

28 February 2018

## Mortgage Statistics (M)

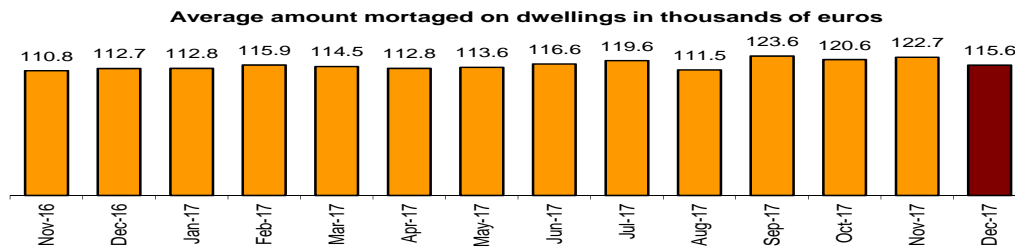
December 2017 and Year 2017. *Provisional data*

**The total number of mortgages constituted on dwellings recorded in the land registries stands at 20,681 in December, a similar figure to that of December 2016**

**The average value of these mortgages increases by 2.6% in the annual rate, standing at 115,617 euros**

**In 2017, the average value of mortgages constituted on dwellings increased by 6.3%**

The average value of mortgages recorded in the land registries in December (from previously public deeds) was 137,955 euros, 5.5% higher than that of the same month in 2016.



The number of mortgages constituted on **dwellings** was 20,681, similar to that of December 2016. The average value was 115,617 euros, with an annual increase of 2.6%.

The value of mortgages constituted on urban properties reached 3,722.0 million euros, 1.9% more than in December 2016. For housing, the loaned capital reached 2,391.1 million, an annual increase of 2.6%.

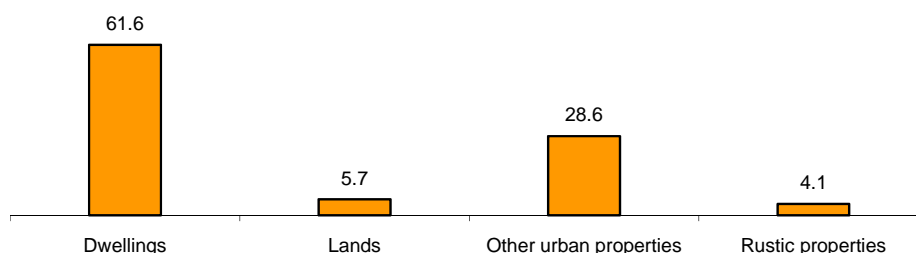
### Mortgages constituted. December 2017

	Total	Variation rate		
		Monthly	Annual	Interannual accumulated
<b>Total properties</b>				
Number of mortgaged properties	28,128	-19.0	-3.6	7.0
Capital loaned (thousands of euros)	3,880,389	-23.4	1.7	13.2
Average amount (euros)	137,955	-5.4	5.5	5.8
<b>Rustic properties</b>				
Number of mortgaged properties	941	-31.6	-21.4	-1.6
Capital loaned (thousands of euros)	158,360	-28.0	-3.1	-9.1
Average amount (euros)	168,289	5.2	23.2	-7.7
<b>Urban properties</b>				
Number of mortgaged properties	27,187	-18.5	-2.8	7.4
Capital loaned (thousands of euros)	3,722,029	-23.2	1.9	14.4
Average amount (euros)	136,905	-5.7	4.9	6.5
<b>Dwellings</b>				
Number of mortgaged properties	20,681	-16.9	0.0	9.7
Capital loaned (thousands of euros)	2,391,070	-21.7	2.6	16.6
Average amount (euros)	115,617	-5.8	2.6	6.3

### Mortgages constituted, by type of property

By type of property, mortgages constituted on dwellings accounted for 61.6% of the total capital loaned in the month of December.

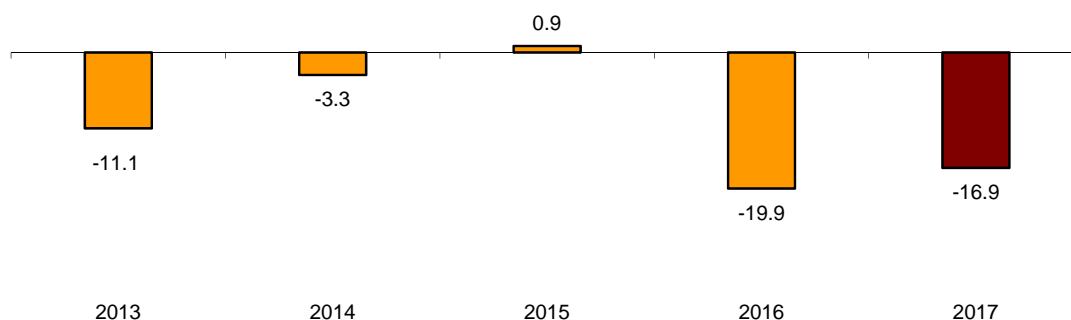
Distribution of the capital loaned for mortgages according to the nature of the property (%)



