

26 March 2008

Mortgages Statistics (Base 2003)

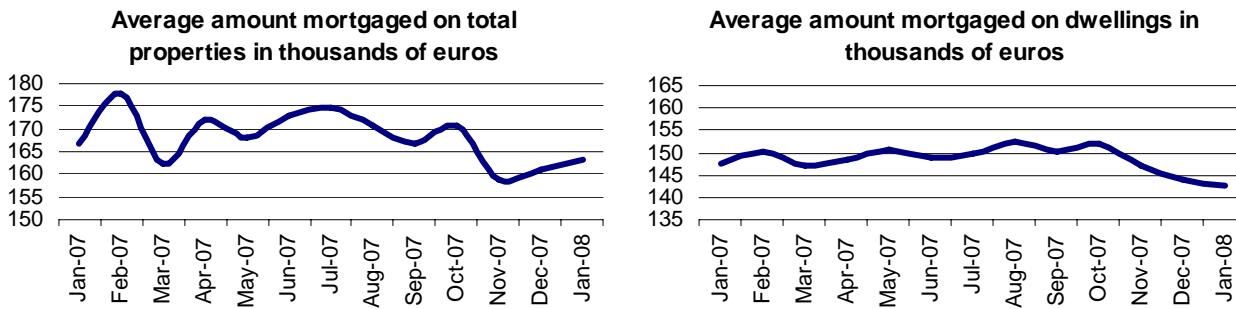
January 2008. Provisional data

The average value of the mortgages signed in January decreases 1.9% in the interannual rate and reaches 163,448 euros

The number of mortgages that change conditions increases 24.2% and registered cancellations decrease 15.7%

During the month of January, the average amount per mortgage constituted stood at 163,448 euros, 1.9% less than the same month in 2007 and 1.4% more than the figure registered in December 2007.

In the case of mortgages constituted for housing, the average amount was 142,793 euros, 3.1% less than the same month in 2007, and 0.7% less than the figure registered in December 2007.



The value of mortgages constituted on urban buildings exceeded 21,357 million euros in January, representing an interannual decrease of 25.7%. In housing, the capital loaned exceed 13,395 million euros, 28.0% less than in January 2007.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total properties				
Number of mortgaged properties	138,527	34.52	-23.59	-23.59
Capital loaned (thousands of euros)	22,642,018	36.45	-25.05	-25.05
Average amount (euros)	163,448	1.43	-1.91	-1.91
Rustic buildings				
Number of mortgaged properties	3,904	55.04	-12.43	-12.43
Capital loaned (thousands of euros)	1,285,043	104.34	-12.44	-12.44
Average amount (euros)	329,161	31.79	-0.01	-0.01
Urban buildings				
Number of mortgaged properties	134,623	34.01	-23.87	-23.87
Capital loaned (thousands of euros)	21,356,975	33.77	-25.69	-25.69
Average amount (euros)	158,643	-0.18	-2.39	-2.39
Dwellings				
Number of mortgaged properties	93,808	30.46	-25.71	-25.71
Capital loaned (thousands of euros)	13,395,134	29.60	-27.99	-27.99
Average amount (euros)	142,793	-0.66	-3.08	-3.08

Mortgages by institution

Savings banks were the institutions that granted the largest number of mortgage loans in January (58.5% of the total), followed by Banks (31.4%) and other financial institutions (10.1%).

Regarding capital loaned, Savings banks granted 54.5% of the total, Banks 35.1% and other financial institutions 10.4%.

Mortgage interest rates

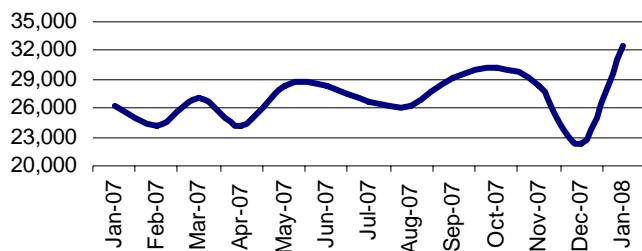
The average interest rate of Savings bank mortgage loans was 5.09% and the average term was 26 years. Regarding Banks, the average interest rate for mortgage loans was 5.06% and the average term was 26 years.

98.3% of the mortgages constituted in January used a variable interest rate, as opposed to the 1.7% that used a fixed rate. Within the variables, the Euribor was the reference interest rate most used in constituting mortgages, specifically in 87.6% of new contracts.

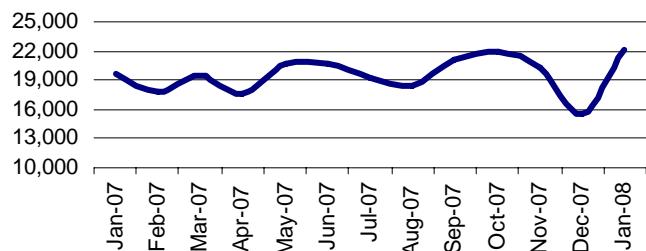
Mortgages with modified conditions

In November, the total number of mortgages with modified conditions was 32,505, which implied an interannual growth of 24.2%. In the case of housing, the number of mortgages that modified their conditions was 22,114, that is, 12.5% more than the number registered in January 2007.

Number of modifications on total properties



Number of modifications on housing



Considering the type of change in the conditions, in January 23,896 novations (or modifications produced within the same financial institution) were produced, for an interannual increase of 22.8%.

