	1,038,410	116	24,835	5,706	1,013,575
Sevilla	4,784	692,754	134	69,411	4,650	623,343
Aragón	4,331	852,580	143	45,085	4,188	807,495
Huesca	779	120,362	24	2,054	755	118,308
Teruel	239	24,879	5	495	234	24,384
Zaragoza	3,313	707,340	114	42,537	3,199	664,803
Asturias	2,539	461,920	171	64,917	2,368	397,003
Balears Illes	4,047	747,320	178	57,677	3,869	689,643
Canarias	5,550	810,499	196	63,287	5,354	747,212
Las Palmas	2,969	383,933	69	10,368	2,900	373,565
Santa C. Tenerife	2,581	426,568	127	52,919	2,454	373,649
Cantabria	1,696	309,439	40	16,419	1,656	293,020
Castilla-León	6,774	1,001,973	121	44,381	6,653	957,592
Ávila	298	40,963	10	1,682	288	39,281
Burgos	842	128,612	13	1,600	829	127,012
León	1,606	174,277	15	9,438	1,591	164,839
Palencia	374	36,500	13	851	361	35,649
Salamanca	635	127,661	16	9,404	619	118,257
Segovia	384	80,269	19	8,123	365	72,146
Soria	263	61,529	3	310	260	61,219
Valladolid	1,934	301,084	19	8,920	1,915	292,164
Zamora	438	51,081	13	4,052	425	47,029
Castilla - La Mancha	6,310	809,335	177	47,948	6,133	761,387
Albacete	1,303	142,619	31	7,829	1,272	134,790
Ciudad Real	1,254	116,594	40	6,152	1,214	110,442
Cuenca	537	69,761	54	3,789	483	65,972
Guadalajara	665	129,454	9	19,424	656	110,030
Toledo	2,551	350,905	43	10,754	2,508	340,151
Cataluña	18,950	3,839,692	142	43,837	18,808	3,795,855
Barcelona	11,768	2,448,148	27	8,899	11,741	2,439,249
Girona	2,958	536,052	24	13,867	2,934	522,185
Lleida	1,453	267,104	38	3,815	1,415	263,289
Tarragona	2,771	588,389	53	17,256	2,718	571,133
Comunitat Valenciana	18,096	2,725,358	430	70,058	17,666	2,655,300
Alicante/Alacant	7,750	1,003,847	236	44,111	7,514	959,736
Castellón/Castelló	3,136	492,837	61	7,771	3,075	485,066
Valencia/València	7,210	1,228,673	133	18,176	7,077	1,210,497
Extremadura	2,279	301,535	110	21,031	2,169	280,504
Badajoz	1,652	207,393	85	17,464	1,567	189,929
Cáceres	627	94,144	25	3,567	602	90,577
Galicia	5,002	741,564	274	48,321	4,728	693,243
Coruña A	1,865	270,895	45	8,578	1,820	262,317
Lugo	615	86,350	27	3,001	588	83,349
Ourense	461	54,946	13	1,311	448	53,635
Pontevedra	2,061	329,370	189	35,432	1,872	293,938
Madrid	14,000	3,121,862	104	110,710	13,896	3,011,152
Murcia	4,494	588,257	180	40,647	4,314	547,610
Navarra	1,285	247,552	22	4,456	1,263	243,096
Pais Vasco	4,150	883,797	116	29,784	4,034	854,013
Alava	434	72,871	16	3,510	418	69,361
Guipuzcoa	1,117	227,542	30	7,805	1,087	219,737
Vizcaya	2,599	583,386	70	18,470	2,529	564,916
Rioja La	1,045	196,997	33	8,673	1,012	188,324
Ceuta y Melilla	145	21,438	6	1,119	139	20,319
Ceuta	7	567	0	0	7	567
Melilla	138	20,871	6	1,119	132	19,752

MS.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	123,980	20,768,624	89,431	13,623,294	4,185	2,580,199	30,364	4,565,131
Andalucía	25,730	3,825,851	18,699	2,644,002	731	493,300	6,300	688,549
Almería	3,543	439,967	2,503	340,915	37	40,425	1,003	58,627
Cádiz	3,380	598,316	2,651	394,290	84	45,745	645	158,281
Córdoba	2,298	302,416	1,427	178,454	48	53,351	823	70,611