### Monthly evolution of mortgages constituted on dwellings

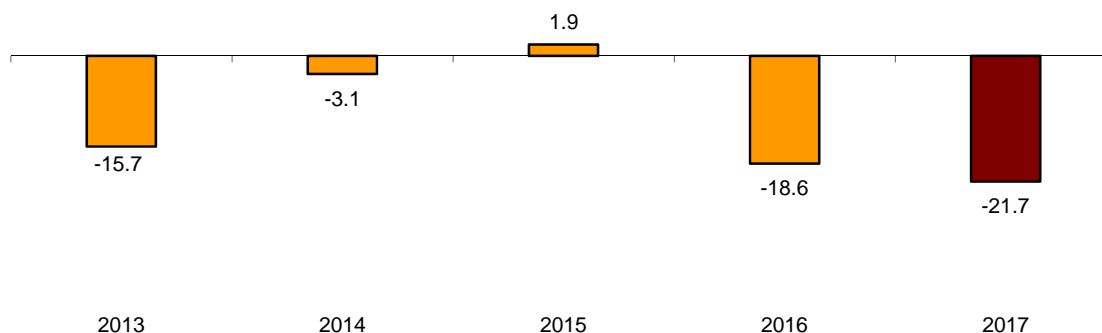
In order to help with the analysis and interpretation of the data, the following chart shows the variation in the number of mortgages constituted on dwellings between the months of December and November over the last five years. In 2017, the monthly rate was -16.9%.

Evolution of the monthly rate of the number of mortgages constituted for the dwellings (December variation as compared with November of the same year)



As regards capital loaned for mortgages on dwellings, the monthly rate for the year 2017 was -21.7%, the highest decrease of the period considered.

Evolution of the monthly rate of the capital lent of mortgages constituted for the dwellings (December variation as compared with November of the same year)



## Mortgage interest rates

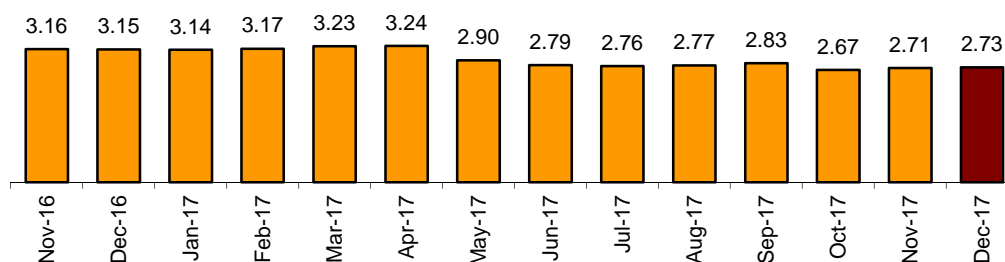
In December, the average interest rate at the beginning of the **mortgages constituted for the total properties** was 2.65% (15.6% lower than that registered in December 2016) and the average term was 22 years. 64.8% of the mortgages used a variable interest rate, and 35.2% used a fixed rate.

The average interest rate at the beginning was 2.39% for variable-rate mortgages (22.2% lower than that registered in December 2016) and 3.23% for fixed-rate mortgages (2.3% lower).

The average interest rate for **mortgages constituted on dwellings** was 2.73% (13.5% lower than that recorded in December 2016) and the average term was 23 years. 62.5% of the mortgages on dwellings used a variable interest rate and 37.5% used a fixed rate. Fixed-rate mortgages experienced a 4.9% increase in the annual rate.

The average interest rate at the beginning was 2.54% for mortgages on dwellings with variable interest rates (with an annual decrease of 18.6%) and 3.13% for fixed rates (3.5% lower).

Average interest rate on dwellings



## Mortgages with registration changes

The total number of mortgages with changes in conditions recorded in Land Registries in December was 5,519; 24.4% less than in the same month of 2016. On dwellings, the number of mortgages with changes in their conditions fell by 17.6%.

Considering the type of modifications of the conditions, in December, there were 4,336 novations (or modifications produced within the same financial institution), with an annual decrease of 23.7%. The number of transactions that change institution (subrogations to the creditor), fell by 39.4%, and the number of mortgages in which the holder of the mortgaged property changed (subrogations to the debtor) increased by 15.0%.

### Mortgages with registration changes. December 2017

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
<b>Total mortgages with changes</b>	5,519	-9.0	-24.4	-35.2
Novations	4,336	-7.1	-23.7	-34.9
Subrogations Debtor	430	8.0	15.0	-38.3
Subrogations Creditor	753	-24.6	-39.4	-35.5

## Mortgages with changes in interest rate conditions

Of the 5,519 mortgages with changes in their conditions, 48.7% were due to changes in the interest rate.

After changes in conditions, the percentage of fixed-rate mortgages rose from 7.3% to 13.2%, whilst that for variable-rate mortgages fell from 90.4% to 85.7%.

The Euribor is the reference rate for the highest percentage of variable-rate mortgages, both before the change (78.2%), and after (78.6%).

After the modification of conditions, the average interest for fixed-rate mortgage loans fell by 0.90 points and for variable-rate mortgages it fell 1.50 points.

### Mortgages with registration changes in interest rates conditions. December 2017

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	2,686	100.0		2,686	100.0	
Fixed	197	7.3	3.9	354	13.2	3.0
Variable	2,427	90.4	4.3	2,301	85.7	2.8
-Euribor	2,101	78.2	4.2	2,111	78.6	2.7
Without interest	62	2.3		31	1.1	

## Results by Autonomous Community

The Autonomous Communities with the greatest number of mortgages constituted on dwellings in December were Andalucía (3,997), Comunidad de Madrid (3,764) and Cataluña (2,977).

The Autonomous Communities that registered the greatest annual variation rates were Canarias (44.8%), Castilla-La Mancha (12.3%) and Comunidad Foral de Navarra (10.0%).

The Autonomous Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (603.1 million euros), Cataluña (410.7 million) and Andalucía (394.0 million).

