

7 September 2022

Foreclosure Statistics (FS)
Second quarter of 2022. Provisional data

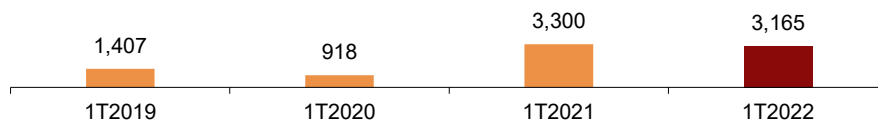
Enrolments for foreclosures initiated on the homes of individuals decreased by 7.4% in the annual rate

Those initiated on the dwellings of legal persons fell by 60.2%

The total number of registrations of foreclosure certifications begun in the land registers in the second quarter of 2022 was 7,115, which means 10.7% less than in the previous quarter and 27.4% less than in the same quarter of 2021.

Enrolments for foreclosures initiated on the homes of individuals decreased by 7.4% in the annual rate. Among these, 3,165¹ were the main dwellings of their owners (4.1% less) and 692 were not (19.8% more).

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



Foreclosures certifications initiated and registered.
Second Quarter 2022.

	Total	% Variation	
		Quarterly	Annual
Total properties	7,115	-10.7	-27.4
Urban properties	6,719	-11.8	-27.7
-Total dwellings	4,596	-11.8	-23.6
-Dwellings of individuals	3,857	-6.0	-7.4
-Regular dwelling	3,165	-4.7	-4.1
-Other dwellings	692	-11.8	-19.8
-Dwellings of legal entities	739	-33.2	-60.2
-Plots	151	-37.3	-42.8
-Other urban properties ²	1,972	-9.1	-34.5
Rustic properties	396	15.5	-22.4

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 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 64.6% of the total foreclosures during the second quarter of 2022.

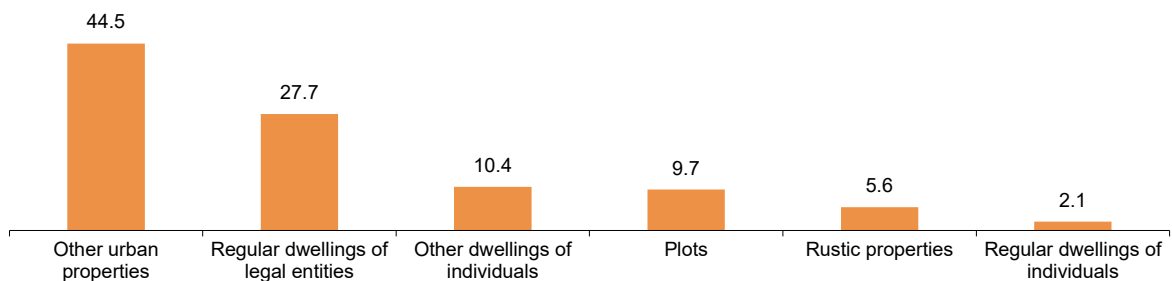
44.5% of the total number of foreclosures were on main dwellings of natural persons.

On the other hand, 10.4% corresponded to the homes of legal persons (there were 739 foreclosures, 60.2% less in the annual rate) and 9.7% to other private homes.

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 27.7% of the total.

Distribution of foreclosures certifications begun and registered

Second Quarter 2022. Percentage



Certifications of foreclosures initiated and registered on dwellings according to status

9.5% of foreclosures during the second quarter of the year were on new dwellings and 90.5% were on used dwellings.

The number of foreclosures on new dwellings decreased by 43.7% in the annual rate and that of used dwellings decreased by 20.7%.

Foreclosures certifications initiated and registered on dwellings

Second Quarter 2022.

	Total	Percentage	% Variation	
			Quarterly	Annual
Total	4,596	100.0	-11.8	-23.6
New	437	9.5	-49.6	-43.7
Used	4,159	90.5	-4.3	-20.7

