

24 February 2022

### Mortgage Statistics (M)

December 2021 and year 2021. Provisional Data

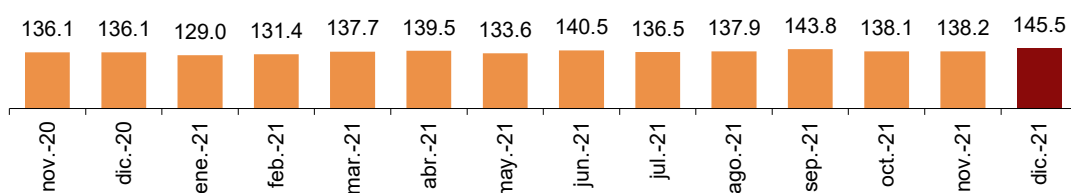
**The number of mortgages constituted on dwellings recorded in the land registries is 32,905, 23.3% more in the annual rate**

**In the whole of 2021 the number of mortgages on dwellings grew by 23.6% and their average amount by 2.4%**

The number of mortgages constituted on dwellings in December was 32,905, 23.3% more than in the same month of 2020. The average amount (145,465 euros) increased by 6.9%.

In December, the average amount of the mortgages on the total number of properties recorded in the land registries (from previous public deeds) stood at 157,107 euros, 9.0% higher than that of the same month of 2020.

#### Average value of mortgages on dwellings in thousands of euros



The value of mortgages constituted on urban properties reached 6,710.6 million euros, 33.4% more than in December 2020. On dwellings, the capital loaned stood at 4,786.5 million euros, indicating an annual increase of 31.8%.

#### Mortgages constituted

December 2021

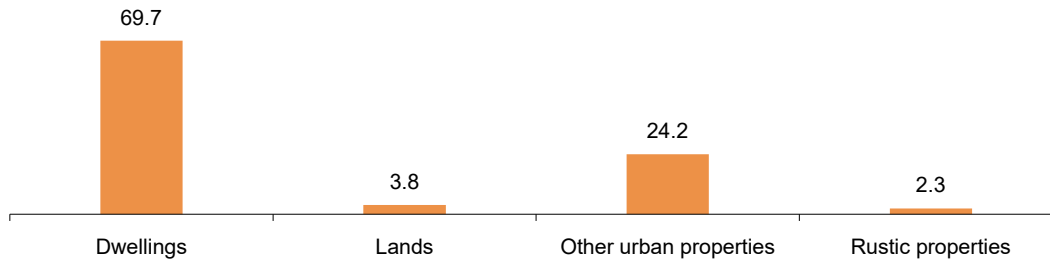
	Total	Variation rate		
		Monthly	Annual	Interannual accumulated
<b>Total properties</b>				
Number of mortgaged properties	43,702	-12.2	21.4	19.4
Capital loaned (thousands of euros)	6,865,910	-5.4	32.3	17.6
Average amount (euros)	157,107	7.7	9.0	-1.5
<b>Rustic properties</b>				
Number of mortgaged properties	983	-8.7	17.6	8.7
Capital loaned (thousands of euros)	155,350	-19.4	-2.4	7.4
Average amount (euros)	158,037	-11.7	-17.0	-1.2
<b>Urban properties</b>				
Number of mortgaged properties	42,719	-12.3	21.5	19.7
Capital loaned (thousands of euros)	6,710,560	-5.0	33.4	17.9
Average amount (euros)	157,086	8.3	9.8	-1.4
<b>Dwellings</b>				
Number of mortgaged properties	32,905	-9.2	23.3	23.6
Capital loaned (thousands of euros)	4,786,532	-4.4	31.8	26.5
Average amount (euros)	145,465	5.3	6.9	2.4

### Mortgages constituted by type of property

By type of property, mortgages constituted on dwellings accounted for 69.7% of the total capital loaned in the month of December.

### Distribution of capital loaned for mortgages registered according to the nature of the property

December 2021. Percentage

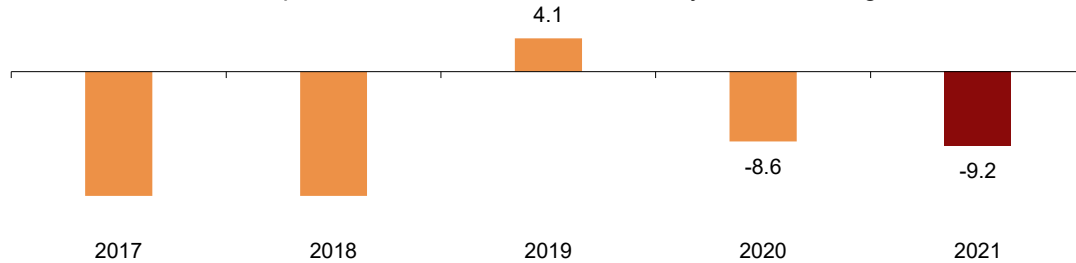


### Monthly evolution of mortgages constituted on dwellings

In order to help with the analysis and interpretation of the data, the following chart shows the variation in the number of housing mortgages between the months of November and December over the last five years. In 2021, the monthly rate was -9.2%.

### Evolution of the monthly rate of the number of mortgages on dwellings

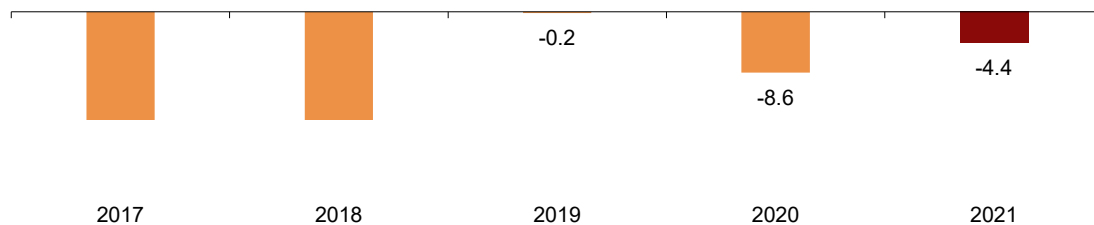
December variation as compared with November of the same year. Percentage



Regarding the capital loaned for mortgages constituted on dwellings, the monthly rate in 2021 was -4.4%.

