

## Mortgage Statistics (Base 2003)

October 2009. *Provisional data*

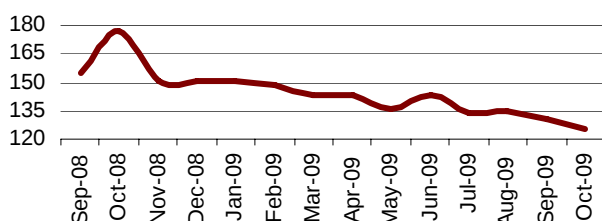
**The average value of the mortgages constituted in October decreases 29.0% in the interannual rate and reaches 125,258 euros**

**The number of mortgages that change conditions increases 38.0%, while registered cancellations decrease 16.6%**

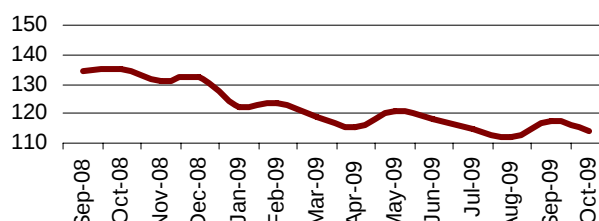
During the month of October, the average amount per mortgage constituted stood at 125,258 euros, 29.0% less than for the same month the previous year, and 3.9% less than the amount recorded in September 2009.

In mortgages constituted for dwellings, the average amount was 113,882 euros, 15.8% less than in the same month of 2008, and 2.9% lower than that registered in September 2009.

Average amount mortgaged on total properties in thousands of euros



Average amount mortgaged on dwellings in thousands of euros



The value of the mortgages constituted on urban properties almost reached 10,174 million euros in October, indicating an interannual decrease of 39.9%. In dwellings, the capital loaned surpassed 5,969 million euros, 31.0% less than in October 2008.

|                                     | Total      | Variation rate |              |                          |
|-------------------------------------|------------|----------------|--------------|--------------------------|
|                                     |            | Inter-monthly  | Interannual* | Interannual accumulated* |
| <b>Total properties</b>             |            |                |              |                          |
| Number of mortgaged properties      | 91,011     | -12.7          | -11.4        | -17.5                    |
| Capital loaned (thousands of euros) | 11,399,868 | -16.1          | -37.1        | -29.4                    |
| Average amount (euros)              | 125,258    | -3.9           | -29.0        | -14.5                    |
| <b>Rustic buildings</b>             |            |                |              |                          |
| Number of mortgaged properties      | 5,508      | -6.8           | 11.0         | 31.2                     |
| Capital loaned (thousands of euros) | 1,225,891  | 2.9            | 3.0          | -0.5                     |
| Average amount (euros)              | 222,566    | 10.4           | -7.1         | -24.2                    |
| <b>Urban buildings</b>              |            |                |              |                          |
| Number of mortgaged properties      | 85,503     | -13.0          | -12.5        | -19.2                    |
| Capital loaned (thousands of euros) | 10,173,977 | -17.9          | -39.9        | -31.4                    |
| Average amount (euros)              | 118,990    | -5.6           | -31.3        | -15.1                    |
| <b>Dwellings</b>                    |            |                |              |                          |
| Number of mortgaged properties      | 52,415     | -16.0          | -18.0        | -24.9                    |
| Capital loaned (thousands of euros) | 5,969,124  | -18.4          | -31.0        | -37.2                    |
| Average amount (euros)              | 113,882    | -2.9           | -15.8        | -16.4                    |

\*Rates calculated as compared with the final data for 2008

## Mortgages by institution

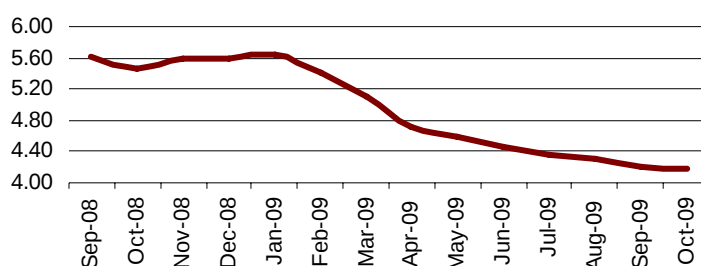
Savings Banks were the institutions that granted the highest number of mortgage loans in October (53.3% of the total), followed by Banks (36.0%) and Other financial institutions (10.7%).