The number of loans that changed institutions (subrogations creditor) was 5,391, for a 21.3% increase in the interannual rate. On the other hand, 3,218 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied an decrease of 41.7%.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	32,505	46.02	24.15	24.15
-Novations	23,896	43.54	22.76	22.76
-Subrogations Debtor	3,218	66.56	41.70	41.70
-Subrogations Creditor	5,391	46.45	21.28	21.28

Number of mortgages with changes in interest rate conditions

Of the 32,505 mortgages with changes in conditions during the month of January, 48.5% were due to changes in interest rates.

The percentage of mortgages at a fixed interest rate decreased significantly after the change in conditions (from 6.3% to 1.7% of the total) since most of these loans were referenced to a variable interest rate. Within the interest rate structure, the Euribor was the most important reference. Moreover, its average interest was the lowest before the change (3.92%). Nonetheless, after the change the lowest average interest rate was that referring to Savings banks interest rates (4.45%).

After the modification of conditions, the average interest of the loans increased 0.58 points in fixed interest rate mortgages and increased 1.10 points in variable interest rate mortgages.

Interest rate modality	Before the change in interest rate			After the change in interest rate		
	No. of mortgages	Original structure of interest rates (%)	Original average interest of loan	No. of mortgages	Final structure of interest rates (%)	Average interest after change
Fixed	994	6.31	4.73	264	1.68	5.31
Variable	14,624	92.85	3.97	15,313	97.23	5.07
-MRTI Banks	144	0.92	5.30	81	0.51	5.10
-MRTI Savings banks	564	3.58	4.34	503	3.20	4.45
-MRTI	358	2.27	4.19	168	1.07	4.86
-Type Act.	31	0.20	4.86	12	0.08	4.78
-Euribor	12,796	81.25	3.92	14,202	90.17	5.11
-Others interest rates	729	4.63	4.08	347	2.20	4.65
Without	132	0.84	-	172	1.10	-
Total interest rate changes	15,750	100.00		15,750	100.00	

Registered mortgage cancellations

In January, 66,824 mortgage cancellations were registered, which indicates an interannual decrease of 15.7%. Cancelled mortgages on rustic properties decreased 13.0%, and those cancelled on urban properties 15.8%. The interannual rate of the number of cancellations on housing decreased 18.4%.

97.4% of the cancelled mortgages corresponded to urban properties and 2.6% to rustic properties. Among the urban properties, 72.7% were for housing.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total cancelled mortgages	66,824	18.54	-15.70	-15.70
Rustic	1,765	28.08	-13.01	-13.01
Urban	65,059	18.30	-15.77	-15.77
-Dwellings	47,269	18.50	-18.42	-18.42

Geographical distribution

The highest numbers of mortgaged properties per 100,000 inhabitants¹ were in Región de Murcia (887) and Castilla-La Mancha (578). In all Autonomous Communities, except in Región de Murcia, decreased the number of mortgaged properties per 100,000 inhabitants.

The Communities with the highest average mortgaged amount were Comunidad de Madrid (243,265) and Comunidad Foral de Navarra (206,419). Those with the highest interannual variation rate were Illes Balears (16.7%) and Andalucía (15.2%).

The communities showing the highest number of properties with modified conditions per 100,000 inhabitants¹ were Comunitat Valenciana (199) and Región de Murcia (157). Those with the highest number of registered mortgage cancellations per 100,000 inhabitants¹ were Región de Murcia (331) and Comunitat Valenciana (278).

Autonomous Community	Mortgaged properties		Average amount mortgaged in euros		Mortgaged properties with changes in conditions*	Properties with registered mortgage cancellations*
	Number*	Interannual variation	Amount	Interannual variation		
TOTAL	380	-24.35	163,448	-1.91	89	183
Andalucía	404	-36.10	154,853	15.21	107	204
Aragón	350	-23.49	172,628	-18.94	101	129
Asturias (Principado de)	290	-24.64	165,373	11.50	72	171
Balears (Illes)	425	-35.33	203,357	16.69	57	221
Canarias	394	-42.42	141,362	-1.88	71	202
Cantabria	407	-17.33	166,679	-21.87	72	237
Castilla y León	336	-6.54	138,431	-11.07	78	139
Castilla-La Mancha	578	-8.88	144,324	-2.07	124	186
Cataluña	321	-33.10	200,599	-2.31	65	178
Comunitat Valenciana	521	-22.26	125,865	-9.30	199	278
Extremadura	265	-31.31	121,293	-7.68	33	116
Galicia	278	-0.70	134,920	-11.18	36	104
Madrid (Comunidad de)	284	-23.44	243,265	6.58	68	141
Murcia (Región de)	887	27.98	117,697	-12.26	157	331
Navarra (Comunidad Foral de)	277	-30.42	206,419	13.85	23	126
País Vasco	254	-12.44	202,759	-19.75	22	135
Rioja (La)	415	-11.38	146,919	-15.21	67	209
Ceuta	152	-68.21	109,161	-39.23	0	100
Melilla	164	11.32	113,855	-16.44	44	63

*Per hundred thousand inhabitants

¹This data was calculated from the revision of the figures of the Municipal Register for 2007. Only the population with ages comprised between 18 and 84 is considered.