### Evolution of the monthly rate of capital loaned on housing mortgages

December variation as compared with November of the same year. Percentage



## Mortgage interest rates

For mortgages constituted on the total of properties in December, the average starting interest rate was 2.59% and the average term was 24 years. A total of 34.2% of mortgages used a variable interest rate, and 65.8% used a fixed rate.

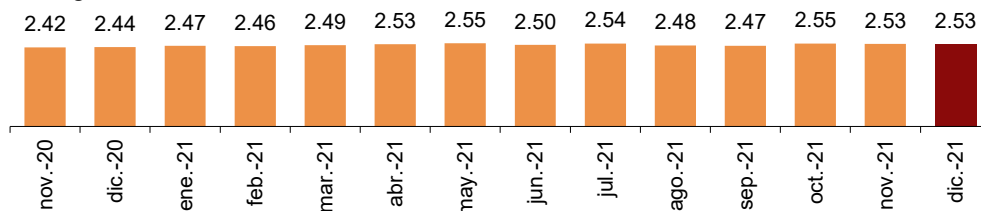
The average starting interest rate was 2.25% for variable rate mortgages and 2.83% for fixed rate mortgages.

In mortgages constituted on houses, the average interest rate was 2.53% and the average term was 24 years. 32.3% of mortgages constituted on dwellings used a variable interest rate and 67.7% used a fixed rate.

The average starting interest rate is 2.08% for variable rate home mortgages and 2.80% for fixed rate mortgages.

## Average interest rate on dwellings

Percentage



## Mortgages with registration changes

The total number of mortgages with changes in conditions recorded in Land Registries in December was 14,347; 22.5% less than in the same month of 2020.

Considering the type of modifications of the conditions, in December, there were 12,013 novations (or modifications produced within the same financial institution), with an annual decrease of 22.6%. On the other hand, the number of transactions that changed institution (creditor subrogations), fell by 23.8%, and the number of mortgages in which the holder of the mortgaged property changed (debtor subrogations) fell by 18.0%.

## Mortgages with registration changes

December 2021

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	14,347	-29.2	-22.5	179.4
Novations	12,013	-29.5	-22.6	193.1
Subrogations Debtor	605	-13.9	-18.0	112.2
Subrogations Creditor	1,729	-31.4	-23.8	129.3

## Mortgages with changes in interest rate conditions

Of the 14,347 mortgages with changes in their conditions in December, 21.4% were due to changes in the interest rate. After changes in conditions, the percentage of fixed-rate mortgages rose from 21.3% to 41.7%, whilst that for variable-rate mortgages fell from 77.5% to 54.4%.

The Euribor is the reference rate for the highest percentage of variable-rate mortgages, both before the change (66.9%), and after (46.9%).

After conditions were modified, the average interest for fixed-rate mortgage loans fell by 0.8 points, while the average interest for variable-rate mortgages fell 0.4 points.

### Mortgages with registry changes in their interest rate conditions

December 2021

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 %	Final average interest of loan
Total interest rate changes	3,070	100.0		3,070	100.0	
Fixed	653	21.3	3.0	1,280	41.7	2.2
Variable	2,379	77.5	3.3	1,678	54.7	2.9
- Euribor	2,055	66.9	3.1	1,439	46.9	2.7
Without interest	38	1.2	-	112	3.6	-

### Results by Autonomous Community

The Autonomous Communities with the highest number of mortgages constituted on dwellings in December were Andalucía (7,202), Cataluña (5,663) and Comunidad de Madrid (5,347).

The Autonomous Communities with the greatest amount of capital loaned for home mortgages were Comunidad de Madrid (1,130.7 million euros), Cataluña (933.4 million) and Andalucía (903.5 million).

The Autonomous Communities with the highest annual variation rates in loaned capital were Illes Balears (116.2%), La Rioja (76.9%) and Aragón (54.1%).

