

26 June 2008

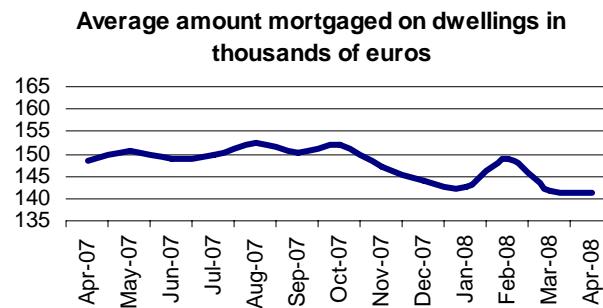
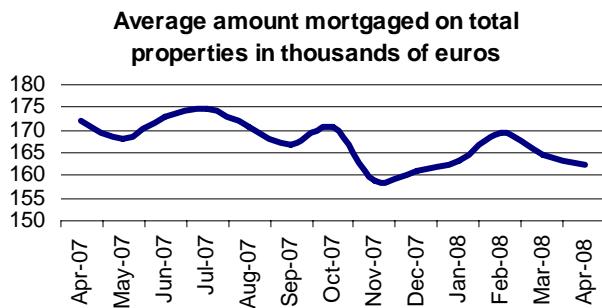
Mortgages Statistics (Base 2003)
April 2008. *Provisional data*

The average value of the mortgages signed in April decreases 5.7% in the interannual rate and reaches 162,336 euros

The number of mortgages that change conditions increases 36.8% and registered cancellations decrease 2.0%

During the month of April the average amount per mortgage constituted was 162,336 euros, 5.7% less than for the same month in 2007 and 1.4% lower than that recorded in March 2008.

In the **case of mortgages constituted for housing, the average amount was 141,422 euros, 4.8% less than the same month in 2007**, and 0.2% lower than the figure registered in March 2008.



The value of mortgages constituted on urban buildings was approximately 19,166 million euros in April, representing an interannual decrease of 12.0%. In housing, the capital loaned reached almost 12,240 million euros, 13.8% less than in April 2007. Both rates of evolution may be affected by the Easter effect, since in 2007 Easter Week was held in April.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total properties				
Number of mortgaged properties	125,298	18.6	-7.8	-22.9
Capital loaned (thousands of euros)	20,340,410	17.0	-13.1	-24.9
Average amount (euros)	162,336	-1.4	-5.7	-2.6
Rustic buildings				
Number of mortgaged properties	3,639	33.5	-5.7	-18.0
Capital loaned (thousands of euros)	1,174,436	44.6	-27.0	-31.5
Average amount (euros)	322,736	8.3	-22.6	-16.5
Urban buildings				
Number of mortgaged properties	121,659	18.2	-7.9	-23.0
Capital loaned (thousands of euros)	19,165,974	15.6	-12.0	-24.5
Average amount (euros)	157,538	-2.2	-4.5	-1.9
Dwellings				
Number of mortgaged properties	86,549	23.0	-9.4	-25.9
Capital loaned (thousands of euros)	12,239,938	22.7	-13.8	-28.2
Average amount (euros)	141,422	-0.2	-4.8	-3.1

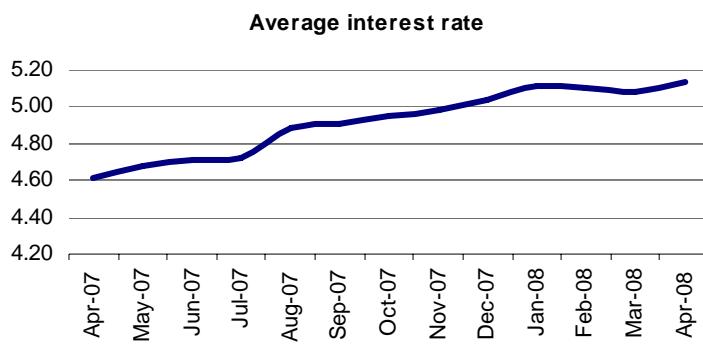
Mortgages by institution

Savings banks were the institutions that granted the largest number of mortgage loans in April (58.1% of the total), followed by Banks (31.9%) and other financial institutions (10.0%).

Regarding capital loaned, Savings banks granted 52.4% of the total, Banks 37.9% and other financial institutions 9.7%.

Mortgage interest rates

The average interest rate in April 2008 was 5.13%, resulting in an interannual rate increase of 11.1% and a 1.0% as compared with March 2008.

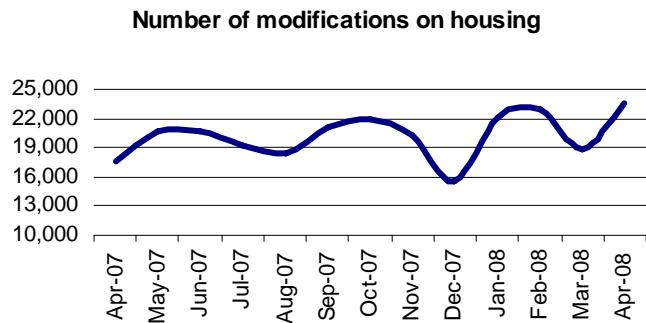
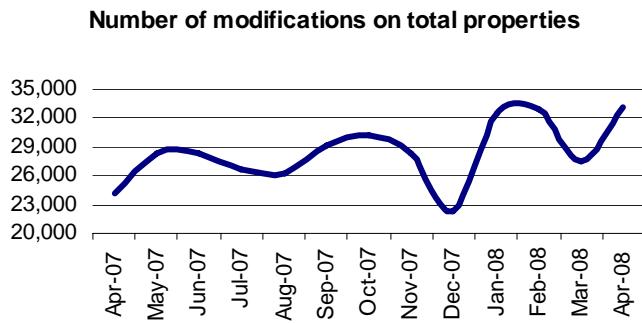


The average interest rate of Savings bank mortgage loans was 5.08% and the average term was 26 years. Regarding Banks, the average interest rate for mortgage loans was 5.12% and the average term was 25 years.

