

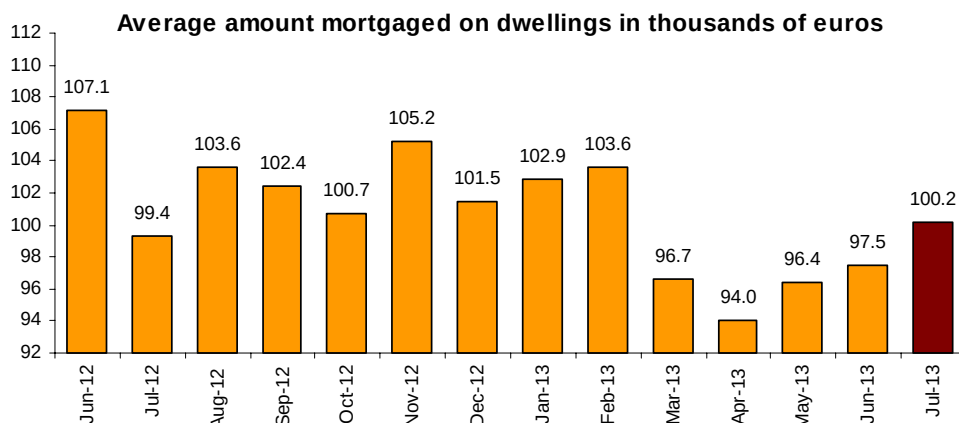
**Mortgage Statistics (H)**  
July 2013. *Provisional data*

**The number of mortgages constituted on dwellings stands at 13,777 in July, 42.7% lower than that of the same month of 2012**

**The average value of the mortgages constituted on dwellings increases 0.8% its annual rate, standing at 100,180 euros**

During the month of July, the average amount of **mortgage constitutions recorded in the land registries (from previous public deeds)** stood at 124,516 euros, 23.4% higher than that registered during the same month of the previous year.

In the case of the number of **mortgages constituted on dwellings**, it stood at 13,777, a 42.7% lower than that registered in July 2012. The average value of the mortgages was 100,180 euros, 0.8% higher.



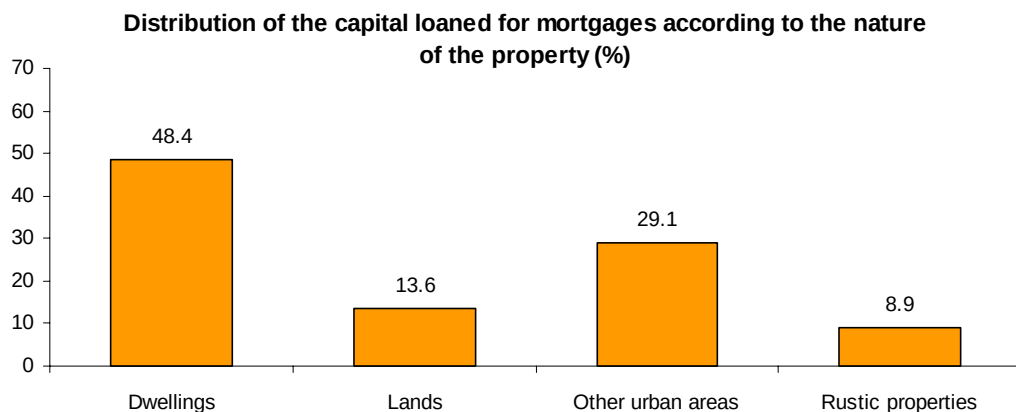
The value of the mortgages constituted on urban properties was over 2,599 million euros, 32.5% less, as compared with July 2012. On dwellings, the capital loaned exceeded 1,380 million euros, 42.2% less.

**Mortgages constituted**

|                                     | Total     | Variation rate |             |                         |
|-------------------------------------|-----------|----------------|-------------|-------------------------|
|                                     |           | Inter-monthly  | Interannual | Interannual accumulated |
| <b>Total properties</b>             |           |                |             |                         |
| Number of mortgaged properties      | 22,925    | -2.9           | -44.5       | -27.6                   |
| Capital loaned (thousands of euros) | 2,854,522 | 1.3            | -31.5       | -26.9                   |
| Average amount (euros)              | 124,516   | 4.4            | 23.4        | 0.9                     |
| <b>Rustic properties</b>            |           |                |             |                         |
| Number of mortgaged properties      | 1,382     | 5.2            | -36.6       | -29.8                   |
| Capital loaned (thousands of euros) | 255,246   | 26.9           | -18.5       | -36.9                   |
| Average amount (euros)              | 184,693   | 20.7           | 28.7        | -10.1                   |
| <b>Urban properties</b>             |           |                |             |                         |
| Number of mortgaged properties      | 21,543    | -3.4           | -44.9       | -27.4                   |
| Capital loaned (thousands of euros) | 2,599,276 | -0.6           | -32.5       | -26.1                   |
| Average amount (euros)              | 120,655   | 2.8            | 22.5        | 1.9                     |
| <b>Dwellings</b>                    |           |                |             |                         |
| Number of mortgaged properties      | 13,777    | -2.0           | -42.7       | -26.1                   |
| Capital loaned (thousands of euros) | 1,380,185 | 0.7            | -42.2       | -29.3                   |
| Average amount (euros)              | 100,180   | 2.8            | 0.8         | -4.3                    |

