

5 March 2020

Foreclosure Statistics (FS)

Fourth quarter of 2019 and year 2019. Provisional data

Registration of foreclosure certifications initiated on main dwellings have decreased by 12.3%

60.5% of foreclosures initiated on dwellings correspond to mortgages constituted between 2005 and 2008

In 2019 as a whole, foreclosures initiated on permanent dwellings were down by 21.8%

The total number of registrations of certifications of foreclosures initiated in the land registers in the fourth quarter of 2019 was 12,882, which means 4.1% less than in the previous quarter and 19.1% more than in the same quarter of 2018.

Among the dwellings of natural persons with foreclosure, 1,380 were the main dwellings of their owners (12.3% less than in the same quarter of 2018) and 453 were not (23.9% less).

Foreclosures certifications on regular dwellings of individuals in the 4^o quarter



Foreclosures certifications initiated and registered

Fourth quarter 2019

	Total	% Variation	
		Quarterly	Annual
Total properties	12.882	4,1	-19,1
Urban properties	12.246	3,7	-19,5
-Total dwellings	6.016	4,2	-17,6
-Dwellings of individuals	1.833	41,9	-15,5
-Regular dwelling	1.380	45,7	-12,3
-Other dwellings	453	31,3	-23,9
-Dwellings of legal entities	4.183	-6,7	-18,4
-Plots	802	33,9	-38,1
-Other urban properties ³	5.428	-0,1	-18,0
Rustic properties	636	13,6	-11,2

³ The "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

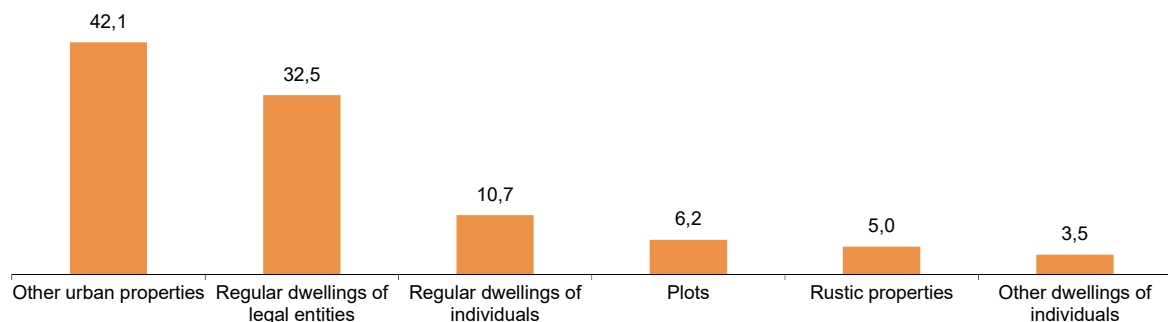
Foreclosures on dwellings accounted for 46.7% of the total foreclosures during the fourth quarter of 2019.

10.7% of the total number of foreclosures were on main dwellings of natural persons. 32.5% corresponds to the dwellings of legal entities and the remaining 3.5% to other dwellings of natural persons.

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 42.1% of the total.

Distribution of foreclosures certifications begun and registered

Fourth quarter 2019. Percentage



Certifications of foreclosures initiated and registered on dwellings according to status

17.9% of foreclosures during the fourth quarter were on new dwellings and 82.1% were on used dwellings.

The number of foreclosures on new dwellings decreased by 26.8% in the annual rate and that of used dwellings by 15.2%.