Regarding the capital loaned, Savings Banks granted 47.5% of the total, Banks 41.0% and Other financial institutions 11.5%.

## Mortgage interest rates

The average interest rate in October 2009 was 4.19%, representing a 23.3% decrease in the interannual rate, and a 0.2% decrease as compared with September 2009.

Average interest rate



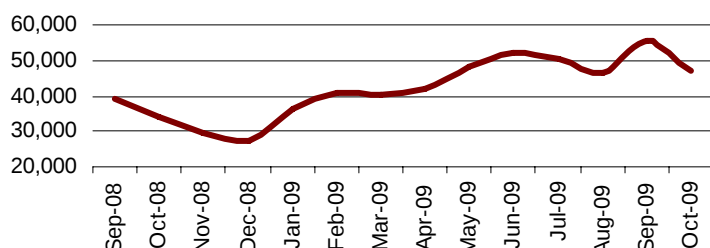
By institution, the average interest rate of Savings Bank mortgage loans was 4.35%, and the average term was 21 years. Regarding Banks, the average interest rate for mortgage loans was 4.07%, and the average term was 20 years.

94.7% of the mortgages constituted in October used a variable interest rate, as opposed to the 5.3% that used a fixed rate. Within the variable rates, the Euribor was the reference interest rate most used in constituting mortgages, specifically in 88.6% of new contracts.

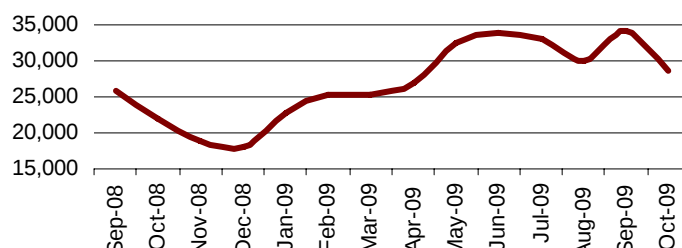
## Mortgages with modified conditions

In October, the total number of mortgages with modified conditions was 46,879, with an interannual increase of 38.0%. In the case of dwellings, the number of mortgages that modified their conditions was 28,648, that is, 30.8% more than the number registered in October 2008.

Number of changes on total properties



Number of changes on dwellings



Considering the type of modification of the conditions, in October, 38,230 novations (or modifications within the same financial institution) were recorded, representing an interannual increase of 52.5%.

The number of loans that changed institution (subrogations creditor) was 6,582, for a 25.3% increase in the interannual rate. In turn, 2,342 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied a decrease of 43.4%.

|                                     | Total  | Variation rate |              |                          |
|-------------------------------------|--------|----------------|--------------|--------------------------|
|                                     |        | Inter-monthly  | Interannual* | Interannual accumulated* |
| <b>Total mortgages with changes</b> | 46,879 | -15.6          | 38.0         | 40.2                     |
| -Novations                          | 38,230 | -16.2          | 52.5         | 58.8                     |
| -Subrogations Debtor                | 2,067  | -11.7          | -43.4        | -43.0                    |
| -Subrogations Creditor              | 6,582  | -13.3          | 25.3         | 19.6                     |

\*Rates calculated as compared with the final data for 2008

## Number of mortgages with changes in interest rate conditions

Of the 46,879 mortgages with modified conditions during the month of October, 42.8% were due to changes in interest rates.

The percentage of mortgages at a fixed interest rate decreased after the change in conditions (from 4.1% to 1.6% of the total), since most of these loans were referenced to a variable interest rate. Within the interest rate structure, the Euribor was the main reference. The lowest average interest rate before the change was that referring to Savings Banks (4.25%), whereas the lowest average interest rate after the change was the Euribor (3.82%).