### Mortgages on dwellings by Autonomous Community

December 2021

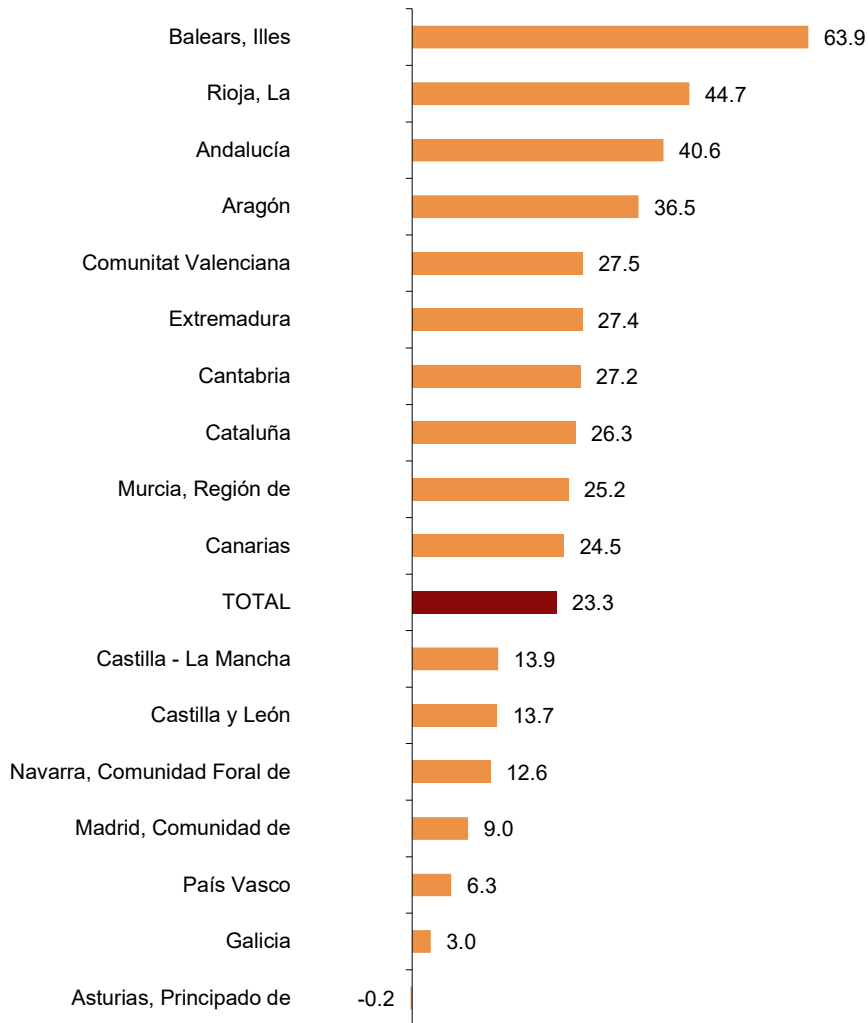
	Number	Variation rate		Capital loaned (thousands of euros)	Variation rate	
		Monthly	Annual		Monthly	Annual
TOTAL	32,905	-9.2	23.3	4,786,532	-4.4	31.8
Andalucía	7,202	-5.0	40.6	903,491	1.7	52.6
Aragón	1,159	33.7	36.5	169,251	70.6	54.1
Asturias, Principado de	437	-45.4	-0.2	44,902	-49.2	-0.7
Balears, Illes	831	-3.7	63.9	211,525	16.2	116.2
Canarias	996	-2.2	24.5	111,104	-9.2	17.8
Cantabria	440	-15.1	27.2	48,097	-14.8	24.1
Castilla y León	1,221	-25.4	13.7	121,147	-33.3	7.3
Castilla - La Mancha	1,165	-15.5	13.9	117,685	-13.7	25.3
Cataluña	5,663	-9.0	26.3	933,388	-8.8	32.2
Comunitat Valenciana	3,570	-17.7	27.5	390,914	-13.6	40.5
Extremadura	683	29.6	27.4	63,937	43.9	50.5
Galicia	1,102	-7.9	3.0	120,262	-1.0	-0.3
Madrid, Comunidad de	5,347	-5.9	9.0	1,130,731	-0.4	22.1
Murcia, Región de	815	-16.5	25.2	71,315	-13.4	28.0
Navarra, Comunidad Foral de	330	-5.4	12.6	43,927	-0.9	17.9
País Vasco	1,715	-11.4	6.3	278,586	-9.6	6.3
Rioja, La	178	-15.2	44.7	19,425	-8.5	76.9

The Autonomous Communities presenting the highest annual rates in the number of mortgages constituted on dwellings in December were Illes Balears (63.9%), La Rioja (44.7%) and Andalucía (40.6%).

In turn, the only autonomous community with a negative annual variation rate was Principado de Asturias (-0.2%).

### Monthly variation in the number of mortgages on dwellings

December 2021. Percentage



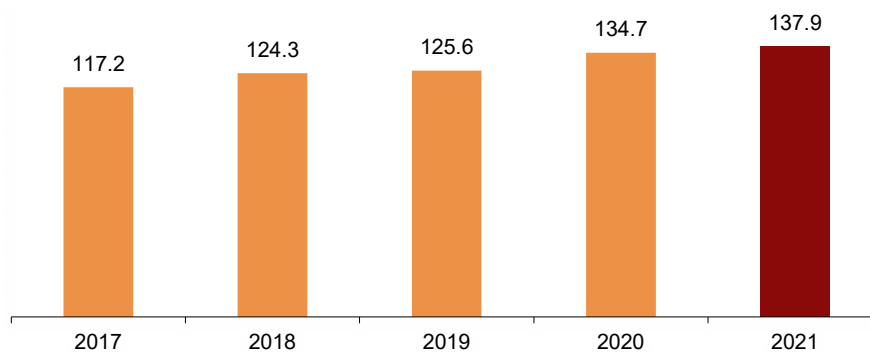
## Results for the whole of year 2021

The average value of mortgages recorded in the Land Registries in 2021 stood at 147,962 euros, 1.5% lower than in 2020.

In the case of mortgages constituted on dwellings, the average amount was 137,921 euros, 2.4% higher than the previous year.

### Average amount mortgaged on homes

Thousands of euros



In 2021, the value of mortgages constituted on urban properties reached 80,237.3 million euros, with an increase of 17.9% as compared to 2020. For housing, the loaned capital stood at 57,582.1 million, an increase of 26.5%.

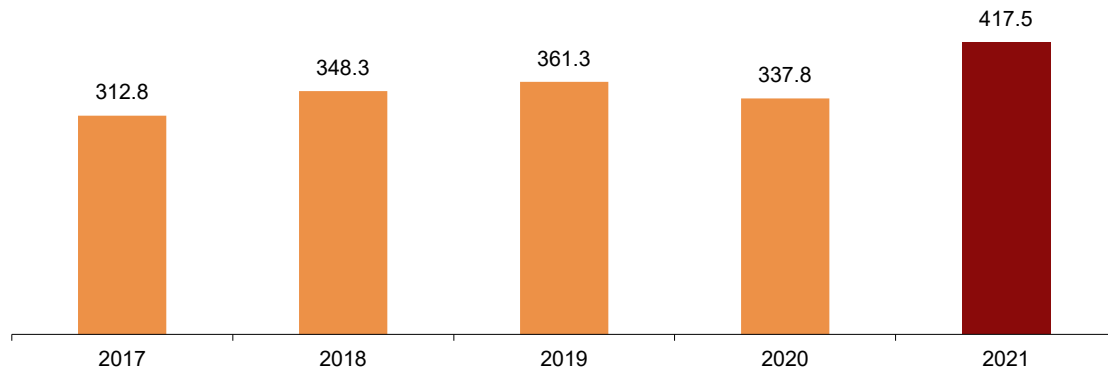
### Mortgages constituted

	Total 2021	% Annual variation			
		2021	2020	2019	2018
<b>Total properties</b>					
Number of mortgaged properties	556,960	19.4	-6.3	3.3	11.3
Capital loaned (thousands of euros)	82,408,716	17.6	-5.0	6.1	13.4
Average amount (euros)	147,962	-1.5	1.4	2.7	1.9
<b>Rustic properties</b>					
Number of mortgaged properties	13,059	8.7	-19.8	-8.4	-1.9
Capital loaned (thousands of euros)	2,171,399	7.4	-21.5	9.3	-8.4
Average amount (euros)	166,276	-1.2	-2.2	19.3	-6.6
<b>Urban properties</b>					
Number of mortgaged properties	543,901	19.7	-5.8	3.7	11.8
Capital loaned (thousands of euros)	80,237,317	17.9	-4.4	6.0	14.4
Average amount (euros)	147,522	-1.4	1.6	2.2	2.3
<b>Dwellings</b>					
Number of mortgaged properties	417,501	23.6	-6.5	3.7	11.3
Capital loaned (thousands of euros)	57,582,131	26.5	0.3	4.8	18.1
Average amount (euros)	137,921	2.4	7.3	1.1	6.0

The total number of mortgages constituted on dwellings in the whole of 2021 was 417,501, 23.6% higher than in 2016.

