

**Mortgage Statistics (Base 2003)**

November 2009. *Provisional data*

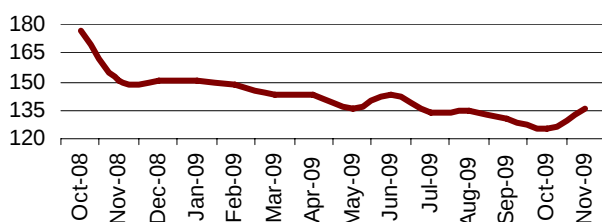
**The average value of the mortgages constituted in November decreases 9.9% in the interannual rate and reaches 135,657 euros**

**The number of mortgages that change conditions increases 35.3%, while registered cancellations decrease 14.2%**

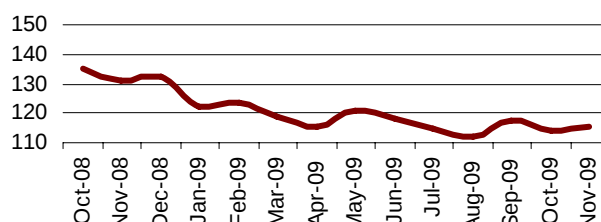
During the month of November, the average amount per mortgage constituted stood at 135,657 euros, 9.9% less than for the same month the previous year, and 8.3% more than the amount recorded in October 2009.

In mortgages constituted for dwellings, the average amount was 115,492 euros, 11.7% less than in the same month of 2008, and 1.4% more than that registered in October 2009.

**Average amount mortgaged on total properties in thousands of euros**



**Average amount mortgaged on dwellings in thousands of euros**



The value of the mortgages constituted on urban properties almost reached 10,226 million euros in November, indicating an interannual decrease of 7.3%. In dwellings, the capital loaned stood at 6,010.5 million euros, 10.1% less than in November 2008.

|                                     | Total      | Variation rate |              |                          |
|-------------------------------------|------------|----------------|--------------|--------------------------|
|                                     |            | Inter-monthly  | Interannual* | Interannual accumulated* |
| <b>Total properties</b>             |            |                |              |                          |
| Number of mortgaged properties      | 83,532     | -8.2           | 3.7          | -16.1                    |
| Capital loaned (thousands of euros) | 11,331,705 | -0.6           | -6.5         | -28.0                    |
| Average amount (euros)              | 135,657    | 8.3            | -9.9         | -14.2                    |
| <b>Rustic buildings</b>             |            |                |              |                          |
| Number of mortgaged properties      | 4,487      | -18.5          | 17.3         | 30.0                     |
| Capital loaned (thousands of euros) | 1,106,187  | -9.8           | 1.4          | -0.3                     |
| Average amount (euros)              | 246,532    | 10.8           | -13.6        | -23.3                    |
| <b>Urban buildings</b>              |            |                |              |                          |
| Number of mortgaged properties      | 79,045     | -7.6           | 3.0          | -17.7                    |
| Capital loaned (thousands of euros) | 10,225,518 | 0.5            | -7.3         | -29.9                    |
| Average amount (euros)              | 129,363    | 8.7            | -10.0        | -14.8                    |
| <b>Dwellings</b>                    |            |                |              |                          |
| Number of mortgaged properties      | 52,043     | -0.7           | 1.8          | -23.2                    |
| Capital loaned (thousands of euros) | 6,010,555  | 0.7            | -10.1        | -35.6                    |
| Average amount (euros)              | 115,492    | 1.4            | -11.7        | -16.1                    |

\*Rates calculated as compared with the final data for 2008

## Mortgages by institution

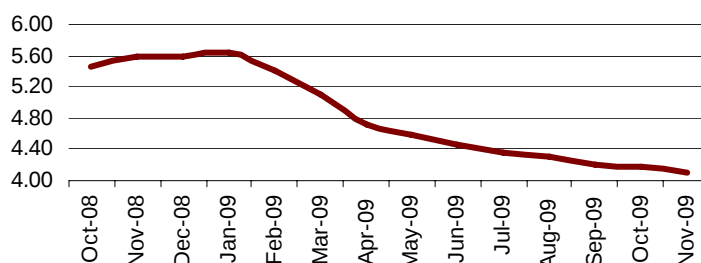
Savings Banks were the institutions that granted the highest number of mortgage loans in November (52.5% of the total), followed by Banks (36.6%) and Other financial institutions (10.9%).