97.7% of the mortgages constituted in April used a variable interest rate, as opposed to the 2.3% that used a fixed rate. Within the variables, the Euribor was the reference interest rate most used in constituting mortgages, specifically in 87.2% of new contracts.

Mortgages with modified conditions

The total number of mortgages with modified conditions was 33,096 in April, which implied an interannual growth of 36.8%. In the case of housing, the number of mortgages that modified their conditions was 26,629, that is, 34.5% more than the number registered in April 2007. Easter, which was held in March this year, may have affected these figures.



Considering the type of modification of the conditions, in April 23,757 novations (or modifications produced within the same financial institution) were produced, for an interannual increase of 28.7%.

The number of loans that changed institutions (subrogations creditor) was 5,489, for a 40.7% increase in the interannual rate. On the other hand, 3,850 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied an increase of 110.0%.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	33,096	20.41	36.80	23.91
-Novations	23,757	25.05	28.70	20.56
-Subrogations Debtor	3,850	2.34	110.04	71.80
-Subrogations Creditor	5,489	16.17	40.71	16.00

Number of mortgages with changes in interest rate conditions

Of the 33,096 mortgages with modified conditions during the month of April, 38.7% were due to changes in interest rates.

The percentage of mortgages at a fixed interest rate decreased after the change in conditions (from 7.6% to 1.9% 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 (3.86%). Nonetheless, after the change the lowest average interest rate was that referring to Other interest rates (5.11%).

After the modification of conditions, the average interest of the loans increased 0.19 points in fixed interest rate mortgages and 1.23 points in variable 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	972	7.59	5.00	244	1.91	5.19
Variable	11,717	91.53	3.96	12,394	96.82	5.19
-MRTI * Banks	200	1.56	5.28	202	1.58	5.26
-MRTI * Savings banks	369	2.88	4.54	269	2.10	5.12
-MRTI * institutions (other)	400	3.12	4.37	164	1.28	5.73
-Type Act. Ref. Saving Banks	35	0.28	4.51	33	0.26	5.39
-Euribor	10,166	79.41	3.86	11,473	89.62	5.18
-Others interest rates	546	4.27	4.58	254	1.98	5.11
Without	113	0.88	-	163	1.27	-
Total interest rate changes	12,802	100.00	-	12,802	100.00	-

*MRTI: Mortgage Reference Trend Index

Registered mortgage cancellations

In April, 67,859 mortgage cancellations were registered, which indicates an interannual decrease of 2.0%. The mortgages cancelled on rustic properties increased 3.8% while those cancelled on urban properties decreased 2.1% in the interannual rate. The number of cancellations on housing decreased 5.2% in the interannual rate. The previous figures may likewise have been affected by the Easter effect.

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total cancelled mortgages	67,859	14.44	-1.97	-15.66
Rustic	1,869	19.35	3.78	-6.63
Urban	65,990	14.30	-2.13	-15.89
-Dwellings	47,985	11.51	-5.22	-17.62

Geographical distribution

The highest numbers of mortgaged properties per 100,000 inhabitants¹ were in Región de Murcia (774) and Cantabria (447). The greatest increases were recorded in Región de Murcia and Galicia both with 25.5%.

The Communities with the highest average mortgaged amount were País Vasco (221,997 euros) and Comunidad de Madrid (213,851 euros). Those with the highest interannual variation rate were Castilla-La Mancha (11.1%) and Canarias (5.8%).

Lastly, the Autonomous Communities with the highest number of properties with condition changes per 100,000 inhabitants¹ were Comunitat Valenciana (177) and Andalucía (129); meanwhile those with the highest number of mortgages cancelled in the register per 100,000 inhabitants¹ were Región de Murcia (285) and Comunitat Valenciana (273).

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	344	-8.74	162,336	-5.67	91	186
Andalucía	360	-15.26	155,759	-3.35	129	215
Aragón	365	13.70	186,106	5.58	111	145
Asturias (Principado de)	279	-4.78	143,132	-0.93	68	138
Balears (Illes)	419	-20.99	196,958	1.25	60	199
Canarias	383	-12.66	153,984	5.84	50	213
Cantabria	447	2.12	123,690	-29.34	84	172
Castilla y León	282	-12.50	141,049	-3.40	60	143
Castilla-La Mancha	416	-0.71	148,449	11.09	112	202
Cataluña	271	-26.02	201,816	0.16	63	159
Comunitat Valenciana	432	-20.19	132,637	-3.19	177	273
Extremadura	303	13.11	108,845	-15.27	56	135
Galicia	257	25.46	128,807	-17.51	49	118
Madrid (Comunidad de)	305	1.35	213,851	-7.27	85	191
Murcia (Región de)	774	25.50	108,904	-43.03	114	285
Navarra (Comunidad Foral de)	299	21.75	174,597	4.06	37	121
País Vasco	231	6.64	221,997	5.83	19	104
Rioja (La)	442	24.47	155,253	-27.87	62	155
Ceuta	442	-17.85	63,178	-53.75	0	110
Melilla	159	103.30	213,938	50.91	63	87