Mortgages Statistics (Closures)
January 08. Provisional data

MS.1 Total mortgaged rustic and urban buildings

Amount in thousands of euros

	Total		Rustic buildings		Urban buildings	
	Number	Amount	Number	Amount	Number	Amount
TOTAL	138,527	22,642,018	3,904	1,285,043	134,623	21,356,975
Andalucía	25,597	3,963,781	897	511,098	24,700	3,452,683
Almería	3,218	428,254	157	29,624	3,061	398,630
Cádiz	3,916	804,868	70	102,295	3,846	702,573
Córdoba	1,556	224,878	101	20,823	1,455	204,055
Granada	2,553	310,007	116	19,666	2,437	290,341
Huelva	1,994	242,061	36	10,711	1,958	231,350
Jaén	1,503	152,893	156	22,303	1,347	130,590
Málaga	4,826	705,926	113	28,325	4,713	677,601
Sevilla	6,031	1,094,891	148	277,349	5,883	817,542
Aragón	3,703	639,242	113	17,442	3,590	621,800
Huesca	729	91,372	62	7,514	667	83,858
Teruel	562	60,788	11	1,357	551	59,431
Zaragoza	2,412	487,084	40	8,571	2,372	478,513
Asturias (Ppdo de)	2,641	436,749	255	55,438	2,386	381,311
Balears (Illes)	3,523	716,426	191	60,058	3,332	656,368
Canarias	6,424	908,109	231	24,379	6,193	883,730
Las Palmas	3,476	571,524	94	12,611	3,382	558,913
Santa C. Tenerife	2,948	336,586	137	11,769	2,811	324,817
Cantabria	1,927	321,191	48	17,514	1,879	303,677
Castilla y León	7,008	970,126	207	53,688	6,801	916,438
Avila	421	63,870	30	4,662	391	59,208
Burgos	1,060	180,443	29	16,862	1,031	163,581
León	1,444	174,551	21	4,751	1,423	169,800
Palencia	243	36,423	23	413	220	36,010
Salamanca	1,102	124,626	17	7,984	1,085	116,642
Segovia	702	105,144	14	5,157	688	99,987
Soria	240	32,025	12	1,049	228	30,976
Valladolid	1,292	197,657	42	10,095	1,250	187,562
Zamora	504	55,391	19	2,718	485	52,673
Castilla-La Mancha	9,056	1,307,000	210	79,543	8,846	1,227,457
Albacete	1,504	247,279	36	4,118	1,468	243,161
Ciudad Real	2,068	206,942	35	12,379	2,033	194,563
Cuenca	594	77,591	18	1,776	576	75,815
Guadalajara	1,593	286,201	4	464	1,589	285,737
Toledo	3,297	488,993	117	60,807	3,180	428,186
Cataluña	18,682	3,747,591	174	59,880	18,508	3,687,711
Barcelona	11,778	2,613,716	33	14,049	11,745	2,599,667
Girona	2,664	456,033	39	7,911	2,625	448,122
Lleida	1,361	200,967	44	17,515	1,317	183,452
Tarragona	2,879	476,878	58	20,407	2,821	456,471
Comunitat Valenciana	20,561	2,587,900	514	139,182	20,047	2,448,718
Alicante/Alacant	8,598	1,039,299	255	85,762	8,343	953,537
Castellón/Castelló	3,933	539,969	99	17,929	3,834	522,040
Valencia/València	8,030	1,008,632	160	35,490	7,870	973,142
Extremadura	2,296	278,489	172	34,956	2,124	243,533
Badajoz	1,611	175,307	103	17,940	1,508	157,367
Cáceres	685	103,179	69	17,015	616	86,164
Galicia	6,416	865,644	373	50,576	6,043	815,068
Coruña A	2,769	413,450	59	16,302	2,710	397,148
Lugo	318	63,237	27	10,187	291	53,050
Ourense	585	61,514	40	5,311	545	56,203
Pontevedra	2,744	327,440	247	18,776	2,497	308,664
Madrid (Comunidad de)	13,975	3,399,635	43	32,915	13,932	3,366,720
Murcia (Región de)	9,649	1,135,659	227	84,811	9,422	1,050,848
Navarra (Com. Foral de)	1,350	278,665	74	11,173	1,276	267,492
Pais Vasco	4,506	913,633	108	29,536	4,398	884,097
Alava	634	127,406	12	2,076	622	125,330
Guipuzcoa	1,261	249,835	31	6,832	1,230	243,003
Vizcaya	2,611	536,390	65	20,627	2,546	515,763
Rioja (La)	1,043	153,236	64	22,422	979	130,814
Ceuta y Melilla	170	18,947	3	432	167	18,516
Ceuta	87	9,497	0	0	87	9,497
Melilla	83	9,450	3	432	80	9,018