Regarding the capital loaned, Savings Banks granted 45.3% of the total, Banks 43.0% and Other financial institutions 11.7%.

## Mortgage interest rates

The average interest rate in November 2009 was 4.09%, representing a 26.7% decrease in the interannual rate, and a 2.4% decrease as compared with October 2009.

Average interest rate



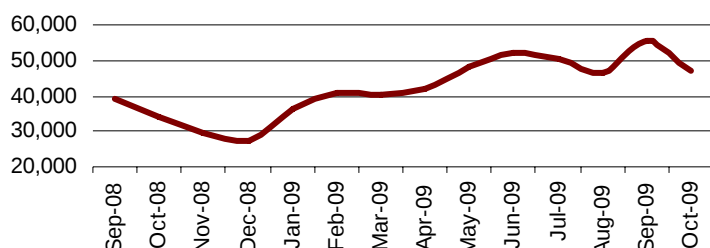
By institution, the average interest rate of Savings Bank mortgage loans was 4.25%, and the average term was 23 years. Regarding Banks, the average interest rate for mortgage loans was 4.03%, and the average term was 21 years.

95.2% of the mortgages constituted in November used a variable interest rate, as opposed to the 4.8% that used a fixed rate. Within the variable rates, the Euribor was the reference interest rate most used in constituting mortgages, specifically in 88.7% of new contracts.

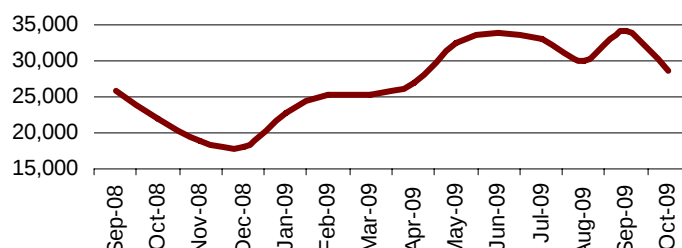
## Mortgages with modified conditions

In November, the total number of mortgages with modified conditions was 40,156, with an interannual increase of 35.3%. In the case of dwellings, the number of mortgages that modified their conditions was 25,637, that is, 35.3% more than the number registered in November 2008.

Number of changes on total properties



Number of changes on dwellings



Considering the type of modification of the conditions, in November, 32,379 novations (or modifications within the same financial institution) were recorded, representing an interannual increase of 42.4%.

The number of loans that changed institution (subrogations creditor) was 5,507, for a 31.7% increase in the interannual rate. In turn, 2,270 mortgages changed the holder of the mortgaged property (subrogations debtor), which implied a decrease of 17.7%.

|                                     | Total  | Variation rate |              |                          |
|-------------------------------------|--------|----------------|--------------|--------------------------|
|                                     |        | Inter-monthly  | Interannual* | Interannual accumulated* |
| <b>Total mortgages with changes</b> | 40,156 | -14.3          | 35.3         | 39.8                     |
| -Novations                          | 32,379 | -15.3          | 42.4         | 57.4                     |
| -Subrogations Debtor                | 2,270  | 9.8            | -17.7        | -41.4                    |
| -Subrogations Creditor              | 5,507  | -16.3          | 31.7         | 20.5                     |

\*Rates calculated as compared with the final data for 2008

## Number of mortgages with changes in interest rate conditions

Of the 40,156 mortgages with modified conditions during the month of November, 38.4% were due to changes in interest rates.

The percentage of mortgages at a fixed interest rate decreased after the change in conditions (from 4.7% to 4.1% of the total), since most of these loans were referenced to a variable interest rate. Within the interest rate structure, the Euribor was the main reference. The lowest average interest before the change (4.27%) and after the change (3.49%) corresponded to *Other interest rates*.