After the modification of conditions, the average interest of the loans decreased 0.71 points in fixed interest rate mortgages, and decreased 0.84 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 |
| <b>Fixed</b>                       | 825                                | 4.1                                      | 5.24                              | 328                               | 1.6                                   | 4.53                          |
| <b>Variable</b>                    | 19,160                             | 95.5                                     | 4.70                              | 19,542                            | 97.4                                  | 3.86                          |
| -MRTI* Banks                       | 148                                | 0.7                                      | 4.80                              | 65                                | 0.3                                   | 4.22                          |
| -MRTI* Savings banks               | 831                                | 4.1                                      | 4.25                              | 524                               | 2.6                                   | 4.42                          |
| -MRTI* All                         | 477                                | 2.4                                      | 4.59                              | 272                               | 1.4                                   | 4.44                          |
| -Type Act.                         | 48                                 | 0.2                                      | 4.84                              | 21                                | 0.1                                   | 4.90                          |
| -Euribor                           | 17,151                             | 85.5                                     | 4.73                              | 18,370                            | 91.6                                  | 3.82                          |
| -Others interest rates             | 505                                | 2.5                                      | 4.29                              | 290                               | 1.4                                   | 4.21                          |
| <b>interest</b>                    | 74                                 | 0.4                                      | -                                 | 189                               | 0.9                                   | -                             |
| <b>Total interest rate changes</b> | 20,059                             | 100.0                                    |                                   | 20,059                            | 100.0                                 |                               |

\*MRTI: Mortgage Reference Trend

## Registered mortgage cancellations

In October, 44,877 mortgage cancellations were registered, 16.6% less than in the same month of 2008. Mortgages cancelled on rustic properties increased 0.1%, and those cancelled on urban properties decreased 17.1%. In the case of cancellations of mortgages constituted on dwellings, their number decreased 19.5% in the interannual rate.

|                                  | Total  | Variation rate |              |                          |
|----------------------------------|--------|----------------|--------------|--------------------------|
|                                  |        | Inter-monthly  | Interannual* | Interannual accumulated* |
| <b>Total cancelled mortgages</b> | 44,877 | 10.4           | -16.6        | -23.0                    |
| Rustic                           | 1,587  | -14.0          | 0.1          | -7.5                     |
| Urban                            | 43,290 | 11.5           | -17.1        | -23.5                    |
| -Dwellings                       | 30,620 | 10.8           | -19.5        | -25.7                    |

\*Rates calculated as compared with the final data for 2008

## Geographical distribution

The highest numbers of properties with mortgages constituted per 100,000 inhabitants<sup>1</sup> were recorded in La Rioja (352%), Comunitat Valenciana (339) and Región de Murcia (338). The Autonomous Communities that recorded a positive variation rate were Extremadura (27.5%), and Aragón (15.8%). The most negative evolution was registered in Principado de Asturias (-42.8%) and Castilla-La Mancha (-42.1%).

The Autonomous Communities with the greatest average mortgaged amount were Comunidad de Madrid (184,392 euros) and Comunidad Foral de Navarra (181,185 euros). Those experiencing a positive interannual variation rate were Principado de Asturias (12.9%), Región de Murcia (12.0%) and Cantabria (7.0%), while those recording the most negative evolution were Comunidad de Madrid (-50.9%) and Comunitat Valenciana (-35.8%).

The Communities showing the highest number of properties with condition changes per 100,000 inhabitants<sup>1</sup> were Comunitat Valenciana (326) and Región de Murcia (187). Those having the greatest number of registered mortgage cancellations per 100,000 inhabitants<sup>1</sup> were Región de Murcia (194) and Comunitat Valenciana (162).