MS.2 Urban buildings, according to type of building

	Urban buildings		Dwellings		Lots		Other urban land	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	134,623	21,356,975	93,808	13,395,134	4,761	3,052,349	36,054	4,909,492
Andalucía	24,700	3,452,683	16,702	2,202,461	939	551,182	7,059	699,040
Almería	3,061	398,630	2,244	289,433	87	59,468	730	49,729
Cádiz	3,846	702,573	2,681	353,528	136	61,308	1,029	287,737
Córdoba	1,455	204,055	1,024	113,557	98	46,642	333	43,856
Granada	2,437	290,341	1,695	222,058	60	23,663	682	44,620
Huelva	1,958	231,350	1,308	153,606	159	36,981	491	40,763
Jaén	1,347	130,590	1,020	101,987	39	10,468	288	18,135
Málaga	4,713	677,601	3,250	545,392	129	55,252	1,334	76,957
Sevilla	5,883	817,542	3,480	422,901	231	257,400	2,172	137,241
Aragón	3,590	621,800	2,244	301,896	225	97,435	1,121	222,469
Huesca	667	83,858	456	60,278	20	12,832	191	10,748
Teruel	551	59,431	257	29,078	11	14,504	283	15,849
Zaragoza	2,372	478,513	1,531	212,540	194	70,100	647	195,873
Asturias (Ppdo de)	2,386	381,311	1,627	199,968	57	47,173	702	134,170
Balears (Illes)	3,332	656,368	2,253	405,283	82	62,577	997	188,508
Canarias	6,193	883,730	4,181	533,945	260	121,114	1,752	228,671
Las Palmas	3,382	558,913	2,335	319,504	193	92,113	854	147,296
Santa C. Tenerife	2,811	324,817	1,846	214,440	67	29,001	898	81,376
Cantabria	1,879	303,677	1,290	163,993	48	66,600	541	73,084
Castilla y León	6,801	916,438	4,562	589,483	590	138,927	1,649	188,028
Avila	391	59,208	273	34,129	39	13,677	79	11,402
Burgos	1,031	163,581	796	110,311	41	22,229	194	31,041
León	1,423	169,800	970	115,140	34	16,207	419	38,453
Palencia	220	36,010	151	14,850	22	14,525	47	6,635
Salamanca	1,085	116,642	592	83,026	293	21,342	200	12,274
Segovia	688	99,987	477	72,688	79	7,280	132	20,019
Soria	228	30,976	142	14,966	30	11,496	56	4,514
Valladolid	1,250	187,562	805	103,227	41	27,383	404	56,952
Zamora	485	52,673	356	41,146	11	4,790	118	6,737
Castilla-La Mancha	8,846	1,227,457	5,904	802,447	960	243,232	1,982	181,778
Albacete	1,468	243,161	1,053	153,128	39	27,825	376	62,208
Ciudad Real	2,033	194,563	1,308	148,809	34	10,711	691	35,043
Cuenca	576	75,815	457	54,250	36	5,139	83	16,426
Guadalajara	1,589	285,737	1,073	171,897	457	109,301	59	4,539
Toledo	3,180	428,186	2,013	274,365	394	90,258	773	63,563
Cataluña	18,508	3,687,711	14,040	2,529,456	365	304,328	4,103	853,927
Barcelona	11,745	2,599,667	9,099	1,743,176	177	206,908	2,469	649,583
Girona	2,625	448,122	2,041	342,801	97	33,076	487	72,245
Lleida	1,317	183,452	857	125,844	26	14,786	434	42,822
Tarragona	2,821	456,471	2,043	317,636	65	49,558	713	89,277
Comunitat Valenciana	20,047	2,448,718	13,397	1,766,308	338	166,618	6,312	515,792
Alicante/Alacant	8,343	953,537	5,475	686,611	131	59,871	2,737	207,055
Castellón/Castelló	3,834	522,040	2,417	361,028	59	48,758	1,358	112,254
Valencia/València	7,870	973,142	5,505	718,670	148	57,988	2,217	196,484
Extremadura	2,124	243,533	1,612	152,978	89	37,352	423	53,203
Badajoz	1,508	157,367	1,171	113,255	32	6,703	305	37,409
Cáceres	616	86,164	441	39,721	57	30,649	118	15,794
Galicia	6,043	815,068	3,842	462,892	76	103,967	2,125	248,209
Coruña A	2,710	397,148	1,910	250,828	19	20,331	781	125,989
Lugo	291	53,050	184	16,354	8	3,890	99	32,806
Ourense	545	56,203	309	30,905	10	17,231	226	8,067
Pontevedra	2,497	308,664	1,439	164,802	39	62,515	1,019	81,347
Madrid (Comunidad de)	13,932	3,366,720	9,295	1,699,350	342	768,042	4,295	899,328
Murcia (Región de)	9,422	1,050,848	7,777	779,664	150	131,832	1,495	139,352
Navarra (Com. Foral de)	1,276	267,492	888	134,994	105	69,851	283	62,647
Pais Vasco	4,398	884,097	3,358	564,803	94	118,657	946	200,637
Alava	622	125,330	484	66,801	37	34,848	101	23,681
Guipuzcoa	1,230	243,003	992	186,609	16	13,354	222	43,040
Vizcaya	2,546	515,763	1,882	311,393	41	70,454	623	133,916
Rioja (La)	979	130,814	717	90,095	38	22,759	224	17,960
Ceuta y Melilla	167	18,516	119	15,120	3	704	45	2,692
Ceuta	87	9,497	66	7,719	2	332	19	1,446
Melilla	80	9,018	53	7,400	1	372	26	1,246