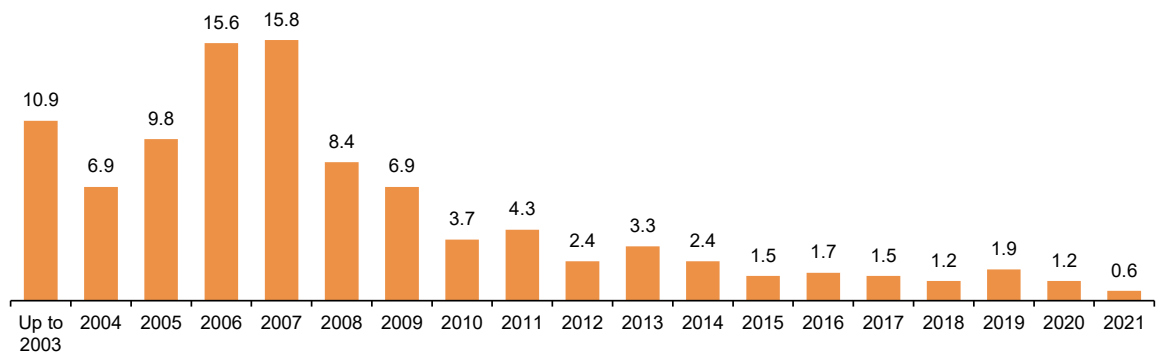
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

15.8% of foreclosures initiated on dwellings in the second quarter corresponded to mortgages constituted in the year 2007, 15.6% did so to mortgages constituted in 2006 and 9.8% to mortgages constituted in 2005.

The 2005-2008 period accounted for 49.6% of foreclosures initiated in this quarter.

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

Second Quarter 2022. 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 (1,552), Andalucía (1,410) and Cataluña (1,186). In turn, La Rioja (48), Comunidad Foral de Navarra (49) and País Vasco (81) registered the smallest number.

In the case of dwellings, Comunitat Valenciana (1,054), Andalucía (1,041) and Cataluña (804) registered the greatest number of foreclosures. The lowest numbers were in the Autonomous Community of Navarra (20), La Rioja (35) and Cantabria (44).

Foreclosures certifications initiated and registered.

Second Quarter 2022.

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	7,115	4,596	3,857	739
Andalucía	1,410	1,041	950	91
Aragón	142	81	70	11
Asturias, Principado de	86	61	54	7
Balears, Illes	177	135	39	96
Canarias	226	153	134	19
Cantabria	84	44	44	0
Castilla y León	252	119	86	33
Castilla - La Mancha	448	192	164	28
Cataluña	1,186	804	726	78
Comunitat Valenciana	1,552	1,054	817	237
Extremadura	115	61	50	11
Galicia	375	197	105	92
Madrid, Comunidad de	561	350	331	19
Murcia, Región de	313	190	177	13
Navarra, Comunidad Foral de	49	20	18	2
País Vasco	81	53	52	1
Rioja, La	48	35	34	1

Revision and updating of data

Data for 2022 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 2023 are published, the final data for the same quarter of 2022 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 2022. 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	7,115	396	4,596	151	1,972
Andalucía	1,410	62	1,041	31	276
Aragón	142	2	81	1	58
Asturias, Principado de	86	7	61	5	13
Balears, Illes	177	13	135	5	24
Canarias	226	9	153	6	58
Cantabria	84	17	44	0	23
Castilla y León	252	74	119	7	52
Castilla - La Mancha	448	13	192	11	232
Cataluña	1,186	9	804	18	355
Comunitat Valenciana	1,552	47	1,054	15	436
Extremadura	115	4	61	29	21
Galicia	375	45	197	1	132
Madrid, Comunidad de	561	1	350	8	202
Murcia, Región de	313	80	190	1	42
Navarra, Comunidad Foral de	49	1	20	10	18
País Vasco	81	9	53	0	19
Rioja, La	48	3	35	3	7
Ceuta	9	0	5	0	4
Melilla	1	0	1	0	0

2nd quarter 2022. Provisional data

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

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	4,596	437	4,159	3,857	739
Andalucía	1,041	151	890	950	91
Aragón	81	3	78	70	11
Asturias, Principado de	61	1	60	54	7
Balears, Illes	135	23	112	39	96
Canarias	153	23	130	134	19
Cantabria	44	4	40	44	0
Castilla y León	119	4	115	86	33
Castilla - La Mancha	192	7	185	164	28
Cataluña	804	32	772	726	78
Comunitat Valenciana	1,054	143	911	817	237
Extremadura	61	3	58	50	11
Galicia	197	12	185	105	92
Madrid, Comunidad de	350	14	336	331	19
Murcia, Región de	190	14	176	177	13
Navarra, Comunidad Foral de	20	0	20	18	2
País Vasco	53	2	51	52	1
Rioja, La	35	1	34	34	1
Ceuta	5	0	5	5	0
Melilla	1	0	1	1	0