

26 February 2009

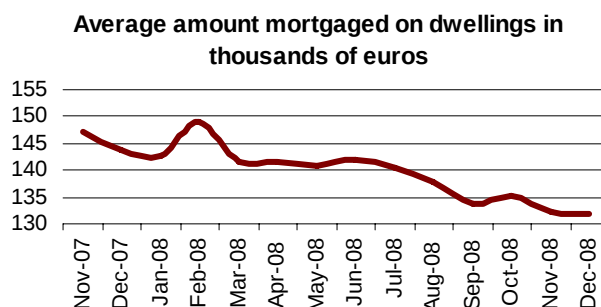
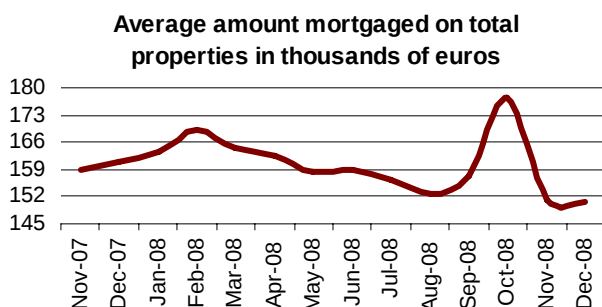
Mortgage Statistics (Base 2003)
Year 2008 and December 2008. *Provisional data*

The average value of mortgages constituted during the year 2008 decreases 4.7% as compared with 2007, and reaches 160,808 euros

The number of mortgages that change conditions increases 21.0% while registered cancellations decrease 21.9%

During the year 2008, a total of 1,284,318 mortgages on rustic and urban properties were constituted, which implied a 27.4% decrease as compared with 2007. The capital of new mortgage loans decreased 30.8%.

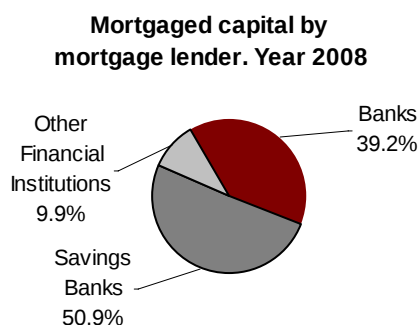
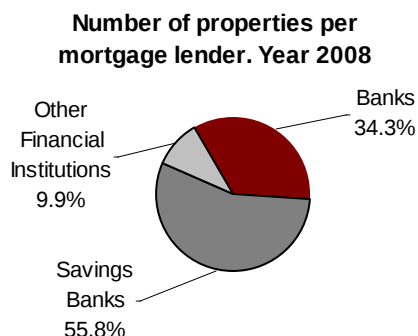
The average amount per mortgage constituted in 2008 on the total for properties was 160,808 euros, 4.7% less than in 2007. In the **case of mortgages constituted for housing, the average amount was 139,780 euros, 6.2% less than the previous year.**



Mortgages by institution

Savings Banks were the institutions that granted the largest number of mortgage loans during the year 2008 (with 55.8% of the total), followed by Banks (34.3%) and other financial institutions (9.9%).

Regarding the capital loaned, Savings Banks granted 50.9% of the total, Banks 39.2% and other financial institutions 9.9%.



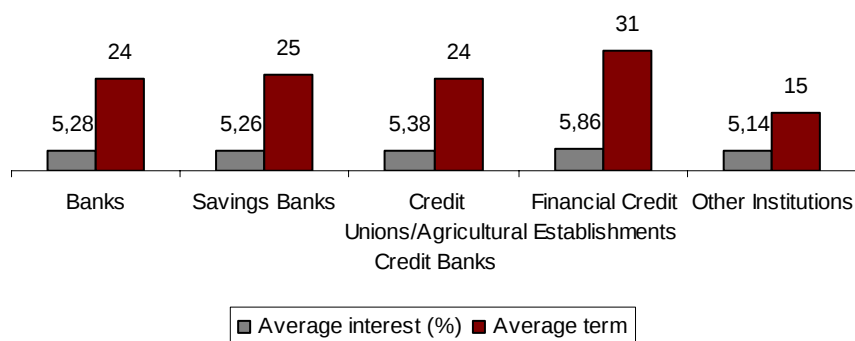
Mortgage interest rates

For credit institutions overall, the average interest rate for mortgage loans was 5.29% during the year 2008 (in the year 2007, it was 4.71%). The average term was 24 years (two year less than that recorded in 2007).

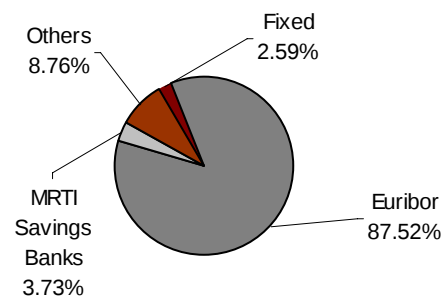
In the year 2008, the average interest rate of Savings Bank mortgage loans was 5.26%, and the average term was 25 years. Regarding Banks, the average interest rate for their mortgage loans was 5.28%, and the average term was 24 years.

97.4% of mortgages constituted in 2008 used a variable interest rate, as opposed to the 2.6% that used a fixed rate. Within the variables, the Euribor was the reference interest rate most used in constituting mortgages, specifically 87.5% of new contracts.