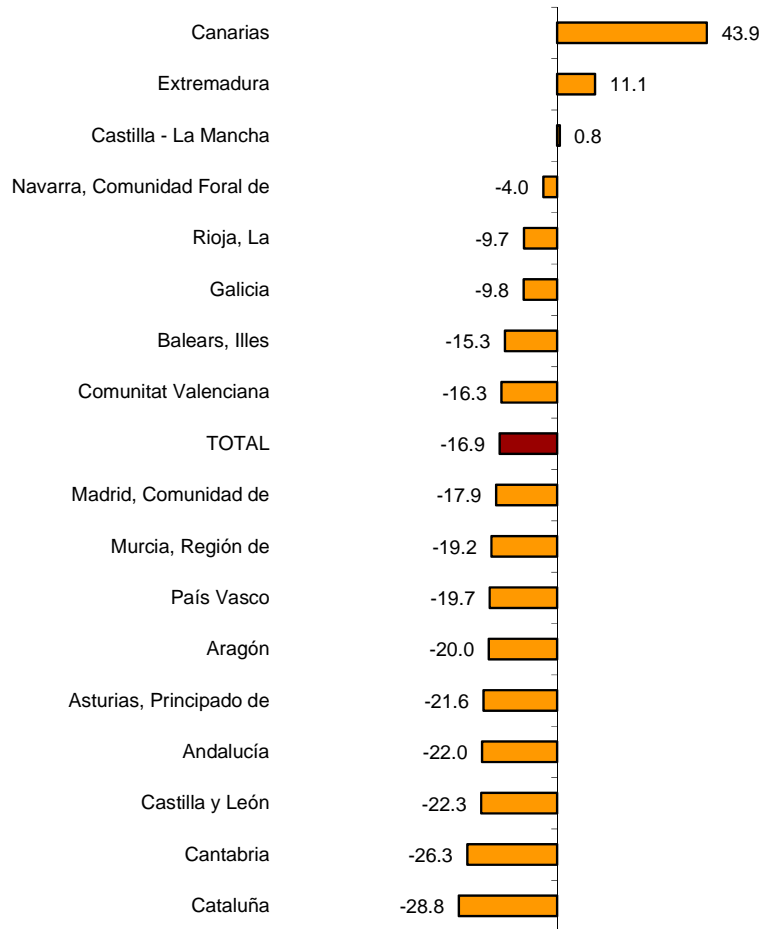
### Mortgages constituted on dwellings by Community. December 2017

	Number	Variation rate		Capital loaned (thousands of euros)	Variation rate	
		Monthly	Annual		Monthly	Annual
TOTAL	20,681	-16.9	0.0	2,391,070	-21.7	2.6
Andalucía	3,997	-22.0	-0.2	393,955	-21.4	1.0
Aragón	559	-20.0	0.5	52,893	-25.4	9.3
Asturias, Principado de	360	-21.6	-18.0	30,678	-28.7	-20.5
Baleares, Illes	625	-15.3	-7.0	120,120	-8.0	20.5
Canarias	1,436	43.9	44.8	129,369	38.6	53.0
Cantabria	230	-26.3	-10.2	22,017	-32.5	-13.7
Castilla y León	716	-22.3	-8.9	63,040	-25.0	-4.9
Castilla - La Mancha	776	0.8	12.3	68,545	2.7	15.5
Cataluña	2,977	-28.8	-5.3	410,679	-28.5	-3.3
Comunitat Valenciana	2,127	-16.3	-2.6	178,447	-20.1	-1.1
Extremadura	349	11.1	-7.7	29,836	33.8	13.0
Galicia	756	-9.8	-5.1	73,559	-10.3	-2.8
Madrid, Comunidad de	3,764	-17.9	4.3	603,076	-29.1	4.2
Murcia, Región de	475	-19.2	-2.5	37,025	-21.6	-2.4
Navarra, Comunidad Foral de	264	-4.0	10.0	28,304	-4.2	12.7
País Vasco	1,078	-19.7	-15.3	127,558	-30.8	-16.8
Rioja, La	139	-9.7	4.5	15,446	28.7	35.9

Three Autonomous Communities presented positive monthly rates in the number of mortgages constituted on dwellings in December. These are Canarias (43.9%), Extremadura (11.1%) and Castilla - La Mancha (0.8%).

In turn, those showing the most negative monthly rates were Cataluña (-28.8%), Cantabria (-26.3%) and Castilla y León (-22.3%).

**Monthly variation of the number of mortgages constituted on dwellings.  
December 2017**

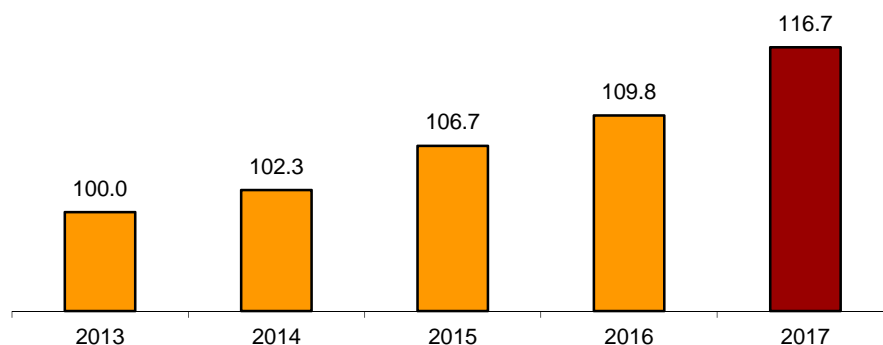


## Results for the whole of the year 2017

The average value of mortgages recorded in the land registries in 2017 stood at 141,445 euros, 5.8% higher than in 2016.