Granada	2,192	311,133	1,713	236,818	123	23,245	356	51,070
Huelva	2,653	403,133	1,982	263,281	75	73,995	596	65,857
Jaén	1,308	133,967	997	105,163	53	7,974	258	20,830
Málaga	5,706	1,013,575	4,000	691,754	183	155,757	1,523	166,064
Sevilla	4,650	623,343	3,426	433,329	128	92,806	1,096	97,208
Aragón	4,188	807,495	2,759	382,848	155	96,913	1,274	327,734
Huesca	755	118,308	444	59,977	68	36,010	243	22,321
Teruel	234	24,384	205	18,723	0	0	29	5,661
Zaragoza	3,199	664,803	2,110	304,148	87	60,903	1,002	299,752
Asturias	2,368	397,003	1,953	238,108	24	38,263	391	120,632
Balears Illes	3,869	689,643	2,505	457,833	69	34,752	1,295	197,058
Canarias	5,354	747,212	3,941	480,762	80	36,760	1,333	229,690
Las Palmas	2,900	373,565	2,122	259,551	37	9,376	741	104,638
Santa C. Tenerife	2,454	373,649	1,819	221,211	43	27,384	592	125,054
Cantabria	1,656	293,020	1,316	166,068	77	104,907	263	22,045
Castilla-León	6,653	957,592	4,355	532,165	803	224,015	1,495	201,412
Ávila	288	39,281	244	25,926	15	4,558	29	8,797
Burgos	829	127,012	535	70,548	165	42,494	129	13,970
León	1,591	164,839	974	104,838	233	25,107	384	34,894
Palencia	361	35,649	254	29,723	12	2,185	95	3,741
Salamanca	619	118,257	382	52,322	30	32,563	207	33,372
Segovia	365	72,146	305	38,775	13	24,431	47	8,940
Soria	260	61,219	172	23,344	14	32,792	74	5,083
Valladolid	1,915	292,164	1,159	154,528	308	53,661	448	83,975
Zamora	425	47,029	330	32,162	13	6,224	82	8,643
Castilla-la-Mancha	6,133	761,387	4,134	550,341	558	95,618	1,441	115,428
Albacete	1,272	134,790	895	108,633	35	7,085	342	19,072
Ciudad Real	1,214	110,442	698	76,960	69	15,643	447	17,839
Cuenca	483	65,972	353	47,818	67	7,399	63	10,755
Guadalajara	656	110,030	473	80,857	43	4,636	140	24,537
Toledo	2,508	340,151	1,715	236,071	344	60,855	449	43,225
Cataluña	18,808	3,795,855	14,134	2,678,471	551	383,911	4,123	733,473
Barcelona	11,741	2,439,249	9,168	1,830,554	234	155,002	2,339	453,693
Girona	2,934	522,185	2,062	379,427	116	43,689	756	99,069
Lleida	1,415	263,289	978	158,120	54	33,801	383	71,368
Tarragona	2,718	571,133	1,926	310,372	147	151,420	645	109,341
Comunitat Valenciana	17,666	2,655,300	12,314	1,658,954	221	206,581	5,131	789,765
Alicante/Alacant	7,514	959,736	4,960	601,907	58	45,534	2,496	312,295
Castellón/Castelló	3,075	485,066	2,107	307,039	38	45,122	930	132,905
Valencia/València	7,077	1,210,497	5,247	750,008	125	115,925	1,705	344,564
Extremadura	2,169	280,504	1,619	143,501	98	60,426	452	76,577
Badajoz	1,567	189,929	1,203	102,431	67	25,416	297	62,082
Cáceres	602	90,577	416	41,072	31	35,010	155	14,495
Galicia	4,728	693,243	3,355	372,737	85	69,711	1,288	250,795
Coruña A	1,820	262,317	1,225	142,932	27	20,567	568	98,818
Lugo	588	83,349	430	41,520	10	3,361	148	38,468
Ourense	448	53,635	241	25,284	11	22,398	196	5,953
Pontevedra	1,872	293,938	1,459	163,000	37	23,383	376	107,555
Madrid	13,896	3,011,152	10,302	2,147,802	369	397,783	3,225	465,567
Murcia	4,314	547,610	3,234	398,181	104	75,796	976	73,633