Interest and average term per institution. Year 2008



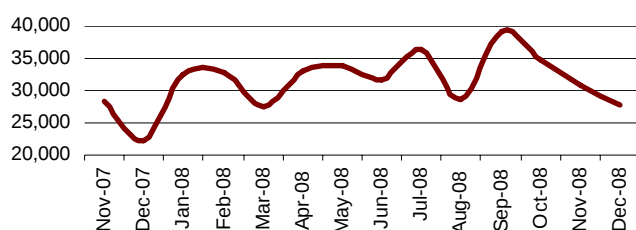
Interest rate. Year 2008



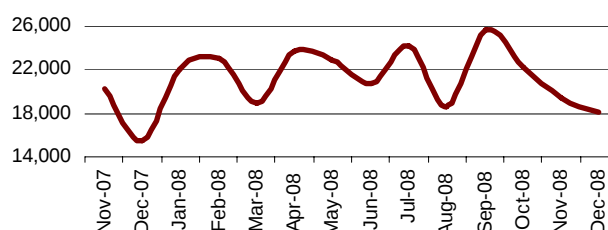
Mortgages with modified conditions

The total number of mortgages with changes in conditions was 388,853 during the year 2008, which implied an interannual growth of 21.0%. In the case of housing, the number of mortgages that modified their conditions increased 11.6%.

Number of modifications on total properties



Number of modifications on housing



Considering the type of modification of the conditions, in 2008 there were 284,835 novations (or modifications produced within the same financial institution), for an interannual increase of 16.8%.

The number of loans that changed institution (subrogations creditor) was 60,007, for a 10.3% increase in the interannual rate. On the other hand, 44,011 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied an interannual increase of 90.2%.

Number of mortgages with changes in interest rate conditions

Of the 388,853 mortgages with changes in their conditions during the year 2008, 44.2% (172,043) were due to modifications in interest rates.

The percentage of mortgages at a fixed interest rate decreased significantly after the change of conditions (from 6.4% to 2.4% 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 (4.02%). After the change, the lowest average interest was that referring to Other interest rates (4.95%).

After the modification of conditions, the average interest of loans decreased 0.54 points in fixed interest rate mortgages, and increased 0.66 points in variable 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	11,002	6.4	5.00	4,126	2.4	5.54
Variable	159,491	92.7	4.06	166,506	96.8	5.47
- MRTI* Banks	1,682	1.0	4.93	894	0.5	5.40
- MRTI* Saving banks	6,106	3.5	4.46	3,344	1.9	5.32
- MRTI* All institutions	3,714	2.2	4.38	2,021	1.2	5.54
- Savings Banks Active Interest Rate	470	0.3	4.78	310	0.2	5.04
- Euribor	139,651	81.2	4.02	155,536	90.4	5.48
- Other interest rates	7,869	4.6	4.19	4,401	2.6	4.95
Without interest	1,550	0.9	-	1,411	0.8	-
Total interest rate changes	172,043	100.0		172,043	100.0	

*MRTI: Mortgage Reference Trend

Registered mortgage cancellations

687,674 mortgage cancellations were registered in 2008, indicating an interannual decrease of 21.9%. Mortgages cancelled on rustic properties decreased 14.1%, and those cancelled on urban properties decreased 22.1%. The interannual rate of the number of cancellations on housing decreased 24.5% .

97.2% of the cancelled mortgages corresponded to urban properties and 2.8% to rustic properties. Within the urban properties, 72.4% were housing.

Geographical distribution for the year 2008

The Autonomous Communities with the highest numbers of property mortgages constituted in 2008 per 100,000 inhabitants¹ were Región de Murcia (5,661) and La Rioja (5,120). The rest of the Autonomous Communities registered negative interannual variations.

The Communities with the highest average amounts mortgaged were Comunidad de Madrid (235,047 euros), País Vasco (198,127 euros) and Cataluña (193,223 euros). The only Communities that presented positive variation rates of the average amount mortgaged were Comunidad de Madrid (3.1%) and Comunidad Foral de Navarra (8.2%). The rest registered negative interannual variations.

In the year 2008, the numbers of properties with modified conditions per 100,000 inhabitants¹ were highest in Comunitat Valenciana (2,248) and Castilla-La Mancha (1,690). In turn, the Communities with the highest numbers of properties with registered mortgage cancellations per 100,000 per¹ inhabitants were Región de Murcia (2,837) and Comunitat Valenciana (2,643).

Autonomous Community	Mortgaged properties		Average amount mortgaged in euros		Mortgaged properties with changes in conditions	Properties with registered mortgage cancellations
	Number*	Interannual variation	Amount	Interannual variation	Number*	Number*
TOTAL	3,522	-28.1	160,808	-4.7	1,066	1,886
Andalucía	3,804	-34.1	146,192	-0.1	1,302	2,193
Aragón	3,593	-23.4	160,402	-13.4	1,061	1,597
Asturias (Principado de)	2,840	-21.0	143,152	-3.0	826	1,513
Balears (Illes)	4,100	-39.8	185,302	-0.3	857	2,020
Canarias	4,208	-23.9	126,221	-13.1	764	2,016
Cantabria	4,545	-10.0	139,687	-21.2	704	2,247
Castilla y León	3,575	-10.6	137,387	-11.7	848	1,573
Castilla-La Mancha	4,560	-28.5	136,209	-0.7	1,690	1,994
Cataluña	2,813	-38.2	193,223	-4.8	761	1,622
Comunitat Valenciana	4,280	-36.9	138,525	-2.4	2,248	2,643
Extremadura	3,200	-16.1	115,884	-3.2	533	1,443
Galicia	2,578	-12.1	125,232	-20.0	514	1,115
Madrid (Comunidad de)	3,103	-20.0	235,047	3.1	946	1,859
Murcia (Región de)	5,661	-17.8	133,423	-18.5	1,305	2,837
Navarra (Comunidad Foral de)	2,661	-28.8	186,087	8.2	374	1,350
País Vasco	2,631	-11.4	198,127	-9.4	291	1,168
Rioja (La)	5,120	-0.9	134,241	-22.6	1,145	2,336
Ceuta	2,427	-25.8	132,527	-26.1	0	1,153
Melilla	1,758	-29.5	133,622	-2.9	551	907

* Per hundred thousand inhabitants

¹ This data was calculated from the revision of the figures of the Municipal Register for the year 2007. Only the population aged between 18 and 84 was considered.