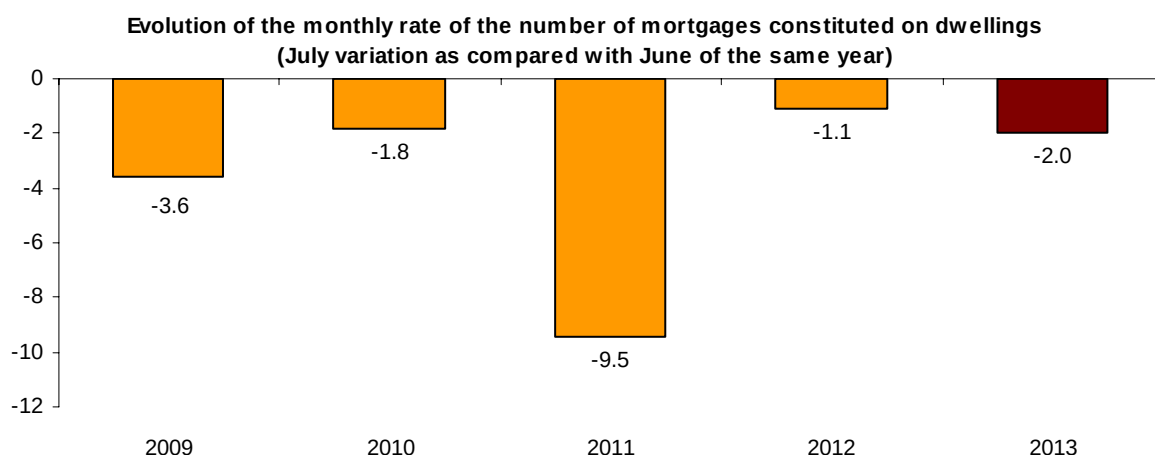
## Mortgages constituted according to the nature of the property

According to the nature of the property, mortgages on dwellings concentrated 48.4% of the total capital loaned in July.

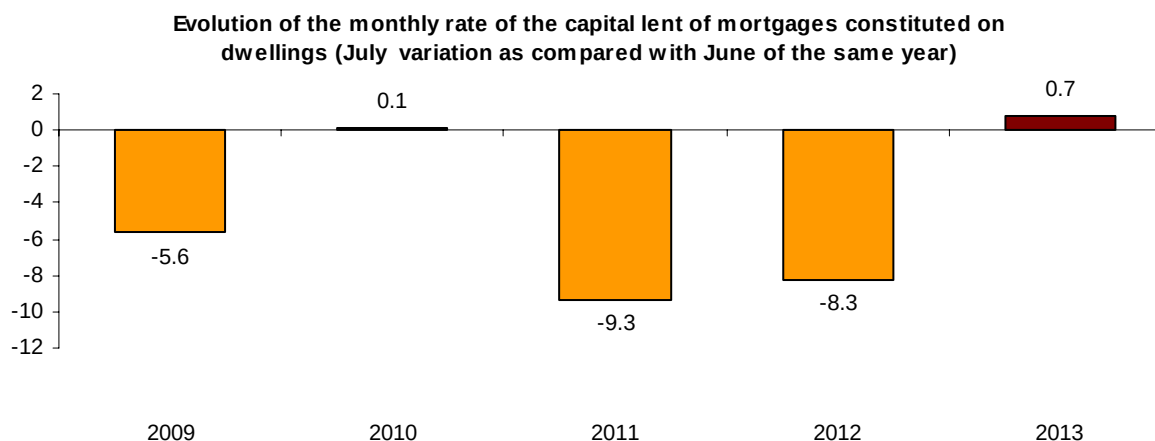


## Monthly evolution of the mortgages constituted on dwellings

In order to contribute to the analysis and interpretation of the data, the following chart shows the variation on the number of mortgages constituted on dwellings between the months of July and June for the last five years. In 2013, the monthly rate was -2.0%.