MS.3 Rustic buildings, according to loaning bank

	Rustic buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	3,904	1,285,043	1,032	448,282	2,182	666,581	690	170,180
Andalucía	897	511,098	226	179,487	468	293,742	203	37,869
Almería	157	29,624	53	13,904	47	8,849	57	6,871
Cádiz	70	102,295	17	7,157	41	93,633	12	1,505
Córdoba	101	20,823	24	6,457	51	13,144	26	1,222
Granada	116	19,666	22	8,223	70	8,467	24	2,976
Huelva	36	10,711	4	1,083	22	7,442	10	2,186
Jaén	156	22,303	29	3,333	84	16,346	43	2,624
Málaga	113	28,325	30	8,496	69	14,114	14	5,715
Sevilla	148	277,349	47	130,832	84	131,747	17	14,770
Aragón	113	17,442	11	3,917	76	9,224	26	4,301
Huesca	62	7,514	6	3,380	46	2,864	10	1,270
Teruel	11	1,357	0	0	4	370	7	987
Zaragoza	40	8,571	5	537	26	5,990	9	2,044
Asturias (Ppdo de)	255	55,438	49	16,755	167	34,541	39	4,142
Balears (Illes)	191	60,058	54	24,195	117	33,321	20	2,542
Canarias	231	24,379	117	11,558	97	11,297	17	1,524
Las Palmas	94	12,611	52	5,640	38	6,697	4	274
Santa C. Tenerife	137	11,769	65	5,918	59	4,601	13	1,250
Cantabria	48	17,514	16	5,015	25	7,249	7	5,250
Castilla y León	207	53,688	49	26,679	119	18,653	39	8,356
Avila	30	4,662	4	483	26	4,179	0	0
Burgos	29	16,862	8	14,549	17	1,026	4	1,287
León	21	4,751	4	1,015	4	436	13	3,300
Palencia	23	413	0	0	23	413	0	0
Salamanca	17	7,984	6	6,087	7	414	4	1,483
Segovia	14	5,157	9	1,512	4	3,270	1	375
Soria	12	1,049	0	0	7	52	5	997
Valladolid	42	10,095	15	1,311	26	8,684	1	100
Zamora	19	2,718	3	1,723	5	180	11	815
Castilla-La Mancha	210	79,543	116	55,806	64	19,862	30	3,875
Albacete	36	4,118	9	1,370	10	975	17	1,773
Ciudad Real	35	12,379	12	3,439	22	7,690	1	1,250
Cuenca	18	1,776	7	938	3	239	8	599
Guadalajara	4	464	0	0	4	464	0	0
Toledo	117	60,807	88	50,059	25	10,495	4	253
Cataluña	174	59,880	64	22,868	89	32,177	21	4,835
Barcelona	33	14,049	14	9,186	16	2,999	3	1,864
Girona	39	7,911	18	3,175	20	4,406	1	330
Lleida	44	17,515	20	5,552	18	11,633	6	330
Tarragona	58	20,407	12	4,956	35	13,140	11	2,311
Comunitat Valenciana	514	139,182	114	28,857	296	91,821	104	18,504
Alicante/Alacant	255	85,762	60	11,445	148	62,983	47	11,334
Castellón/Castelló	99	17,929	6	723	73	15,701	20	1,505
Valencia/València	160	35,490	48	16,688	75	13,137	37	5,665
Extremadura	172	34,956	53	11,446	92	18,293	27	5,217
Badajoz	103	17,940	37	8,350	47	6,612	19	2,978
Cáceres	69	17,015	16	3,095	45	11,681	8	2,239
Galicia	373	50,576	70	18,904	283	30,185	20	1,487
Coruña A	59	16,302	18	5,832	29	9,632	12	838
Lugo	27	10,187	16	8,830	7	1,221	4	136
Ourense	40	5,311	10	1,367	29	3,856	1	88
Pontevedra	247	18,776	26	2,875	218	15,476	3	425
Madrid (Comunidad de)	43	32,915	7	21,780	30	10,404	6	731
Murcia (Región de)	227	84,811	31	6,999	140	26,093	56	51,719
Navarra (Com. Foral de)	74	11,173	5	165	22	986	47	10,022
Pais Vasco	108	29,536	21	5,626	75	19,353	12	4,557
Alava	12	2,076	3	1,391	9	685	0	0
Guipuzcoa	31	6,832	4	760	23	5,533	4	539
Vizcaya	65	20,627	14	3,474	43	13,135	8	4,018
Rioja (La)	64	22,422	28	8,078	20	9,096	16	5,248
Ceuta y Melilla	3	432	1	149	2	283	0	0
Ceuta	0	0	0	0	0	0	0	0
Melilla	3	432	1	149	2	283	0	0