The average value of the mortgages constituted in December 2008 decreases 6.6% and reaches 150,556 euros

During the month of December, the average amount per mortgage constituted was 150,556 euros, a 6.6% decrease as compared with same month in 2007, and 0.3% less than that recorded in November 2008.

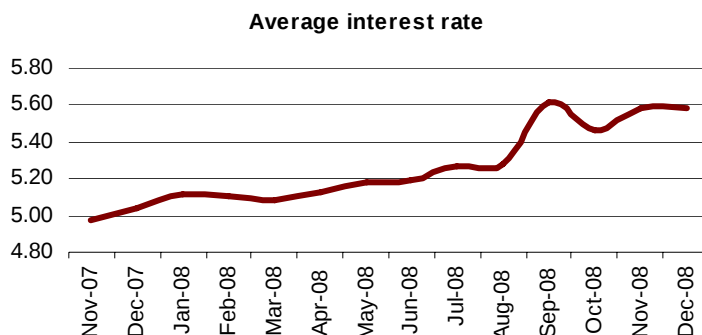
In the case of mortgages constituted on housing, the average value was 131,814 euros, 8.3% less than in the same month of 2007, and 0.2% less than that recorded in November 2008.

The value of mortgages constituted on urban properties reached almost 11,427 million euros in December, for an interannual decrease of 28.4%. In housing, this amount was nearly 6,475 million euros, 37.4% less than in December the previous year.

	Total	Variation rate		
		Inter- monthly	Interannual	Interannual accumulated
Total properties				
Number of mortgaged properties	83,735	3.8	-18.7	-27.4
Capital loaned (thousands of euros)	12,606,809	3.5	-24.0	-30.8
Average amount (euros)	150,556	-0.3	-6.6	-4.7
Rustic buildings				
Number of mortgaged properties	3,481	-11.6	38.2	-6.0
Capital loaned (thousands of euros)	1,179,863	1.8	87.6	-14.7
Average amount (euros)	338,944	15.1	35.7	-9.2
Urban buildings				
Number of mortgaged properties	80,254	4.6	-20.1	-28.0
Capital loaned (thousands of euros)	11,426,946	3.6	-28.4	-31.7
Average amount (euros)	142,385	-0.9	-10.4	-5.1
Dwellings				
Number of mortgaged properties	49,122	-3.5	-31.7	-32.4
Capital loaned (thousands of euros)	6,474,978	-3.7	-37.4	-36.6
Average amount (euros)	131,814	-0.2	-8.3	-6.2

Mortgage interest rate

The average interest rate in December 2008 was 5.58%, indicating a 10.8% growth in the interannual rate, the same value registered in November 2008.



Mortgages with modified conditions

The total number of mortgages with modified conditions was 27,682 in December, for an interannual growth of 24.4%. In the case of housing, the number of mortgages with modified conditions was 18,135, that is, 17.4% higher than the value registered in December 2007.

	Total	Variation rate		
		Inter- monthly	Interannual	Interannual accumulated
Total mortgages with changes	27,682	-10.1	24.4	21.0
-Novations	22,609	-4.3	35.8	16.8
-Subrogations Debtor	1,455	-50.1	-24.7	90.2
-Subrogations Creditor	3,618	-14.8	-1.7	10.3

Registered mortgage cancellations

In December, 46,070 mortgage cancellations were registered, for an 18.3% interannual decrease. Cancelled mortgages on rustic properties decreased 3.0%, and those cancelled on urban properties decreased 18.7%. The number of cancellations on housing decreased 19.2% in the interannual rate.

	Total	Variation rate		
		Inter- monthly	Interannual	Interannual accumulated
Total registered mortgage cancellations	46,070	-12.1	-18.3	-21.9
Rustic	1,336	-16.6	-3.0	-14.1
Urban	44,734	-11.9	-18.7	-22.1
-Dwellings	32,249	-10.1	-19.2	-24.5

Geographical distribution in December 2008

Canarias (480) and La Rioja (403) registered the highest number of properties with mortgages constituted in December 2008 per 100,000 inhabitants¹. The only Autonomous Communities that presented positive variation rates were Canarias (36.7%), Extremadura (28.0%), País Vasco (23.2%), Principado de Asturias (22.8%) and Cantabria (17.6%). The rest presented negative interannual variations.

The Communities with the highest average amount mortgaged were Comunidad de Madrid (278,652 euros), Illes Balears (176,883 euros) and Cataluña (175,967 euros). The only Communities that presented positive variation rates in this average amount mortgaged were Comunidad de Madrid (30.6%), Aragón (26.6%), Extremadura (24.0%), Castilla y León (4.3%) and Castilla-La Mancha (3.3%). The remainder presented negative interannual variations.