Navarra	1,263	243,096	877	133,417	84	56,479	302	53,200
País Vasco	4,034	854,013	3,012	497,219	131	164,013	891	192,781
Álava	418	69,361	288	48,308	42	9,517	88	11,536
Guipuzcoa	1,087	219,737	829	141,667	26	19,253	232	58,817
Vizcaya	2,529	564,916	1,895	307,245	63	135,243	571	122,428
Rioja la	1,012	188,324	821	127,397	42	39,708	149	21,219
Ceuta y Melilla	139	20,319	101	13,485	3	1,261	35	5,573
Ceuta	7	567	5	327	0	0	2	240
Melilla	132	19,752	96	13,158	3	1,261	33	5,333

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	3,332	977,277	1,090	356,839	1,645	513,811	597	106,627
Andalucía	889	258,926	215	88,288	490	126,461	184	44,177
Almería	127	25,005	14	4,274	73	14,007	40	6,724
Cádiz	74	26,869	18	4,335	43	15,360	13	7,174
Córdoba	125	40,826	24	2,035	86	36,931	15	1,860
Granada	119	34,406	29	15,507	55	14,030	35	4,869
Huelva	34	18,521	11	11,417	16	4,471	7	2,633
Jaén	160	19,052	42	4,711	87	11,637	31	2,704
Málaga	116	24,835	36	10,490	63	10,832	17	3,513
Sevilla	134	69,411	41	35,518	67	19,193	26	14,700
Aragón	143	45,085	62	6,892	40	28,931	41	9,262
Huesca	24	2,054	6	1,416	9	363	9	275
Teruel	5	495	3	478	0	0	2	17
Zaragoza	114	42,537	53	4,998	31	28,569	30	8,970
Asturias	171	64,917	69	11,856	53	44,355	49	8,706
Balears Illes	178	57,677	62	29,030	109	27,724	7	923
Canarias	196	63,287	98	15,289	88	46,541	10	1,457
Las Palmas	69	10,368	46	7,121	21	3,214	2	33
Santa C. Tenerife	127	52,919	52	8,168	67	43,327	8	1,424
Cantabria	40	16,419	14	7,224	23	8,625	3	570
Castilla-León	121	44,381	47	17,998	59	16,466	15	9,917
Ávila	10	1,682	3	428	6	1,139	1	115
Burgos	13	1,600	2	309	8	847	3	444
León	15	9,438	7	2,530	8	6,908	0	0
Palencia	13	851	5	235	8	616	0	0
Salamanca	16	9,404	9	1,560	6	2,379	1	5,465
Segovia	19	8,123	13	6,874	6	1,249	0	0
Soria	3	310	1	215	1	77	1	18
Valladolid	19	8,920	6	5,822	10	2,764	3	334
Zamora	13	4,052	1	25	6	486	6	3,541
Castilla-la-Mancha	177	47,948	39	12,663	70	31,901	68	3,384
Albacete	31	7,829	5	2,359	18	5,063	8	407
Ciudad Real	40	6,152	6	1,240	27	4,671	7	241
Cuenca	54	3,789	16	1,199	4	571	34	2,019
Guadalajara	9	19,424	1	1,377	8	18,047	0	0
Toledo	43	10,754	11	6,488	13	3,549	19	717
Cataluña	142	43,837	41	14,725	92	28,338	9	774
Barcelona	27	8,899	7	4,094	19	4,674	1	131
Girona	24	13,867	10	6,178	14	7,689	0	0
Lleida	38	3,815	11	2,020	24	1,642	3	153
Tarragona	53	17,256	13	2,434	35	14,332	5	490
Comunitat Valenciana	430	70,058	137	19,035	195	38,289	98	12,734
Alicante/Alacant	236	44,111	67	12,254	137	27,033	32	4,824
Castellón/Castelló	61	7,771	26	2,106	18	4,750	17	915
Valencia/València	133	18,176	44	4,675	40	6,506	49	6,995
Extremadura	110	21,031	34	7,823	65	11,748	11	1,460
Badajoz	85	17,464	25	5,343	51	10,971	9	1,150
Cáceres	25	3,567	9	2,481	14	776	2	310
Galicia	274	48,321	124	25,536	113	20,490	37	2,295
Coruña A	45	8,578	14	5,806	8	1,710	23	1,062
Lugo	27	3,001	9	1,098	16	1,858	2	45
Ourense	13	1,311	5	321	5	477	3	513
Pontevedra	189	35,432	96	18,311	84	16,445	9	676