MS.4. Urban buildings, according to loaning bank

	Urban buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	134,623	21,356,975	42,512	7,504,042	78,812	11,669,317	13,299	2,183,616
Andalucía	24,700	3,452,683	8,509	1,241,563	13,676	1,887,358	2,515	323,762
Almería	3,061	398,630	970	166,846	1,495	163,801	596	67,983
Cádiz	3,846	702,573	1,399	257,075	2,185	400,578	262	44,920
Córdoba	1,455	204,055	429	79,570	929	112,449	97	12,036
Granada	2,437	290,341	831	93,644	1,356	173,042	250	23,655
Huelva	1,958	231,350	391	61,356	1,210	127,175	357	42,819
Jaén	1,347	130,590	294	32,292	943	87,486	110	10,812
Málaga	4,713	677,601	1,598	285,514	2,666	316,526	449	75,561
Sevilla	5,883	817,542	2,597	265,266	2,892	506,303	394	45,973
Aragón	3,590	621,800	640	133,668	2,369	389,741	581	98,391
Huesca	667	83,858	247	29,035	343	39,127	77	15,696
Teruel	551	59,431	39	5,149	324	42,717	188	11,565
Zaragoza	2,372	478,513	354	99,484	1,702	307,898	316	71,131
Asturias (Ppdo de)	2,386	381,311	1,068	140,323	845	189,171	473	51,817
Balears (Illes)	3,332	656,368	1,097	228,156	1,999	390,014	236	38,198
Canarias	6,193	883,730	2,879	445,243	2,847	389,804	467	48,683
Las Palmas	3,382	558,913	1,724	312,694	1,447	221,176	211	25,043
Santa C. Tenerife	2,811	324,817	1,155	132,549	1,400	168,628	256	23,640
Cantabria	1,879	303,677	556	97,554	1,223	181,613	100	24,510
Castilla y León	6,801	916,438	1,658	263,283	4,244	548,309	899	104,846
Avila	391	59,208	88	10,029	280	45,710	23	3,469
Burgos	1,031	163,581	171	20,657	715	126,972	145	15,952
León	1,423	169,800	261	31,966	965	118,407	197	19,427
Palencia	220	36,010	55	11,642	130	14,652	35	9,716
Salamanca	1,085	116,642	264	45,468	724	61,256	97	9,918
Segovia	688	99,987	209	44,143	402	51,793	77	4,051
Soria	228	30,976	48	13,672	122	9,535	58	7,769
Valladolid	1,250	187,562	445	73,445	676	97,844	129	16,273
Zamora	485	52,673	117	12,261	230	22,140	138	18,272
Castilla-La Mancha	8,846	1,227,457	1,882	311,097	6,333	846,195	631	70,165
Albacete	1,468	243,161	439	87,678	883	145,282	146	10,201
Ciudad Real	2,033	194,563	393	40,316	1,460	135,364	180	18,883
Cuenca	576	75,815	234	30,803	294	40,528	48	4,484
Guadalajara	1,589	285,737	100	42,889	1,402	226,752	87	16,096
Toledo	3,180	428,186	716	109,412	2,294	298,272	170	20,502
Cataluña	18,508	3,687,711	5,115	1,253,114	11,983	2,181,782	1,410	252,815
Barcelona	11,745	2,599,667	3,202	909,717	7,560	1,494,809	983	195,141
Girona	2,625	448,122	967	164,435	1,511	261,390	147	22,297
Lleida	1,317	183,452	391	61,591	852	111,950	74	9,911
Tarragona	2,821	456,471	555	117,370	2,060	313,634	206	25,467
Comunitat Valenciana	20,047	2,448,718	6,563	904,986	10,940	1,265,291	2,544	278,441
Alicante/Alacant	8,343	953,537	2,920	360,733	4,853	521,553	570	71,251
Castellón/Castelló	3,834	522,040	1,193	198,611	1,959	263,118	682	60,311
Valencia/València	7,870	973,142	2,450	345,642	4,128	480,621	1,292	146,879
Extremadura	2,124	243,533	881	96,740	1,089	127,715	154	19,078
Badajoz	1,508	157,367	714	79,373	656	67,829	138	10,165
Cáceres	616	86,164	167	17,367	433	59,885	16	8,912
Galicia	6,043	815,068	2,843	389,125	2,892	387,726	308	38,217
Coruña A	2,710	397,148	1,484	206,818	1,161	181,931	65	8,399
Lugo	291	53,050	87	12,001	146	35,981	58	5,068
Ourense	545	56,203	187	17,261	262	20,674	96	18,268
Pontevedra	2,497	308,664	1,085	153,044	1,323	149,139	89	6,481
Madrid (Comunidad de)	13,932	3,366,720	5,067	1,467,944	7,948	1,440,293	917	458,483
Murcia (Región de)	9,422	1,050,848	2,310	271,835	6,431	683,626	681	95,387
Navarra (Com. Foral de)	1,276	267,492	207	42,458	678	121,765	391	103,269
Pais Vasco	4,398	884,097	956	177,469	2,550	544,848	892	161,780
Alava	622	125,330	91	26,831	338	70,150	193	28,349
Guipuzcoa	1,230	243,003	250	51,566	741	148,440	239	42,997
Vizcaya	2,546	515,763	615	99,072	1,471	326,257	460	90,434
Rioja (La)	979	130,814	224	32,212	668	84,089	87	14,513
Ceuta y Melilla	167	18,516	57	7,275	97	9,975	13	1,266
Ceuta	87	9,497	37	4,563	45	4,603	5	331
Melilla	80	9,018	20	2,712	52	5,371	8	935