### Evolution in the number of mortgages on dwellings

In thousands



### Mortgages with registration changes

The total number of mortgages with changes in their conditions recorded in the land registries in 2021 was 271,092, indicating an annual increase of 179.4%.

Considering the type of modification of the conditions, 227,098 novations (or modifications produced with the same financial institution) were registered, with a rise of 193.1%. On the other hand, the number of transactions that changed institution (creditor subrogations), increased by 129.3%, and the number of mortgages in which the holder of the mortgaged property changed (debtor subrogations) increased by 112.2%.

### Mortgages with registration changes

	Total 2021	% Annual variation			
		2021	2020	2019	2018
Total mortgages with changes	271,092	179.4	49.3	-11.5	-17.9
Novations	227,098	193.1	54.3	-12.5	-18.5
Subrogations Debtor	10,539	112.2	37.7	-10.9	-11.4
Subrogations Creditor	33,455	129.3	30.5	-6.6	-17.3

### Geographic distribution

The Autonomous Communities with the greatest number of mortgages constituted on housing during the year 2021 were Andalucía (83,636), Comunidad de Madrid (73,383) and Cataluña (69,805).

The Autonomous Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (14,896.7 million euros), Cataluña (11,301.2 million) and Andalucía (9,816.1 million).

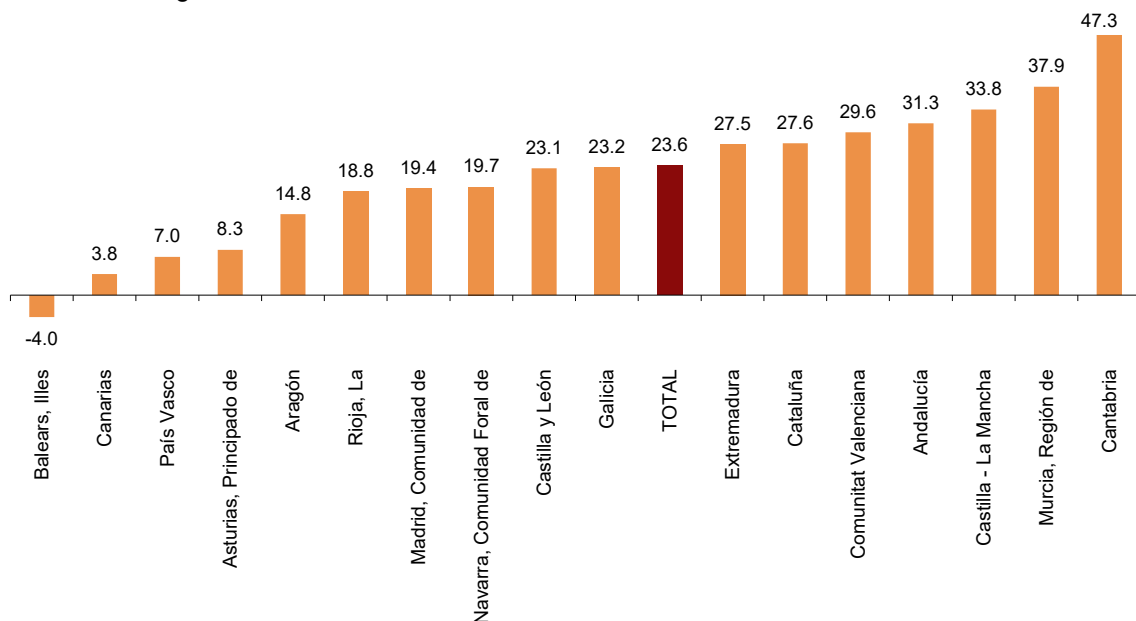
## Mortgages on dwellings by Autonomous Communities

	Number	% Annual variation	Capital loaned (thousands of euros)	% Annual variation
TOTAL	417,501	23.6	57,582,131	26.5
Andalucía	83,636	31.3	9,816,109	31.9
Aragón	11,005	14.8	1,243,784	14.2
Asturias, Principado de	7,232	8.3	768,556	21.7
Balears, Illes	9,087	-4.0	1,865,660	17.5
Canarias	12,561	3.8	1,408,611	13.2
Cantabria	5,698	47.3	613,218	49.9
Castilla y León	16,821	23.1	1,700,172	33.8
Castilla - La Mancha	16,678	33.8	1,638,623	45.1
Cataluña	69,805	27.6	11,301,156	13.8
Comunitat Valenciana	48,360	29.6	4,885,277	38.7
Extremadura	7,586	27.5	646,299	33.3
Galicia	14,212	23.2	1,530,220	30.7
Madrid, Comunidad de	73,383	19.4	14,896,732	32.8
Murcia, Región de	12,459	37.9	1,058,807	40.3
Navarra, Comunidad Foral de	5,030	19.7	624,960	27.9
País Vasco	20,597	7.0	3,238,368	13.7
Rioja, La	2,519	18.8	234,377	23.6

The communities with the highest increases in the number of mortgages on homes in 2021 were Cantabria (47.3%), Región de Murcia (37.9%) and Castilla - La Mancha (33.8%). In turn, the only autonomous community with a negative annual rate was Illes Balears (-4.0%).

## Annual variation in the number of mortgages on dwellings

Year 2021. Percentage



## Revision and updating of data

The 2021 data is provisional and will be reviewed in this year's third quarter.