| Autonomous Community         | Mortgaged properties |                         | Average amount mortgaged in euros |                         | Mortgaged properties with changes in conditions | Properties with cancelled mortgaged |
|------------------------------|----------------------|-------------------------|-----------------------------------|-------------------------|-------------------------------------------------|-------------------------------------|
|                              | Number*              | Variation interannual** | Amount                            | Variation interannual** | Number*                                         | Number*                             |
| <b>TOTAL</b>                 | <b>245</b>           | <b>-11.4</b>            | <b>125,258</b>                    | <b>-29.0</b>            | <b>126</b>                                      | <b>121</b>                          |
| Andalucía                    | 261                  | -12.1                   | 110,867                           | -20.1                   | 153                                             | 139                                 |
| Aragón                       | 286                  | 15.8                    | 98,593                            | -30.9                   | 97                                              | 99                                  |
| Asturias (Principado de)     | 141                  | -42.8                   | 145,300                           | 12.9                    | 57                                              | 80                                  |
| Balears (Illes)              | 247                  | -17.3                   | 126,542                           | -6.0                    | 99                                              | 93                                  |
| Canarias                     | 264                  | -4.3                    | 106,616                           | -12.2                   | 89                                              | 136                                 |
| Cantabria                    | 218                  | -35.0                   | 144,278                           | 7.0                     | 51                                              | 132                                 |
| Castilla y León              | 277                  | -23.0                   | 98,343                            | -16.5                   | 82                                              | 105                                 |
| Castilla-La Mancha           | 266                  | -42.1                   | 97,579                            | -21.1                   | 177                                             | 128                                 |
| Cataluña                     | 201                  | 1.1                     | 145,850                           | -32.7                   | 91                                              | 91                                  |
| Comunitat Valenciana         | 339                  | 2.3                     | 103,907                           | -35.8                   | 326                                             | 162                                 |
| Extremadura                  | 250                  | 27.5                    | 87,591                            | -30.6                   | 61                                              | 115                                 |
| Galicia                      | 191                  | -12.1                   | 97,852                            | -17.9                   | 51                                              | 96                                  |
| Madrid (Comunidad de)        | 210                  | -11.4                   | 184,392                           | -50.9                   | 94                                              | 121                                 |
| Murcia (Región de)           | 338                  | -20.9                   | 151,301                           | 12.0                    | 187                                             | 194                                 |
| Navarra (Comunidad Foral de) | 168                  | -19.8                   | 181,185                           | -1.9                    | 33                                              | 92                                  |
| País Vasco                   | 195                  | -5.6                    | 165,265                           | -24.2                   | 23                                              | 93                                  |
| Rioja (La)                   | 352                  | -23.2                   | 98,132                            | -14.9                   | 157                                             | 153                                 |
| Ceuta                        | 123                  | 102.9                   | 113,732                           | -10.0                   | 26                                              | 126                                 |
| Melilla                      | 154                  | -35.0                   | 120,038                           | 32.3                    | 10                                              | 104                                 |

\*Per each hundred thousands inhabitants

\*\*Rates calculated as compared with the final data for 2008

<sup>1</sup>This data was calculated from the revision of the figures of the Municipal Register for the year 2008. Only the population aged 18 to 84 years old was considered.

## Provincial information

The provincial results that were provided in this Press release may henceforth be viewed at the following address of the INE website:

[http://www.ine.es/en/daco/daco42/daco426/hpro1009\\_en.pdf](http://www.ine.es/en/daco/daco42/daco426/hpro1009_en.pdf)

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## Mortgages Statistics (Closures)

### October 2009. 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            |
| <b>TOTAL</b>            | <b>91,011</b> | <b>11,399,868</b> | <b>5,508</b>     | <b>1,225,891</b> | <b>85,503</b>   | <b>10,173,977</b> |
| Andalucía               | 16,864        | 1,869,661         | 1,410            | 276,839          | 15,454          | 1,592,822         |
| Aragón                  | 3,095         | 305,146           | 157              | 24,392           | 2,938           | 280,754           |
| Asturias (Ppdo de)      | 1,287         | 187,001           | 87               | 18,900           | 1,200           | 168,101           |
| Balears (Illes)         | 2,131         | 269,662           | 105              | 31,139           | 2,026           | 238,523           |
| Canarias                | 4,422         | 471,456           | 137              | 23,986           | 4,285           | 447,470           |
| Cantabria               | 1,044         | 150,626           | 25               | 4,158            | 1,019           | 146,468           |
| Castilla y León         | 5,840         | 574,325           | 348              | 70,449           | 5,492           | 503,876           |
| Castilla-La Mancha      | 4,305         | 420,079           | 427              | 74,831           | 3,878           | 345,248           |
| Cataluña                | 11,922        | 1,738,826         | 178              | 45,565           | 11,744          | 1,693,261         |
| Comunitat Valenciana    | 13,737        | 1,427,369         | 1,432            | 145,166          | 12,305          | 1,282,203         |
| Extremadura             | 2,187         | 191,561           | 163              | 26,683           | 2,024           | 164,878           |
| Galicia                 | 4,417         | 432,212           | 239              | 27,290           | 4,178           | 404,922           |
| Madrid (Comunidad de)   | 10,641        | 1,962,111         | 199              | 149,756          | 10,442          | 1,812,355         |
| Murcia (Región de)      | 3,764         | 569,497           | 454              | 287,280          | 3,310           | 282,217           |
| Navarra (Com. Foral de) | 832           | 150,746           | 22               | 1,528            | 810             | 149,218           |
| Pais Vasco              | 3,469         | 573,303           | 73               | 12,104           | 3,396           | 561,199           |
| Rioja (La)              | 903           | 88,613            | 49               | 5,156            | 854             | 83,457            |
| Ceuta                   | 71            | 8,075             | 0                | 0                | 71              | 8,075             |
| Melilla                 | 80            | 9,603             | 3                | 670              | 77              | 8,933             |