HCL.1 Total mortgages cancelled, according to type of building

	Total	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	66,824	1,765	47,269	1,487	16,303
Andalucía	12,947	516	9,380	327	2,724
Almería	1,520	144	1,098	32	246
Cádiz	2,549	57	1,904	62	526
Córdoba	899	47	592	22	238
Granada	1,023	43	728	21	231
Huelva	1,145	42	840	16	247
Jaén	643	34	477	43	89
Málaga	2,385	86	1,748	55	496
Sevilla	2,783	63	1,993	76	651
Aragón	1,361	66	898	15	382
Huesca	373	30	215	7	121
Teruel	98	2	69	0	27
Zaragoza	890	34	614	8	234
Asturias (Ppdo de)	1,564	49	991	16	508
Balears (Illes)	1,834	84	1,178	48	524
Canarias	3,295	81	2,134	64	1,016
Las Palmas	1,751	42	1,176	32	501
Santa Cruz de Tenerife	1,544	39	958	32	515
Cantabria	1,122	21	750	12	339
Castilla y León	2,898	108	1,962	110	718
Avila	192	25	113	3	51
Burgos	375	7	253	39	76
León	758	32	508	15	203
Palencia	200	21	121	4	54
Salamanca	376	2	290	18	66
Segovia	162	5	110	3	44
Soria	90	1	61	1	27
Valladolid	565	8	388	13	156
Zamora	180	7	118	14	41
Castilla-La Mancha	2,906	88	2,087	269	462
Albacete	658	28	427	8	195
Ciudad Real	620	21	519	4	76
Cuenca	213	6	179	7	21
Guadalajara	223	0	171	25	27
Toledo	1,192	33	791	225	143
Cataluña	10,391	126	7,781	173	2,311
Barcelona	7,156	20	5,560	107	1,469
Girona	1,323	17	944	30	332
Lleida	633	38	383	13	199
Tarragona	1,279	51	894	23	311
Comunitat Valenciana	10,967	220	7,632	139	2,976
Alicante/Alacant	4,561	123	3,182	72	1,184
Castellón/Castelló	1,496	27	1,031	17	421
Valencia/València	4,910	70	3,419	50	1,371
Extremadura	1,001	59	784	30	128
Badajoz	620	43	491	11	75
Cáceres	381	16	293	19	53
Galicia	2,389	135	1,655	20	579
Coruña A	1,060	26	751	4	279
Lugo	229	65	136	1	27
Ourense	195	8	133	7	47
Pontevedra	905	36	635	8	226
Madrid (Comunidad de)	6,926	42	5,155	115	1,614
Murcia (Región de)	3,600	110	2,541	81	868
Navarra (Com. Foral de)	611	8	389	16	198
Pais Vasco	2,397	43	1,503	42	809
Alava	274	8	199	13	54
Guipuzcoa	478	14	307	7	150
Vizcaya	1,645	21	997	22	605
Rioja (La)	526	7	384	9	126
Ceuta y Melilla	89	2	65	1	21
Ceuta	57	0	43	1	13
Melilla	32	2	22	0	8

HCL.2 Total cancelled mortgages, according to type of building and loaning bank

	Total			Rustic buildings			Urban buildings		
	Banks	Savings banks	Other banks	Banks	Savings banks	Other banks	Banks	Savings banks	Other banks
TOTAL	21,274	34,906	10,644	515	773	477	20,759	34,133	10,167
Andalucía	4,567	6,228	2,152	119	250	147	4,448	5,978	2,005
Almería	403	787	330	26	69	49	377	718	281
Cádiz	1,024	1,176	349	15	31	11	1,009	1,145	338
Córdoba	232	465	202	12	11	24	220	454	178
Granada	300	560	163	10	21	12	290	539	151
Huelva	333	640	172	8	29	5	325	611	167
Jaén	183	349	111	11	15	8	172	334	103
Málaga	1,039	908	438	14	47	25	1,025	861	413
Sevilla	1,053	1,343	387	23	27	13	1,030	1,316	374
Aragón	380	672	309	23	18	25	357	654	284
Huesca	135	186	52	14	7	9	121	179	43
Teruel	9	51	38	0	1	1	9	50	37
Zaragoza	236	435	219	9	10	15	227	425	204
Asturias (Ppdo de)	657	666	241	18	13	18	639	653	223
Balears Illes	703	998	133	40	37	7	663	961	126
Canarias	1,601	1,369	325	33	36	12	1,568	1,333	313
Las Palmas	921	658	172	11	27	4	910	631	168
Santa C. Tenerife	680	711	153	22	9	8	658	702	145
Cantabria	340	552	230	1	13	7	339	539	223
Castilla-León	818	1,565	515	36	34	38	782	1,531	477
Avila	41	49	102	7	11	7	34	38	95
Burgos	91	255	29	2	5	0	89	250	29
León	271	425	62	17	0	15	254	425	47
Palencia	35	111	54	2	13	6	33	98	48
Salamanca	139	186	51	1	1	0	138	185	51
Segovia	32	119	11	2	0	3	30	119	8
Soria	20	45	25	0	0	1	20	45	24
Valladolid	161	287	117	4	3	1	157	284	116
Zamora	28	88	64	1	1	5	27	87	59
Castilla-la-Mancha	720	1,809	377	16	44	28	704	1,765	349
Albacete	147	377	134	3	15	10	144	362	124
Ciudad Real	180	349	91	3	16	2	177	333	89
Cuenca	45	136	32	2	1	3	43	135	29
Guadalajara	48	151	24	0	0	0	48	151	24
Toledo	300	796	96	8	12	13	292	784	83
Cataluña	2,560	6,870	961	36	68	22	2,524	6,802	939
Barcelona	1,776	4,649	731	5	12	3	1,771	4,637	728
Girona	409	856	58	6	8	3	403	848	55
Lleida	140	464	29	16	20	2	124	444	27
Tarragona	235	901	143	9	28	14	226	873	129
Comunitat Valenciana	3,691	5,482	1,794	76	102	42	3,615	5,380	1,752
Alicante/Alacant	1,652	2,626	283	47	58	18	1,605	2,568	265
Castellón/Castelló	466	583	447	4	9	14	462	574	433
Valencia/València	1,573	2,273	1,064	25	35	10	1,548	2,238	1,054
Extremadura	371	519	111	22	24	13	349	495	98
Badajoz	239	290	91	19	11	13	220	279	78
Cáceres	132	229	20	3	13	0	129	216	20
Galicia	1,211	925	253	50	21	64	1,161	904	189
Coruña A	599	349	112	13	6	7	586	343	105
Lugo	66	107	56	14	7	44	52	100	12
Ourense	85	103	7	6	2	0	79	101	7
Pontevedra	461	366	78	17	6	13	444	360	65
Madrid (Comunidad de)	2,181	3,028	1,717	13	19	10	2,168	3,009	1,707
Murcia (Región de)	688	2,386	526	14	67	29	674	2,319	497
Navarra (Com. Foral de)	198	241	172	1	2	5	197	239	167
Pais Vasco	456	1,301	640	12	23	8	444	1,278	632
Alava	37	162	75	2	6	0	35	156	75
Guipuzcoa	124	304	50	3	10	1	121	294	49
Vizcaya	295	835	515	7	7	7	288	828	508
Rioja (La)	97	250	179	5	1	1	92	249	178
Ceuta y Melilla	35	45	9	0	1	1	35	44	8
Ceuta	21	34	2	0	0	0	21	34	2
Melilla	14	11	7	0	1	1	14	10	6

