

07 September 2020

Foreclosure Statistics (FS)
Second quarter of 2021. Provisional data

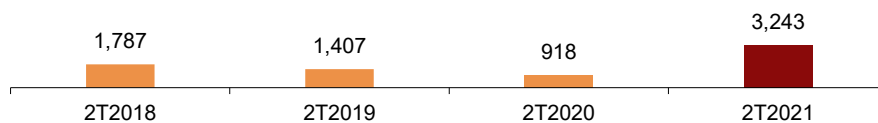
Enrolments for foreclosures initiated on the homes of individuals increased by 242.8% in the annual rate

Those initiated on the dwellings of legal persons rose by 5.9%

The total number of registrations of certifications of foreclosures initiated in the land registers the second quarter of 2021 was 9,753, which means 18.1% more than in the previous quarter and 79.3% more than in the same quarter of 2020.

Among the dwellings of natural persons with foreclosure, 3,243¹ were the main dwellings of their owners (253.2% more than in the same quarter of 2020) and 847 were not (208.1% more).

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



Foreclosures certifications initiated and registered.
Second Quarter 2021.

	Total	% Variation	
		Quarterly	Annual
Total properties	9,753	18.1	79.3
Urban properties	9,239	16.9	73.8
-Total dwellings	5,887	13.7	103.7
-Dwellings of individuals	4,090	5.2	242.8
-Regular dwelling	3,243	1.1	253.2
-Other dwellings	847	24.2	208.1
-Dwellings of legal entities	1,797	39.4	5.9
-Plots	271	11.1	81.9
-Other urban properties ²	3,081	24.0	35.3
Rustic properties	514	46.4	317.9

² The "Other urban properties" section includes the following items: premises, garages, offices, storage rooms, warehouses, buildings intended for dwellings, other buildings and urban exploitations.

¹ In article 7, Royal Decree-Law 8/2020 of March 17 establishes extraordinary measures in order to procure a moratorium on mortgage debt for acquisition of the habitual dwelling. The main objective of the Foreclosure Statistics is to provide quarterly information on the number of foreclosure certifications that are initiated and entered in the property registries during the reference quarter. It should be noted that not all foreclosures that are initiated end with the eviction of their owners and that legal proceedings can lead to several certifications of foreclosures.

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

Foreclosures on dwellings accounted for 60.4% of the total foreclosures during the second quarter of 2021.

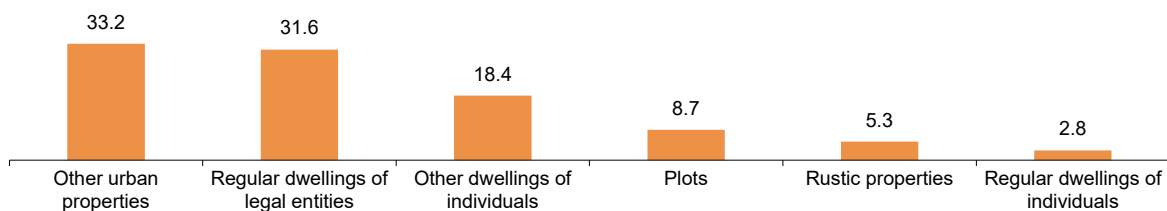
33.2% of the total number of foreclosures were on main dwellings of natural persons. They totalled 3,243, or 253.2% more than in the second quarter of 2020.

18.4% corresponds to the dwellings of legal entities and 8.7% to other dwellings of natural persons. In the first case there were 1,797 executions (5.9% more in the annual rate) and in the second there were 847, 208.1% more.

On the other hand, foreclosures of other urban properties (business premises, garages, offices, storage rooms, warehouses, buildings intended for housing and other buildings and urban developments) accounted for 31.6% of the total.

Distribution of foreclosures certifications begun and registered

Second quarter 2021. Percentage



Certifications of foreclosures initiated and registered on dwellings according to status

11.2% of foreclosures during the second quarter of the year were on new dwellings and 88.8% were on used dwellings.

The number of foreclosures on new dwellings increased by 20.9% in the annual rate and that of used dwellings by 123.0%.

Foreclosures certifications initiated and registered on dwellings

Second Quarter 2021.

	Total	Percentage	% Variation	
			Quarterly	Annual
Total	5,887	100.0	13.7	103.7
New	660	11.2	20.9	20.9
Used	5,227	88.8	12.8	123.0

