

06 September 2019

Foreclosure Statistics (FS)

Second quarter of 2019. Provisional data

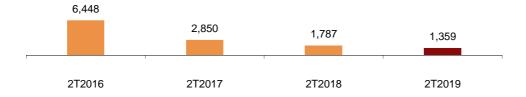
Registration of foreclosure certifications initiated on main dwelling decreased by 24.0%

59.2% of foreclosures initiated on dwellings correspond to mortgages constituted between 2005 and 2008

The total number of registrations of certifications of foreclosures initiated in the land registers the second quarter of 2019 was 16,429, which means 12.0% more than in the previous quarter and 10.9% more than in the same quarter of 2018.

Among the dwellings of natural persons with a foreclosure, 1,359 were owned main dwellings (24.0% less than in the same quarter of 2018) and 627 were not the main dwelling of their owners (14.8% less).

Foreclosures certifications on regular dwellings of individuals in the 2º quarter



Foreclosures certifications initiated and registered

Second quarter of 2019

	Total	% Variation		
		Quarterly	Annual	
Total properties	16,429	12.0	10.9	
Urban properties	15,566	11.6	10.4	
-Total dwellings	7,924	8.0	9.4	
-Dwellings of individuals	1,986	-1.6	-21.3	
-Regular dwelling	1,359	-8.9	-24.0	
-Other dwellings	627	18.9	-14.8	
-Dwellings of legal entities	5,938	11.6	25.8	
-Plots	825	-25.5	57.4	
-Other urban properties ¹	6,817	23.9	7.7	
Rustic properties	863	20.2	19.5	

¹The "Other urban properties" section includes the following items: premises, garages, offices, storage rooms, warehouses, buildings intended for dwellings, other buildings and urban exploitations.

Certifications of foreclosures initiated and registered according to the type of property

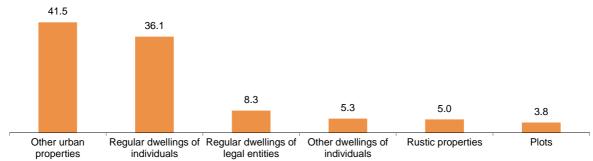
Foreclosures on dwellings accounted for 48.2% of the total foreclosures during the second quarter of 2019.

8.3% of the total number of foreclosures were on main dwellings of natural persons. 36.1% corresponded to dwellings of legal persons (25.8% higher than in the second quarter of 2018) and 3.8% to other dwellings of natural persons (14.8% lower than in the second quarter of 2018).

On the other hand, foreclosures of other urban properties (premises, garages, offices, storage rooms, warehouses, buildings intended for housing and other buildings and urban developments) accounted for 41.5% of the total.

Distribution of foreclosures certifications begun and registered





Certifications of foreclosures initiated and registered on dwellings according to status

27.6% of foreclosures during the second quarter of the year were on new dwellings and 72.4% were on used dwellings.

The number of foreclosures on new dwellings increased by 35.7% in the annual rate and that of used dwellings by 1.9%.

Foreclosures certifications initiated and registered on dwellings

Second quarter of 2019

	Total	Total Percentage		% Variation		
			Quarterly	Annual		
Total	7,92	24 100.0	8.0	9.4		
New	2,18	27.6	29.7	35.7		
Used	5,74	10 72.4	1.5	1.9		

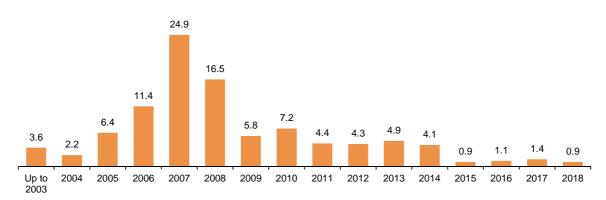
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

24.9% of foreclosures initiated on dwellings in the second quarter corresponded to mortgages constituted in the year 2007, 16.5% did so to mortgages constituted in 2008 and 11.4% to mortgages constituted in 2006.

The 2005-2008 period accounted for 59.2% of foreclosures initiated in this quarter.

Distribution of foreclosures certifications begun and registered on dwellings by mortgage registration

Second quarter 2019. Percentage



Results by Autonomous Community

In the second quarter, the Autonomous Communities with the greatest number of foreclosures certifications on the total properties were Cataluña (3,330), Andalucía (3,152) and Comunitat Valenciana (2,786). In turn, Pais Vasco (46), La Rioja (55) and Comunidad Foral de Navarra (85) registered the smallest number.

In the case of dwellings, Andalucía (1,971), Cataluña (1,562) and Comunitat Valenciana (1,156) registered the greatest number of foreclosures. Meanwhile, Comunidad Floral de Navarra (6), País Vasco (18) and La Rioja (24) registered the lowest ones.