*Per hundred thousand inhabitants

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

For further information see INEbase-www.ine.es/en/welcome_en.htm All press releases at: www.ine.es/en/prensa/prensa_en.htm

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Mortgages Statistics April 08. Provisional data

(Closures)

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	125,298	20,340,410	3,639	1,174,436	121,659	19,165,974
Andalucía	22,843	3,557,995	1,001	283,206	21,842	3,274,789
Almería	3,434	476,395	122	28,355	3,312	448,040
Cádiz	2,971	444,215	84	36,910	2,887	407,305
Córdoba	1,517	223,730	88	28,648	1,429	195,082
Granada	1,962	259,745	96	16,786	1,866	242,959
Huelva	2,251	280,355	61	15,481	2,190	264,874
Jaén	1,365	141,700	219	27,490	1,146	114,210
Málaga	4,609	1,014,487	193	47,672	4,416	966,815
Sevilla	4,734	717,361	138	81,860	4,596	635,501
Aragón	3,870	720,232	166	39,457	3,704	680,775
Huesca	692	100,528	99	17,963	593	82,565
Teruel	427	37,514	12	3,350	415	34,164
Zaragoza	2,751	582,190	55	18,143	2,696	564,047
Asturias (Ppdo de)	2,542	363,841	150	43,971	2,392	319,870
Balears (Illes)	3,469	683,248	209	103,212	3,260	580,036
Canarias	6,246	961,785	141	64,969	6,105	896,816
Las Palmas	3,333	517,336	59	51,169	3,274	466,167
Santa C. Tenerife	2,913	444,448	82	13,800	2,831	430,648
Cantabria	2,116	261,728	36	5,190	2,080	256,538
Castilla y León	5,890	830,776	199	74,513	5,691	756,263
Avila	562	66,185	17	2,390	545	63,795
Burgos	746	96,318	11	1,288	735	95,030
León	1,131	138,538	19	8,919	1,112	129,619
Palencia	342	45,419	16	2,598	326	42,821
Salamanca	742	88,069	23	6,635	719	81,434
Segovia	463	58,069	13	5,957	450	52,112
Soria	137	61,133	1	43	136	61,090
Valladolid	1,373	231,032	51	32,306	1,322	198,726
Zamora	394	46,016	48	14,377	346	31,639
Castilla-La Mancha	6,515	967,147	153	167,964	6,362	799,183
Albacete	977	118,034	39	8,721	938	109,313
Ciudad Real	1,221	143,749	37	29,590	1,184	114,159
Cuenca	578	84,881	18	7,766	560	77,115
Guadalajara	610	115,287	6	2,063	604	113,224
Toledo	3,129	505,196	53	119,824	3,076	385,372
Cataluña	15,788	3,186,265	158	35,712	15,630	3,150,553
Barcelona	10,752	2,312,019	30	12,146	10,722	2,299,873
Girona	1,968	365,498	19	4,925	1,949	360,573
Lleida	1,150	162,691	50	7,645	1,100	155,046
Tarragona	1,918	346,058	59	10,997	1,859	335,061
Comunitat Valenciana	17,045	2,260,795	415	117,499	16,630	2,143,296
Alicante/Alacant	6,194	739,346	195	34,748	5,999	704,598
Castellón/Castelló	2,659	394,684	76	64,562	2,583	330,122
Valencia/València	8,192	1,126,768	144	18,190	8,048	1,108,578
Extremadura	2,622	285,392	171	31,230	2,451	254,162
Badajoz	1,746	185,350	116	14,752	1,630	170,598
Cáceres	876	100,041	55	16,478	821	83,563
Galicia	5,914	761,766	399	44,350	5,515	717,416
Coruña A	2,646	342,781	56	9,053	2,590	333,728
Lugo	534	58,810	42	3,750	492	55,060
Ourense	512	40,791	19	2,224	493	38,567
Pontevedra	2,222	319,387	282	29,324	1,940	290,063
Madrid (Comunidad de)	15,018	3,211,621	49	69,277	14,969	3,142,344
Murcia (Región de)	8,413	916,210	214	38,545	8,199	877,665
Navarra (Com. Foral de)	1,456	254,213	16	1,051	1,440	253,162
Pais Vasco	4,108	911,965	138	51,786	3,970	860,179
Alava	624	169,381	24	3,952	600	165,429
Guipuzcoa	1,181	243,811	39	23,370	1,142	220,441
Vizcaya	2,303	498,772	75	24,465	2,228	474,307
Rioja (La)	1,110	172,331	19	1,571	1,091	170,760
Ceuta y Melilla	333	33,100	5	931	328	32,169
Ceuta	253	15,984	1	150	252	15,834
Melilla	80	17,115	4	781	76	16,334