The Communities showing the highest number of properties with modified conditions in December 2008 per 100,000 inhabitants¹ were Castilla-La Mancha (157) and Comunitat Valenciana (151). Those with the highest number of registered mortgage cancellations per 100,000 inhabitants¹ were La Rioja (210) and Comunitat Valenciana (170).

Autonomous Community	Mortgaged properties		Average amount mortgaged in euros		Mortgaged properties with changes in conditions*	Properties with registered mortgage cancellations*
	Number*	Interannual variation	Amount	Interannual variation	Number*	Number*
TOTAL	230	-19.5	150,556	-6.6	76	126
Andalucía	230	-30.5	126,678	-14.1	72	142
Aragón	346	-2.9	171,805	26.6	94	117
Asturias (Principado de)	221	22.8	123,894	-14.2	86	92
Balears (Illes)	261	-30.5	176,883	-14.4	54	132
Canarias	480	36.7	77,879	-50.4	43	126
Cantabria	341	17.6	126,330	-22.1	68	130
Castilla y León	257	-8.1	151,285	4.3	67	117
Castilla-La Mancha	216	-41.0	134,914	3.3	157	153
Cataluña	166	-31.4	175,967	-5.6	69	100
Comunitat Valenciana	235	-35.8	132,641	-8.3	151	170
Extremadura	234	28.0	137,116	24.0	31	108
Galicia	175	-21.1	102,691	-25.3	39	94
Madrid (Comunidad de)	186	-3.0	278,652	30.6	64	138
Murcia (Región de)	262	-50.0	128,272	-14.8	92	155
Navarra (Comunidad Foral de)	193	-5.2	154,729	-0.3	33	98
País Vasco	230	23.2	155,581	-35.3	19	70
Rioja (La)	403	-15.4	87,943	-29.6	95	210
Ceuta	28	-47.2	106,750	-12.5	0	51
Melilla	137	-4.8	91,377	-17.0	26	89

*Per hundred thousand inhabitants

¹This data was calculated from the revision of the figures of the Municipal Register for the year 2007. Only the population with ages comprised between 18 and 84 is considered.

Provincial information

From now on, the provincial results that were offered in this Press Release may be viewed at the following address of the INE website:

http://www.ine.es/en/daco/daco42/daco426/hpro1208_en.pdf

For further information see [INEbase-www.ine.es/en/welcome_en.htm](http://www.ine.es/en/welcome_en.htm) All press releases at: www.ine.es/en/prensa/prensa_en.htm

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Mortgages Statistics (Closures)

December 2008. 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	83,735	12,606,809	3,481	1,179,863	80,254	11,426,946
Andalucía	14,595	1,848,859	878	189,758	13,717	1,659,101
Aragón	3,665	629,666	129	18,704	3,536	610,962
Asturias (Ppdo de)	2,019	250,142	113	21,421	1,906	228,721
Balears (Illes)	2,163	382,597	137	28,632	2,026	353,965
Canarias	7,822	609,169	189	42,384	7,633	566,785
Cantabria	1,615	204,023	36	7,452	1,579	196,571
Castilla y León	5,372	812,704	224	48,294	5,148	764,410
Castilla-La Mancha	3,380	456,009	194	59,716	3,186	396,293
Cataluña	9,659	1,699,669	150	30,210	9,509	1,669,459
Comunitat Valenciana	9,274	1,230,116	538	95,380	8,736	1,134,736
Extremadura	2,027	277,934	145	46,990	1,882	230,944
Galicia	4,026	413,434	191	27,380	3,835	386,054
Madrid (Comunidad de)	9,148	2,549,105	239	463,412	8,909	2,085,693
Murcia (Región de)	2,846	365,061	157	57,147	2,689	307,914
Navarra (Com. Foral de)	939	145,291	14	974	925	144,317
Pais Vasco	4,088	636,015	94	35,161	3,994	600,854
Rioja (La)	1,012	88,998	53	6,846	959	82,152
Ceuta	16	1,708	0	0	16	1,708
Melilla	69	6,305	0	0	69	6,305

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MS.2 Urban buildings, according to type of building

	Urban buildings		Dwellings		Lots		Other urban land	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	80,254	11,426,946	49,122	6,474,978	3,390	1,788,129	27,742	3,163,839
Andalucía	13,717	1,659,101	8,493	976,409	1,055	322,158	4,169	360,534
Aragón	3,536	610,962	2,289	340,631	116	176,212	1,131	94,119
Asturias (Ppdo de)	1,906	228,721	1,328	158,452	63	28,894	515	41,375
Balears (Illes)	2,026	353,965	1,333	184,417	55	44,017	638	125,531
Canarias	7,633	566,785	2,474	287,638	122	92,087	5,037	187,060
Cantabria	1,579	196,571	1,080	131,782	37	28,473	462	36,316
Castilla y León	5,148	764,410	3,184	368,098	322	148,802	1,642	247,510
Castilla-La Mancha	3,186	396,293	2,023	251,705	313	71,130	850	73,458
Cataluña	9,509	1,669,459	6,583	957,652	246	173,418	2,680	538,389
Comunitat Valenciana	8,736	1,134,736	5,606	661,168	333	137,463	2,797	336,105
Extremadura	1,882	230,944	1,377	155,222	52	13,650	453	62,072
Galicia	3,835	386,054	2,394	248,459	143	18,885	1,298	118,710
Madrid (Comunidad de)	8,909	2,085,693	6,056	1,073,855	201	304,243	2,652	707,595
Murcia (Región de)	2,689	307,914	1,685	188,219	106	41,979	898	77,716
Navarra (Com. Foral de)	925	144,317	593	80,857	84	37,538	248	25,922
País Vasco	3,994	600,854	2,084	349,777	117	139,874	1,793	111,203
Rioja (La)	959	82,152	470	53,643	25	9,307	464	19,202
Ceuta	16	1,708	12	1,278	0	0	4	430
Melilla	69	6,305	58	5,713	0	0	11	592

