

## Foreclosure Statistics (FS)

### Fourth quarter 2025 and year 2025. Provisional data

#### Main results

- The total number of registrations of certifications of foreclosures initiated in the land registers rose by 32.7% in the fourth quarter.
- Foreclosures on dwellings of natural persons rose by 33.1%. Those initiated on usual dwellings also rose, by 34.5%.
- In 2025 as a whole, foreclosures initiated on dwellings of natural persons rose by 21.7%.

#### More information

- [Annex of tables](#) (includes information from the Autonomous Communities)
- Detailed results ([quarterly](#) and [annual](#))

The total number of registrations of certifications of foreclosures initiated in the land registers in the fourth quarter of 2025 was 6,925, representing a rise of 32.7% with respect to the same quarter of the previous year.

Foreclosures on dwellings of natural persons rose by 33.1%. Of the above, those initiated on usual dwellings went up by 34.5%.

#### Foreclosures certifications begun and registered. Fourth quarter 2025

				Total	% Variation	
					Quarterly	Annual
<b>Total properties</b>				6,925	72.4	32.7
<b>Total Urban properties</b>				6,540	73.1	34.8
<b>Total dwellings</b>				4,657	69.8	30.9
<b>Total</b>				4,110	63.9	33.1
<b>Urban properties</b>	<b>Dwellings</b>	<b>Dwellings of individuals</b>		3,460	67.8	34.5
		<b>Regular dwelling</b>				
	<b>Other dwellings</b>		650	46.1	26.0	
	<b>Dwellings of legal entities</b>		547	131.8	16.6	
<b>Plots</b>				136	7.9	21.4
<b>Other urban properties<sup>1</sup></b>				1,747	92.2	47.7
<b>Rustic properties</b>				385	61.8	4.6

<sup>1</sup> 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 67.3% of the total number of foreclosures in the fourth quarter.

50.0% of the total number of foreclosures corresponded to usual dwellings of natural persons, 7.9% to legal persons and 9.4% to other dwellings of natural persons. In turn, foreclosures of other urban properties accounted for 25.2% of the total.

**Certifications of foreclosures initiated and registered on dwellings according to status**

6.4% of the foreclosures during the fourth quarter were on new dwellings and 93.6% were on used ones.

The number of foreclosures on new dwellings increased by 13.7% in the annual rate and that of used dwellings by 32.3%.

**Foreclosures certifications begun and registered on dwellings. Fourth quarter 2025**

	Total	Percentage	% Variation	
			Quarterly	Annual
<b>Total</b>	4,657	100.0	69.8	30.9
<b>New</b>	298	6.4	57.7	13.7
<b>Used</b>	4,359	93.6	70.7	32.3

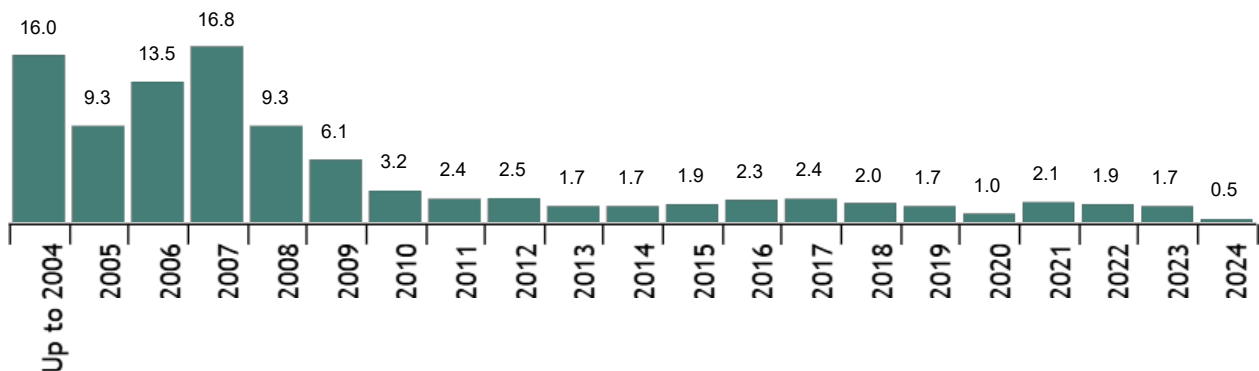
**Certifications of foreclosures on dwellings according to the year of registration of the mortgage**

16.8% of the foreclosures initiated on dwellings in the fourth quarter corresponded to mortgages constituted in 2007, 13.5% to mortgages constituted in 2006 and 9.3% to mortgages constituted in 2008.

The 2005-2008 period accounted for 48.9% of foreclosures initiated in this quarter.