28 December 2009

## MS.2 Urban buildings, according to type of building

|                         | Urban buildings |                   | Dwellings     |                  | Lots         |                  | Other urban land |                  |
|-------------------------|-----------------|-------------------|---------------|------------------|--------------|------------------|------------------|------------------|
|                         | Number          | Capital           | Number        | Capital          | Number       | Capital          | Number           | Capital          |
| <b>TOTAL</b>            | <b>85,503</b>   | <b>10,173,977</b> | <b>52,415</b> | <b>5,969,124</b> | <b>4,038</b> | <b>1,342,313</b> | <b>29,050</b>    | <b>2,862,540</b> |
| Andalucía               | 15,454          | 1,592,822         | 9,400         | 1,003,217        | 1,095        | 218,553          | 4,959            | 371,052          |
| Aragón                  | 2,938           | 280,754           | 1,509         | 181,661          | 81           | 22,740           | 1,348            | 76,353           |
| Asturias (Ppdo de)      | 1,200           | 168,101           | 896           | 88,710           | 14           | 8,087            | 290              | 71,304           |
| Balears (Illes)         | 2,026           | 238,523           | 1,292         | 166,798          | 45           | 17,939           | 689              | 53,786           |
| Canarias                | 4,285           | 447,470           | 2,419         | 225,856          | 160          | 45,700           | 1,706            | 175,914          |
| Cantabria               | 1,019           | 146,468           | 722           | 80,644           | 23           | 11,916           | 274              | 53,908           |
| Castilla y León         | 5,492           | 503,876           | 2,824         | 305,257          | 286          | 64,250           | 2,382            | 134,369          |
| Castilla-La Mancha      | 3,878           | 345,248           | 2,166         | 222,834          | 376          | 45,709           | 1,336            | 76,705           |
| Cataluña                | 11,744          | 1,693,261         | 7,576         | 980,374          | 322          | 185,481          | 3,846            | 527,406          |
| Comunitat Valenciana    | 12,305          | 1,282,203         | 7,800         | 751,790          | 474          | 137,168          | 4,031            | 393,245          |
| Extremadura             | 2,024           | 164,878           | 1,180         | 114,876          | 103          | 12,437           | 741              | 37,565           |
| Galicia                 | 4,178           | 404,922           | 2,555         | 256,802          | 144          | 36,480           | 1,479            | 111,640          |
| Madrid (Comunidad de)   | 10,442          | 1,812,355         | 6,906         | 994,391          | 196          | 278,190          | 3,340            | 539,774          |
| Murcia (Región de)      | 3,310           | 282,217           | 1,713         | 152,032          | 502          | 55,469           | 1,095            | 74,716           |
| Navarra (Com. Foral de) | 810             | 149,218           | 525           | 65,292           | 85           | 49,743           | 200              | 34,183           |
| Pais Vasco              | 3,396           | 561,199           | 2,312         | 312,326          | 98           | 137,940          | 986              | 110,933          |
| Rioja (La)              | 854             | 83,457            | 512           | 52,893           | 33           | 14,444           | 309              | 16,120           |
| Ceuta                   | 71              | 8,075             | 48            | 6,916            | 1            | 70               | 22               | 1,089            |
| Melilla                 | 77              | 8,933             | 60            | 6,455            | 0            | 0                | 17               | 2,478            |