In the case of mortgages constituted on dwellings, the average amount was 116,709 euros, 6.3% higher than the previous year.

Average amount mortgaged on dwellings in thousands of euros



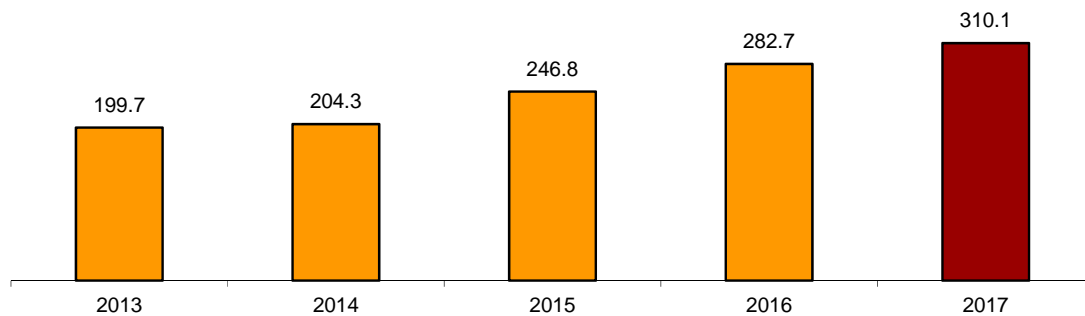
In 2017, the value of mortgages constituted on urban properties reached 58,178.0 million euros, with an increase of 14.4% as compared to 2016. For housing, the loaned capital stood at 36,191.0 million, an increase of 16.6%.

### Mortgages constituted

	Total 2017	% Annual variation			
		2017	2016	2015	2014
<b>Total properties</b>					
Number of mortgaged properties	429,082	7.0	7.8	17.9	-3.5
Capital loaned (thousands of euros)	60,691,568	13.2	9.6	19.1	9.6
Average amount (euros)	141,445	5.8	1.7	1.0	13.6
<b>Rustic properties</b>					
Number of mortgaged properties	16,485	-1.6	-10.4	5.3	-4.9
Capital loaned (thousands of euros)	2,513,525	-9.1	-2.2	8.6	-8.1
Average amount (euros)	152,473	-7.7	9.0	3.1	-3.4
<b>Urban properties</b>					
Number of mortgaged properties	412,597	7.4	8.7	18.6	-3.4
Capital loaned (thousands of euros)	58,178,043	14.4	10.3	19.8	11.1
Average amount (euros)	141,005	6.5	1.4	1.0	15.0
<b>Dwellings</b>					
Number of mortgaged properties	310,096	9.7	14.6	20.8	2.3
Capital loaned (thousands of euros)	36,190,971	16.6	17.8	26.1	4.6
Average amount (euros)	116,709	6.3	2.9	4.4	2.2

The total number of mortgages constituted on dwellings in 2017 was 310,096, 9.7% higher than in 2016.

Evolution of the number of mortgages constituted for the dwellings (thousands)



### Mortgages with registration changes in 2017

The total number of mortgages with changes in their conditions recorded in the land registries in 2017 was 89,523, indicating an annual decrease of 35.2%.

Considering the type of modification of the conditions, 70,375 novations (or modifications produced with the same financial institution) were registered, with a fall of 34.9%. The number of transactions which changed institution (subrogations to the creditor), fell by 35.5%, and the number of mortgages in which the holder of the mortgaged property changed (subrogations to the debtor) fell by 38.3%.

### Mortgages with registration changes

	Total 2017	% Annual variation			
		2017	2016	2015	2014
<b>Total mortgages with chan</b>	89,523	-35.2	-22.2	-17.7	-18.9
Novations	70,375	-34.9	-23.6	-18.0	-20.8
Subrogations Debtor	4,590	-38.3	5.5	-26.1	-15.7
Subrogations Creditor	14,558	-35.5	-22.2	-13.6	-8.9

## Geographical distribution in 2017

The Autonomous Communities with the greatest number of mortgages constituted on housing during the year 2017 were Andalucía (60,240), Comunidad de Madrid (56,644) and Cataluña (49,918).

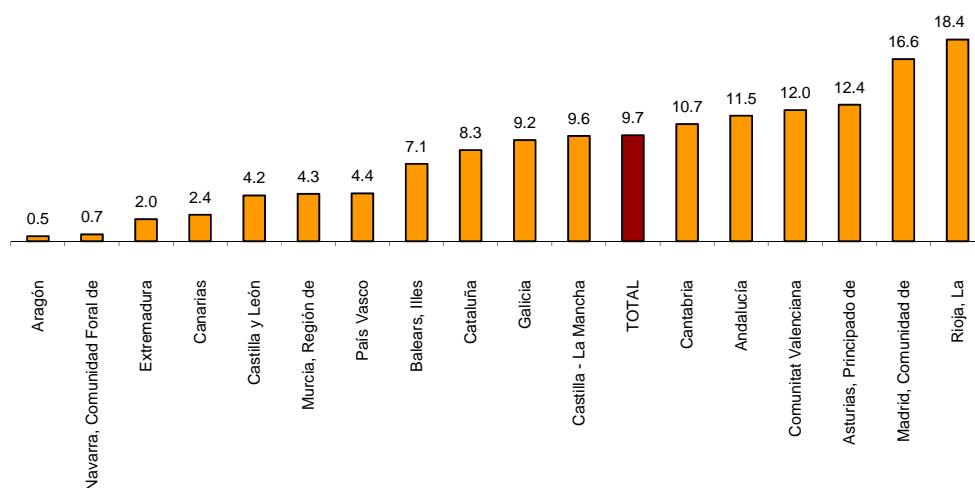
The Autonomous Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (9,287.1 million euros), Cataluña (6,893.6 million) and Andalucía (5,898.3 million).