According to the capital loaned in mortgages constituted on dwellings, the monthly rate of 2013 was 0.7%, the highest rate of the period considered.

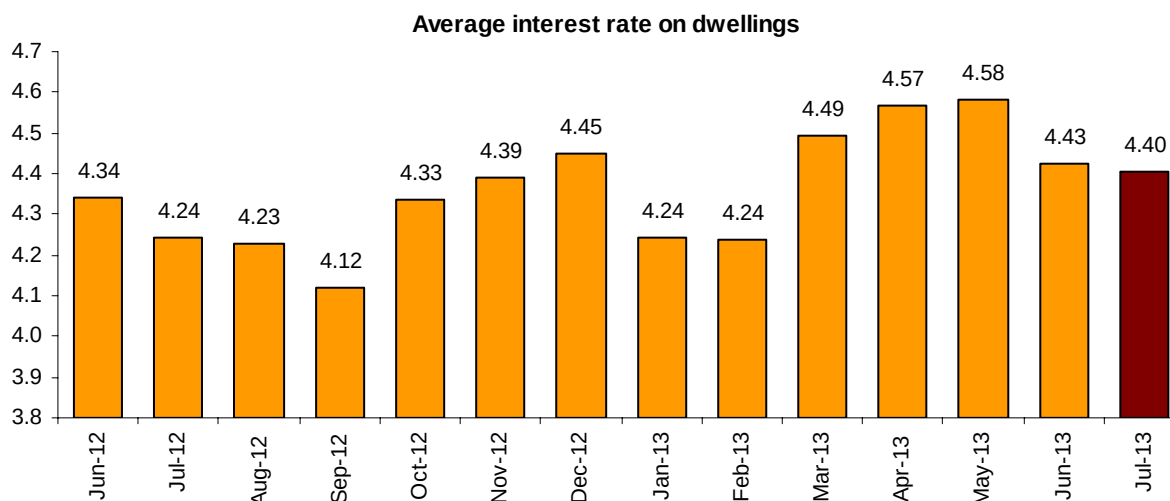


## Mortgage interest rates

91.2% of the mortgages constituted in July used a variable interest rate, as opposed to the 8.8% that used a fixed rate. *Euribor* was the reference interest rate most used in constituting mortgages with a variable interest rate, specifically in 84.2% of new contracts.

The average interest rate for the total properties was 4.37% and the average term was 20 years.

The average interest rate for mortgages constituted on dwellings was 4.40%, 3.8% above that registered in July 2012.



## Mortgages with registration changes

The total number of mortgages with changes in their conditions recorded in the land registries stood at 17,978, indicating an annual decrease of 31.7%. On dwellings, the number of mortgages with modified conditions decreased 32.4%.

Considering the type of modification of conditions, in July 14,824 novations (or modifications produced within the same financial institution) were produced, with a decrease of 30.3%, as compared with July 2012. The number of transactions that changed institutions (subrogations creditor) decreased 29.9% and the number of mortgages that changed the holder of the mortgaged property (subrogations debtor) decreased 58.0%.

## Mortgages with registration changes

|                                     | Total  | Variation rate |             |                         |
|-------------------------------------|--------|----------------|-------------|-------------------------|
|                                     |        | Inter-monthly  | Interannual | Interannual accumulated |
| <b>Total mortgages with changes</b> | 17,978 | -11.3          | -31.7       | -21.3                   |
| Novations                           | 14,824 | -9.6           | -30.3       | -21.8                   |
| Subrogations Debtor                 | 602    | -29.7          | -58.0       | -34.3                   |
| Subrogations Creditor               | 2,552  | -15.2          | -29.9       | -11.9                   |

## Number of mortgages with changes in interest rate conditions

Out of the 17,978 mortgages with changes in their conditions, 32.3% were due to changes in interest rates.

After the change in conditions, the percentage of mortgages at a fixed interest rate decreased from 6.0% to 3.7%, and mortgages at a variable interest increased from 93.2% to 95.9%.

*Euribor* is the rate to which the greatest percentage of mortgages at a variable rate is referenced, both before (79.9%) and after the change (87.1%).

After the changing of conditions, the average interest rate of loans in mortgages at a fixed rate decreased 0.83 points, and that of the mortgages at a variable rate decreased 0.87 points.