Madrid	104	110,710	38	70,741	61	38,937	5	1,032
Murcia	180	40,647	43	11,544	104	23,827	33	5,276
Navarra	22	4,456	7	1,084	9	1,601	6	1,771
País Vasco	116	29,784	33	9,576	63	17,501	20	2,707
Alava	16	3,510	5	850	11	2,660	0	0
Guipuzcoa	30	7,805	9	2,889	17	4,090	4	826
Vizcaya	70	18,470	19	5,837	35	10,752	16	1,881
Rioja la	33	8,673	26	7,168	7	1,505	0	0
Ceuta y Melilla	6	1,119	1	366	4	571	1	182
Ceuta	0	0	0	0	0	0	0	0
Melilla	6	1,119	1	366	4	571	1	182

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	123,980	20,768,624	39,985	7,556,061	72,930	11,735,356	11,065	1,477,207
Andalucía	25,730	3,825,851	7,777	1,427,159	14,852	2,021,372	3,101	377,320
Almería	3,543	439,967	713	132,939	2,219	234,847	611	72,181
Cádiz	3,380	598,316	1,285	250,866	1,696	301,640	399	45,810
Córdoba	2,298	302,416	614	79,666	1,577	211,140	107	11,610
Granada	2,192	311,133	624	104,253	1,296	175,797	272	31,083
Huelva	2,653	403,133	519	104,873	2,013	283,043	121	15,217
Jaén	1,308	133,967	338	40,385	873	84,631	97	8,951
Málaga	5,706	1,013,575	1,909	429,990	2,667	436,897	1,130	146,688
Sevilla	4,650	623,343	1,775	284,186	2,511	293,376	364	45,781
Aragón	4,188	807,495	725	221,752	3,064	516,101	399	69,642
Huesca	755	118,308	140	29,918	551	79,105	64	9,285
Teruel	234	24,384	53	7,770	165	15,587	16	1,027
Zaragoza	3,199	664,803	532	184,064	2,348	421,409	319	59,330
Asturias	2,368	397,003	949	125,887	1,153	238,690	266	32,426
Balears Illes	3,869	689,643	1,643	296,699	2,000	350,615	226	42,329
Canarias	5,354	747,212	3,051	440,860	2,002	278,629	301	27,723
Las Palmas	2,900	373,565	1,946	247,864	826	114,918	128	10,783
Santa C. Tenerife	2,454	373,649	1,105	192,996	1,176	163,713	173	16,940
Cantabria	1,656	293,020	596	94,291	927	187,034	133	11,695
Castilla-León	6,653	957,592	1,960	320,827	4,132	562,629	561	74,136
Ávila	288	39,281	57	6,815	202	30,104	29	2,362
Burgos	829	127,012	204	36,651	550	81,684	75	8,677
León	1,591	164,839	432	46,967	1,039	100,822	120	17,050
Palencia	361	35,649	83	8,201	258	25,264	20	2,184
Salamanca	619	118,257	244	67,603	298	37,933	77	12,721
Segovia	365	72,146	157	21,044	169	46,150	39	4,952
Soria	260	61,219	145	27,916	88	29,716	27	3,587
Valladolid	1,915	292,164	501	91,727	1,307	186,145	107	14,292
Zamora	425	47,029	137	13,903	221	24,811	67	8,315
Castilla-la-Mancha	6,133	761,387	1,400	216,048	4,286	497,174	447	48,165
Albacete	1,272	134,790	321	44,641	882	83,616	69	6,533
Ciudad Real	1,214	110,442	182	20,616	985	86,644	47	3,182
Cuenca	483	65,972	186	31,371	173	22,026	124	12,575
Guadalajara	656	110,030	126	23,325	491	79,435	39	7,270
Toledo	2,508	340,151	585	96,095	1,755	225,451	168	18,605
Cataluña	18,808	3,795,855	4,446	1,066,494	13,275	2,556,614	1,087	172,747
Barcelona	11,741	2,439,249	2,835	738,775	8,187	1,590,120	719	110,354
Girona	2,934	522,185	690	137,463	2,122	351,045	122	33,677
Lleida	1,415	263,289	357	62,833	992	194,382	66	6,074
Tarragona	2,718	571,133	564	127,423	1,974	421,068	180	22,642