## Methodological note

The Mortgage Statistics provide information on constitutions of mortgages, that is, on the number of new mortgages constituted on real estate properties during the reference month and the amount of new mortgage loans corresponding to said mortgages. Since 2006, information on mortgage changes and cancellations is published. All this information is broken down on the basis of various variables, such as the nature of the mortgaged property or the lending institution.

All the information on constitutions, changes and register cancellations of mortgages is obtained from the information contained in the Land Registers of the entire national territory, by virtue of a collaboration agreement signed in 2004 between the two institutions. In order to facilitate comparisons, the data for 2003 are presented according to both the old and the new base.

**Type of survey:** monthly continuous survey.

**Population scope:** the registration of mortgages constituted, with changes or cancelled in the land registries.

**Geographical scope:** the entire national territory, by Autonomous Communities and provinces.

**Reference period of the results:** the calendar month.

**Reference period of the information:** the calendar month

**Classification:** rural and urban properties (dwellings, plots and other urban).

**Collection method:** administrative registers from the Association of Land and Mercantile Registrars of Spain.

More information the methodology can be accessed at:

[https://www.ine.es/en/metodologia/t30/t3030149\\_en.pdf](https://www.ine.es/en/metodologia/t30/t3030149_en.pdf)

The standardized methodological report is at:

<https://www.ine.es/dynt3/metadatos/en/RespuestaDatos.html?oper=40>

INE statistics are produced in accordance with the Code of Good Practice for European Statistics, which is the basis for the institution's quality policy and strategy. For more information see the section on [Quality at INE and the Code of Best Practices](#) on the INE website.

---

For further information see **INEbase:** [www.ine.es/en/](http://www.ine.es/en/) Twitter: [@es\\_ine](https://twitter.com/es_ine)

All press releases at: [www.ine.es/en/prensa/prensa\\_en.htm](http://www.ine.es/en/prensa/prensa_en.htm)

Press Office: Telephone numbers: (+34) 91 583 93 63 /94 08 – [gprensa@ine.es](mailto:gprensa@ine.es)

**Information Area:** Telephone number: (+34) 91 583 91 00 – [www.ine.es/infoine/?L=1](http://www.ine.es/infoine/?L=1)

---

## Mortgages Statistics December 2021. Provisional data

### M.1 Total mortgaged rustic and urban buildings

Capital in thousands of euros

	Total buildings		Rustic buildings		Urban buildings	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	43.702	6.865.910	983	155.350	42.719	6.710.560
Andalucía	9.100	1.272.386	251	45.040	8.849	1.227.346
Aragón	1.538	239.735	92	11.744	1.446	227.991
Asturias, Principado de	676	95.744	45	6.129	631	89.615
Balears, Illes	1.168	302.995	43	15.550	1.125	287.445
Canarias	1.389	170.989	43	7.261	1.346	163.728
Cantabria	624	57.446	11	1.715	613	55.731
Castilla y León	1.734	179.784	60	6.085	1.674	173.699
Castilla - La Mancha	1.551	159.200	70	11.121	1.481	148.079
Cataluña	7.199	1.152.459	48	10.492	7.151	1.141.967
Comunitat Valenciana	4.562	514.593	80	7.319	4.482	507.274
Extremadura	905	90.835	72	11.208	833	79.627
Galicia	1.603	194.553	42	5.411	1.561	189.142
Madrid, Comunidad de	7.453	1.726.249	3	842	7.450	1.725.407
Murcia, Región de	1.100	107.626	71	7.214	1.029	100.412
Navarra, Comunidad Foral de	397	110.954	4	425	393	110.529
País Vasco	2.340	455.289	46	7.571	2.294	447.718
Rioja, La	290	27.290	2	223	288	27.067
Ceuta	20	2.056	0	0	20	2.056
Melilla	53	5.727	0	0	53	5.727

### M.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	42.719	6.710.560	32.905	4.786.532	539	259.599	9.275	1.664.429
Andalucía	8.849	1.227.346	7.202	903.491	158	55.123	1.489	268.732
Aragón	1.446	227.991	1.159	169.251	9	1.266	278	57.474
Asturias, Principado de	631	89.615	437	44.902	10	1.367	184	43.346
Balears, Illes	1.125	287.445	831	211.525	17	6.561	277	69.359
Canarias	1.346	163.728	996	111.104	9	6.887	341	45.737
Cantabria	613	55.731	440	48.097	2	480	171	7.154
Castilla y León	1.674	173.699	1.221	121.147	30	6.760	423	45.792
Castilla - La Mancha	1.481	148.079	1.165	117.685	40	6.889	276	23.505
Cataluña	7.151	1.141.967	5.663	933.388	76	18.405	1.412	190.174
Comunitat Valenciana	4.482	507.274	3.570	390.914	23	5.297	889	111.063
Extremadura	833	79.627	683	63.937	16	1.842	134	13.848
Galicia	1.561	189.142	1.102	120.262	23	21.120	436	47.760
Madrid, Comunidad de	7.450	1.725.407	5.347	1.130.731	85	90.998	2.018	503.678
Murcia, Región de	1.029	100.412	815	71.315	9	1.368	205	27.729
Navarra, Comunidad Foral de	393	110.529	330	43.927	4	15.677	59	50.925
País Vasco	2.294	447.718	1.715	278.586	26	19.069	553	150.063
Rioja, La	288	27.067	178	19.425	2	490	108	7.152
Ceuta	20	2.056	14	1.884	0	0	6	172
Melilla	53	5.727	37	4.961	0	0	16	766

## December 2021. Provisional data

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

Capital in thousands of euros

	Rustic buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
<b>TOTAL</b>	<b>983</b>	<b>155.350</b>	<b>694</b>	<b>121.708</b>	<b>289</b>	<b>33.642</b>
Andalucía	251	45.040	156	34.731	95	10.309
Aragón	92	11.744	70	9.783	22	1.961
Asturias, Principado de	45	6.129	21	3.359	24	2.770
Balears, Illes	43	15.550	38	14.856	5	694
Canarias	43	7.261	35	6.278	8	983
Cantabria	11	1.715	11	1.715	0	0
Castilla y León	60	6.085	26	3.226	34	2.859
Castilla - La Mancha	70	11.121	30	6.576	40	4.545
Cataluña	48	10.492	40	6.831	8	3.661
Comunitat Valenciana	80	7.319	71	6.875	9	444
Extremadura	72	11.208	55	9.925	17	1.283
Galicia	42	5.411	39	5.175	3	236
Madrid, Comunidad de	3	842	2	226	1	616
Murcia, Región de	71	7.214	58	5.497	13	1.717
Navarra, Comunidad Foral de	4	425	0	0	4	425
País Vasco	46	7.571	41	6.617	5	954
Rioja, La	2	223	1	38	1	185
Ceuta	0	0	0	0	0	0
Melilla	0	0	0	0	0	0