## Mortgages with registration changes in interest rates conditions

| 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 | 5,803                              | 100.0                              |                                   | 5,803                             | 100.0                           |                                |
| Fixed                       | 349                                | 6.0                                | 5.04                              | 212                               | 3.7                             | 4.21                           |
| Variable                    | 5,406                              | 93.2                               | 4.38                              | 5,565                             | 95.9                            | 3.51                           |
| -Euribor                    | 4,636                              | 79.9                               | 4.32                              | 5,054                             | 87.1                            | 3.39                           |
| Without interest            | 48                                 | 0.8                                | -                                 | 26                                | 0.4                             | -                              |

## Geographical distribution

The Autonomous Communities with the highest number of mortgages constituted on dwellings were Cataluña (2,394), Andalucía (2,306) and Comunidad de Madrid (2,115).

All the Autonomous Communities registered negative annual variation rates. Castilla y León showed the lowest decrease (-23.7%).

The Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (289.4 million euros), Cataluña (245.1 million euros) and Andalucía (186.8 million euros).

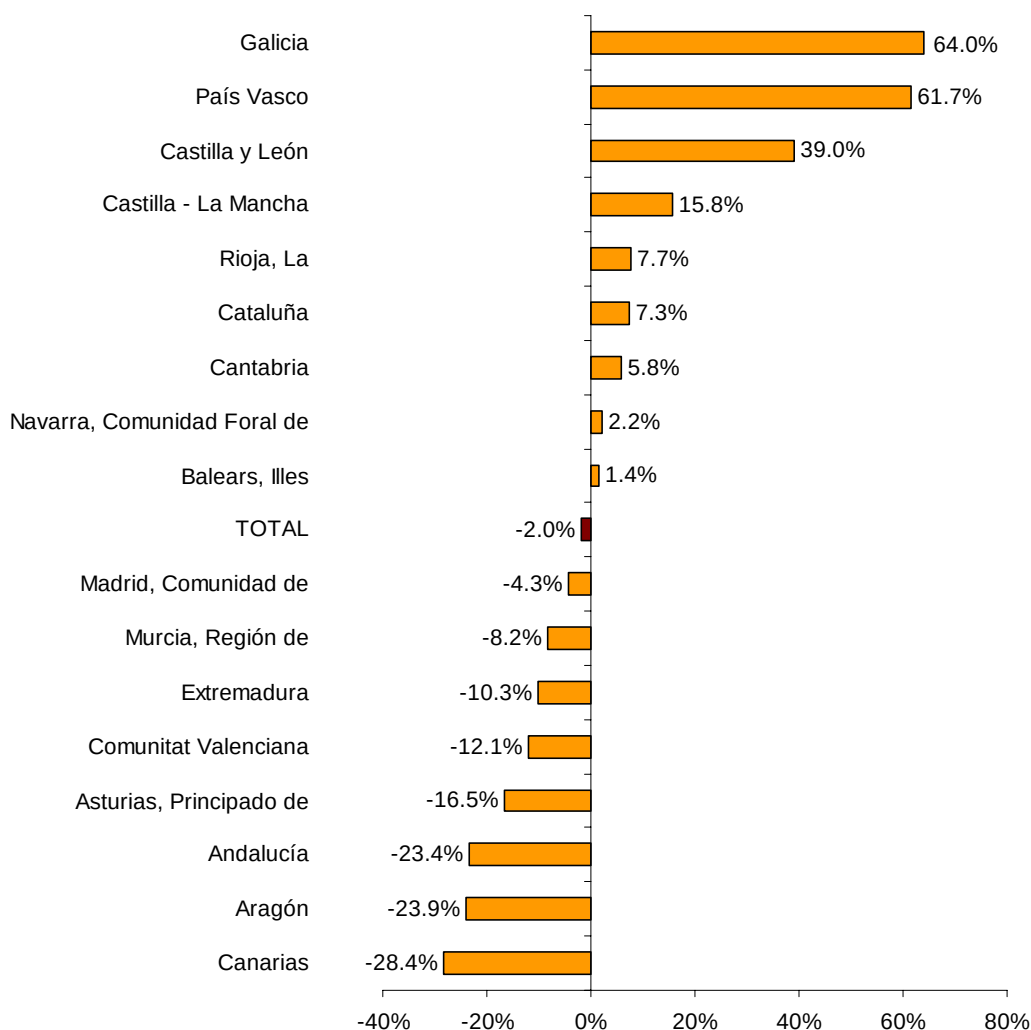
## Mortgages constituted on dwellings by Autonomous City and Community