### MS.3 Rustic buildings, according to loaning bank

|                         | Rustic buildings |                  | Banks        |                | Savings banks |                | Other banks  |                |
|-------------------------|------------------|------------------|--------------|----------------|---------------|----------------|--------------|----------------|
|                         | Number           | Capital          | Number       | Capital        | Number        | Capital        | Number       | Capital        |
| <b>TOTAL</b>            | <b>5,508</b>     | <b>1,225,891</b> | <b>1,999</b> | <b>445,149</b> | <b>2,276</b>  | <b>576,030</b> | <b>1,233</b> | <b>204,712</b> |
| Andalucía               | 1,410            | 276,839          | 322          | 86,688         | 556           | 87,162         | 532          | 102,989        |
| Aragón                  | 157              | 24,392           | 30           | 7,616          | 95            | 12,214         | 32           | 4,562          |
| Asturias (Ppdo de)      | 87               | 18,900           | 30           | 10,686         | 31            | 5,726          | 26           | 2,488          |
| Balears (Illes)         | 105              | 31,139           | 43           | 12,881         | 45            | 12,687         | 17           | 5,571          |
| Canarias                | 137              | 23,986           | 51           | 11,297         | 62            | 8,463          | 24           | 4,226          |
| Cantabria               | 25               | 4,158            | 6            | 2,190          | 15            | 1,446          | 4            | 522            |
| Castilla y León         | 348              | 70,449           | 112          | 20,397         | 180           | 46,227         | 56           | 3,825          |
| Castilla-La Mancha      | 427              | 74,831           | 43           | 5,978          | 333           | 57,603         | 51           | 11,250         |
| Cataluña                | 178              | 45,565           | 58           | 13,446         | 99            | 25,012         | 21           | 7,107          |
| Comunitat Valenciana    | 1,432            | 145,166          | 854          | 71,191         | 378           | 55,343         | 200          | 18,632         |
| Extremadura             | 163              | 26,683           | 50           | 15,552         | 89            | 8,311          | 24           | 2,820          |
| Galicia                 | 239              | 27,290           | 106          | 11,737         | 97            | 10,852         | 36           | 4,701          |
| Madrid (Comunidad de)   | 199              | 149,756          | 117          | 53,958         | 40            | 75,608         | 42           | 20,190         |
| Murcia (Región de)      | 454              | 287,280          | 141          | 118,044        | 169           | 157,771        | 144          | 11,465         |
| Navarra (Com. Foral de) | 22               | 1,528            | 1            | 37             | 18            | 997            | 3            | 494            |
| Pais Vasco              | 73               | 12,104           | 25           | 2,353          | 40            | 8,371          | 8            | 1,380          |
| Rioja (La)              | 49               | 5,156            | 7            | 428            | 29            | 2,237          | 13           | 2,491          |
| Ceuta                   | 0                | 0                | 0            | 0              | 0             | 0              | 0            | 0              |
| Melilla                 | 3                | 670              | 3            | 670            | 0             | 0              | 0            | 0              |

#### MS.4. Urban buildings, according to loaning bank

|                         | Urban buildings |                   | Banks         |                  | Savings banks |                  | Other banks  |                  |
|-------------------------|-----------------|-------------------|---------------|------------------|---------------|------------------|--------------|------------------|
|                         | Number          | Capital           | Number        | Capital          | Number        | Capital          | Number       | Capital          |
| <b>TOTAL</b>            | <b>85,503</b>   | <b>10,173,977</b> | <b>30,733</b> | <b>4,229,050</b> | <b>46,254</b> | <b>4,838,415</b> | <b>8,516</b> | <b>1,106,512</b> |
| Andalucía               | 15,454          | 1,592,822         | 6,373         | 744,982          | 7,246         | 638,444          | 1,835        | 209,396          |
| Aragón                  | 2,938           | 280,754           | 1,370         | 97,259           | 1,295         | 142,943          | 273          | 40,552           |
| Asturias (Ppdo de)      | 1,200           | 168,101           | 477           | 87,574           | 474           | 43,668           | 249          | 36,859           |
| Balears (Illes)         | 2,026           | 238,523           | 710           | 88,155           | 1,154         | 134,278          | 162          | 16,090           |
| Canarias                | 4,285           | 447,470           | 1,695         | 228,684          | 2,293         | 195,386          | 297          | 23,400           |
| Cantabria               | 1,019           | 146,468           | 228           | 38,601           | 745           | 78,629           | 46           | 29,238           |
| Castilla y León         | 5,492           | 503,876           | 1,604         | 153,041          | 3,351         | 292,561          | 537          | 58,274           |
| Castilla-La Mancha      | 3,878           | 345,248           | 715           | 80,648           | 2,767         | 229,093          | 396          | 35,507           |
| Cataluña                | 11,744          | 1,693,261         | 4,067         | 757,810          | 6,803         | 758,705          | 874          | 176,746          |
| Comunitat Valenciana    | 12,305          | 1,282,203         | 4,026         | 474,862          | 6,826         | 627,146          | 1,453        | 180,195          |
| Extremadura             | 2,024           | 164,878           | 1,097         | 89,557           | 869           | 70,644           | 58           | 4,677            |
| Galicia                 | 4,178           | 404,922           | 2,371         | 213,916          | 1,699         | 181,462          | 108          | 9,544            |
| Madrid (Comunidad de)   | 10,442          | 1,812,355         | 3,628         | 849,846          | 6,131         | 871,085          | 683          | 91,424           |
| Murcia (Región de)      | 3,310           | 282,217           | 1,253         | 106,044          | 1,499         | 136,147          | 558          | 40,026           |
| Navarra (Com. Foral de) | 810             | 149,218           | 166           | 39,164           | 313           | 38,561           | 331          | 71,493           |
| Pais Vasco              | 3,396           | 561,199           | 672           | 142,889          | 2,204         | 351,766          | 520          | 66,544           |
| Rioja (La)              | 854             | 83,457            | 210           | 27,606           | 540           | 43,021           | 104          | 12,830           |
| Ceuta                   | 71              | 8,075             | 38            | 4,483            | 25            | 2,957            | 8            | 635              |
| Melilla                 | 77              | 8,933             | 33            | 3,928            | 20            | 1,923            | 24           | 3,082            |