Comunitat Valenciana	17,666	2,655,300	5,476	943,264	10,515	1,499,654	1,675	212,382
Alicante/Alacant	7,514	959,736	2,388	297,959	4,706	602,721	420	59,056
Castellón/Castelló	3,075	485,066	616	136,802	2,058	298,564	401	49,700
Valencia/València	7,077	1,210,497	2,472	508,502	3,751	598,369	854	103,626
Extremadura	2,169	280,504	937	142,596	1,117	129,591	115	8,317
Badajoz	1,567	189,929	706	98,660	762	83,873	99	7,396
Cáceres	602	90,577	231	43,937	355	45,718	16	922
Galicia	4,728	693,243	2,028	296,242	2,526	377,366	174	19,635
Coruña A	1,820	262,317	920	120,238	846	136,149	54	5,930
Lugo	588	83,349	190	27,937	354	51,991	44	3,421
Ourense	448	53,635	229	32,954	197	19,117	22	1,564
Pontevedra	1,872	293,938	689	115,110	1,129	170,108	54	8,720
Madrid	13,896	3,011,152	6,171	1,376,335	6,957	1,515,339	768	119,478
Murcia	4,314	547,610	1,158	146,087	2,457	325,231	699	76,292
Navarra	1,263	243,096	280	91,850	557	89,435	426	61,811
País Vasco	4,034	854,013	1,009	268,293	2,453	478,069	572	107,651
Alava	418	69,361	65	10,641	266	44,225	87	14,495
Guipuzcoa	1,087	219,737	283	61,455	709	142,126	95	16,156
Vizcaya	2,529	564,916	661	196,198	1,478	291,716	390	77,002
Rioja la	1,012	188,324	327	73,416	589	101,873	96	13,035
Ceuta y Melilla	139	20,319	52	7,962	68	9,940	19	2,417
Ceuta	7	567	5	327	2	240	0	0
Melilla	132	19,752	47	7,635	66	9,700	19	2,417

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

	Total	Rustic buildings	Dwellings	Lots	Other urban land
	Number	Number	Number	Number	Number
TOTAL	65,079	1,593	45,964	1,622	15,900
Andalucía	14,026	471	9,785	413	3,357
Almería	1,504	94	1,076	35	299
Cádiz	1,914	54	1,376	43	441
Córdoba	871	50	577	41	203
Granada	1,612	72	1,054	75	411
Huelva	1,113	21	952	26	114
Jaén	619	81	445	19	74
Málaga	3,171	48	2,331	94	698
Sevilla	3,222	51	1,974	80	1,117
Aragón	1,534	91	1,005	29	409
Huesca	346	36	215	2	93
Teruel	54	2	34	0	18
Zaragoza	1,134	53	756	27	298
Asturias	1,066	61	814	13	178
Balears Illes	1,892	68	1,194	47	583
Canarias	3,071	81	2,019	100	871
Las Palmas	1,529	52	1,016	26	435
Santa C. Tenerife	1,542	29	1,003	74	436
Cantabria	897	20	509	41	327
Castilla-León	2,711	75	1,871	107	658
Ávila	97	1	84	4	8
Burgos	393	6	245	25	117
León	573	4	419	17	133
Palencia	214	26	156	5	27
Salamanca	285	3	205	12	65
Segovia	118	7	91	0	20
Soria	88	0	62	3	23
Valladolid	748	15	465	34	234
Zamora	195	13	144	7	31
Castilla-la-Mancha	2,181	63	1,432	224	462
Albacete	530	6	398	5	121
Ciudad Real	442	9	252	62	119
Cuenca	182	28	117	8	29
Guadalajara	110	5	86	7	12
Toledo	917	15	579	142	181
Cataluña	10,115	120	7,578	177	2,240
Barcelona	6,674	20	5,213	103	1,338
Girona	1,307	10	967	35	295
Lleida	587	23	364	17	183
Tarragona	1,547	67	1,034	22	424
Comunitat Valenciana	10,991	225	7,788	139	2,839
Alicante/Alacant	4,441	120	3,178	66	1,077
Castellón/Castelló	1,549	38	1,049	23	439
Valencia/València	5,001	67	3,561	50	1,323
Extremadura	749	33	552	27	137
Badajoz	416	25	293	5	93
Cáceres	333	8	259	22	44
Galicia	2,385	76	1,541	51	717
Coruña A	1,110	10	704	14	382