M (ANNEX TABLES) - DECEMBER 2008

MS.3 Rustic buildings, according to loaning bank

	Rustic buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	3,481	1,179,863	1,171	466,177	1,554	570,707	756	142,979
Andalucía	878	189,758	276	56,915	359	80,975	243	51,868
Aragón	129	18,704	41	10,158	42	2,798	46	5,748
Asturias (Ppdo de)	113	21,421	24	3,709	64	14,521	25	3,191
Balears (Illes)	137	28,632	42	13,468	80	13,419	15	1,745
Canarias	189	42,384	115	19,036	56	18,604	18	4,744
Cantabria	36	7,452	4	1,206	15	2,096	17	4,150
Castilla y León	224	48,294	28	10,065	155	26,966	41	11,263
Castilla-La Mancha	194	59,716	98	25,153	54	26,473	42	8,090
Cataluña	150	30,210	53	14,800	57	9,454	40	5,956
Comunitat Valenciana	538	95,380	138	37,698	290	48,489	110	9,193
Extremadura	145	46,990	65	13,288	63	27,446	17	6,256
Galicia	191	27,380	99	18,656	75	7,093	17	1,631
Madrid (Comunidad de)	239	463,412	140	202,081	68	247,893	31	13,438
Murcia (Región de)	157	57,147	23	31,758	95	17,055	39	8,334
Navarra (Com. Foral de)	14	974	0	0	6	619	8	355
País Vasco	94	35,161	8	5,005	67	25,365	19	4,791
Rioja (La)	53	6,846	17	3,181	8	1,441	28	2,224
Ceuta	0	0	0	0	0	0	0	0
Melilla	0	0	0	0	0	0	0	0

M (ANNEX TABLES) - DECEMBER 2008

MS.4. Urban buildings, according to loaning bank

	Urban buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	80,254	11,426,946	28,621	4,535,012	44,254	5,749,045	7,379	1,142,889
Andalucía	13,717	1,659,101	4,209	618,155	7,534	832,358	1,974	208,588
Aragón	3,536	610,962	1,335	221,370	1,654	330,347	547	59,245
Asturias (Ppdo de)	1,906	228,721	799	95,717	932	110,886	175	22,118
Balears (Illes)	2,026	353,965	707	138,539	1,138	182,430	181	32,996
Canarias	7,633	566,785	4,009	346,957	3,380	192,795	244	27,033
Cantabria	1,579	196,571	330	51,650	1,199	135,826	50	9,095
Castilla y León	5,148	764,410	1,600	287,514	3,008	403,824	540	73,072
Castilla-La Mancha	3,186	396,293	872	113,870	2,005	248,600	309	33,823
Cataluña	9,509	1,669,459	2,859	610,405	6,061	937,338	589	121,716
Comunitat Valenciana	8,736	1,134,736	3,375	433,645	4,387	564,139	974	136,952
Extremadura	1,882	230,944	643	101,335	1,195	119,813	44	9,796
Galicia	3,835	386,054	1,846	173,954	1,891	198,890	98	13,210
Madrid (Comunidad de)	8,909	2,085,693	3,902	1,053,571	4,393	799,217	614	232,905
Murcia (Región de)	2,689	307,914	1,103	137,136	1,306	145,495	280	25,283
Navarra (Com. Foral de)	925	144,317	108	26,017	602	93,341	215	24,959
País Vasco	3,994	600,854	657	103,737	2,871	393,348	466	103,769
Rioja (La)	959	82,152	230	17,202	659	57,096	70	7,854
Ceuta	16	1,708	5	535	10	1,149	1	24
Melilla	69	6,305	32	3,703	29	2,153	8	449

M (ANNEX TABLES) - DECEMBER 2008

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

	Total	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	46,070	1,336	32,249	1,178	11,307
Andalucía	8,986	396	6,379	245	1,966
Aragón	1,242	29	795	13	405
Asturias (Ppdo de)	838	43	620	18	157
Balears (Illes)	1,096	47	633	23	393
Canarias	2,050	45	1,351	58	596
Cantabria	614	11	432	11	160
Castilla y León	2,452	83	1,562	96	711
Castilla-La Mancha	2,402	83	1,597	132	590
Cataluña	5,806	117	4,013	106	1,570
Comunitat Valenciana	6,707	172	4,548	113	1,874
Extremadura	935	49	697	52	137
Galicia	2,165	63	1,470	40	592
Madrid (Comunidad de)	6,778	70	5,390	94	1,224
Murcia (Región de)	1,682	66	1,124	96	396
Navarra (Com. Foral de)	475	32	305	29	109
País Vasco	1,240	19	914	28	279
Rioja (La)	528	11	359	24	134
Ceuta	29	0	22	0	7
Melilla	45	0	38	0	7