|                             | Number | Variation rate |             | Capital loaned (thousands of euros) | Variation rate |             |
|-----------------------------|--------|----------------|-------------|-------------------------------------|----------------|-------------|
|                             |        | Inter-monthly  | Interannual |                                     | Inter-monthly  | Interannual |
| TOTAL                       | 13,777 | -2.0           | -42.7       | 1,380,185                           | 0.7            | -42.2       |
| Andalucía                   | 2,306  | -23.4          | -53.5       | 186,823                             | -25.9          | -57.8       |
| Aragón                      | 407    | -23.9          | -49.3       | 39,873                              | -21.6          | -45.9       |
| Asturias, Principado de     | 167    | -16.5          | -65.2       | 12,756                              | -25.6          | -70.8       |
| Balears, Illes              | 420    | 1.4            | -51.2       | 62,240                              | 51.5           | -32.4       |
| Canarias                    | 479    | -28.4          | -58.6       | 46,624                              | 4.7            | -50.5       |
| Cantabria                   | 127    | 5.8            | -62.0       | 11,126                              | -5.8           | -66.8       |
| Castilla - La Mancha        | 848    | 39.0           | -23.7       | 77,514                              | 45.5           | -20.9       |
| Castilla y León             | 573    | 15.8           | -38.6       | 48,369                              | 31.0           | -42.3       |
| Cataluña                    | 2,394  | 7.3            | -36.0       | 245,123                             | 1.2            | -41.5       |
| Comunitat Valenciana        | 1,384  | -12.1          | -42.3       | 94,433                              | -18.3          | -50.9       |
| Extremadura                 | 235    | -10.3          | -36.5       | 16,347                              | -42.7          | -44.8       |
| Galicia                     | 651    | 64.0           | -45.1       | 68,666                              | 92.8           | -37.1       |
| Madrid, Comunidad de        | 2,115  | -4.3           | -30.2       | 289,443                             | -7.7           | -25.1       |
| Murcia, Región de           | 401    | -8.2           | -47.4       | 28,232                              | -9.0           | -47.3       |
| Navarra, Comunidad Foral de | 189    | 2.2            | -46.9       | 27,271                              | 60.7           | -26.0       |
| País Vasco                  | 936    | 61.7           | -28.7       | 111,853                             | 62.6           | -33.4       |
| Rioja, La                   | 112    | 7.7            | -43.1       | 9,212                               | 9.8            | -64.1       |
| Ceuta                       | 10     | 0.0            | -28.6       | 1,090                               | 6.5            | -39.0       |
| Melilla                     | 23     | 130.0          | -28.1       | 3,190                               | 420.4          | -21.9       |

The Autonomous Communities with the highest rates in monthly variation in the number of mortgages constituted on dwellings were Galicia (64.0%), País Vasco (61.7%) and Castilla y León (39.0%).

In turn, the Autonomous Communities registering the lowest greatest decreases were Canarias (–28.4%), Aragón (–23.9%) and Andalucía (–23.4%).

## Monthly variation of the number of mortgages constituted on dwellings



## Provincial information

The provincial results that were previously provided in this Press release may henceforth be viewed at the following address of the INE website:

[http://www.ine.es/daco/daco42/daco426/hpro0713\\_en.pdf](http://www.ine.es/daco/daco42/daco426/hpro0713_en.pdf)

## Mortgages Statistics

### July 2013. 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>22,925</b>   | <b>2,854,522</b> | <b>1,382</b>     | <b>255,246</b> | <b>21,543</b>   | <b>2,599,276</b> |
| Andalucía                   | 4,064           | 423,040          | 433              | 98,085         | 3,631           | 324,955          |
| Aragón                      | 880             | 123,156          | 98               | 6,987          | 782             | 116,169          |
| Asturias, Principado de     | 341             | 40,451           | 34               | 4,891          | 307             | 35,560           |
| Balears, Illes              | 742             | 97,776           | 43               | 5,208          | 699             | 92,568           |
| Canarias                    | 842             | 93,377           | 23               | 2,281          | 819             | 91,096           |
| Cantabria                   | 201             | 41,385           | 2                | 218            | 199             | 41,167           |
| Castilla y León             | 1,413           | 136,871          | 139              | 21,967         | 1,274           | 114,904          |
| Castilla - La Mancha        | 1,231           | 122,905          | 124              | 7,889          | 1,107           | 115,016          |
| Cataluña                    | 3,472           | 537,053          | 73               | 34,575         | 3,399           | 502,478          |
| Comunitat Valenciana        | 2,158           | 172,443          | 139              | 16,182         | 2,019           | 156,261          |
| Extremadura                 | 435             | 35,031           | 73               | 9,192          | 362             | 25,839           |
| Galicia                     | 1,163           | 153,584          | 57               | 5,056          | 1,106           | 148,528          |
| Madrid, Comunidad de        | 3,111           | 566,531          | 10               | 26,931         | 3,101           | 539,600          |
| Murcia, Región de           | 701             | 66,366           | 82               | 11,262         | 619             | 55,104           |
| Navarra, Comunidad Foral de | 390             | 41,314           | 17               | 2,439          | 373             | 38,875           |
| País Vasco                  | 1,546           | 181,806          | 32               | 1,968          | 1,514           | 179,838          |
| Rioja, La                   | 198             | 16,950           | 3                | 115            | 195             | 16,835           |
| Ceuta                       | 12              | 1,260            | 0                | 0              | 12              | 1,260            |
| Melilla                     | 25              | 3,223            | 0                | 0              | 25              | 3,223            |