Foreclosures certifications initiated and registered on dwellings

Fourth quarter 2019

	Total	Percentage	% Variation	
			Quarterly	Annual
Total	6.016	100,0	4,2	-17,6
New	1.076	17,9	-22,9	-26,8
Used	4.940	82,1	12,8	-15,2

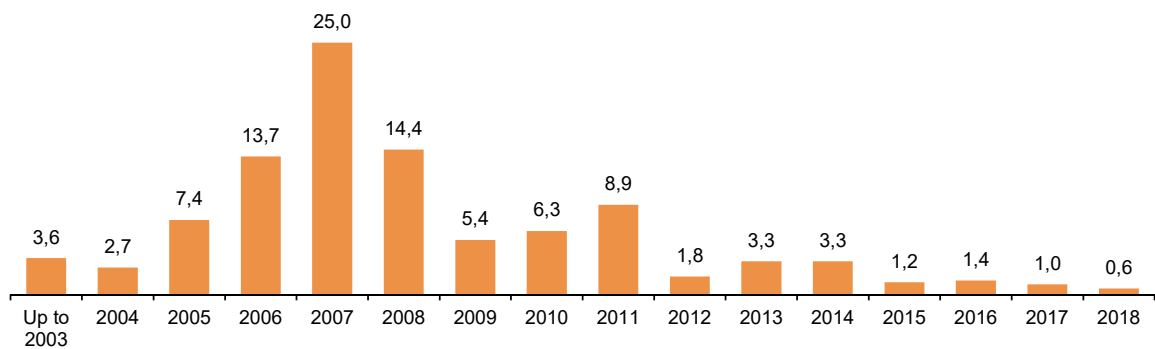
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

25.0% of foreclosures initiated on dwellings in the fourth quarter corresponded to mortgages constituted in the year 2007, 14.4% to mortgages constituted in 2008 and 13.7% to mortgages constituted in 2006.

The 2005-2008 period accounted for 60.5% of foreclosures initiated in this quarter.

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

Fourth quarter 2019. Percentage



Results by Autonomous Community

In the fourth quarter, the Autonomous Communities with the greatest number of certifications of foreclosures on the total properties were Comunitat Valenciana (2,785), Andalucía (2,606) and Cataluña (2,454). In turn, Comunidad Foral de Navarra (18), País Vasco (67) and Cantabria (107) registered the smallest number of foreclosures.

In the case of dwellings, Andalucía (1,339), Comunitat Valenciana (1,278) and Cataluña (1,123) registered the greatest number of foreclosures. And Comunidad Foral de Navarra (nine), País Vasco (20) and Cantabria (52) had the lowest number.

Foreclosures certifications initiated and registered

Fourth quarter 2019

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	12.882	6.016	1.833	4.183
Andalucía	2.606	1.339	389	950
Aragón	316	138	78	60
Asturias, Principado de	234	62	35	27
Balears, Illes	272	103	32	71
Canarias	188	105	53	52
Cantabria	107	52	31	21
Castilla y León	546	151	58	93
Castilla - La Mancha	696	409	80	329
Cataluña	2.454	1.123	403	720
Comunitat Valenciana	2.785	1.278	332	946
Extremadura	188	70	44	26
Galicia	465	230	41	189
Madrid, Comunidad de	697	367	173	194
Murcia, Región de	895	464	46	418
Navarra, Comunidad Foral de	18	9	7	2
País Vasco	67	20	19	1
Rioja, La	340	95	11	84

Results for the whole of the year 2019

The total number of registrations of certifications for foreclosures initiated in 2019 was 56,349, which means 2.9% more than in 2018.

Of the 76.2% of the dwellings of natural persons with foreclosures, 5,177 were owned permanent dwellings, (21.8% less than in 2018). Meanwhile, 1,952 were the non-permanent dwellings of their owners (19.5% less).

Foreclosures certifications initiated and registered

	Total 2019	% Variation annual			
		2019	2018	2017	2016
Total properties	56.349	2,9	3,3	-27,5	-28,7
Urban properties	53.572	2,8	4,8	-28,3	-28,6
-Total dwellings	27.055	3,1	-5,3	-32,9	-31,2
-Dwellings of individuals	7.129	-21,1	-37,3	-47,0	-30,6
-Regular dwelling	5.177	-21,8	-39,8	-48,3	-30,3
-Other dwellings	1.952	-19,5	-29,3	-42,3	-31,3
-Dwellings of legal entities	19.926	15,8	29,4	-5,7	-32,5
-Plots	3.334	-0,7	24,5	-27,1	-13,9
-Other urban properties ¹	23.183	3,0	16,6	-20,8	-25,9
Rustic properties	2.777	4,4	-19,5	-12,1	-29,0

¹ The "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 on dwellings according to status

23.4% of foreclosures on dwellings in the year 2019 were new and 76.6% were used.