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

Capital in thousands of euros

	Urban buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
<b>TOTAL</b>	<b>42.719</b>	<b>6.710.560</b>	<b>38.724</b>	<b>6.132.743</b>	<b>3.995</b>	<b>577.817</b>
Andalucía	8.849	1.227.346	7.860	1.115.879	989	111.467
Aragón	1.446	227.991	1.334	218.181	112	9.810
Asturias, Principado de	631	89.615	442	59.920	189	29.695
Balears, Illes	1.125	287.445	1.061	272.997	64	14.448
Canarias	1.346	163.728	1.256	152.619	90	11.109
Cantabria	613	55.731	593	53.359	20	2.372
Castilla y León	1.674	173.699	1.458	149.464	216	24.235
Castilla - La Mancha	1.481	148.079	1.206	120.872	275	27.207
Cataluña	7.151	1.141.967	6.835	1.068.865	316	73.102
Comunitat Valenciana	4.482	507.274	4.049	461.590	433	45.684
Extremadura	833	79.627	740	71.956	93	7.671
Galicia	1.561	189.142	1.492	169.914	69	19.228
Madrid, Comunidad de	7.450	1.725.407	7.247	1.664.005	203	61.402
Murcia, Región de	1.029	100.412	847	83.520	182	16.892
Navarra, Comunidad Foral de	393	110.529	228	78.261	165	32.268
País Vasco	2.294	447.718	1.763	360.637	531	87.081
Rioja, La	288	27.067	252	24.039	36	3.028
Ceuta	20	2.056	20	2.056	0	0
Melilla	53	5.727	41	4.609	12	1.118

## December 2021. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
<b>TOTAL</b>	<b>46.117</b>	<b>1.383</b>	<b>32.870</b>	<b>1.206</b>	<b>10.658</b>
Andalucía	9.724	395	6.949	428	1.952
Aragón	1.094	27	724	13	330
Asturias, Principado de	811	55	543	37	176
Balears, Illes	1.125	78	735	20	292
Canarias	1.753	35	1.144	31	543
Cantabria	797	25	491	27	254
Castilla y León	2.194	76	1.392	42	684
Castilla - La Mancha	2.048	72	1.329	149	498
Cataluña	7.360	73	5.714	153	1.420
Comunitat Valenciana	6.181	236	4.336	71	1.538
Extremadura	929	71	648	21	189
Galicia	1.767	90	1.146	13	518
Madrid, Comunidad de	6.718	29	5.211	103	1.375
Murcia, Región de	1.557	79	1.082	42	354
Navarra, Comunidad Foral de	352	3	283	5	61
País Vasco	1.350	31	904	35	380
Rioja, La	300	8	196	15	81
Ceuta	12	0	9	1	2
Melilla	45	0	34	0	11

### M.6 Total cancelled mortgages, according to type of building and loaning bank

	Total buildings		Rustic buildings		Urban buildings	
	Banks	Other banks	Banks	Other banks	Banks	Other banks
<b>TOTAL</b>	<b>40.747</b>	<b>5.370</b>	<b>1.039</b>	<b>344</b>	<b>39.708</b>	<b>5.026</b>
Andalucía	8.267	1.457	265	130	8.002	1.327
Aragón	999	95	17	10	982	85
Asturias, Principado de	690	121	45	10	645	111
Balears, Illes	990	135	66	12	924	123
Canarias	1.482	271	31	4	1.451	267
Cantabria	751	46	21	4	730	42
Castilla y León	1.945	249	59	17	1.886	232
Castilla - La Mancha	1.672	376	60	12	1.612	364
Cataluña	6.786	574	51	22	6.735	552
Comunitat Valenciana	5.497	684	161	75	5.336	609
Extremadura	888	41	70	1	818	40
Galicia	1.675	92	77	13	1.598	79
Madrid, Comunidad de	6.191	527	25	4	6.166	523
Murcia, Región de	1.356	201	58	21	1.298	180
Navarra, Comunidad Foral de	239	113	3	0	236	113
País Vasco	1.090	260	22	9	1.068	251
Rioja, La	180	120	8	0	172	120
Ceuta	12	0	0	0	12	0
Melilla	37	8	0	0	37	8

## December 2021. Provisional data

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

	Total buildings	Type of change			Type of building		
		Novation	Subrogations Debtor	Subrogations Creditor	Rustic buildings	Urban buildings	Dwellings
<b>TOTAL</b>	14.347	12.013	605	1.729	291	14.056	11.154
Andalucía	3.032	2.567	120	345	57	2.975	2.388
Aragón	398	281	67	50	4	394	309
Asturias, Principado de	461	418	3	40	15	446	300
Balears, Illes	460	454	2	4	33	427	338
Canarias	699	503	4	192	11	688	529
Cantabria	90	59	3	28	1	89	67
Castilla y León	340	305	4	31	7	333	184
Castilla - La Mancha	660	556	13	91	9	651	548
Cataluña	2.246	1.880	69	297	30	2.216	1.823
Comunitat Valenciana	1.836	1.445	154	237	49	1.787	1.417
Extremadura	201	178	3	20	12	189	142
Galicia	634	580	4	50	35	599	430
Madrid, Comunidad de	2.712	2.355	107	250	5	2.707	2.258
Murcia, Región de	214	167	13	34	10	204	155
Navarra, Comunidad Foral de	41	40	0	1	3	38	32
País Vasco	245	164	39	42	9	236	171
Rioja, La	69	53	0	16	1	68	54
Ceuta	9	8	0	1	0	9	9
Melilla	0	0	0	0	0	0	0