After the modification of conditions, the average interest of the loans decreased 0.50 points in fixed interest rate mortgages, and decreased 0.76 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 interest rate structure (%) | Original average interest of loan | No. of mortgages                  | Final interest rate structure (%) | Final average interest of loan |
| <b>Fixed</b>                       | 730                                | 4.7                                  | 4.77                              | 638                               | 4.1                               | 4.27                           |
| <b>Variable</b>                    | 14,618                             | 94.8                                 | 4.50                              | 14,652                            | 95.0                              | 3.74                           |
| -MRTI* Banks                       | 124                                | 0.8                                  | 5.02                              | 65                                | 0.4                               | 4.07                           |
| -MRTI* Savings Banks               | 644                                | 4.2                                  | 4.42                              | 295                               | 1.9                               | 4.34                           |
| -MRTI* All institutions            | 457                                | 3.0                                  | 4.56                              | 374                               | 2.4                               | 4.66                           |
| -Type Act. Ref. Savings Banks      | 52                                 | 0.3                                  | 4.51                              | 23                                | 0.2                               | 4.80                           |
| -Euribor                           | 12,953                             | 84.0                                 | 4.50                              | 13,528                            | 87.7                              | 3.70                           |
| -Other interest rates              | 388                                | 2.5                                  | 4.27                              | 367                               | 2.4                               | 3.49                           |
| <b>Without interest</b>            | 75                                 | 0.5                                  | -                                 | 133                               | 0.9                               | -                              |
| <b>Total interest rate changes</b> | 15,423                             | 100.0                                |                                   | 15,423                            | 100.0                             |                                |

\*MRTI: Mortgage Reference Trend

## Registered mortgage cancellations

In November, 44,721 mortgage cancellations were registered, 14.2% less than in the same month of 2008. Mortgages cancelled on rustic properties increased 13.8%, and those cancelled on urban properties decreased 15.1%. In the case of cancellations of mortgages constituted on dwellings, their number decreased 14.4% in the interannual rate.

|                                                | Total  | Variation rate |              |                          |
|------------------------------------------------|--------|----------------|--------------|--------------------------|
|                                                |        | Inter-monthly  | Interannual* | Interannual accumulated* |
| <b>Total registered mortgage cancellations</b> | 44,721 | -0.3           | -14.2        | -22.3                    |
| Rustic                                         | 1,776  | 11.9           | 13.8         | -5.7                     |
| Urban                                          | 42,945 | -0.8           | -15.1        | -22.8                    |
| -Dwellings                                     | 30,571 | -0.2           | -14.4        | -24.8                    |

\*Rates calculated as compared with the final data for 2008

## Geographical distribution

The highest numbers of properties with mortgages constituted per 100,000 inhabitants<sup>1</sup> were recorded in Cantabria (324) and La Rioja (295). The Autonomous Communities that recorded the highest variation rates were Comunidad de Madrid (28.4%) and Illes Balears (26.6%). The most negative evolution was registered in La Rioja (-40.3%) and Región de Murcia (-16.2%).

The Autonomous Communities with the greatest average mortgaged amount were Cataluña (179,984 euros) and Comunidad de Madrid (179,959 euros). Those experiencing the greatest positive interannual variation rates were Aragón (18.0%) and Extremadura (12.4%), while those recording the most negative evolution were Comunidad Foral de Navarra (-39.8%) and La Rioja (-33.3%).

The Communities showing the highest number of properties with condition changes per 100,000 inhabitants<sup>1</sup> were Comunitat Valenciana (234) and La Rioja (171). Those having the highest number of registered mortgage cancellations per 100,000 inhabitants<sup>1</sup> were Comunitat Valenciana (174) and Región de Murcia (173).