M - (TABLES ANNEX) October 2009 (4/7)

## MS.5 Total mortgages cancelled, according to type of building

|                         | Total         | Rustic buildings | Dwellings     | Lots       | Other urban land |
|-------------------------|---------------|------------------|---------------|------------|------------------|
| <b>TOTAL</b>            | <b>44,877</b> | <b>1,587</b>     | <b>30,620</b> | <b>989</b> | <b>11,681</b>    |
| Andalucía               | 8,957         | 523              | 6,110         | 237        | 2,087            |
| Aragón                  | 1,072         | 63               | 663           | 16         | 330              |
| Asturias (Ppdo de)      | 730           | 55               | 519           | 11         | 145              |
| Balears (Illes)         | 806           | 42               | 481           | 19         | 264              |
| Canarias                | 2,278         | 43               | 1,332         | 43         | 860              |
| Cantabria               | 632           | 15               | 431           | 10         | 176              |
| Castilla y León         | 2,218         | 81               | 1,552         | 49         | 536              |
| Castilla-La Mancha      | 2,070         | 81               | 1,333         | 131        | 525              |
| Cataluña                | 5,398         | 90               | 3,679         | 93         | 1,536            |
| Comunitat Valenciana    | 6,593         | 255              | 4,599         | 90         | 1,649            |
| Extremadura             | 1,004         | 46               | 705           | 74         | 179              |
| Galicia                 | 2,212         | 107              | 1,375         | 13         | 717              |
| Madrid (Comunidad de)   | 6,115         | 32               | 4,623         | 101        | 1,359            |
| Murcia (Región de)      | 2,162         | 85               | 1,450         | 47         | 580              |
| Navarra (Com. Foral de) | 458           | 22               | 313           | 18         | 105              |
| Pais Vasco              | 1,653         | 45               | 1,123         | 33         | 452              |
| Rioja (La)              | 392           | 2                | 254           | 4          | 132              |
| Ceuta                   | 73            | 0                | 36            | 0          | 37               |
| Melilla                 | 54            | 0                | 42            | 0          | 12               |

M - (TABLES ANNEX) October 2009 (5/7)