**Distribution of foreclosures certifications begun and registered on dwellings of mortgage registration. Fourth quarter 2025**

Percentage




Current press release at: <https://www.ine.es/dyngs/Prensa/en/EH4T25.htm>

## Results by Autonomous Community

The Autonomous Communities with the greatest number of foreclosures certifications on the total properties this quarter were Andalucía (1,646), Comunitat Valenciana (1,134) and Cataluña (994). In turn, Comunidad Foral de Navarra (21), Illes Balears (45) and Cantabria (50) registered the lowest number.

In the case of dwellings, Andalucía (1,173), Comunitat Valenciana (772) and Cataluña (755) registered the largest number of foreclosures. The lowest numbers were in the Comunidad Foral de Navarra (13), La Rioja (33), Illes Balears and Cantabria (both 34).

### Foreclosures certifications begun and registered. Fourth quarter 2025



	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
<b>TOTAL</b>	6,925	4,657	4,110	547
<b>Andalucía</b>	1,646	1,173	1,034	139
<b>Aragón</b>	133	80	74	6
<b>Asturias, Principado de</b>	130	94	93	1
<b>Balears, Illes</b>	45	34	31	3
<b>Canarias</b>	295	191	166	25
<b>Cantabria</b>	50	34	33	1
<b>Castilla y León</b>	286	172	169	3
<b>Castilla-La Mancha</b>	332	224	201	23
<b>Cataluña</b>	994	755	701	54
<b>Comunitat Valenciana</b>	1,134	772	644	128
<b>Extremadura</b>	196	83	73	10
<b>Galicia</b>	222	152	127	25
<b>Madrid, Comunidad de</b>	841	546	455	91
<b>Murcia, Región de</b>	441	230	218	12
<b>Navarra, Comunidad Foral de</b>	21	13	13	0
<b>País Vasco</b>	102	67	65	2
<b>Rioja, La</b>	51	33	10	23

### Results for the whole of 2025

The total number of registrations of certifications for foreclosures initiated in 2025 was 22,879, 12.4% more than in 2024.

Of the 13,069 dwellings of natural persons with foreclosures, 10,850 were owned permanent dwellings (21.4% more than in 2024). Meanwhile, 2,219 were non-permanent dwellings of their owners (23.5% more).

### Foreclosure certifications initiated and registered

	Total 2025	% Annual variation			
		2025	2024	2023	2022
<b>Total properties</b>	22,879	12.4	5.3	-26.5	-20.0
<b>Total Urban properties</b>	21,578	13.9	2.7	-26.2	-19.9
<b>Total dwellings</b>	14,962	17.7	-3.3	-23.2	-17.2
<b>Total</b>	13,069	21.7	-5.6	-20.7	-5.3
<b>Urban properties</b>					
<b>Dwellings</b>					
<b>Dwellings of individuals</b>					
<b>Regular dwelling</b>	10,850	21.4	-4.1	-20.5	-3.7
<b>Other dwellings</b>	2,219	23.5	-12.4	-22.0	-11.5
<b>Dwellings of legal entities</b>	1,893	-4.4	11.2	-36.1	-49.8
<b>Plots</b>	660	57.1	-16.0	-21.3	-33.5
<b>Other urban properties<sup>2</sup></b>	5,956	2.6	21.1	-33.6	-24.5
<b>Rustic properties</b>	1,301	-8.0	60.9	-33.0	-21.2

<sup>2</sup> These include premises, garages, offices, storerooms, warehouses, buildings assigned to dwellings, other buildings and urban uses.

### Certifications of foreclosures initiated and registered on dwellings according to status

7.6% of the foreclosures on dwellings in 2025 were on new dwellings and 92.4% were on used dwellings.

The number of foreclosures on new dwellings decreased by 7.4% compared to the previous year, while that of used dwellings rose by 20.3%.

### Foreclosure certifications initiated and registered on dwellings

	Total 2025	Percentage	% Annual variation			
			2025	2024	2023	2022
<b>Total</b>	14,962	100.0	17.7	-3.3	-23.2	-17.2
<b>New</b>	1,137	7.6	-7.4	1.8	-42.7	-15.0
<b>Used</b>	13,825	92.4	20.3	-3.8	-20.5	-17.5

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

In 2025, 15.6% of the foreclosures initiated on dwellings corresponded to mortgages constituted in 2007, 13.8% to mortgages constituted in 2006 and 10.1% to mortgages constituted in 2005.

The 2005-2008 period accounted for 48.0% of the foreclosures initiated in 2025.

## **Data revision and updating**

The data published today are provisional and will be reviewed when the data for the same period next year are published. All the results of this operation 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). Households of natural persons, legal entities, primary and other residences.

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

More information on the [methodology](#) and the [standardised methodological report](#).

INE statistics are produced in accordance with the Code of Good Practice for European Statistics. More information at [Quality at INE](#) and [Code of Best Practices](#).

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For further information see [INE base](#)

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