M (ANNEX TABLES) - DECEMBER 2008

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
TOTAL	14,450	22,827	8,793	416	500	420	14,034	22,327	8,373
Andalucía	2,924	4,094	1,968	110	146	140	2,814	3,948	1,828
Aragón	339	704	199	8	17	4	331	687	195
Asturias (Ppdo de)	314	365	159	15	21	7	299	344	152
Balears Illes	409	571	116	20	24	3	389	547	113
Canarias	937	854	259	15	19	11	922	835	248
Cantabria	207	249	158	0	9	2	207	240	156
Castilla-León	797	1,201	454	22	34	27	775	1,167	427
Castilla-la-Mancha	600	1,379	423	24	28	31	576	1,351	392
Cataluña	1,463	3,680	663	35	31	51	1,428	3,649	612
Comunitat Valenciana	1,961	3,614	1,132	44	68	60	1,917	3,546	1,072
Extremadura	339	435	161	22	15	12	317	420	149
Galicia	975	982	208	21	29	13	954	953	195
Madrid (Comunidad de)	2,354	2,730	1,694	57	8	5	2,297	2,722	1,689
Murcia (Región de)	336	1,007	339	19	32	15	317	975	324
Navarra (Com. Foral de)	72	217	186	1	8	23	71	209	163
Pais Vasco	278	503	459	3	8	8	275	495	451
Rioja (La)	118	221	189	0	3	8	118	218	181
Ceuta	14	9	6	0	0	0	14	9	6
Melilla	13	12	20	0	0	0	13	12	20

M (ANNEX TABLES) - DECEMBER 2008

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

	Total	Type of change			Type of building		
		Novation	Subrogations Debtor	Subrogations Creditor	Rustic buildings	Urban buildings	Dwellings
TOTAL	27,682	22,609	1,455	3,618	692	26,990	18,135
Andalucía	4,540	3,748	296	496	101	4,439	3,394
Aragón	1,000	602	286	112	21	979	528
Asturias (Ppdo de)	786	716	10	60	78	708	546
Balears Illes	447	384	7	56	28	419	235
Canarias	701	363	21	317	24	677	518
Cantabria	323	316	0	7	3	320	124
Castilla-León	1,400	1,155	71	174	63	1,337	843
Castilla-la-Mancha	2,451	1,919	38	494	57	2,394	1,359
Cataluña	4,043	3,275	147	621	24	4,019	2,516
Comunitat Valenciana	5,955	4,719	401	835	125	5,830	4,055
Extremadura	266	246	13	7	21	245	189
Galicia	908	786	37	85	31	877	624
Madrid (Comunidad de)	3,125	2,863	57	205	32	3,093	1,992
Murcia (Región de)	997	945	39	13	65	932	706
Navarra (Com. Foral de)	160	156	2	2	0	160	60
Pais Vasco	329	201	15	113	16	313	243
Rioja (La)	238	215	13	10	3	235	190
Ceuta	0	0	0	0	0	0	0
Melilla	13	0	2	11	0	13	13

M (ANNEX TABLES) - DECEMBER 2008

Mortgages Statistics (Closures)

Summary 2008. 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	1,284,318	206,528,538	45,021	13,704,658	1,239,297	192,823,880
Andalucía	241,253	35,269,333	10,739	3,479,446	230,514	31,789,887
Aragón	38,056	6,104,261	1,489	350,249	36,567	5,754,012
Asturias (Ppdo de)	25,905	3,708,345	1,716	358,859	24,189	3,349,486
Balears (Illes)	33,955	6,291,915	1,963	631,038	31,992	5,660,877
Canarias	68,627	8,662,191	1,835	407,979	66,792	8,254,212
Cantabria	21,513	3,005,097	473	108,460	21,040	2,896,637
Castilla y León	74,599	10,248,954	2,713	741,821	71,886	9,507,133
Castilla-La Mancha	71,403	9,725,706	2,309	923,203	69,094	8,802,503
Cataluña	163,793	31,648,652	1,926	664,927	161,867	30,983,725
Comunitat Valenciana	169,018	23,413,138	7,245	1,533,698	161,773	21,879,440
Extremadura	27,707	3,210,785	1,835	400,603	25,872	2,810,182
Galicia	59,426	7,442,064	4,151	423,104	55,275	7,018,960
Madrid (Comunidad de)	152,664	35,883,275	1,753	1,969,031	150,911	33,914,244
Murcia (Región de)	61,572	8,215,091	2,696	1,104,063	58,876	7,111,028
Navarra (Com. Foral de)	12,951	2,410,016	404	61,754	12,547	2,348,262
Pais Vasco	46,745	9,261,437	1,316	380,352	45,429	8,881,085
Rioja (La)	12,855	1,725,663	428	158,340	12,427	1,567,323
Ceuta	1,389	184,080	1	150	1,388	183,930
Melilla	887	118,523	29	7,573	858	110,950