Lugo	177	5	115	5	52
Ourense	158	2	100	2	54
Pontevedra	940	59	622	30	229
Madrid	8,069	59	5,939	124	1,947
Murcia	2,736	90	2,054	75	517
Navarra	512	6	372	14	120
País Vasco	1,521	49	1,056	35	381
Alava	113	20	66	4	23
Guipuzcoa	510	10	370	8	122
Vizcaya	898	19	620	23	236
Rioja la	553	4	417	4	128
Ceuta y Melilla	70	1	38	2	29
Ceuta	21	0	3	0	18
Melilla	49	1	35	2	11

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

	Total			Rustic buildings			Urban buildings		
	Banks Number	Savings banks Number	Other banks Number	Banks Number	Savings banks Number	Other banks Number	Banks Number	Savings banks Number	Other banks Number
TOTAL	20,604	33,846	10,629	429	715	449	20,175	33,131	10,180
Andalucía	4,717	6,667	2,642	109	197	165	4,608	6,470	2,477
Almería	450	687	367	12	47	35	438	640	332
Cádiz	689	889	336	10	34	10	679	855	326
Córdoba	271	411	189	14	6	30	257	405	159
Granada	548	773	291	17	32	23	531	741	268
Huelva	325	567	221	4	10	7	321	557	214
Jaén	118	368	133	18	26	37	100	342	96
Málaga	1,132	1,251	788	16	13	19	1,116	1,238	769
Sevilla	1,184	1,721	317	18	29	4	1,166	1,692	313
Aragón	327	806	401	9	47	35	318	759	366
Huesca	61	200	85	1	29	6	60	171	79
Teruel	17	15	22	0	0	2	17	15	20
Zaragoza	249	591	294	8	18	27	241	573	267
Asturias	418	430	218	15	19	27	403	411	191
Baleares Illes	850	902	140	25	41	2	825	861	138
Canarias	1,577	1,109	385	19	14	48	1,558	1,095	337
Las Palmas	849	475	205	15	4	33	834	471	172
Santa C. Tenerife	728	634	180	4	10	15	724	624	165
Cantabria	242	406	249	5	12	3	237	394	246
Castilla-León	900	1,396	415	12	42	21	888	1,354	394
Ávila	15	50	32	1	0	0	14	50	32
Burgos	90	268	35	0	1	5	90	267	30
León	212	333	28	4	0	0	208	333	28
Palencia	47	91	76	1	20	5	46	71	71
Salamanca	141	112	32	2	1	0	139	111	32
Segovia	51	54	13	2	2	3	49	52	10
Soria	19	57	12	0	0	0	19	57	12
Valladolid	290	349	109	1	7	7	289	342	102
Zamora	35	82	78	1	11	1	34	71	77
Castilla-la-Mancha	536	1,355	290	21	13	29	515	1,342	261
Albacete	142	266	122	2	0	4	140	266	118
Ciudad Real	115	284	43	3	5	1	112	279	42
Cuenca	34	115	33	6	5	17	28	110	16
Guadalajara	22	83	5	5	0	0	17	83	5
Toledo	223	607	87	5	3	7	218	604	80
Cataluña	2,534	6,655	926	37	68	15	2,497	6,587	911
Barcelona	1,822	4,188	664	7	12	1	1,815	4,176	663
Girona	346	837	124	3	4	3	343	833	121
Lleida	174	382	31	11	7	5	163	375	26
Tarragona	192	1,248	107	16	45	6	176	1,203	101
Comunitat Valenciana	3,319	5,787	1,885	58	113	54	3,261	5,674	1,831
Alicante/Alacant	1,579	2,557	305	35	66	19	1,544	2,491	286
Castellón/Castelló	341	699	509	7	18	13	334	681	496
Valencia/València	1,399	2,531	1,071	16	29	22	1,383	2,502	1,049
Extremadura	277	397	75	15	13	5	262	384	70
Badajoz	173	178	65	14	6	5	159	172	60
Cáceres	104	219	10	1	7	0	103	212	10
Galicia	1,210	944	231	43	24	9	1,167	920	222
Coruña A	576	386	148	7	0	3	569	386	145
Lugo	86	79	12	3	2	0	83	77	12
Ourense	45	105	8	0	2	0	45	103	8
Pontevedra	503	374	63	33	20	6	470	354	57
Madrid	2,583	3,850	1,636	30	18	11	2,553	3,832	1,625
Murcia	511	1,886	339	10	66	14	501	1,820	325