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	121,659	19,165,974	86,549	12,239,938	3,861	2,304,778	31,249	4,621,258
Andalucía	21,842	3,274,789	15,794	2,171,879	990	431,066	5,058	671,844
Almería	3,312	448,040	2,302	288,996	145	67,852	865	91,192
Cádiz	2,887	407,305	2,062	279,458	52	55,647	773	72,200
Córdoba	1,429	195,082	1,104	113,131	64	18,296	261	63,655
Granada	1,866	242,959	1,377	177,123	111	28,889	378	36,947
Huelva	2,190	264,874	1,501	206,119	153	24,845	536	33,910
Jaén	1,146	114,210	833	83,084	22	3,554	291	27,572
Málaga	4,416	966,815	3,386	603,280	182	108,671	848	254,864
Sevilla	4,596	635,501	3,229	420,687	261	123,311	1,106	91,503
Aragón	3,704	680,775	2,590	324,411	346	115,802	768	240,562
Huesca	593	82,565	460	54,304	12	19,276	121	8,985
Teruel	415	34,164	242	25,830	6	2,394	167	5,940
Zaragoza	2,696	564,047	1,888	244,277	328	94,132	480	225,638
Asturias (Ppdo de)	2,392	319,870	1,822	215,747	36	43,064	534	61,059
Balears (Illes)	3,260	580,036	2,273	382,464	62	33,425	925	164,147
Canarias	6,105	896,816	4,222	488,979	153	83,684	1,730	324,153
Las Palmas	3,274	466,167	2,334	282,313	109	33,401	831	150,453
Santa C. Tenerife	2,831	430,648	1,888	206,666	44	50,283	899	173,699
Cantabria	2,080	256,538	1,478	187,456	48	33,381	554	35,701
Castilla y León	5,691	756,263	4,094	492,346	272	102,572	1,325	161,345
Avila	545	63,795	411	47,799	54	4,486	80	11,510
Burgos	735	95,030	577	59,053	19	27,061	139	8,916
León	1,112	129,619	788	96,179	25	6,421	299	27,019
Palencia	326	42,821	238	32,686	12	4,665	76	5,470
Salamanca	719	81,434	468	59,763	20	5,125	231	16,546
Segovia	450	52,112	351	41,704	7	4,229	92	6,179
Soria	136	61,090	103	13,020	17	32,721	16	15,349
Valladolid	1,322	198,726	931	121,241	50	13,332	341	64,153
Zamora	346	31,639	227	20,899	68	4,533	51	6,207
Castilla-La Mancha	6,362	799,183	4,394	542,640	445	110,242	1,523	146,301
Albacete	938	109,313	591	70,791	12	8,302	335	30,220
Ciudad Real	1,184	114,159	921	82,316	36	6,297	227	25,546
Cuenca	560	77,115	437	63,717	27	2,542	96	10,856
Guadalajara	604	113,224	459	65,235	33	35,109	112	12,880
Toledo	3,076	385,372	1,986	260,581	337	57,993	753	66,798
Cataluña	15,630	3,150,553	11,703	2,016,672	349	378,372	3,578	755,509
Barcelona	10,722	2,299,873	8,176	1,475,468	207	277,797	2,339	546,608
Girona	1,949	360,573	1,505	256,611	56	17,121	388	86,841
Lleida	1,100	155,046	699	96,700	37	9,636	364	48,710
Tarragona	1,859	335,061	1,323	187,892	49	73,819	487	73,350
Comunitat Valenciana	16,630	2,143,296	11,111	1,407,349	318	224,221	5,201	511,726
Alicante/Alacant	5,999	704,598	4,039	483,889	119	45,888	1,841	174,821
Castellón/Castelló	2,583	330,122	1,725	200,064	45	42,378	813	87,680
Valencia/València	8,048	1,108,578	5,347	723,396	154	135,956	2,547	249,226
Extremadura	2,451	254,162	1,949	184,154	85	27,164	417	42,844
Badajoz	1,630	170,598	1,274	126,246	39	12,377	317	31,975
Cáceres	821	83,563	675	57,907	46	14,786	100	10,870
Galicia	5,515	717,416	3,768	412,539	123	86,117	1,624	218,760
Coruña A	2,590	333,728	1,789	196,927	49	47,473	752	89,328
Lugo	492	55,060	389	36,296	14	7,615	89	11,149
Ourense	493	38,567	273	27,897	14	1,363	206	9,307
Pontevedra	1,940	290,063	1,317	151,418	46	29,668	577	108,977
Madrid (Comunidad de)	14,969	3,142,344	10,806	1,951,762	287	316,319	3,876	874,263
Murcia (Región de)	8,199	877,665	5,678	700,759	76	35,051	2,445	141,855
Navarra (Com. Foral de)	1,440	253,162	994	152,049	108	56,024	338	45,089
Pais Vasco	3,970	860,179	2,910	484,813	135	185,086	925	190,280
Alava	600	165,429	428	63,515	37	26,013	135	75,901
Guipuzcoa	1,142	220,441	898	147,282	47	35,341	197	37,818
Vizcaya	2,228	474,307	1,584	274,015	51	123,732	593	76,560
Rioja (La)	1,091	170,760	823	104,439	24	41,279	244	25,042
Ceuta y Melilla	328	32,169	140	19,480	4	1,906	184	10,783
Ceuta	252	15,834	80	11,147	2	1,677	170	3,010
Melilla	76	16,334	60	8,333	2	229	14	7,772