Foreclosures certifications initiated and registered

Second quarter of 2019

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities	
TOTAL	16,429	7,924	1,986	5,938	
Andalucía	3,152	1,971	479	1,492	
Aragón	304	119	44	75	
Asturias, Principado de	353	135	34	101	
Balears, Illes	212	160	49	111	
Canarias	507	273	89	184	
Cantabria	288	158	36	122	
Castilla y León	618	248	56	192	
Castilla - La Mancha	957	402	79	323	
Cataluña	3,330	1,562	365	1,197	
Comunitat Valenciana	2,786	1,156	291	865	
Extremadura	351	181	60	121	
Galicia	950	527	113	414	
Madrid, Comunidad de	791	336	186	150	
Murcia, Región de	1,640	645	76	569	
Navarra, Comunidad Foral de	85	6	6	0	
País Vasco	46	18	13	5	
Rioja, La	55	24	8	16	

Revision and updating of data

Data for 2019 are provisional and will be reviewed when the data for the same period of the next year are published. That is, when the data for the second quarter of 2020 are published, the data for the same quarter of 2019 will be disseminated.

Coinciding with today's publication, the INE has updated the Foreclosure series data for the second, third and fourth quarters of 2018, as well as the annual data for 2018. The results are available at INEBase.

Methodological note

The Foreclosure statistics provide information on foreclosure certifications initiated and registered in the Land Registers during the reference quarter, relating to all rural and urban properties. The results are broken down on the basis of various variables such as the nature of the property, regime, state and owner of the dwellings with a foreclosure initiated.

The information on foreclosure certifications is obtained from the data contained in the Land Registries of the entire national territory. The Association of Land and Mercantile Registrars of Spain (CORPME) provides centralised information to the INE.

Type of survey: quarterly continuous survey.

Population scope: registration of foreclosure certifications that are initiated and registered in the land registries.

Geographical scope: the entire national territory and Autonomous Communities.

Reference period of the results: the calendar quarter.

Reference period of the information: the calendar quarter.

Classification: rural and urban properties (dwellings, plots and other urban properties). Dwellings of natural and legal persons, main dwelling and other dwellings.

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

For more information you can access the methodology at:

https://www.ine.es/en/metodologia/t30/t3030153_en.pdf

And the standardised methodological report at:

https://www.ine.es/dynt3/metadatos/es/RespuestaDatos.html?oper=259

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Foreclosure Statistics 2nd quarter 2019. Provisional data

FS.1 Foreclosures begun and recorded in the property registers on rustic and urban properties

	Total	Rustic	Urban properties		
		properties	Dwellings	Plots	Other urban properties
TOTAL	16,429	863	7,924	825	6,817
Andalucía	3,152	102	1,971	139	940
Aragón	304	11	119	28	146
Asturias, Principado de	353	37	135	26	155
Balears, Illes	212	6	160	10	36
Canarias	507	19	273	12	203
Cantabria	288	5	158	7	118
Castilla y León	618	25	248	62	283
Castilla - La Mancha	957	266	402	79	210
Cataluña	3,330	42	1,562	267	1,459
Comunitat Valenciana	2,786	159	1,156	62	1,409
Extremadura	351	16	181	17	137
Galicia	950	42	527	34	347
Madrid, Comunidad de	791	17	336	34	404
Murcia, Región de	1,640	74	645	45	876
Navarra, Comunidad Foral de	85	40	6	2	37
País Vasco	46	0	18	0	28
Rioja, La	55	2	24	1	28
Ceuta	1	0	1	0	0
Melilla	3	0	2	0	1

2nd quarter 2019. Provisional data

FS.2 Dwellings with foreclosures begun, according to status and owner

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	7,924	2,184	5,740	1,986	5,938
Andalucía	1,971	859	1,112	479	1,492
Aragón	119	27	92	44	75
Asturias, Principado de	135	49	86	34	101
Balears, Illes	160	24	136	49	111
Canarias	273	83	190	89	184
Cantabria	158	51	107	36	122
Castilla y León	248	40	208	56	192
Castilla - La Mancha	402	103	299	79	323
Cataluña	1,562	303	1,259	365	1,197
Comunitat Valenciana	1,156	373	783	291	865
Extremadura	181	6	175	60	121
Galicia	527	57	470	113	414
Madrid, Comunidad de	336	14	322	186	150
Murcia, Región de	645	194	451	76	569
Navarra, Comunidad Foral de	6	0	6	6	0
País Vasco	18	1	17	13	5
Rioja, La	24	0	24	8	16
Ceuta	1	0	1	0	1
Melilla	2	0	2	2	0