| Autonomous Community         | Mortgaged properties |                         | Average amount mortgaged in euros |                         | Mortgaged properties with changes in conditions | Properties with registered mortgage cancellations |
|------------------------------|----------------------|-------------------------|-----------------------------------|-------------------------|-------------------------------------------------|---------------------------------------------------|
|                              | Number*              | Variation interannual** | Amount                            | Variation interannual** | Number*                                         | Number*                                           |
| <b>TOTAL</b>                 | <b>225</b>           | <b>3.7</b>              | <b>135,657</b>                    | <b>-9.9</b>             | <b>108</b>                                      | <b>120</b>                                        |
| Andalucía                    | 232                  | -8.7                    | 115,472                           | -13.5                   | 109                                             | 130                                               |
| Aragón                       | 260                  | 3.7                     | 141,793                           | 18.0                    | 87                                              | 108                                               |
| Asturias (Principado de)     | 207                  | -1.4                    | 116,196                           | -8.2                    | 96                                              | 103                                               |
| Balears (Illes)              | 271                  | 26.6                    | 143,541                           | -12.0                   | 122                                             | 149                                               |
| Canarias                     | 253                  | -0.6                    | 115,995                           | -6.4                    | 106                                             | 109                                               |
| Cantabria                    | 324                  | 19.0                    | 109,964                           | -25.5                   | 80                                              | 138                                               |
| Castilla y León              | 224                  | 0.5                     | 126,362                           | -5.0                    | 92                                              | 116                                               |
| Castilla-La Mancha           | 228                  | 14.2                    | 119,014                           | -19.6                   | 149                                             | 123                                               |
| Cataluña                     | 171                  | -4.8                    | 179,984                           | 5.9                     | 77                                              | 88                                                |
| Comunitat Valenciana         | 288                  | 20.2                    | 115,882                           | -22.3                   | 234                                             | 174                                               |
| Extremadura                  | 220                  | -6.5                    | 115,114                           | 12.4                    | 54                                              | 109                                               |
| Galicia                      | 199                  | 11.1                    | 99,854                            | -11.0                   | 56                                              | 97                                                |
| Madrid (Comunidad de)        | 211                  | 28.4                    | 179,959                           | -18.8                   | 101                                             | 117                                               |
| Murcia (Región de)           | 273                  | -16.2                   | 132,066                           | 3.7                     | 164                                             | 173                                               |
| Navarra (Comunidad Foral de) | 197                  | 17.3                    | 135,394                           | -39.8                   | 29                                              | 85                                                |
| País Vasco                   | 191                  | -1.6                    | 158,238                           | -7.8                    | 19                                              | 100                                               |
| Rioja (La)                   | 295                  | -40.3                   | 107,235                           | -33.3                   | 171                                             | 129                                               |
| Ceuta                        | 95                   | 52.8                    | 120,782                           | 11.5                    | 40                                              | 125                                               |
| Melilla                      | 114                  | 15.7                    | 128,525                           | -3.1                    | 4                                               | 94                                                |

\*Per hundred thousand inhabitants

\*\*Rates calculated as compared with the final data for 2008

<sup>1</sup>This data was calculated from the revision of the figures of the Municipal Register for the year 2008. Only the population aged 18 to 84 years old was considered.

## Provincial information

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

[http://www.ine.es/en/daco/daco42/daco426/hpro1109\\_en.pdf](http://www.ine.es/en/daco/daco42/daco426/hpro1109_en.pdf)

For further information see **INEbase-[www.ine.es](http://www.ine.es)** All press releases at: **[www.ine.es/prensa/prensa\\_en.htm](http://www.ine.es/prensa/prensa_en.htm)**

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## Mortgages Statistics (Closures)

November 2009. 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            |
| <b>TOTAL</b>            | <b>83,532</b> | <b>11,331,705</b> | <b>4,487</b>     | <b>1,106,187</b> | <b>79,045</b>   | <b>10,225,518</b> |
| Andalucía               | 14,966        | 1,728,151         | 1,273            | 194,146          | 13,693          | 1,534,005         |
| Aragón                  | 2,810         | 398,439           | 203              | 97,557           | 2,607           | 300,882           |
| Asturias (Ppdo de)      | 1,889         | 219,495           | 125              | 17,718           | 1,764           | 201,777           |
| Balears (Illes)         | 2,335         | 335,169           | 150              | 38,704           | 2,185           | 296,465           |
| Canarias                | 4,240         | 491,818           | 153              | 31,353           | 4,087           | 460,465           |
| Cantabria               | 1,552         | 170,664           | 43               | 11,444           | 1,509           | 159,220           |
| Castilla y León         | 4,716         | 595,925           | 306              | 70,332           | 4,410           | 525,593           |
| Castilla-La Mancha      | 3,686         | 438,687           | 270              | 66,714           | 3,416           | 371,973           |
| Cataluña                | 10,158        | 1,828,274         | 210              | 106,440          | 9,948           | 1,721,834         |
| Comunitat Valenciana    | 11,673        | 1,352,693         | 840              | 139,543          | 10,833          | 1,213,150         |
| Extremadura             | 1,919         | 220,904           | 145              | 27,801           | 1,774           | 193,103           |
| Galicia                 | 4,608         | 460,127           | 196              | 27,399           | 4,412           | 432,728           |
| Madrid (Comunidad de)   | 10,693        | 1,924,298         | 176              | 154,617          | 10,517          | 1,769,681         |
| Murcia (Región de)      | 3,034         | 400,689           | 216              | 98,029           | 2,818           | 302,660           |
| Navarra (Com. Foral de) | 977           | 132,280           | 33               | 4,293            | 944             | 127,987           |
| Pais Vasco              | 3,403         | 538,483           | 86               | 14,863           | 3,317           | 523,620           |
| Rioja (La)              | 759           | 81,391            | 62               | 5,232            | 697             | 76,159            |
| Ceuta                   | 55            | 6,643             | 0                | 0                | 55              | 6,643             |
| Melilla                 | 59            | 7,583             | 0                | 0                | 59              | 7,583             |