## MS.6 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  |
| <b>TOTAL</b>            | <b>14,970</b> | <b>22,561</b> | <b>7,346</b> | <b>554</b>       | <b>589</b>    | <b>444</b>  | <b>14,416</b>   | <b>21,972</b> | <b>6,902</b> |
| Andalucía               | 2,941         | 3,892         | 2,124        | 162              | 196           | 165         | 2,779           | 3,696         | 1,959        |
| Aragón                  | 255           | 643           | 174          | 2                | 21            | 40          | 253             | 622           | 134          |
| Asturias (Ppdo de)      | 245           | 321           | 164          | 11               | 13            | 31          | 234             | 308           | 133          |
| Balears Illes           | 360           | 356           | 90           | 21               | 17            | 4           | 339             | 339           | 86           |
| Canarias                | 1,257         | 810           | 211          | 16               | 16            | 11          | 1,241           | 794           | 200          |
| Cantabria               | 165           | 368           | 99           | 8                | 5             | 2           | 157             | 363           | 97           |
| Castilla-León           | 735           | 1,098         | 385          | 17               | 38            | 26          | 718             | 1,060         | 359          |
| Castilla-la-Mancha      | 471           | 1,279         | 320          | 16               | 40            | 25          | 455             | 1,239         | 295          |
| Cataluña                | 1,456         | 3,392         | 550          | 36               | 27            | 27          | 1,420           | 3,365         | 523          |
| Comunitat Valenciana    | 2,305         | 3,276         | 1,012        | 136              | 93            | 26          | 2,169           | 3,183         | 986          |
| Extremadura             | 366           | 544           | 94           | 18               | 23            | 5           | 348             | 521           | 89           |
| Galicia                 | 949           | 1,048         | 215          | 47               | 11            | 49          | 902             | 1,037         | 166          |
| Madrid (Comunidad de)   | 2,133         | 2,978         | 1,004        | 16               | 6             | 10          | 2,117           | 2,972         | 994          |
| Murcia (Región de)      | 559           | 1,376         | 227          | 32               | 45            | 8           | 527             | 1,331         | 219          |
| Navarra (Com. Foral de) | 142           | 185           | 131          | 9                | 10            | 3           | 133             | 175           | 128          |
| Pais Vasco              | 531           | 759           | 363          | 7                | 26            | 12          | 524             | 733           | 351          |
| Rioja (La)              | 63            | 164           | 165          | 0                | 2             | 0           | 63              | 162           | 165          |
| Ceuta                   | 5             | 65            | 3            | 0                | 0             | 0           | 5               | 65            | 3            |
| Melilla                 | 32            | 7             | 15           | 0                | 0             | 0           | 32              | 7             | 15           |

M - (TABLES ANNEX) October 2009 (6/7)

## MS.7 Total mortgages with changes, according to type of change and type of building

|                         | Total         | Type of change |                        |                          | Type of building    |                    |               |
|-------------------------|---------------|----------------|------------------------|--------------------------|---------------------|--------------------|---------------|
|                         |               | Novation       | Subrogations<br>Debtor | Subrogations<br>Creditor | Rustic<br>buildings | Urban<br>buildings | Dwellings     |
|                         |               |                |                        |                          |                     |                    |               |
| <b>TOTAL</b>            | <b>46,879</b> | <b>38,230</b>  | <b>2,067</b>           | <b>6,582</b>             | <b>2,753</b>        | <b>44,126</b>      | <b>28,648</b> |
| Andalucía               | 9,910         | 8,469          | 284                    | 1,157                    | 252                 | 9,658              | 6,184         |
| Aragón                  | 1,049         | 863            | 78                     | 108                      | 29                  | 1,020              | 631           |
| Asturias (Ppdo de)      | 517           | 452            | 10                     | 55                       | 69                  | 448                | 333           |
| Balears Illes           | 852           | 807            | 13                     | 32                       | 29                  | 823                | 435           |
| Canarias                | 1,490         | 890            | 66                     | 534                      | 35                  | 1,455              | 1,050         |
| Cantabria               | 245           | 195            | 6                      | 44                       | 15                  | 230                | 158           |
| Castilla-León           | 1,730         | 1,447          | 100                    | 183                      | 118                 | 1,612              | 1,067         |
| Castilla-la-Mancha      | 2,864         | 2,267          | 79                     | 518                      | 100                 | 2,764              | 1,624         |
| Cataluña                | 5,420         | 4,135          | 160                    | 1,125                    | 44                  | 5,376              | 3,605         |
| Comunitat Valenciana    | 13,222        | 10,482         | 1,032                  | 1,708                    | 1,767               | 11,455             | 7,512         |
| Extremadura             | 534           | 423            | 12                     | 99                       | 44                  | 490                | 301           |
| Galicia                 | 1,186         | 1,069          | 43                     | 74                       | 50                  | 1,136              | 817           |
| Madrid (Comunidad de)   | 4,779         | 4,015          | 87                     | 677                      | 92                  | 4,687              | 3,146         |
| Murcia (Región de)      | 2,076         | 1,875          | 63                     | 138                      | 66                  | 2,010              | 1,220         |
| Navarra (Com. Foral de) | 165           | 157            | 0                      | 8                        | 18                  | 147                | 99            |
| Pais Vasco              | 417           | 296            | 23                     | 98                       | 16                  | 401                | 219           |
| Rioja (La)              | 403           | 375            | 11                     | 17                       | 9                   | 394                | 233           |
| Ceuta                   | 15            | 13             | 0                      | 2                        | 0                   | 15                 | 11            |
| Melilla                 | 5             | 0              | 0                      | 5                        | 0                   | 5                  | 3             |

M - (TABLES ANNEX) October 2009 (7/7)