MS.3 Rustic buildings, according to loaning bank

	Rustic buildings		Banks		Savings banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
TOTAL	3,639	1,174,436	984	504,378	1,918	488,210	737	181,848
Andalucía	1,001	283,206	280	112,666	485	106,079	236	64,461
Almería	122	28,355	25	3,973	49	7,023	48	17,359
Cádiz	84	36,910	31	16,574	45	14,580	8	5,756
Córdoba	88	28,648	19	16,025	60	8,932	9	3,691
Granada	96	16,786	44	11,167	27	3,505	25	2,114
Huelva	61	15,481	16	4,876	32	3,232	13	7,373
Jaén	219	27,490	60	7,527	80	9,743	79	10,220
Málaga	193	47,672	56	16,138	107	20,347	30	11,187
Sevilla	138	81,860	29	36,384	85	38,716	24	6,760
Aragón	166	39,457	8	7,275	100	24,463	58	7,719
Huesca	99	17,963	1	65	66	17,199	32	699
Teruel	12	3,350	3	2,805	8	425	1	120
Zaragoza	55	18,143	4	4,405	26	6,839	25	6,899
Asturias (Ppdo de)	150	43,971	47	29,562	66	10,369	37	4,040
Balears (Illes)	209	103,212	60	64,498	134	36,611	15	2,103
Canarias	141	64,969	72	12,730	55	50,523	14	1,716
Las Palmas	59	51,169	35	4,548	22	46,287	2	334
Santa C. Tenerife	82	13,800	37	8,182	33	4,236	12	1,382
Cantabria	36	5,190	5	1,610	18	1,975	13	1,605
Castilla y León	199	74,513	61	26,604	61	14,402	77	33,507
Avila	17	2,390	7	875	7	1,017	3	498
Burgos	11	1,288	1	600	5	634	5	54
León	19	8,919	6	6,209	13	2,710	0	0
Palencia	16	2,598	9	2,341	7	257	0	0
Salamanca	23	6,635	7	1,271	3	1,280	13	4,084
Segovia	13	5,957	10	1,623	3	4,334	0	0
Soria	1	43	1	43	0	0	0	0
Valladolid	51	32,306	9	1,385	12	3,599	30	27,322
Zamora	48	14,377	11	12,257	11	571	26	1,549
Castilla-La Mancha	153	167,964	30	108,516	67	44,455	56	14,993
Albacete	39	8,721	18	1,117	11	3,072	10	4,532
Ciudad Real	37	29,590	3	603	26	28,368	8	619
Cuenca	18	7,766	2	650	6	5,860	10	1,256
Guadalajara	6	2,063	1	23	1	152	4	1,888
Toledo	53	119,824	6	106,123	23	7,003	24	6,698
Cataluña	158	35,712	40	14,592	93	16,686	25	4,434
Barcelona	30	12,146	12	8,162	16	2,958	2	1,026
Girona	19	4,925	3	931	14	2,339	2	1,655
Lleida	50	7,645	15	2,549	27	4,193	8	903
Tarragona	59	10,997	10	2,951	36	7,196	13	850
Comunitat Valenciana	415	117,499	119	28,336	216	71,583	80	17,580
Alicante/Alacant	195	34,748	63	11,862	103	20,007	29	2,879
Castellón/Castelló	76	64,562	17	10,155	27	41,314	32	13,093
Valencia/València	144	18,190	39	6,319	86	10,263	19	1,608
Extremadura	171	31,230	50	11,856	100	18,345	21	1,029
Badajoz	116	14,752	25	5,754	71	8,149	20	849
Cáceres	55	16,478	25	6,102	29	10,196	1	180
Galicia	399	44,350	117	14,233	255	20,576	27	9,541
Coruña A	56	9,053	37	5,585	9	2,725	10	743
Lugo	42	3,750	19	500	14	1,925	9	1,325
Ourense	19	2,224	9	1,386	8	459	2	379
Pontevedra	282	29,324	52	6,762	224	15,468	6	7,094
Madrid (Comunidad de)	49	69,277	33	55,871	15	13,192	1	214
Murcia (Región de)	214	38,545	40	8,860	126	21,166	48	8,519
Navarra (Com. Foral de)	16	1,051	1	300	14	705	1	46
Pais Vasco	138	51,786	17	6,366	95	35,179	26	10,241
Alava	24	3,952	3	1,218	15	2,288	6	446
Guipuzcoa	39	23,370	5	2,129	28	19,713	6	1,528
Vizcaya	75	24,465	9	3,019	52	13,178	14	8,268
Rioja (La)	19	1,571	2	31	15	1,439	2	101
Ceuta y Melilla	5	931	2	471	3	460	0	0
Ceuta	1	150	0	0	1	150	0	0
Melilla	4	781	2	471	2	310	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	121,659	19,165,974	39,050	7,209,810	70,856	10,174,399	11,753	1,781,765
Andalucía	21,842	3,274,789	7,057	1,156,288	12,159	1,791,474	2,626	327,027
Almería	3,312	448,040	929	107,023	1,671	258,553	712	82,464
Cádiz	2,887	407,305	706	107,975	1,763	249,548	418	49,782
Córdoba	1,429	195,082	277	40,177	1,061	146,104	91	8,801