26 January 2010

## MS.2 Urban buildings, according to type of building

|                         | Urban buildings |                   | Dwellings     |                  | Lots         |                  | Other urban land |                  |
|-------------------------|-----------------|-------------------|---------------|------------------|--------------|------------------|------------------|------------------|
|                         | Number          | Capital           | Number        | Capital          | Number       | Capital          | Number           | Capital          |
| <b>TOTAL</b>            | <b>79,045</b>   | <b>10,225,518</b> | <b>52,043</b> | <b>6,010,555</b> | <b>3,588</b> | <b>1,335,389</b> | <b>23,414</b>    | <b>2,879,574</b> |
| Andalucía               | 13,693          | 1,534,005         | 9,030         | 919,439          | 933          | 295,391          | 3,730            | 319,175          |
| Aragón                  | 2,607           | 300,882           | 1,710         | 195,361          | 144          | 58,998           | 753              | 46,523           |
| Asturias (Ppdo de)      | 1,764           | 201,777           | 1,284         | 138,800          | 26           | 15,232           | 454              | 47,745           |
| Balears (Illes)         | 2,185           | 296,465           | 1,416         | 194,811          | 95           | 20,048           | 674              | 81,606           |
| Canarias                | 4,087           | 460,465           | 2,619         | 245,168          | 115          | 51,201           | 1,353            | 164,096          |
| Cantabria               | 1,509           | 159,220           | 954           | 126,140          | 17           | 17,542           | 538              | 15,538           |
| Castilla y León         | 4,410           | 525,593           | 2,594         | 291,009          | 306          | 111,947          | 1,510            | 122,637          |
| Castilla-La Mancha      | 3,416           | 371,973           | 2,214         | 241,933          | 283          | 62,499           | 919              | 67,541           |
| Cataluña                | 9,948           | 1,721,834         | 6,793         | 872,550          | 527          | 193,633          | 2,628            | 655,651          |
| Comunitat Valenciana    | 10,833          | 1,213,150         | 6,756         | 664,880          | 413          | 166,465          | 3,664            | 381,805          |
| Extremadura             | 1,774           | 193,103           | 1,420         | 142,774          | 64           | 15,647           | 290              | 34,682           |
| Galicia                 | 4,412           | 432,728           | 2,724         | 265,616          | 75           | 24,967           | 1,613            | 142,145          |
| Madrid (Comunidad de)   | 10,517          | 1,769,681         | 7,200         | 1,093,644        | 176          | 143,612          | 3,141            | 532,425          |
| Murcia (Región de)      | 2,818           | 302,660           | 1,785         | 159,596          | 199          | 39,533           | 834              | 103,531          |
| Navarra (Com. Foral de) | 944             | 127,987           | 696           | 92,406           | 54           | 15,458           | 194              | 20,123           |
| Pais Vasco              | 3,317           | 523,620           | 2,348         | 312,088          | 143          | 95,542           | 826              | 115,990          |
| Rioja (La)              | 697             | 76,159            | 409           | 40,657           | 18           | 7,677            | 270              | 27,825           |
| Ceuta                   | 55              | 6,643             | 39            | 6,244            | 0            | 0                | 16               | 399              |
| Melilla                 | 59              | 7,583             | 52            | 7,442            | 0            | 0                | 7                | 141              |