### Mortgages constituted on dwellings by Autonomous Communities. Year 2017

	Number	% Annual variation	Capital loaned (thousands of euros)	% Annual variation
TOTAL	310,096	9.7	36,190,971	16.6
Andalucía	60,240	11.5	5,898,299	15.5
Aragón	8,315	0.5	830,869	6.6
Asturias, Principado de	5,565	12.4	512,955	17.9
Balears, Illes	10,084	7.1	1,607,711	23.2
Canarias	13,310	2.4	1,153,893	10.4
Cantabria	3,498	10.7	371,350	9.7
Castilla y León	11,753	4.2	1,054,089	7.7
Castilla - La Mancha	10,976	9.6	957,340	15.8
Cataluña	49,918	8.3	6,893,551	18.2
Comunitat Valenciana	32,963	12.0	2,808,462	16.2
Extremadura	4,879	2.0	361,248	2.6
Galicia	11,040	9.2	1,049,433	12.1
Madrid, Comunidad de	56,644	16.6	9,287,109	25.5
Murcia, Región de	7,817	4.3	602,475	1.5
Navarra, Comunidad Foral de	4,016	0.7	425,953	5.2
País Vasco	16,257	4.4	2,108,612	2.9
Rioja, La	2,054	18.4	172,112	23.5

The total number of mortgages constituted on dwellings increased in all Autonomous Communities in 2017. The highest variation rates were recorded in La Rioja (18.4%), Comunidad de Madrid (16.6%) and Principado de Asturias (12.4%). In turn Aragón (0.5%), Comunidad Foral de Navarra (0.7%) and Extremadura (2.0%) registered the lowest increases.

Annual variation of the number of mortgages constituted on dwellings. Year 2017





## Mortgages Statistics December 2017. 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	28,128	3,880,389	941	158,360	27,187	3,722,029
Andalucía	5,292	616,083	265	56,220	5,027	559,863
Aragón	812	90,201	35	10,442	777	79,759
Asturias, Principado de	521	66,822	25	2,956	496	63,866
Balears, Illes	952	207,790	63	19,783	889	188,007
Canarias	1,978	209,895	37	5,614	1,941	204,281
Cantabria	309	26,624	6	732	303	25,892
Castilla y León	1,113	114,440	91	10,116	1,022	104,324
Castilla - La Mancha	1,097	115,426	72	8,769	1,025	106,657
Cataluña	3,784	609,891	62	8,970	3,722	600,921
Comunitat Valenciana	2,910	271,568	68	4,683	2,842	266,885
Extremadura	521	55,140	59	7,134	462	48,006
Galicia	1,093	103,996	32	4,719	1,061	99,277
Madrid, Comunidad de	4,936	1,015,187	4	452	4,932	1,014,735
Murcia, Región de	775	65,589	80	14,749	695	50,840
Navarra, Comunidad Foral de	341	52,231	1	147	340	52,084
País Vasco	1,403	232,586	26	1,507	1,377	231,079
Rioja, La	220	19,994	15	1,367	205	18,627
Ceuta	26	2,668	0	0	26	2,668
Melilla	45	4,258	0	0	45	4,258

### 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	27,187	3,722,029	20,681	2,391,070	436	222,274	6,070	1,108,685
Andalucía	5,027	559,863	3,997	393,955	94	19,412	936	146,496
Aragón	777	79,759	559	52,893	7	1,662	211	25,204
Asturias, Principado de	496	63,866	360	30,678	8	4,613	128	28,575
Balears, Illes	889	188,007	625	120,120	11	8,047	253	59,840
Canarias	1,941	204,281	1,436	129,369	13	10,552	492	64,360
Cantabria	303	25,892	230	22,017	0	0	73	3,875
Castilla y León	1,022	104,324	716	63,040	27	8,528	279	32,756
Castilla - La Mancha	1,025	106,657	776	68,545	39	23,116	210	14,996
Cataluña	3,722	600,921	2,977	410,679	56	29,054	689	161,188
Comunitat Valenciana	2,842	266,885	2,127	178,447	36	16,523	679	71,915
Extremadura	462	48,006	349	29,836	22	2,153	91	16,017
Galicia	1,061	99,277	756	73,559	16	2,512	289	23,206
Madrid, Comunidad de	4,932	1,014,735	3,764	603,076	74	47,793	1,094	363,866
Murcia, Región de	695	50,840	475	37,025	3	1,032	217	12,783
Navarra, Comunidad Foral de	340	52,084	264	28,304	9	8,260	67	15,520
País Vasco	1,377	231,079	1,078	127,558	17	38,454	282	65,067
Rioja, La	205	18,627	139	15,446	3	549	63	2,632
Ceuta	26	2,668	21	2,583	0	0	5	85
Melilla	45	4,258	32	3,940	1	14	12	304