M (ANNEX TABLES) - SUMMARY 2008

MS.2 Urban buildings, according to type of building

	Urban buildings		Dwellings		Lots		Other urban land	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	1,239,297	192,823,880	835,056	116,724,531	51,161	27,124,082	353,080	48,975,267
Andalucía	230,514	31,789,887	155,448	20,209,383	13,597	4,896,012	61,469	6,684,492
Aragón	36,567	5,754,012	24,807	3,269,876	1,235	882,592	10,525	1,601,544
Asturias (Ppdo de)	24,189	3,349,486	17,244	2,038,479	492	369,992	6,453	941,015
Balears (Illes)	31,992	5,660,877	20,768	3,432,140	964	487,265	10,260	1,741,472
Canarias	66,792	8,254,212	41,140	4,882,105	1,527	699,609	24,125	2,672,498
Cantabria	21,040	2,896,637	14,604	1,855,766	573	537,933	5,863	502,938
Castilla y León	71,886	9,507,133	46,399	5,669,348	5,288	1,672,915	20,199	2,164,870
Castilla-La Mancha	69,094	8,802,503	45,165	5,742,957	7,230	1,456,215	16,699	1,603,331
Cataluña	161,867	30,983,725	116,303	19,509,651	4,254	3,718,185	41,310	7,755,889
Comunitat Valenciana	161,773	21,879,440	105,998	13,416,415	4,771	3,208,824	51,004	5,254,201
Extremadura	25,872	2,810,182	18,993	1,884,884	1,229	306,866	5,650	618,432
Galicia	55,275	7,018,960	37,063	4,137,416	1,400	730,814	16,812	2,150,730
Madrid (Comunidad de)	150,911	33,914,244	102,299	18,481,081	3,870	4,416,944	44,742	11,016,219
Murcia (Región de)	58,876	7,111,028	39,101	4,613,182	1,832	985,887	17,943	1,511,959
Navarra (Com. Foral de)	12,547	2,348,262	8,632	1,195,940	953	644,163	2,962	508,159
País Vasco	45,429	8,881,085	32,118	5,246,275	1,524	1,798,668	11,787	1,836,142
Rioja (La)	12,427	1,567,323	7,412	927,429	377	300,886	4,638	339,008
Ceuta	1,388	183,930	958	134,763	8	4,048	422	45,119
Melilla	858	110,950	604	77,432	37	6,261	217	27,257

M (ANNEX TABLES) - SUMMARY 2008

MS.3 Rustic buildings, according to loaning bank

	Rustic buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	45,021	13,704,658	14,915	5,640,166	21,313	6,018,941	8,793	2,045,551
Andalucía	10,739	3,479,446	3,138	1,326,714	4,879	1,511,225	2,722	641,507
Aragón	1,489	350,249	229	142,666	714	132,961	546	74,622
Asturias (Ppdo de)	1,716	358,859	567	142,807	740	164,236	409	51,816
Balears (Illes)	1,963	631,038	591	270,375	1,138	311,928	234	48,735
Canarias	1,835	407,979	925	187,082	729	192,385	181	28,512
Cantabria	473	108,460	94	29,418	289	53,742	90	25,300
Castilla y León	2,713	741,821	930	232,562	1,188	335,047	595	174,212
Castilla-La Mancha	2,309	923,203	636	389,351	1,088	387,979	585	145,873
Cataluña	1,926	664,927	613	278,405	896	292,608	417	93,914
Comunitat Valenciana	7,245	1,533,698	3,095	649,260	2,899	690,334	1,251	194,104
Extremadura	1,835	400,603	674	177,036	962	186,114	199	37,453
Galicia	4,151	423,104	1,354	180,705	2,599	206,028	198	36,371
Madrid (Comunidad de)	1,753	1,969,031	890	863,821	645	894,733	218	210,477
Murcia (Región de)	2,696	1,104,063	724	600,219	1,316	331,070	656	172,774
Navarra (Com. Foral de)	404	61,754	49	15,917	175	15,847	180	29,990
País Vasco	1,316	380,352	202	68,759	897	244,475	217	67,118
Rioja (La)	428	158,340	193	81,498	143	64,943	92	11,899
Ceuta	1	150	0	0	1	150	0	0
Melilla	29	7,573	11	3,572	15	3,132	3	869

M (ANNEX TABLES) - SUMMARY 2008

MS.4. Urban buildings, according to loaning bank

	Urban buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	1,239,297	192,823,880	425,875	75,341,462	694,541	99,099,965	118,881	18,382,453
Andalucía	230,514	31,789,887	79,436	12,290,121	126,367	16,192,170	24,711	3,307,596
Aragón	36,567	5,754,012	8,308	1,525,803	22,943	3,402,564	5,316	825,645
Asturias (Ppdo de)	24,189	3,349,486	8,752	1,220,308	11,255	1,611,376	4,182	517,802
Balears (Illes)	31,992	5,660,877	11,643	2,175,965	18,257	3,173,565	2,092	311,347
Canarias	66,792	8,254,212	33,582	4,648,289	29,109	3,171,070	4,101	434,853
Cantabria	21,040	2,896,637	6,242	1,007,513	13,568	1,700,662	1,230	188,462
Castilla y León	71,886	9,507,133	21,453	2,931,338	41,955	5,622,818	8,478	952,977
Castilla-La Mancha	69,094	8,802,503	16,523	2,424,595	47,577	5,806,310	4,994	571,598
Cataluña	161,867	30,983,725	50,696	11,742,786	98,776	16,955,710	12,395	2,285,229
Comunitat Valenciana	161,773	21,879,440	57,646	8,844,181	84,876	10,732,977	19,251	2,302,282
Extremadura	25,872	2,810,182	11,301	1,324,424	13,497	1,368,003	1,074	117,755
Galicia	55,275	7,018,960	24,120	3,094,348	29,288	3,660,246	1,867	264,366
Madrid (Comunidad de)	150,911	33,914,244	62,286	16,297,660	79,106	14,469,020	9,519	3,147,564
Murcia (Región de)	58,876	7,111,028	17,584	2,569,255	35,503	3,719,670	5,789	822,103
Navarra (Com. Foral de)	12,547	2,348,262	2,279	530,902	6,300	1,132,729	3,968	684,631
País Vasco	45,429	8,881,085	9,931	2,147,015	27,718	5,317,174	7,780	1,416,896
Rioja (La)	12,427	1,567,323	3,205	462,308	7,225	898,195	1,997	206,820
Ceuta	1,388	183,930	547	55,795	784	111,411	57	16,724
Melilla	858	110,950	341	48,861	437	54,284	80	7,805