Navarra	145	179	188	2	1	3	143	178	185
Pais Vasco	378	722	421	17	26	6	361	696	415
Alava	22	70	21	9	9	2	13	61	19
Guipuzcoa	175	289	46	3	7	0	172	282	46
Vizcaya	181	363	354	5	10	4	176	353	350
Rioja la	64	315	174	2	1	1	62	314	173
Ceuta y Melilla	16	40	14	0	0	1	16	40	13
Ceuta	1	20	0	0	0	0	1	20	0
Melilla	15	20	14	0	0	1	15	20	13

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

	Type of change				Type of building		
	Total Number	Novation Number	Subrogations Debtor Number	Subrogations Creditor Number	Rustic buildings Number	Urban buildings Number	Dwellings Number
TOTAL	26,304	20,152	1,724	4,428	570	25,734	18,514
Andalucía	5,559	4,336	319	904	118	5,441	4,174
Almería	740	589	95	56	14	726	630
Cádiz	742	557	26	159	14	728	591
Córdoba	382	252	20	110	19	363	302
Granada	118	75	5	38	6	112	93
Huelva	578	470	3	105	10	568	500
Jaén	262	161	21	80	14	248	222
Málaga	2,023	1,661	82	280	22	2,001	1,305
Sevilla	714	571	67	76	19	695	531
Aragón	780	662	18	100	22	758	539
Huesca	169	156	1	12	5	164	119
Teruel	69	54	13	2	0	69	61
Zaragoza	542	452	4	86	17	525	359
Asturias	621	542	8	71	34	587	416
Balears Illes	339	218	11	110	11	328	213
Canarias	650	183	30	437	12	638	534
Las Palmas	173	63	9	101	2	171	156
Santa C. Tenerife	477	120	21	336	10	467	378
Cantabria	151	149	1	1	4	147	106
Castilla-León	1,103	847	101	155	59	1,044	765
Ávila	30	28	0	2	1	29	26
Burgos	189	124	40	25	8	181	149
León	232	199	7	26	1	231	176
Palencia	8	8	0	0	0	8	5
Salamanca	110	90	14	6	0	110	67
Segovia	53	52	0	1	0	53	46
Soria	15	15	0	0	0	15	13
Valladolid	434	308	35	91	48	386	260
Zamora	32	23	5	4	1	31	23
Castilla-la-Mancha	1,920	1,318	28	574	19	1,901	1,056
Albacete	898	779	7	112	6	892	262
Ciudad Real	246	139	0	107	4	242	200
Cuenca	236	39	0	197	1	235	224
Guadalajara	28	27	0	1	3	25	21
Toledo	512	334	21	157	5	507	349
Cataluña	3,324	2,683	153	488	23	3,301	2,202
Barcelona	1,813	1,264	108	441	4	1,809	1,298
Girona	371	348	6	17	3	368	260
Lleida	262	226	33	3	3	259	165
Tarragona	878	845	6	27	13	865	479
Comunitat Valenciana	6,070	4,397	690	983	108	5,962	4,265
Alicante/Alacant	2,947	1,948	392	607	57	2,890	2,107
Castellón/Castelló	856	630	84	142	21	835	596
Valencia/València	2,267	1,819	214	234	30	2,237	1,562
Extremadura	262	242	4	16	5	257	197
Badajoz	84	73	1	10	4	80	68
Cáceres	178	169	3	6	1	177	129
Galicia	853	713	60	80	46	807	655
Coruña A	475	387	26	62	17	458	380
Lugo	57	54	3	0	0	57	50
Ourense	36	26	8	2	3	33	18
Pontevedra	285	246	23	16	26	259	207
Madrid	3,027	2,493	222	312	78	2,949	2,236
Murcia	834	727	17	90	5	829	581
Navarra	191	175	13	3	17	174	151
País Vasco	301	183	30	88	7	294	199
Alava	63	28	11	24	1	62	31
Guipuzcoa	49	20	6	23	0	49	39
Vizcaya	189	135	13	41	6	183	129
Rioja la	305	275	19	11	2	303	215
Ceuta y Melilla	14	9	0	5	0	14	10
Ceuta	0	0	0	0	0	0	0
Melilla	14	9	0	5	0	14	10

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

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

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