Granada	1,866	242,959	530	64,768	993	137,748	343	40,443
Huelva	2,190	264,874	960	115,309	1,070	131,398	160	18,167
Jaén	1,146	114,210	224	28,911	829	74,935	93	10,364
Málaga	4,416	966,815	2,207	463,850	1,824	438,078	385	64,887
Sevilla	4,596	635,501	1,224	228,273	2,948	355,109	424	52,119
Aragón	3,704	680,775	925	206,426	2,287	384,606	492	89,743
Huesca	593	82,565	221	46,260	305	29,304	67	7,001
Teruel	415	34,164	47	3,867	269	19,314	99	10,983
Zaragoza	2,696	564,047	657	156,299	1,713	335,989	326	71,759
Asturias (Ppdo de)	2,392	319,870	738	106,665	1,126	133,524	528	79,681
Balears (Illes)	3,260	580,036	1,196	238,625	1,887	317,128	177	24,283
Canarias	6,105	896,816	3,018	522,028	2,532	319,884	555	54,904
Las Palmas	3,274	466,167	1,782	281,765	1,262	150,710	230	33,692
Santa C. Tenerife	2,831	430,648	1,236	240,263	1,270	169,174	325	21,211
Cantabria	2,080	256,538	442	76,073	1,558	172,145	80	8,320
Castilla y León	5,691	756,263	1,677	209,545	3,330	458,830	684	87,888
Avila	545	63,795	138	11,919	363	47,989	44	3,887
Burgos	735	95,030	117	26,400	507	61,911	111	6,719
León	1,112	129,619	393	40,314	613	76,965	106	12,340
Palencia	326	42,821	52	5,225	251	35,248	23	2,348
Salamanca	719	81,434	360	39,393	276	34,829	83	7,212
Segovia	450	52,112	102	16,388	294	30,453	54	5,271
Soria	136	61,090	31	3,335	45	28,048	60	29,707
Valladolid	1,322	198,726	375	58,174	853	127,873	94	12,679
Zamora	346	31,639	109	8,395	128	15,517	109	7,727
Castilla-La Mancha	6,362	799,183	1,339	180,344	4,627	576,141	396	42,698
Albacete	938	109,313	186	22,733	615	75,587	137	10,993
Ciudad Real	1,184	114,159	139	13,570	997	90,838	48	9,751
Cuenca	560	77,115	127	16,379	360	55,035	73	5,701
Guadalajara	604	113,224	202	32,120	366	75,394	36	5,710
Toledo	3,076	385,372	685	95,544	2,289	279,287	102	10,541
Cataluña	15,630	3,150,553	4,313	1,130,008	9,927	1,822,675	1,390	197,870
Barcelona	10,722	2,299,873	2,950	801,944	6,718	1,344,019	1,054	153,910
Girona	1,949	360,573	636	144,925	1,223	202,356	90	13,292
Lleida	1,100	155,046	256	56,445	786	90,910	58	7,691
Tarragona	1,859	335,061	471	126,695	1,200	185,390	188	22,976
Comunitat Valenciana	16,630	2,143,296	5,696	893,013	9,012	1,018,780	1,922	231,503
Alicante/Alacant	5,999	704,598	2,513	294,984	2,959	352,531	527	57,083
Castellón/Castelló	2,583	330,122	916	140,474	1,353	153,095	314	36,553
Valencia/València	8,048	1,108,578	2,267	457,556	4,700	513,154	1,081	137,868
Extremadura	2,451	254,162	1,045	122,929	1,322	124,418	84	6,815
Badajoz	1,630	170,598	862	100,390	699	64,523	69	5,685
Cáceres	821	83,563	183	22,539	623	59,895	15	1,129
Galicia	5,515	717,416	2,154	320,332	3,160	365,231	201	31,853
Coruña A	2,590	333,728	1,201	157,881	1,322	165,960	67	9,887
Lugo	492	55,060	168	23,911	302	27,790	22	3,359
Ourense	493	38,567	152	15,226	300	19,771	41	3,570
Pontevedra	1,940	290,063	633	123,314	1,236	151,711	71	15,038
Madrid (Comunidad de)	14,969	3,142,344	5,106	1,416,737	9,050	1,470,655	813	254,952
Murcia (Región de)	8,199	877,665	2,761	356,791	4,970	464,374	468	56,500
Navarra (Com. Foral de)	1,440	253,162	324	54,088	647	119,712	469	79,362
Pais Vasco	3,970	860,179	828	164,264	2,420	499,176	722	196,739
Alava	600	165,429	60	8,323	360	77,169	180	79,937
Guipuzcoa	1,142	220,441	293	60,813	695	129,451	154	30,177
Vizcaya	2,228	474,307	475	95,129	1,365	292,554	388	86,624
Rioja (La)	1,091	170,760	215	43,525	744	116,929	132	10,306
Ceuta y Melilla	328	32,169	216	12,133	98	18,713	14	1,323
Ceuta	252	15,834	180	5,824	66	9,550	6	460
Melilla	76	16,334	36	6,308	32	9,163	8	863