M (ANNEX TABLES) - SUMMARY 2008

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

	Total	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	687,674	19,425	483,820	16,309	168,120
Andalucía	139,054	5,783	98,116	4,320	30,835
Aragón	16,909	666	11,397	209	4,637
Asturias (Ppdo de)	13,804	619	9,654	140	3,391
Balears (Illes)	16,724	755	10,285	480	5,204
Canarias	32,886	747	22,398	686	9,055
Cantabria	10,635	236	6,953	226	3,220
Castilla y León	32,827	1,164	22,105	1,276	8,282
Castilla-La Mancha	31,217	1,143	21,156	2,004	6,914
Cataluña	94,459	1,425	68,083	1,706	23,245
Comunitat Valenciana	104,356	2,545	72,687	1,363	27,761
Extremadura	12,489	727	8,894	644	2,224
Galicia	25,708	981	17,960	351	6,416
Madrid (Comunidad de)	91,453	429	68,893	1,235	20,896
Murcia (Región de)	30,849	1,339	21,788	815	6,907
Navarra (Com. Foral de)	6,569	254	4,347	267	1,701
País Vasco	20,751	475	14,319	445	5,512
Rioja (La)	5,866	132	3,943	136	1,655
Ceuta	660	0	485	5	170
Melilla	458	5	357	1	95

M (ANNEX TABLES) - SUMMARY 2008

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
TOTAL	216,801	353,673	117,200	5,379	8,483	5,563	211,422	345,190	111,637
Andalucía	46,058	66,848	26,148	1,374	2,522	1,887	44,684	64,326	24,261
Aragón	4,303	9,684	2,922	131	264	271	4,172	9,420	2,651
Asturias (Ppdo de)	5,271	5,837	2,696	190	202	227	5,081	5,635	2,469
Balears Illes	7,035	8,116	1,573	312	359	84	6,723	7,757	1,489
Canarias	16,181	12,940	3,765	305	264	178	15,876	12,676	3,587
Cantabria	3,291	5,114	2,230	63	123	50	3,228	4,991	2,180
Castilla-León	10,406	16,536	5,885	376	453	335	10,030	16,083	5,550
Castilla-la-Mancha	7,885	18,672	4,660	256	542	345	7,629	18,130	4,315
Cataluña	23,979	61,194	9,286	456	673	296	23,523	60,521	8,990
Comunitat Valenciana	33,208	52,992	18,156	693	1,119	733	32,515	51,873	17,423
Extremadura	4,454	6,376	1,659	256	327	144	4,198	6,049	1,515
Galicia	11,612	11,208	2,888	404	292	285	11,208	10,916	2,603
Madrid (Comunidad de)	29,490	41,888	20,075	176	195	58	29,314	41,693	20,017
Murcia (Región de)	6,001	20,389	4,459	247	753	339	5,754	19,636	4,120
Navarra (Com. Foral de)	1,378	3,007	2,184	18	116	120	1,360	2,891	2,064
Pais Vasco	4,785	9,702	6,264	98	241	136	4,687	9,461	6,128
Rioja (La)	1,052	2,648	2,166	23	36	73	1,029	2,612	2,093
Ceuta	278	340	42	0	0	0	278	340	42
Melilla	134	182	142	1	2	2	133	180	140

M (ANNEX TABLES) - SUMMARY 2008

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

	Total	Type of change			Type of building		
		Novation	Subrogations Debtor	Subrogations Creditor	Rustic buildings	Urban buildings	Dwellings
TOTAL	388,853	284,835	44,011	60,007	10,421	378,432	259,667
Andalucía	82,566	63,154	6,452	12,960	2,793	79,773	56,214
Aragón	11,237	6,805	2,888	1,544	378	10,859	7,057
Asturias (Ppdo de)	7,534	6,258	503	773	619	6,915	5,167
Balears Illes	7,096	3,615	2,320	1,161	272	6,824	4,064
Canarias	12,464	6,168	1,818	4,478	289	12,175	8,841
Cantabria	3,334	3,196	17	121	109	3,225	2,009
Castilla-León	17,697	13,976	1,498	2,223	542	17,155	10,583
Castilla-la-Mancha	26,456	20,546	858	5,052	523	25,933	16,454
Cataluña	44,317	24,774	11,230	8,313	371	43,946	30,258
Comunitat Valenciana	88,785	63,246	10,145	15,394	1,890	86,895	60,338
Extremadura	4,614	4,052	93	469	286	4,328	3,328
Galicia	11,857	10,472	586	799	656	11,201	7,914
Madrid (Comunidad de)	46,567	38,336	4,001	4,230	726	45,841	32,268
Murcia (Región de)	14,189	12,830	551	808	654	13,535	8,556
Navarra (Com. Foral de)	1,821	1,617	140	64	65	1,756	1,128
Pais Vasco	5,167	2,985	738	1,444	172	4,995	3,401
Rioja (La)	2,874	2,598	169	107	75	2,799	1,898
Ceuta	0	0	0	0	0	0	0
Melilla	278	207	4	67	1	277	189

M (ANNEX TABLES) - SUMMARY 2008