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

**Press Office:** Telephone numbers: 91 583 93 63 / 94 08 – Fax: 91 583 90 87 – [gprensa@ine.es](mailto:gprensa@ine.es)

**Information Area:** Telephone number: 91 583 91 00 – Fax: 91 583 91 58 – [www.ine.es/infoine/?L=1](http://www.ine.es/infoine/?L=1)

## Year 2021. Provisional data

### M.1 Total mortgaged rustic and urban buildings

Capital in thousands of euros

	Total buildings		Rustic buildings		Urban buildings	
	Number	Capital	Number	Capital	Number	Capital
<b>TOTAL</b>	556.960	82.408.716	13.059	2.171.399	543.901	80.237.317
Andalucía	109.745	13.816.584	3.462	609.400	106.283	13.207.184
Aragón	15.564	1.903.995	984	130.736	14.580	1.773.259
Asturias, Principado de	10.958	1.125.310	555	67.686	10.403	1.057.624
Balears, Illes	12.856	3.191.079	553	216.870	12.303	2.974.209
Canarias	17.354	2.400.253	395	70.916	16.959	2.329.337
Cantabria	7.825	825.182	134	17.517	7.691	807.665
Castilla y León	24.260	2.553.457	792	111.067	23.468	2.442.390
Castilla - La Mancha	23.012	2.764.364	1.132	203.256	21.880	2.561.108
Cataluña	87.961	15.726.263	669	141.207	87.292	15.585.056
Comunitat Valenciana	65.255	6.537.812	1.445	150.310	63.810	6.387.502
Extremadura	10.414	984.287	795	113.398	9.619	870.889
Galicia	20.676	2.225.051	607	85.164	20.069	2.139.887
Madrid, Comunidad de	95.290	20.401.413	97	22.104	95.193	20.379.309
Murcia, Región de	16.826	1.519.967	767	104.645	16.059	1.415.322
Navarra, Comunidad Foral de	6.623	1.010.689	91	15.083	6.532	995.606
País Vasco	27.346	4.880.700	485	84.955	26.861	4.795.745
Rioja, La	3.843	408.616	95	26.923	3.748	381.693
Ceuta	363	46.328	0	0	363	46.328
Melilla	789	87.366	1	162	788	87.204

### M.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
<b>TOTAL</b>	543.901	80.237.317	417.501	57.582.131	7.616	4.535.209	118.784	18.119.977
Andalucía	106.283	13.207.184	83.636	9.816.109	2.188	781.327	20.459	2.609.748
Aragón	14.580	1.773.259	11.005	1.243.784	105	65.037	3.470	464.438
Asturias, Principado de	10.403	1.057.624	7.232	768.556	153	37.805	3.018	251.263
Balears, Illes	12.303	2.974.209	9.087	1.865.660	156	106.806	3.060	1.001.743
Canarias	16.959	2.329.337	12.561	1.408.611	146	31.742	4.252	888.984
Cantabria	7.691	807.665	5.698	613.218	59	25.730	1.934	168.717
Castilla y León	23.468	2.442.390	16.821	1.700.172	383	169.177	6.264	573.041
Castilla - La Mancha	21.880	2.561.108	16.678	1.638.623	921	141.722	4.281	780.763
Cataluña	87.292	15.585.056	69.805	11.301.156	862	942.370	16.625	3.341.530
Comunitat Valenciana	63.810	6.387.502	48.360	4.885.277	452	136.493	14.998	1.365.732
Extremadura	9.619	870.889	7.586	646.299	363	60.276	1.670	164.314
Galicia	20.069	2.139.887	14.212	1.530.220	168	61.436	5.689	548.231
Madrid, Comunidad de	95.193	20.379.309	73.383	14.896.732	912	1.105.168	20.898	4.377.409
Murcia, Región de	16.059	1.415.322	12.459	1.058.807	185	26.602	3.415	329.913
Navarra, Comunidad Foral de	6.532	995.606	5.030	624.960	118	134.286	1.384	236.360
País Vasco	26.861	4.795.745	20.597	3.238.368	382	673.436	5.882	883.941
Rioja, La	3.748	381.693	2.519	234.377	56	33.630	1.173	113.686
Ceuta	363	46.328	266	35.283	2	1.118	95	9.927
Melilla	788	87.204	566	75.919	5	1.048	217	10.237

## Year 2021. Provisional data

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

Capital in thousands of euros

	Rustic buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
<b>TOTAL</b>	<b>13.059</b>	<b>2.171.399</b>	<b>8.867</b>	<b>1.661.500</b>	<b>4.192</b>	<b>509.899</b>
Andalucía	3.462	609.400	2.123	441.769	1.339	167.631
Aragón	984	130.736	619	108.172	365	22.564
Asturias, Principado de	555	67.686	311	41.700	244	25.986
Balears, Illes	553	216.870	493	199.207	60	17.663
Canarias	395	70.916	321	61.216	74	9.700
Cantabria	134	17.517	122	16.861	12	656
Castilla y León	792	111.067	406	62.206	386	48.861
Castilla - La Mancha	1.132	203.256	645	150.732	487	52.524
Cataluña	669	141.207	525	105.533	144	35.674
Comunitat Valenciana	1.445	150.310	1.091	123.109	354	27.201
Extremadura	795	113.398	648	101.124	147	12.274
Galicia	607	85.164	507	68.427	100	16.737
Madrid, Comunidad de	97	22.104	90	20.062	7	2.042
Murcia, Región de	767	104.645	518	72.050	249	32.595
Navarra, Comunidad Foral de	91	15.083	47	9.565	44	5.518
País Vasco	485	84.955	349	64.367	136	20.588
Rioja, La	95	26.923	51	15.238	44	11.685
Ceuta	0	0	0	0	0	0
Melilla	1	162	1	162	0	0