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

	Total	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	67,859	1,869	47,985	1,785	16,220
Andalucía	13,608	623	9,509	485	2,991
Almería	1,528	104	1,084	26	314
Cádiz	2,015	60	1,308	71	576
Córdoba	1,026	60	692	14	260
Granada	1,461	61	1,032	38	330
Huelva	1,166	28	794	130	214
Jaén	824	110	588	17	109
Málaga	2,839	126	2,107	75	531
Sevilla	2,749	74	1,904	114	657
Aragón	1,532	36	1,098	16	382
Huesca	329	16	241	12	60
Teruel	135	1	101	1	32
Zaragoza	1,068	19	756	3	290
Asturias (Ppdo de)	1,255	63	881	7	304
Balears (Illes)	1,644	63	1,061	34	486
Canarias	3,481	66	2,561	96	758
Las Palmas	1,806	29	1,294	76	407
Santa Cruz de Tenerife	1,675	37	1,267	20	351
Cantabria	813	12	574	24	203
Castilla y León	2,986	124	2,102	127	633
Avila	204	8	149	8	39
Burgos	374	13	253	23	85
León	570	18	412	22	118
Palencia	251	35	161	12	43
Salamanca	402	6	250	16	130
Segovia	247	2	204	7	34
Soria	99	1	79	7	12
Valladolid	643	32	432	27	152
Zamora	196	9	162	5	20
Castilla-La Mancha	3,159	107	2,058	271	723
Albacete	577	30	363	4	180
Ciudad Real	538	21	328	29	160
Cuenca	262	25	167	12	58
Guadalajara	210	2	160	18	30
Toledo	1,572	29	1,040	208	295
Cataluña	9,248	98	6,824	181	2,145
Barcelona	6,288	15	4,878	112	1,283
Girona	1,176	20	777	34	345
Lleida	682	36	365	14	267
Tarragona	1,102	27	804	21	250
Comunitat Valenciana	10,794	272	7,343	182	2,997
Alicante/Alacant	3,757	141	2,661	61	894
Castellón/Castelló	2,015	62	1,220	27	706
Valencia/València	5,022	69	3,462	94	1,397
Extremadura	1,173	85	851	44	193
Badajoz	779	58	574	19	128
Cáceres	394	27	277	25	65
Galicia	2,728	63	1,929	39	697
Coruña A	1,191	19	867	15	290
Lugo	347	4	239	7	97
Ourense	303	9	202	4	88
Pontevedra	887	31	621	13	222
Madrid (Comunidad de)	9,399	68	6,933	108	2,290
Murcia (Región de)	3,105	131	2,182	87	705
Navarra (Com. Foral de)	589	10	412	25	142
Pais Vasco	1,849	34	1,318	49	448
Alava	208	15	156	12	25
Guipuzcoa	419	8	281	27	103
Vizcaya	1,222	11	881	10	320
Rioja (La)	389	14	268	10	97
Ceuta y Melilla	107	0	81	0	26
Ceuta	63	0	47	0	16
Melilla	44	0	34	0	10

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	21,572	35,028	11,259	498	884	487	21,074	34,144	10,772
Andalucía	4,510	6,539	2,559	156	247	220	4,354	6,292	2,339
Almería	385	752	391	17	41	46	368	711	345
Cádiz	794	855	366	16	16	28	778	839	338
Córdoba	268	547	211	4	26	30	264	521	181
Granada	453	801	207	27	21	13	426	780	194
Huelva	434	534	198	6	15	7	428	519	191
Jaén	200	424	200	19	40	51	181	384	149
Málaga	1,006	1,194	639	37	56	33	969	1,138	606
Sevilla	970	1,432	347	30	32	12	940	1,400	335
Aragón	435	886	211	6	18	12	429	868	199
Huesca	94	210	25	4	6	6	90	204	19
Teruel	22	97	16	0	0	1	22	97	15
Zaragoza	319	579	170	2	12	5	317	567	165
Asturias (Ppdo de)	509	512	234	26	22	15	483	490	219
Balears Illes	775	702	167	25	28	10	750	674	157
Canarias	1,825	1,308	348	27	21	18	1,798	1,287	330
Las Palmas	924	706	176	14	7	8	910	699	168
Santa C. Tenerife	901	602	172	13	14	10	888	588	162
Cantabria	240	308	265	2	8	2	238	300	263
Castilla-León	1,005	1,517	464	42	60	22	963	1,457	442
Avila	44	69	91	4	2	2	40	67	89
Burgos	92	266	16	2	10	1	90	256	15
León	246	279	45	10	3	5	236	276	40
Palencia	90	85	76	10	22	3	80	63	73
Salamanca	184	200	18	3	3	0	181	197	18
Segovia	75	154	18	2	0	0	73	154	18
Soria	18	59	22	0	1	0	18	58	22
Valladolid	221	309	113	10	15	7	211	294	106
Zamora	35	96	65	1	4	4	34	92	61
Castilla-la-Mancha	843	1,832	484	22	56	29	821	1,776	455
Albacete	86	301	190	5	18	7	81	283	183
Ciudad Real	146	303	89	5	6	10	141	297	79
Cuenca	60	127	75	3	16	6	57	111	69
Guadalajara	52	138	20	1	1	0	51	137	20
Toledo	499	963	110	8	15	6	491	948	104
Cataluña	2,343	6,067	838	30	51	17	2,313	6,016	821
Barcelona	1,668	3,961	659	3	10	2	1,665	3,951	657
Girona	299	803	74	5	12	3	294	791	71
Lleida	202	459	21	15	14	7	187	445	14
Tarragona	174	844	84	7	15	5	167	829	79
Comunitat Valenciana	3,233	5,741	1,820	66	147	59	3,167	5,594	1,761
Alicante/Alacant	1,170	2,260	327	36	78	27	1,134	2,182	300
Castellón/Castelló	544	1,083	388	21	26	15	523	1,057	373
Valencia/València	1,519	2,398	1,105	9	43	17	1,510	2,355	1,088
Extremadura	414	627	132	26	46	13	388	581	119
Badajoz	304	361	114	19	28	11	285	333	103
Cáceres	110	266	18	7	18	2	103	248	16
Galicia	1,281	1,206	241	28	22	13	1,253	1,184	228
Coruña A	616	442	133	7	5	7	609	437	126
Lugo	173	152	22	4	0	0	169	152	22
Ourense	100	179	24	4	3	2	96	176	22
Pontevedara	392	433	62	13	14	4	379	419	58
Madrid (Comunidad de)	2,855	4,454	2,090	9	53	6	2,846	4,401	2,084
Murcia (Región de)	682	1,994	429	21	80	30	661	1,914	399
Navarra (Com. Foral de)	115	299	175	3	1	6	112	298	169
Pais Vasco	425	816	608	9	21	4	416	795	604
Alava	31	101	76	3	11	1	28	90	75
Guipuzcoa	146	217	56	2	3	3	144	214	53
Vizcaya	248	498	476	4	7	0	244	491	476
Rioja (La)	49	164	176	0	3	11	49	161	165
Ceuta y Melilla	33	56	18	0	0	0	33	56	18
Ceuta	21	36	6	0	0	0	21	36	6
Melilla	12	20	12	0	0	0	12	20	12