## December 2017. 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
TOTAL	941	158,360	647	125,793	294	32,567
Andalucía	265	56,220	180	43,842	85	12,378
Aragón	35	10,442	24	8,381	11	2,061
Asturias, Principado de	25	2,956	17	1,668	8	1,288
Balears, Illes	63	19,783	54	19,046	9	737
Canarias	37	5,614	30	3,944	7	1,670
Cantabria	6	732	6	732	0	0
Castilla y León	91	10,116	46	5,339	45	4,777
Castilla - La Mancha	72	8,769	58	7,155	14	1,614
Cataluña	62	8,970	33	6,307	29	2,663
Comunitat Valenciana	68	4,683	51	4,115	17	568
Extremadura	59	7,134	46	6,493	13	641
Galicia	32	4,719	28	4,061	4	658
Madrid, Comunidad de	4	452	2	342	2	110
Murcia, Región de	80	14,749	60	13,330	20	1,419
Navarra, Comunidad Foral de	1	147	0	0	1	147
País Vasco	26	1,507	10	999	16	508
Rioja, La	15	1,367	2	39	13	1,328
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
TOTAL	27,187	3,722,029	24,359	3,347,572	2,828	374,457
Andalucía	5,027	559,863	4,550	492,986	477	66,877
Aragón	777	79,759	671	70,990	106	8,769
Asturias, Principado de	496	63,866	331	50,875	165	12,991
Balears, Illes	889	188,007	839	170,306	50	17,701
Canarias	1,941	204,281	1,760	181,402	181	22,879
Cantabria	303	25,892	284	24,518	19	1,374
Castilla y León	1,022	104,324	876	90,050	146	14,274
Castilla - La Mancha	1,025	106,657	862	75,526	163	31,131
Cataluña	3,722	600,921	3,446	559,947	276	40,974
Comunitat Valenciana	2,842	266,885	2,533	228,123	309	38,762
Extremadura	462	48,006	434	45,674	28	2,332
Galicia	1,061	99,277	1,028	95,085	33	4,192
Madrid, Comunidad de	4,932	1,014,735	4,774	987,847	158	26,888
Murcia, Región de	695	50,840	539	42,960	156	7,880
Navarra, Comunidad Foral de	340	52,084	208	30,509	132	21,575
País Vasco	1,377	231,079	993	181,174	384	49,905
Rioja, La	205	18,627	174	13,985	31	4,642
Ceuta	26	2,668	26	2,668	0	0
Melilla	45	4,258	31	2,947	14	1,311

## December 2017. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
<b>TOTAL</b>	36,104	1,443	23,300	998	10,363
Andalucía	7,659	509	4,577	240	2,333
Aragón	967	91	585	50	241
Asturias, Principado de	694	64	437	21	172
Balears, Illes	1,138	40	765	13	320
Canarias	1,679	35	1,025	41	578
Cantabria	459	18	304	13	124
Castilla y León	1,657	97	963	67	530
Castilla - La Mancha	1,590	78	974	46	492
Cataluña	4,464	59	3,366	101	938
Comunitat Valenciana	4,873	156	3,249	130	1,338
Extremadura	620	47	411	18	144
Galicia	1,276	63	845	19	349
Madrid, Comunidad de	5,165	17	3,705	145	1,298
Murcia, Región de	1,950	97	869	46	938
Navarra, Comunidad Foral de	321	18	206	18	79
País Vasco	1,174	24	791	23	336
Rioja, La	345	30	181	7	127
Ceuta	38	0	23	0	15
Melilla	35	0	24	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>	31,699	4,405	1,073	370	30,626	4,035
Andalucía	6,648	1,011	373	136	6,275	875
Aragón	858	109	73	18	785	91
Asturias, Principado de	581	113	52	12	529	101
Balears, Illes	1,018	120	31	9	987	111
Canarias	1,509	170	28	7	1,481	163
Cantabria	429	30	18	0	411	30
Castilla y León	1,426	231	62	35	1,364	196
Castilla - La Mancha	1,470	120	64	14	1,406	106
Cataluña	3,933	531	37	22	3,896	509
Comunitat Valenciana	4,218	655	100	56	4,118	599
Extremadura	595	25	42	5	553	20
Galicia	1,178	98	58	5	1,120	93
Madrid, Comunidad de	4,605	560	12	5	4,593	555
Murcia, Región de	1,769	181	62	35	1,707	146
Navarra, Comunidad Foral de	228	93	7	11	221	82
País Vasco	875	299	24	0	851	299
Rioja, La	288	57	30	0	258	57
Ceuta	38	0	0	0	38	0
Melilla	33	2	0	0	33	2

## December 2017. 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>	<b>5,519</b>	<b>4,336</b>	<b>430</b>	<b>753</b>	<b>124</b>	<b>5,395</b>	<b>3,762</b>
Andalucía	781	622	52	107	32	749	546
Aragón	205	162	31	12	3	202	128
Asturias, Principado de	68	64	2	2	3	65	51
Balears, Illes	72	70	0	2	6	66	38
Canarias	151	88	6	57	0	151	103
Cantabria	37	30	0	7	0	37	22
Castilla y León	209	158	33	18	5	204	134
Castilla - La Mancha	330	266	7	57	29	301	189
Cataluña	978	755	49	174	8	970	686
Comunitat Valenciana	732	421	168	143	22	710	530
Extremadura	74	64	1	9	1	73	60
Galicia	132	112	1	19	6	126	67
Madrid, Comunidad de	1,285	1,181	66	38	1	1,284	933
Murcia, Región de	232	144	1	87	4	228	118
Navarra, Comunidad Foral de	16	16	0	0	2	14	10
País Vasco	170	138	13	19	1	169	130
Rioja, La	44	44	0	0	1	43	15
Ceuta	1	1	0	0	0	1	0
Melilla	2	0	0	2	0	2	2