## July 2013. Provisional data

### 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>21,543</b>   | <b>2,599,276</b> | <b>13,777</b> | <b>1,380,185</b> | <b>808</b> | <b>388,181</b> | <b>6,958</b>     | <b>830,910</b> |
| Andalucía                   | 3,631           | 324,955          | 2,306         | 186,823          | 172        | 34,755         | 1,153            | 103,377        |
| Aragón                      | 782             | 116,169          | 407           | 39,873           | 12         | 25,826         | 363              | 50,470         |
| Asturias, Principado de     | 307             | 35,560           | 167           | 12,756           | 8          | 6,662          | 132              | 16,142         |
| Balears, Illes              | 699             | 92,568           | 420           | 62,240           | 50         | 9,069          | 229              | 21,259         |
| Canarias                    | 819             | 91,096           | 479           | 46,624           | 14         | 9,092          | 326              | 35,380         |
| Cantabria                   | 199             | 41,167           | 127           | 11,126           | 3          | 9,307          | 69               | 20,734         |
| Castilla y León             | 1,274           | 114,904          | 848           | 77,514           | 41         | 4,420          | 385              | 32,970         |
| Castilla - La Mancha        | 1,107           | 115,016          | 573           | 48,369           | 175        | 43,184         | 359              | 23,463         |
| Cataluña                    | 3,399           | 502,478          | 2,394         | 245,123          | 114        | 60,879         | 891              | 196,476        |
| Comunitat Valenciana        | 2,019           | 156,261          | 1,384         | 94,433           | 41         | 8,411          | 594              | 53,417         |
| Extremadura                 | 362             | 25,839           | 235           | 16,347           | 17         | 2,250          | 110              | 7,242          |
| Galicia                     | 1,106           | 148,528          | 651           | 68,666           | 14         | 30,823         | 441              | 49,039         |
| Madrid, Comunidad de        | 3,101           | 539,600          | 2,115         | 289,443          | 91         | 132,683        | 895              | 117,474        |
| Murcia, Región de           | 619             | 55,104           | 401           | 28,232           | 37         | 7,150          | 181              | 19,722         |
| Navarra, Comunidad Foral de | 373             | 38,875           | 189           | 27,271           | 8          | 948            | 176              | 10,656         |
| País Vasco                  | 1,514           | 179,838          | 936           | 111,853          | 8          | 2,503          | 570              | 65,482         |
| Rioja, La                   | 195             | 16,835           | 112           | 9,212            | 2          | 171            | 81               | 7,452          |
| Ceuta                       | 12              | 1,260            | 10            | 1,090            | 1          | 48             | 1                | 122            |
| Melilla                     | 25              | 3,223            | 23            | 3,190            | 0          | 0              | 2                | 33             |

## July 2013. 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>1,382</b>     | <b>255,246</b> | <b>780</b> | <b>182,619</b> | <b>602</b>  | <b>72,627</b> |
| Andalucía                   | 433              | 98,085         | 260        | 75,108         | 173         | 22,977        |
| Aragón                      | 98               | 6,987          | 47         | 2,504          | 51          | 4,483         |
| Asturias, Principado de     | 34               | 4,891          | 13         | 2,583          | 21          | 2,308         |
| Balears, Illes              | 43               | 5,208          | 25         | 3,391          | 18          | 1,817         |
| Canarias                    | 23               | 2,281          | 21         | 1,351          | 2           | 930           |
| Cantabria                   | 2                | 218            | 1          | 73             | 1           | 145           |
| Castilla y León             | 139              | 21,967         | 75         | 8,758          | 64          | 13,209        |
| Castilla - La Mancha        | 124              | 7,889          | 52         | 3,889          | 72          | 4,000         |
| Cataluña                    | 73               | 34,575         | 53         | 32,488         | 20          | 2,087         |
| Comunitat Valenciana        | 139              | 16,182         | 52         | 6,137          | 87          | 10,045        |
| Extremadura                 | 73               | 9,192          | 62         | 8,445          | 11          | 747           |
| Galicia                     | 57               | 5,056          | 51         | 4,859          | 6           | 197           |
| Madrid, Comunidad de        | 10               | 26,931         | 7          | 26,505         | 3           | 426           |
| Murcia, Región de           | 82               | 11,262         | 40         | 5,189          | 42          | 6,073         |
| Navarra, Comunidad Foral de | 17               | 2,439          | 0          | 0              | 17          | 2,439         |
| País Vasco                  | 32               | 1,968          | 18         | 1,224          | 14          | 744           |
| Rioja, La                   | 3                | 115            | 3          | 115            | 0           | 0             |
| Ceuta                       | 0                | 0              | 0          | 0              | 0           | 0             |
| Melilla                     | 0                | 0              | 0          | 0              | 0           | 0             |