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

Capital in thousands of euros

	Urban buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
<b>TOTAL</b>	<b>543.901</b>	<b>80.237.317</b>	<b>489.431</b>	<b>73.072.156</b>	<b>54.470</b>	<b>7.165.161</b>
Andalucía	106.283	13.207.184	94.877	11.901.834	11.406	1.305.350
Aragón	14.580	1.773.259	13.129	1.621.363	1.451	151.896
Asturias, Principado de	10.403	1.057.624	7.485	796.654	2.918	260.970
Balears, Illes	12.303	2.974.209	11.613	2.754.179	690	220.030
Canarias	16.959	2.329.337	15.517	2.102.367	1.442	226.970
Cantabria	7.691	807.665	7.398	776.912	293	30.753
Castilla y León	23.468	2.442.390	20.234	2.083.967	3.234	358.423
Castilla - La Mancha	21.880	2.561.108	17.866	2.178.389	4.014	382.719
Cataluña	87.292	15.585.056	82.515	14.693.380	4.777	891.676
Comunitat Valenciana	63.810	6.387.502	56.734	5.742.022	7.076	645.480
Extremadura	9.619	870.889	8.844	807.436	775	63.453
Galicia	20.069	2.139.887	18.997	2.002.847	1.072	137.040
Madrid, Comunidad de	95.193	20.379.309	91.350	19.506.438	3.843	872.871
Murcia, Región de	16.059	1.415.322	13.211	1.201.968	2.848	213.354
Navarra, Comunidad Foral de	6.532	995.606	4.059	615.452	2.473	380.154
País Vasco	26.861	4.795.745	21.600	3.882.187	5.261	913.558
Rioja, La	3.748	381.693	3.034	289.760	714	91.933
Ceuta	363	46.328	356	45.699	7	629
Melilla	788	87.204	612	69.302	176	17.902

## Year 2021. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
<b>TOTAL</b>	<b>539.939</b>	<b>17.640</b>	<b>372.543</b>	<b>11.484</b>	<b>138.272</b>
Andalucía	108.335	4.930	76.843	3.337	23.225
Aragón	14.241	651	9.186	303	4.101
Asturias, Principado de	10.250	613	6.719	211	2.707
Balears, Illes	13.822	657	8.878	292	3.995
Canarias	20.758	505	13.983	455	5.815
Cantabria	8.061	180	5.203	93	2.585
Castilla y León	26.566	1.100	16.755	815	7.896
Castilla - La Mancha	23.940	1.791	15.670	1.153	5.326
Cataluña	76.367	747	55.465	1.543	18.612
Comunitat Valenciana	72.224	2.457	48.356	845	20.566
Extremadura	10.452	806	6.995	424	2.227
Galicia	20.381	789	13.704	240	5.648
Madrid, Comunidad de	83.204	504	61.130	854	20.716
Murcia, Región de	20.281	1.342	12.954	400	5.585
Navarra, Comunidad Foral de	5.061	56	3.738	140	1.127
País Vasco	20.322	406	13.220	261	6.435
Rioja, La	4.638	104	2.934	108	1.492
Ceuta	396	1	297	5	93
Melilla	640	1	513	5	121

### M.6 Total cancelled mortgages, according to type of building and loaning bank

	Total buildings		Rustic buildings		Urban buildings	
	Banks	Other banks	Banks	Other banks	Banks	Other banks
<b>TOTAL</b>	<b>477.373</b>	<b>62.566</b>	<b>12.908</b>	<b>4.732</b>	<b>464.465</b>	<b>57.834</b>
Andalucía	94.610	13.725	3.438	1.492	91.172	12.233
Aragón	12.593	1.648	438	213	12.155	1.435
Asturias, Principado de	8.761	1.489	389	224	8.372	1.265
Balears, Illes	12.046	1.776	550	107	11.496	1.669
Canarias	18.573	2.185	446	59	18.127	2.126
Cantabria	7.560	501	161	19	7.399	482
Castilla y León	23.195	3.371	745	355	22.450	3.016
Castilla - La Mancha	20.868	3.072	1.417	374	19.451	2.698
Cataluña	69.149	7.218	541	206	68.608	7.012
Comunitat Valenciana	63.462	8.762	1.678	779	61.784	7.983
Extremadura	9.776	676	687	119	9.089	557
Galicia	19.152	1.229	659	130	18.493	1.099
Madrid, Comunidad de	76.589	6.615	402	102	76.187	6.513
Murcia, Región de	17.566	2.715	953	389	16.613	2.326
Navarra, Comunidad Foral de	3.236	1.825	30	26	3.206	1.799
País Vasco	16.011	4.311	297	109	15.714	4.202
Rioja, La	3.293	1.345	75	29	3.218	1.316
Ceuta	371	25	1	0	370	25
Melilla	562	78	1	0	561	78



## Year 2021. Provisional data

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

	Total buildings	Type of change			Type of building		
		Novation	Subrogations Debtor	Subrogations Creditor	Rustic buildings	Urban buildings	Dwellings
<b>TOTAL</b>	271.092	227.098	10.539	33.455	6.183	264.909	206.532
Andalucía	59.489	51.342	2.025	6.122	1.263	58.226	47.482
Aragón	5.391	3.890	639	862	105	5.286	4.003
Asturias, Principado de	4.965	4.332	145	488	296	4.669	3.310
Balears, Illes	10.250	10.157	21	72	668	9.582	7.354
Canarias	16.169	11.720	392	4.057	442	15.727	11.756
Cantabria	2.099	1.350	12	737	11	2.088	1.581
Castilla y León	8.631	7.563	145	923	233	8.398	5.742
Castilla - La Mancha	9.847	8.540	209	1.098	251	9.596	7.463
Cataluña	44.451	37.076	1.283	6.092	394	44.057	36.034
Comunitat Valenciana	40.714	32.550	2.565	5.599	905	39.809	30.044
Extremadura	3.304	2.940	81	283	143	3.161	2.215
Galicia	8.654	7.584	209	861	799	7.855	5.553
Madrid, Comunidad de	44.435	37.617	2.075	4.743	85	44.350	34.904
Murcia, Región de	5.506	4.521	265	720	267	5.239	3.992
Navarra, Comunidad Foral de	1.028	974	45	9	9	1.019	783
País Vasco	4.450	3.481	388	581	143	4.307	3.193
Rioja, La	1.536	1.299	37	200	168	1.368	988
Ceuta	164	161	0	3	1	163	130
Melilla	9	1	3	5	0	9	5