## Year 2017. 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>	<b>429,082</b>	<b>60,691,568</b>	<b>16,485</b>	<b>2,513,525</b>	<b>412,597</b>	<b>58,178,043</b>
Andalucía	81,576	9,590,130	4,721	837,111	76,855	8,753,019
Aragón	12,519	1,410,715	964	125,807	11,555	1,284,908
Asturias, Principado de	8,246	979,443	483	53,828	7,763	925,615
Balears, Illes	14,686	2,866,644	838	238,245	13,848	2,628,399
Canarias	19,211	2,195,939	466	63,546	18,745	2,132,393
Cantabria	5,070	510,469	87	13,424	4,983	497,045
Castilla y León	18,209	1,797,304	1,271	160,453	16,938	1,636,851
Castilla - La Mancha	16,643	1,720,389	1,439	185,964	15,204	1,534,425
Cataluña	65,615	10,464,366	910	146,180	64,705	10,318,186
Comunitat Valenciana	44,880	4,517,904	1,500	162,210	43,380	4,355,694
Extremadura	7,385	694,658	1,040	152,274	6,345	542,384
Galicia	16,556	1,685,569	533	71,017	16,023	1,614,552
Madrid, Comunidad de	74,821	16,586,663	120	48,464	74,701	16,538,199
Murcia, Región de	11,583	1,019,062	1,052	154,045	10,531	865,017
Navarra, Comunidad Foral de	5,527	755,907	162	25,976	5,365	729,931
País Vasco	21,967	3,473,806	442	56,315	21,525	3,417,491
Rioja, La	3,486	287,081	450	18,046	3,036	269,035
Ceuta	520	59,693	1	126	519	59,567
Melilla	582	75,826	6	494	576	75,332

### 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>	<b>412,597</b>	<b>58,178,043</b>	<b>310,096</b>	<b>36,190,971</b>	<b>6,381</b>	<b>4,029,335</b>	<b>96,120</b>	<b>17,957,737</b>
Andalucía	76,855	8,753,019	60,240	5,898,299	1,658	706,507	14,957	2,148,213
Aragón	11,555	1,284,908	8,315	830,869	108	129,280	3,132	324,759
Asturias, Principado de	7,763	925,615	5,565	512,955	84	25,909	2,114	386,751
Balears, Illes	13,848	2,628,399	10,084	1,607,711	223	81,656	3,541	939,032
Canarias	18,745	2,132,393	13,310	1,153,893	214	121,311	5,221	857,189
Cantabria	4,983	497,045	3,498	371,350	38	15,854	1,447	109,841
Castilla y León	16,938	1,636,851	11,753	1,054,089	350	118,416	4,835	464,346
Castilla - La Mancha	15,204	1,534,425	10,976	957,340	448	85,961	3,780	491,124
Cataluña	64,705	10,318,186	49,918	6,893,551	833	507,339	13,954	2,917,296
Comunitat Valenciana	43,380	4,355,694	32,963	2,808,462	417	180,784	10,000	1,366,448
Extremadura	6,345	542,384	4,879	361,248	257	41,608	1,209	139,528
Galicia	16,023	1,614,552	11,040	1,049,433	125	54,985	4,858	510,134
Madrid, Comunidad de	74,701	16,538,199	56,644	9,287,109	1,000	1,291,136	17,057	5,959,954
Murcia, Región de	10,531	865,017	7,817	602,475	183	34,735	2,531	227,807
Navarra, Comunidad Foral de	5,365	729,931	4,016	425,953	104	87,773	1,245	216,205
País Vasco	21,525	3,417,491	16,257	2,108,612	284	529,486	4,984	779,393
Rioja, La	3,036	269,035	2,054	172,112	48	15,215	934	81,708
Ceuta	519	59,567	372	46,891	2	178	145	12,498
Melilla	576	75,332	395	48,619	5	1,202	176	25,511

## Year 2017. 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>16,485</b>	<b>2,513,525</b>	<b>11,448</b>	<b>1,868,775</b>	<b>5,037</b>	<b>644,750</b>
Andalucía	4,721	837,111	3,134	633,328	1,587	203,783
Aragón	964	125,807	620	84,518	344	41,289
Asturias, Principado de	483	53,828	266	34,154	217	19,674
Balears, Illes	838	238,245	752	193,340	86	44,905
Canarias	466	63,546	297	39,363	169	24,183
Cantabria	87	13,424	82	12,565	5	859
Castilla y León	1,271	160,453	663	103,397	608	57,056
Castilla - La Mancha	1,439	185,964	1,026	139,012	413	46,952
Cataluña	910	146,180	644	110,593	266	35,587
Comunitat Valenciana	1,500	162,210	990	104,109	510	58,101
Extremadura	1,040	152,274	859	133,153	181	19,121
Galicia	533	71,017	469	60,472	64	10,545
Madrid, Comunidad de	120	48,464	93	40,600	27	7,864
Murcia, Región de	1,052	154,045	818	115,097	234	38,948
Navarra, Comunidad Foral de	162	25,976	39	10,839	123	15,137
País Vasco	442	56,315	323	42,249	119	14,066
Rioja, La	450	18,046	369	11,602	81	6,444
Ceuta	1	126	1	126	0	0
Melilla	6	494	3	258	3	236