## July 2013. Provisional data

### 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>21,543</b>   | <b>2,599,276</b> | <b>17,508</b> | <b>2,113,980</b> | <b>4,035</b> | <b>485,296</b> |
| Andalucía                   | 3,631           | 324,955          | 2,907         | 253,914          | 724          | 71,041         |
| Aragón                      | 782             | 116,169          | 619           | 100,968          | 163          | 15,201         |
| Asturias, Principado de     | 307             | 35,560           | 192           | 23,536           | 115          | 12,024         |
| Balears, Illes              | 699             | 92,568           | 574           | 78,938           | 125          | 13,630         |
| Canarias                    | 819             | 91,096           | 673           | 79,062           | 146          | 12,034         |
| Cantabria                   | 199             | 41,167           | 175           | 35,208           | 24           | 5,959          |
| Castilla y León             | 1,274           | 114,904          | 1,105         | 102,847          | 169          | 12,057         |
| Castilla - La Mancha        | 1,107           | 115,016          | 858           | 96,120           | 249          | 18,896         |
| Cataluña                    | 3,399           | 502,478          | 2,870         | 385,645          | 529          | 116,833        |
| Comunitat Valenciana        | 2,019           | 156,261          | 1,377         | 109,559          | 642          | 46,702         |
| Extremadura                 | 362             | 25,839           | 317           | 23,039           | 45           | 2,800          |
| Galicia                     | 1,106           | 148,528          | 996           | 118,246          | 110          | 30,282         |
| Madrid, Comunidad de        | 3,101           | 539,600          | 2,781         | 490,906          | 320          | 48,694         |
| Murcia, Región de           | 619             | 55,104           | 438           | 37,601           | 181          | 17,503         |
| Navarra, Comunidad Foral de | 373             | 38,875           | 274           | 30,387           | 99           | 8,488          |
| País Vasco                  | 1,514           | 179,838          | 1,164         | 129,172          | 350          | 50,666         |
| Rioja, La                   | 195             | 16,835           | 154           | 14,585           | 41           | 2,250          |
| Ceuta                       | 12              | 1,260            | 10            | 1,114            | 2            | 146            |
| Melilla                     | 25              | 3,223            | 24            | 3,133            | 1            | 90             |

## July 2013. 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>39,020</b>   | <b>1,656</b>     | <b>24,599</b> | <b>1,310</b> | <b>11,455</b>    |
| Andalucía                   | 7,621           | 582              | 4,709         | 248          | 2,082            |
| Aragón                      | 898             | 35               | 530           | 20           | 313              |
| Asturias, Principado de     | 545             | 50               | 324           | 8            | 163              |
| Balears, Illes              | 868             | 66               | 479           | 45           | 278              |
| Canarias                    | 2,042           | 48               | 1,288         | 26           | 680              |
| Cantabria                   | 394             | 13               | 246           | 10           | 125              |
| Castilla y León             | 2,294           | 109              | 1,333         | 93           | 759              |
| Castilla - La Mancha        | 1,693           | 94               | 1,098         | 152          | 349              |
| Cataluña                    | 5,161           | 46               | 3,576         | 118          | 1,421            |
| Comunitat Valenciana        | 6,606           | 218              | 4,126         | 136          | 2,126            |
| Extremadura                 | 554             | 46               | 373           | 11           | 124              |
| Galicia                     | 1,526           | 113              | 942           | 42           | 429              |
| Madrid, Comunidad de        | 4,477           | 42               | 3,270         | 283          | 882              |
| Murcia, Región de           | 2,194           | 121              | 1,144         | 43           | 886              |
| Navarra, Comunidad Foral de | 273             | 12               | 170           | 26           | 65               |
| País Vasco                  | 1,462           | 50               | 693           | 39           | 680              |
| Rioja, La                   | 349             | 11               | 243           | 10           | 85               |
| Ceuta                       | 28              | 0                | 21            | 0            | 7                |
| Melilla                     | 35              | 0                | 34            | 0            | 1                |