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	33,096	23,757	3,850	5,489	795	32,301	23,629		
Andalucía	8,187	6,069	661	1,457	327	7,860	5,918		
Almería	1,635	1,210	31	394	29	1,606	1,330		
Cádiz	1,206	637	330	239	61	1,145	834		
Córdoba	499	319	49	131	8	491	351		
Granada	265	72	0	193	8	257	179		
Huelva	774	642	5	127	37	737	414		
Jaén	297	171	17	109	26	271	229		
Málaga	1,822	1,568	82	172	147	1,675	1,238		
Sevilla	1,689	1,450	147	92	11	1,678	1,343		
Aragón	1,174	842	180	152	31	1,143	842		
Huesca	525	476	27	22	1	524	387		
Teruel	86	34	24	28	10	76	60		
Zaragoza	563	332	129	102	20	543	395		
Asturias (Ppdo de)	622	477	99	46	46	576	416		
Baleares Illes	496	212	180	104	19	477	283		
Canarias	814	437	97	280	23	791	616		
Las Palmas	291	225	9	57	4	287	219		
Santa C. Tenerife	523	212	88	223	19	504	397		
Cantabria	397	389	3	5	6	391	176		
Castilla-León	1,252	872	164	216	38	1,214	873		
Avila	105	90	2	13	2	103	71		
Burgos	235	76	87	72	11	224	179		
León	282	253	3	26	6	276	163		
Palencia	31	31	0	0	0	31	25		
Salamanca	188	135	25	28	7	181	121		
Segovia	63	63	0	0	2	61	53		
Soria	46	3	39	4	0	46	34		
Valladolid	184	128	3	53	4	180	132		
Zamora	118	93	5	20	6	112	95		
Castilla-la-Mancha	1,761	1,256	101	404	54	1,707	1,169		
Albacete	275	237	12	26	4	271	164		
Ciudad Real	236	162	0	74	34	202	152		
Cuenca	147	66	32	49	5	142	103		
Guadalajara	51	47	0	4	3	48	40		
Toledo	1,052	744	57	251	8	1,044	710		
Cataluña	3,665	1,902	1,100	663	26	3,639	2,608		
Barcelona	2,491	1,183	750	558	7	2,484	1,832		
Girona	361	284	51	26	9	352	280		
Lleida	420	77	292	51	1	419	229		
Tarragona	393	358	7	28	9	384	267		
Comunitat Valenciana	6,995	4,650	804	1,541	94	6,901	5,120		
Alicante/Alacant	2,406	1,434	187	785	43	2,363	1,671		
Castellón/Castelló	1,484	1,052	177	255	27	1,457	1,078		
Valencia/València	3,105	2,164	440	501	24	3,081	2,371		
Extremadura	484	418	1	65	25	459	386		
Badajoz	240	190	0	50	13	227	204		
Cáceres	244	228	1	15	12	232	182		
Galicia	1,118	997	74	47	47	1,071	817		
Coruña A	615	550	42	23	15	600	463		
Lugo	109	108	1	0	4	105	83		
Ourense	113	100	6	7	4	109	72		
Pontevedra	281	239	25	17	24	257	199		
Madrid (Comunidad de)	4,187	3,539	270	378	19	4,168	3,231		
Murcia (Región de)	1,239	1,182	16	41	27	1,212	644		
Navarra (Com. Foral de)	178	161	12	5	3	175	126		
Pais Vasco	339	190	79	70	10	329	265		
Alava	40	26	13	1	6	34	26		
Guipuzcoa	76	34	15	27	1	75	56		
Vizcaya	223	130	51	42	3	220	183		
Rioja (La)	156	138	9	9	0	156	117		
Ceuta y Melilla	32	26	0	6	0	32	22		
Ceuta	0	0	0	0	0	0	0		
Melilla	32	26	0	6	0	32	22		