### 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>412,597</b>	<b>58,178,043</b>	<b>369,761</b>	<b>52,901,167</b>	<b>42,836</b>	<b>5,276,876</b>
Andalucía	76,855	8,753,019	69,612	7,924,914	7,243	828,105
Aragón	11,555	1,284,908	9,984	1,109,601	1,571	175,307
Asturias, Principado de	7,763	925,615	5,622	746,758	2,141	178,857
Balears, Illes	13,848	2,628,399	12,915	2,443,026	933	185,373
Canarias	18,745	2,132,393	16,833	1,921,082	1,912	211,311
Cantabria	4,983	497,045	4,712	468,161	271	28,884
Castilla y León	16,938	1,636,851	14,632	1,408,550	2,306	228,301
Castilla - La Mancha	15,204	1,534,425	12,309	1,265,896	2,895	268,529
Cataluña	64,705	10,318,186	59,299	9,504,638	5,406	813,548
Comunitat Valenciana	43,380	4,355,694	38,991	3,937,004	4,389	418,690
Extremadura	6,345	542,384	5,838	498,167	507	44,217
Galicia	16,023	1,614,552	15,146	1,517,658	877	96,894
Madrid, Comunidad de	74,701	16,538,199	71,501	15,989,353	3,200	548,846
Murcia, Región de	10,531	865,017	8,924	744,687	1,607	120,330
Navarra, Comunidad Foral de	5,365	729,931	3,318	470,636	2,047	259,295
País Vasco	21,525	3,417,491	16,822	2,649,995	4,703	767,496
Rioja, La	3,036	269,035	2,377	196,140	659	72,895
Ceuta	519	59,567	504	58,523	15	1,044
Melilla	576	75,332	422	46,378	154	28,954

**Year 2017. 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>478,032</b>	<b>19,672</b>	<b>313,716</b>	<b>14,490</b>	<b>130,154</b>
Andalucía	96,445	5,574	62,643	4,015	24,213
Aragón	10,945	648	6,696	381	3,220
Asturias, Principado de	8,296	590	5,190	186	2,330
Balears, Illes	14,630	887	9,295	354	4,094
Canarias	24,636	541	16,529	387	7,179
Cantabria	5,938	129	3,713	88	2,008
Castilla y León	23,457	1,367	13,311	1,328	7,451
Castilla - La Mancha	20,053	1,498	11,879	1,449	5,227
Cataluña	67,741	963	48,082	1,440	17,256
Comunitat Valenciana	64,066	2,725	42,762	1,202	17,377
Extremadura	7,796	893	4,933	469	1,501
Galicia	19,965	889	12,914	339	5,823
Madrid, Comunidad de	68,334	447	48,001	1,279	18,607
Murcia, Región de	20,067	1,540	11,506	1,020	6,001
Navarra, Comunidad Foral de	5,374	198	3,190	150	1,836
País Vasco	14,943	270	9,989	312	4,372
Rioja, La	4,267	506	2,379	84	1,298
Ceuta	543	3	308	2	230
Melilla	536	4	396	5	131

**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>414,864</b>	<b>63,168</b>	<b>14,183</b>	<b>5,489</b>	<b>400,681</b>	<b>57,679</b>
Andalucía	82,170	14,275	3,885	1,689	78,285	12,586
Aragón	9,247	1,698	431	217	8,816	1,481
Asturias, Principado de	6,518	1,778	368	222	6,150	1,556
Balears, Illes	12,958	1,672	688	199	12,270	1,473
Canarias	22,240	2,396	454	87	21,786	2,309
Cantabria	5,385	553	105	24	5,280	529
Castilla y León	20,000	3,457	947	420	19,053	3,037
Castilla - La Mancha	17,980	2,073	1,241	257	16,739	1,816
Cataluña	59,122	8,619	650	313	58,472	8,306
Comunitat Valenciana	55,863	8,203	2,047	678	53,816	7,525
Extremadura	7,211	585	683	210	6,528	375
Galicia	18,196	1,769	729	160	17,467	1,609
Madrid, Comunidad de	61,388	6,946	284	163	61,104	6,783
Murcia, Región de	17,882	2,185	1,197	343	16,685	1,842
Navarra, Comunidad Foral de	3,722	1,652	87	111	3,635	1,541
País Vasco	10,916	4,027	203	67	10,713	3,960
Rioja, La	3,070	1,197	177	329	2,893	868
Ceuta	509	34	3	0	506	34
Melilla	487	49	4	0	483	49

## Year 2017. 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
TOTAL	89,523	70,375	4,590	14,558	3,435	86,088	56,256
Andalucía	17,159	14,090	628	2,441	844	16,315	10,973
Aragón	3,090	2,579	251	260	129	2,961	1,736
Asturias, Principado de	1,415	1,269	47	99	123	1,292	762
Balears, Illes	1,999	1,863	29	107	114	1,885	904
Canarias	2,917	1,800	74	1,043	84	2,833	1,663
Cantabria	964	520	11	433	31	933	590
Castilla y León	3,609	2,924	176	509	216	3,393	1,773
Castilla - La Mancha	3,977	3,186	130	661	188	3,789	2,389
Cataluña	15,814	11,996	646	3,172	213	15,601	11,260
Comunitat Valenciana	12,054	8,195	1,530	2,329	541	11,513	7,790
Extremadura	895	722	17	156	74	821	555
Galicia	3,003	2,463	125	415	318	2,685	1,610
Madrid, Comunidad de	15,743	13,181	618	1,944	240	15,503	10,356
Murcia, Región de	3,076	2,628	105	343	193	2,883	1,999
Navarra, Comunidad Foral de	595	553	17	25	57	538	361
País Vasco	2,384	1,837	159	388	55	2,329	1,108
Rioja, La	721	479	21	221	14	707	338
Ceuta	81	81	0	0	0	81	64
Melilla	27	9	6	12	1	26	25

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**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)