The number of foreclosures on new dwellings increased by 19.3% compared to the previous year, while that of used dwellings dropped by 1.0%.

Foreclosure certifications initiated and registered on dwellings

	Total 2019	Percentage	% Variation annual			
			2019	2018	2017	2016
Total	27.055	100,0	3,1	-5,3	-32,9	-31,2
New	6.340	23,4	19,3	11,9	-11,1	-33,7
Used	20.715	76,6	-1,0	-8,9	-36,1	-30,8

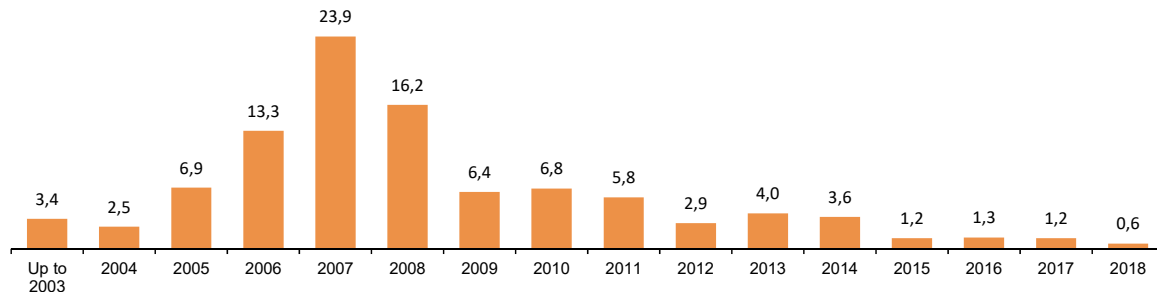
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

In 2019, 23.9% of foreclosures initiated on dwellings corresponded to mortgages constituted in the year 2007, 16.2% to mortgages constituted in 2008 and 13.3% to mortgages constituted in 2006.

The 2005-2008 period accounted for 60.3% of the foreclosures initiated in 2019.

Distribution of foreclosures certifications initiated and registered on dwellings by year of mortgage registration

Year 2019. Percentage



Results by Autonomous Community

In 2019, the Autonomous Communities with the greatest number of foreclosures certifications on the total properties were Cataluña (12,131), Comunitat Valenciana (11,644) and Andalucía (9,834). In turn, Comunidad Foral de Navarra (174), País Vasco (218) and La Rioja (495) registered the lowest number.

Cataluña (5,757), Andalucía (5,681) and Comunitat Valenciana (5,356) registered the greatest number of dwelling foreclosures. The autonomous communities with the lowest number were Comunidad Foral de Navarra (54), País Vasco (81) and La Rioja (143).

Foreclosures certifications initiated and registered

Year 2019

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	56.349	27.055	7.129	19.926
Andalucía	9.834	5.681	1.624	4.057
Aragón	1.152	473	222	251
Asturias, Principado de	920	338	141	197
Balears, Illes	801	405	130	275
Canarias	1.266	630	257	373
Cantabria	618	376	124	252
Castilla y León	2.680	791	258	533
Castilla - La Mancha	3.104	1.642	372	1.270
Cataluña	12.131	5.757	1.377	4.380
Comunitat Valenciana	11.644	5.356	1.213	4.143
Extremadura	950	452	173	279
Galicia	2.667	1.393	261	1.132
Madrid, Comunidad de	3.303	1.424	624	800
Murcia, Región de	4.374	2.051	218	1.833
Navarra, Comunidad Foral de	174	54	33	21
País Vasco	218	81	67	14
Rioja, La	495	143	29	114

Revision and updating of data

The data published today are provisional and will be reviewed in the fourth quarter of this year.