### MS.3 Rustic buildings, according to loaning bank

|                         | Rustic buildings |                  | Banks        |                | Savings banks |                | Other banks  |                |
|-------------------------|------------------|------------------|--------------|----------------|---------------|----------------|--------------|----------------|
|                         | Number           | Capital          | Number       | Capital        | Number        | Capital        | Number       | Capital        |
| <b>TOTAL</b>            | <b>4,487</b>     | <b>1,106,187</b> | <b>1,432</b> | <b>511,802</b> | <b>1,939</b>  | <b>395,002</b> | <b>1,116</b> | <b>199,383</b> |
| Andalucía               | 1,273            | 194,146          | 344          | 77,607         | 496           | 66,107         | 433          | 50,432         |
| Aragón                  | 203              | 97,557           | 48           | 22,098         | 91            | 52,207         | 64           | 23,252         |
| Asturias (Ppdo de)      | 125              | 17,718           | 48           | 10,600         | 24            | 3,565          | 53           | 3,553          |
| Balears (Illes)         | 150              | 38,704           | 49           | 22,927         | 76            | 9,692          | 25           | 6,085          |
| Canarias                | 153              | 31,353           | 61           | 10,469         | 70            | 8,210          | 22           | 12,674         |
| Cantabria               | 43               | 11,444           | 13           | 7,727          | 29            | 3,605          | 1            | 112            |
| Castilla y León         | 306              | 70,332           | 85           | 35,312         | 140           | 17,763         | 81           | 17,257         |
| Castilla-La Mancha      | 270              | 66,714           | 44           | 18,820         | 123           | 32,392         | 103          | 15,502         |
| Cataluña                | 210              | 106,440          | 73           | 69,876         | 77            | 26,886         | 60           | 9,678          |
| Comunitat Valenciana    | 840              | 139,543          | 372          | 72,786         | 326           | 43,048         | 142          | 23,709         |
| Extremadura             | 145              | 27,801           | 68           | 11,490         | 60            | 7,310          | 17           | 9,001          |
| Galicia                 | 196              | 27,399           | 84           | 12,506         | 109           | 14,724         | 3            | 169            |
| Madrid (Comunidad de)   | 176              | 154,617          | 56           | 64,138         | 107           | 71,286         | 13           | 19,193         |
| Murcia (Región de)      | 216              | 98,029           | 45           | 69,934         | 116           | 24,672         | 55           | 3,423          |
| Navarra (Com. Foral de) | 33               | 4,293            | 2            | 460            | 13            | 2,694          | 18           | 1,139          |
| Pais Vasco              | 86               | 14,863           | 22           | 2,728          | 48            | 9,351          | 16           | 2,784          |
| Rioja (La)              | 62               | 5,232            | 18           | 2,322          | 34            | 1,491          | 10           | 1,419          |
| Ceuta                   | 0                | 0                | 0            | 0              | 0             | 0              | 0            | 0              |
| Melilla                 | 0                | 0                | 0            | 0              | 0             | 0              | 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          |
| <b>TOTAL</b>            | <b>79,045</b>   | <b>10,225,518</b> | <b>29,154</b> | <b>4,358,531</b> | <b>41,892</b> | <b>4,736,472</b> | <b>7,999</b> | <b>1,130,515</b> |
| Andalucía               | 13,693          | 1,534,005         | 5,143         | 657,104          | 6,834         | 676,288          | 1,716        | 200,613          |
| Aragón                  | 2,607           | 300,882           | 649           | 81,772           | 1,712         | 190,963          | 246          | 28,147           |
| Asturias (Ppdo de)      | 1,764           | 201,777           | 666           | 82,115           | 943           | 100,392          | 155          | 19,270           |
| Balears (Illes)         | 2,185           | 296,465           | 1,149         | 165,461          | 889           | 107,878          | 147          | 23,126           |
| Canarias                | 4,087           | 460,465           | 2,458         | 260,964          | 1,392         | 168,799          | 237          | 30,702           |
| Cantabria               | 1,509           | 159,220           | 369           | 42,843           | 1,072         | 108,147          | 68           | 8,230            |
| Castilla y León         | 4,410           | 525,593           | 1,548         | 208,878          | 2,453         | 274,127          | 409          | 42,588           |
| Castilla-La Mancha      | 3,416           | 371,973           | 1,171         | 138,172          | 1,922         | 189,276          | 323          | 44,525           |
| Cataluña                | 9,948           | 1,721,834         | 3,445         | 870,360          | 5,708         | 701,629          | 795          | 149,845          |
| Comunitat Valenciana    | 10,833          | 1,213,150         | 3,811         | 583,233          | 5,516         | 504,552          | 1,506        | 125,365          |
| Extremadura             | 1,774           | 193,103           | 688           | 78,144           | 1,042         | 108,600          | 44           | 6,359            |
| Galicia                 | 4,412           | 432,728           | 1,823         | 184,099          | 2,494         | 233,724          | 95           | 14,905           |
| Madrid (Comunidad de)   | 10,517          | 1,769,681         | 4,227         | 693,629          | 5,797         | 905,184          | 493          | 170,868          |
| Murcia (Región de)      | 2,818           | 302,660           | 816           | 71,359           | 1,465         | 131,230          | 537          | 100,071          |
| Navarra (Com. Foral de) | 944             | 127,987           | 86            | 10,606           | 388           | 44,519           | 470          | 72,862           |
| Pais Vasco              | 3,317           | 523,620           | 818           | 183,313          | 1,803         | 252,435          | 696          | 87,872           |
| Rioja (La)              | 697             | 76,159            | 217           | 37,346           | 425           | 34,287           | 55           | 4,526            |
| Ceuta                   | 55              | 6,643             | 36            | 4,397            | 17            | 1,926            | 2            | 320              |
| Melilla                 | 59              | 7,583             | 34            | 4,736            | 20            | 2,521            | 5            | 326              |