## July 2013. Provisional data

### 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 |
| TOTAL                       | 34,100          | 4,920       | 1,295            | 361         | 32,805          | 4,559       |
| Andalucía                   | 6,534           | 1,087       | 455              | 127         | 6,079           | 960         |
| Aragón                      | 743             | 155         | 30               | 5           | 713             | 150         |
| Asturias, Principado de     | 404             | 141         | 25               | 25          | 379             | 116         |
| Balears, Illes              | 744             | 124         | 44               | 22          | 700             | 102         |
| Canarias                    | 1,795           | 247         | 40               | 8           | 1,755           | 239         |
| Cantabria                   | 314             | 80          | 10               | 3           | 304             | 77          |
| Castilla y León             | 2,015           | 279         | 79               | 30          | 1,936           | 249         |
| Castilla - La Mancha        | 1,556           | 137         | 77               | 17          | 1,479           | 120         |
| Cataluña                    | 4,589           | 572         | 37               | 9           | 4,552           | 563         |
| Comunitat Valenciana        | 5,906           | 700         | 167              | 51          | 5,739           | 649         |
| Extremadura                 | 517             | 37          | 37               | 9           | 480             | 28          |
| Galicia                     | 1,390           | 136         | 102              | 11          | 1,288           | 125         |
| Madrid, Comunidad de        | 3,908           | 569         | 41               | 1           | 3,867           | 568         |
| Murcia, Región de           | 2,011           | 183         | 105              | 16          | 1,906           | 167         |
| Navarra, Comunidad Foral de | 226             | 47          | 12               | 0           | 214             | 47          |
| País Vasco                  | 1,139           | 323         | 28               | 22          | 1,111           | 301         |
| Rioja, La                   | 249             | 100         | 6                | 5           | 243             | 95          |
| Ceuta                       | 26              | 2           | 0                | 0           | 26              | 2           |
| Melilla                     | 34              | 1           | 0                | 0           | 34              | 1           |

## July 2013. Provisional data

### M.7 Total mortgages with changes, according to type of change and type of building

|                             | Total<br>buildings | Type of change |                        |                          | Type of building    |                    |               |
|-----------------------------|--------------------|----------------|------------------------|--------------------------|---------------------|--------------------|---------------|
|                             |                    | Novation       | Subrogations<br>Debtor | Subrogations<br>Creditor | Rustic<br>buildings | Urban<br>buildings | Dwellings     |
| <b>TOTAL</b>                | <b>17,978</b>      | <b>14,824</b>  | <b>602</b>             | <b>2,552</b>             | <b>877</b>          | <b>17,101</b>      | <b>10,769</b> |
| Andalucía                   | 4,393              | 3,868          | 133                    | 392                      | 273                 | 4,120              | 2,454         |
| Aragón                      | 507                | 452            | 7                      | 48                       | 38                  | 469                | 293           |
| Asturias, Principado de     | 184                | 179            | 2                      | 3                        | 14                  | 170                | 92            |
| Balears, Illes              | 404                | 401            | 1                      | 2                        | 19                  | 385                | 253           |
| Canarias                    | 901                | 471            | 15                     | 415                      | 31                  | 870                | 574           |
| Cantabria                   | 127                | 92             | 3                      | 32                       | 14                  | 113                | 84            |
| Castilla y León             | 1,071              | 982            | 14                     | 75                       | 39                  | 1,032              | 436           |
| Castilla - La Mancha        | 1,002              | 662            | 41                     | 299                      | 51                  | 951                | 610           |
| Cataluña                    | 2,384              | 1,947          | 52                     | 385                      | 35                  | 2,349              | 1,619         |
| Comunitat Valenciana        | 2,821              | 2,076          | 192                    | 553                      | 110                 | 2,711              | 1,888         |
| Extremadura                 | 210                | 133            | 7                      | 70                       | 20                  | 190                | 137           |
| Galicia                     | 441                | 409            | 16                     | 16                       | 16                  | 425                | 265           |
| Madrid, Comunidad de        | 2,233              | 1,993          | 74                     | 166                      | 139                 | 2,094              | 1,350         |
| Murcia, Región de           | 655                | 583            | 5                      | 67                       | 49                  | 606                | 445           |
| Navarra, Comunidad Foral de | 80                 | 75             | 4                      | 1                        | 13                  | 67                 | 34            |
| País Vasco                  | 257                | 195            | 35                     | 27                       | 16                  | 241                | 125           |
| Rioja, La                   | 291                | 290            | 1                      | 0                        | 0                   | 291                | 99            |
| Ceuta                       | 15                 | 15             | 0                      | 0                        | 0                   | 15                 | 9             |
| Melilla                     | 2                  | 1              | 0                      | 1                        | 0                   | 2                  | 2             |