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

4th quarter of 2019. 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	12,882	636	6,016	802	5,428
Andalucía	2,606	158	1,339	197	912
Aragón	316	4	138	19	155
Asturias, Principado de	234	13	62	7	152
Balears, Illes	272	0	103	4	165
Canarias	188	10	105	8	65
Cantabria	107	12	52	9	34
Castilla y León	546	42	151	125	228
Castilla - La Mancha	696	45	409	80	162
Cataluña	2,454	45	1,123	161	1,125
Comunitat Valenciana	2,785	158	1,278	60	1,289
Extremadura	188	8	70	69	41
Galicia	465	27	230	19	189
Madrid, Comunidad de	697	29	367	19	282
Murcia, Región de	895	80	464	19	332
Navarra, Comunidad Foral de	18	1	9	0	8
País Vasco	67	0	20	0	47
Rioja, La	340	4	95	5	236
Ceuta	7	0	0	1	6
Melilla	1	0	1	0	0

4th quarter of 2019. Provisional data

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

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	6,016	1,076	4,940	1,833	4,183
Andalucía	1,339	236	1,103	389	950
Aragón	138	12	126	78	60
Asturias, Principado de	62	0	62	35	27
Balears, Illes	103	25	78	32	71
Canarias	105	9	96	53	52
Cantabria	52	3	49	31	21
Castilla y León	151	9	142	58	93
Castilla - La Mancha	409	21	388	80	329
Cataluña	1,123	185	938	403	720
Comunitat Valenciana	1,278	329	949	332	946
Extremadura	70	0	70	44	26
Galicia	230	64	166	41	189
Madrid, Comunidad de	367	53	314	173	194
Murcia, Región de	464	129	335	46	418
Navarra, Comunidad Foral de	9	0	9	7	2
País Vasco	20	0	20	19	1
Rioja, La	95	0	95	11	84
Ceuta	0	0	0	0	0
Melilla	1	1	0	1	0

Year 2019. 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	27,055	6,340	20,715	7,129	19,926
Andalucía	5,681	2,006	3,675	1,624	4,057
Aragón	473	76	397	222	251
Asturias, Principado de	338	53	285	141	197
Balears, Illes	405	98	307	130	275
Canarias	630	124	506	257	373
Cantabria	376	60	316	124	252
Castilla y León	791	75	716	258	533
Castilla - La Mancha	1,642	230	1,412	372	1,270
Cataluña	5,757	1,076	4,681	1,377	4,380
Comunitat Valenciana	5,356	1,594	3,762	1,213	4,143
Extremadura	452	10	442	173	279
Galicia	1,393	193	1,200	261	1,132
Madrid, Comunidad de	1,424	114	1,310	624	800
Murcia, Región de	2,051	623	1,428	218	1,833
Navarra, Comunidad Foral de	54	2	52	33	21
País Vasco	81	2	79	67	14
Rioja, La	143	2	141	29	114
Ceuta	3	0	3	1	2
Melilla	5	2	3	5	0

Year 2019. Provisional data

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

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	56,349	2,777	27,055	3,334	23,183
Andalucía	9,834	517	5,681	598	3,038
Aragón	1,152	26	473	121	532
Asturias, Principado de	920	81	338	38	463
Balears, Illes	801	15	405	21	360
Canarias	1,266	57	630	53	526
Cantabria	618	22	376	18	202
Castilla y León	2,680	195	791	822	872
Castilla - La Mancha	3,104	424	1,642	316	722
Cataluña	12,131	169	5,757	634	5,571
Comunitat Valenciana	11,644	690	5,356	248	5,350
Extremadura	950	68	452	133	297
Galicia	2,667	100	1,393	114	1,060
Madrid, Comunidad de	3,303	91	1,424	85	1,703
Murcia, Región de	4,374	253	2,051	106	1,964
Navarra, Comunidad Foral de	174	42	54	5	73
País Vasco	218	2	81	0	135
Rioja, La	495	25	143	21	306
Ceuta	12	0	3	1	8
Melilla	6	0	5	0	1