HCM.1 Total mortgages with changes, according to type of change and type of building

	Total	Type of change			Type of building				
		Novation	Subrogations		Rustic buildings	Urban buildings	Dwellings		
			Debtor	Creditor					
TOTAL	32,505	23,896	3,218	5,391	714	31,791	22,114		
Andalucía	6,754	4,732	940	1,082	142	6,612	4,832		
Almería	1,097	802	165	130	32	1,065	803		
Cádiz	1,323	571	516	236	25	1,298	1,038		
Córdoba	284	176	27	81	8	276	207		
Granada	180	55	1	124	13	167	154		
Huelva	799	547	2	250	3	796	525		
Jaén	259	185	51	23	20	239	211		
Málaga	1,907	1,666	86	155	38	1,869	1,234		
Sevilla	905	730	92	83	3	902	660		
Aragón	1,073	751	190	132	70	1,003	600		
Huesca	396	358	24	14	9	387	199		
Teruel	136	54	22	60	0	136	112		
Zaragoza	541	339	144	58	61	480	289		
Asturias (Ppdo de)	659	542	14	103	67	592	443		
Baleares Illes	475	267	132	76	25	450	292		
Canarias	1,157	778	32	347	22	1,135	915		
Las Palmas	288	227	5	56	9	279	208		
Santa C. Tenerife	869	551	27	291	13	856	707		
Cantabria	340	323	0	17	1	339	188		
Castilla-León	1,622	1,324	77	221	29	1,593	847		
Avila	81	57	0	24	1	80	54		
Burgos	219	141	34	44	2	217	163		
León	497	452	8	37	8	489	137		
Palencia	52	43	0	9	0	52	37		
Salamanca	121	102	14	5	8	113	87		
Segovia	93	93	0	0	1	92	63		
Soria	37	19	14	4	1	36	25		
Valladolid	414	330	3	81	7	407	200		
Zamora	108	87	4	17	1	107	81		
Castilla-la-Mancha	1,934	1,299	82	553	24	1,910	1,437		
Albacete	374	334	3	37	11	363	257		
Ciudad Real	265	136	0	129	6	259	190		
Cuenca	199	95	16	88	4	195	183		
Guadalajara	35	23	0	12	0	35	23		
Toledo	1,061	711	63	287	3	1,058	784		
Cataluña	3,759	2,360	646	753	19	3,740	2,726		
Barcelona	2,318	1,215	469	634	2	2,316	1,716		
Girona	604	527	27	50	5	599	515		
Lleida	234	90	97	47	3	231	166		
Tarragona	603	528	53	22	9	594	329		
Comunitat Valenciana	7,877	5,660	825	1,392	151	7,726	5,476		
Alicante/Alacant	3,146	2,280	205	661	88	3,058	2,250		
Castellón/Castelló	1,805	1,450	174	181	20	1,785	1,425		
Valencia/València	2,926	1,930	446	550	43	2,883	1,801		
Extremadura	282	243	14	25	12	270	202		
Badajoz	121	92	10	19	9	112	82		
Cáceres	161	151	4	6	3	158	120		
Galicia	823	712	23	88	55	768	493		
Coruña A	313	276	7	30	5	308	183		
Lugo	43	43	0	0	11	32	23		
Ourense	84	75	2	7	4	80	34		
Pontevedra	383	318	14	51	35	348	253		
Madrid (Comunidad de)	3,349	2,755	178	416	45	3,304	2,256		
Murcia (Región de)	1,703	1,625	6	72	45	1,658	925		
Navarra (Com. Foral de)	114	106	4	4	2	112	75		
País Vasco	393	249	45	99	4	389	280		
Alava	66	65	0	1	0	66	33		
Guipuzcoa	134	78	15	41	3	131	90		
Vizcaya	193	106	30	57	1	192	157		
Rioja (La)	169	151	10	8	1	168	116		
Ceuta y Melilla	22	19	0	3	0	22	11		
Ceuta	0	0	0	0	0	0	0		
Melilla	22	19	0	3	0	22	11		