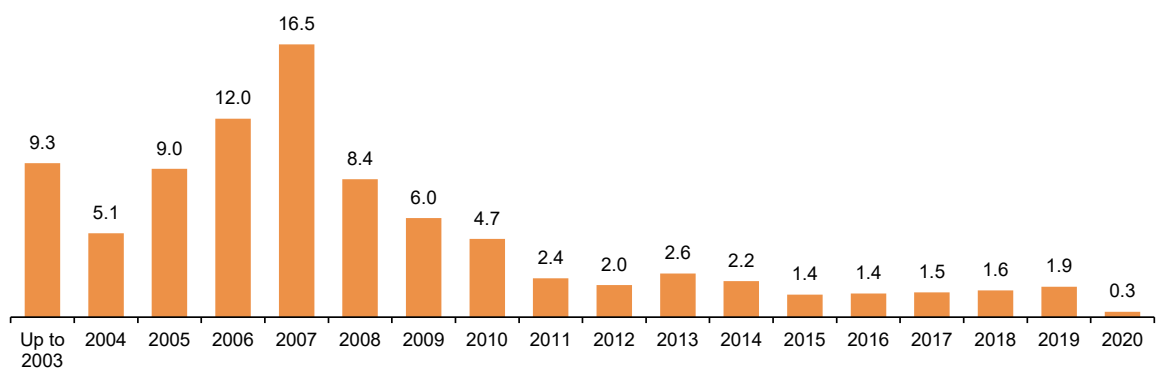
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

16.5% of foreclosures initiated on dwellings in the second quarter corresponded to mortgages constituted in the year 2007, 12.0% did so to mortgages constituted in 2006 and 9.0% to mortgages constituted in 2005.

The 2005-2008 period accounted for 45.9% of foreclosures initiated in this quarter.

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

Second quarter 2021. Percentage



Results by Autonomous Community

In the second quarter, the Autonomous Communities with the greatest number of certifications of foreclosures on the total properties were Comunitat Valenciana (2,183), Andalucía (2,057) and Cataluña (1,740). In turn, Cantabria (49), Comunidad Foral de Navarra (53) and País Vasco (68) registered the smallest number.

In the case of dwellings, Andalucía (1,349), Comunitat Valenciana (1,191) and Cataluña (1,175) registered the greatest number of foreclosures. The lowest numbers were in the Comunidad Foral de Navarra (30), Cantabria (37) and País Vasco and La Rioja (41 in both).

Foreclosures certifications initiated and registered.

Second Quarter 2021.

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	9,753	5,887	4,090	1,797
Andalucía	2,057	1,349	1,001	348
Aragón	167	88	82	6
Asturias, Principado de	123	86	56	30
Balears, Illes	145	80	63	17
Canarias	485	230	156	74
Cantabria	49	37	29	8
Castilla y León	242	112	86	26
Castilla - La Mancha	456	316	195	121
Cataluña	1,740	1,175	851	324
Comunitat Valenciana	2,183	1,191	746	445
Extremadura	125	79	73	6
Galicia	277	154	68	86
Madrid, Comunidad de	922	530	373	157
Murcia, Región de	492	327	208	119
Navarra, Comunidad Foral de	53	30	28	2
País Vasco	68	41	41	0
Rioja, La	144	41	27	14

Revision and updating of data

Data for 2021 is provisional and will be reviewed when the data for the same period of the next year is published. That is, when the data for the second quarter of 2022 are published, the final data for the same quarter of 2021 will be disseminated.

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) 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 the methodology can be accessed at:

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

The standardized methodological report is at:

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

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Foreclosure Statistics

2nd quarter 2021. Provisional data

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

	Total	Rustic properties	Urban properties		
			Dwellings	Plots	Other urban properties
TOTAL	9.753	514	5.887	271	3.081
Andalucía	2.057	141	1.349	71	496
Aragón	167	16	88	6	57
Asturias, Principado de	123	10	86	4	23
Balears, Illes	145	7	80	1	57
Canarias	485	4	230	15	236
Cantabria	49	0	37	0	12
Castilla y León	242	14	112	57	59
Castilla - La Mancha	456	28	316	8	104
Cataluña	1.740	29	1.175	33	503
Comunitat Valenciana	2.183	115	1.191	34	843
Extremadura	125	12	79	6	28
Galicia	277	5	154	5	113
Madrid, Comunidad de	922	28	530	4	360
Murcia, Región de	492	46	327	16	103
Navarra, Comunidad Foral de	53	0	30	10	13
País Vasco	68	5	41	0	22
Rioja, La	144	54	41	1	48
Ceuta	22	0	20	0	2
Melilla	3	0	1	0	2

2nd quarter 2021. Provisional data

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

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	5.887	660	5.227	4.090	1.797
Andalucía	1.349	266	1.083	1.001	348
Aragón	88	6	82	82	6
Asturias, Principado de	86	2	84	56	30
Balears, Illes	80	1	79	63	17
Canarias	230	39	191	156	74
Cantabria	37	3	34	29	8
Castilla y León	112	3	109	86	26
Castilla - La Mancha	316	76	240	195	121
Cataluña	1.175	46	1.129	851	324
Comunitat Valenciana	1.191	131	1.060	746	445
Extremadura	79	1	78	73	6
Galicia	154	22	132	68	86
Madrid, Comunidad de	530	25	505	373	157
Murcia, Región de	327	18	309	208	119
Navarra, Comunidad Foral de	30	0	30	28	2
País Vasco	41	1	40	41	0
Rioja, La	41	5	36	27	14
Ceuta	20	15	5	6	14
Melilla	1	0	1	1	0