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

|                         | Total         | Rustic buildings | Dwellings     | Lots         | Other urban land |
|-------------------------|---------------|------------------|---------------|--------------|------------------|
| <b>TOTAL</b>            | <b>44,721</b> | <b>1,776</b>     | <b>30,571</b> | <b>1,075</b> | <b>11,299</b>    |
| Andalucía               | 8,396         | 524              | 5,669         | 279          | 1,924            |
| Aragón                  | 1,169         | 64               | 695           | 32           | 378              |
| Asturias (Ppdo de)      | 944           | 62               | 543           | 17           | 322              |
| Balears (Illes)         | 1,289         | 51               | 862           | 28           | 348              |
| Canarias                | 1,821         | 30               | 1,259         | 28           | 504              |
| Cantabria               | 664           | 9                | 426           | 31           | 198              |
| Castilla y León         | 2,450         | 300              | 1,528         | 87           | 535              |
| Castilla-La Mancha      | 1,994         | 139              | 1,347         | 73           | 435              |
| Cataluña                | 5,243         | 46               | 3,705         | 106          | 1,386            |
| Comunitat Valenciana    | 7,076         | 270              | 4,749         | 125          | 1,932            |
| Extremadura             | 955           | 50               | 673           | 51           | 181              |
| Galicia                 | 2,239         | 59               | 1,526         | 27           | 627              |
| Madrid (Comunidad de)   | 5,913         | 34               | 4,571         | 74           | 1,234            |
| Murcia (Región de)      | 1,921         | 109              | 1,319         | 56           | 437              |
| Navarra (Com. Foral de) | 421           | 8                | 263           | 13           | 137              |
| Pais Vasco              | 1,774         | 20               | 1,137         | 39           | 578              |
| Rioja (La)              | 331           | 1                | 228           | 9            | 93               |
| Ceuta                   | 72            | 0                | 31            | 0            | 41               |
| Melilla                 | 49            | 0                | 40            | 0            | 9                |

## MS.6 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  |
| <b>TOTAL</b>            | <b>15,257</b> | <b>22,667</b> | <b>6,797</b> | <b>701</b>       | <b>629</b>    | <b>446</b>  | <b>14,556</b>   | <b>22,038</b> | <b>6,351</b> |
| Andalucía               | 2,783         | 4,062         | 1,551        | 123              | 202           | 199         | 2,660           | 3,860         | 1,352        |
| Aragón                  | 314           | 729           | 126          | 30               | 26            | 8           | 284             | 703           | 118          |
| Asturias (Ppdo de)      | 414           | 366           | 164          | 23               | 27            | 12          | 391             | 339           | 152          |
| Balears Illes           | 754           | 450           | 85           | 25               | 22            | 4           | 729             | 428           | 81           |
| Canarias                | 870           | 671           | 280          | 19               | 7             | 4           | 851             | 664           | 276          |
| Cantabria               | 243           | 323           | 98           | 4                | 4             | 1           | 239             | 319           | 97           |
| Castilla-León           | 901           | 1,136         | 413          | 204              | 29            | 67          | 697             | 1,107         | 346          |
| Castilla-la-Mancha      | 621           | 1,142         | 231          | 49               | 63            | 27          | 572             | 1,079         | 204          |
| Cataluña                | 1,616         | 3,112         | 515          | 17               | 20            | 9           | 1,599           | 3,092         | 506          |
| Comunitat Valenciana    | 2,223         | 3,747         | 1,106        | 117              | 92            | 61          | 2,106           | 3,655         | 1,045        |
| Extremadura             | 392           | 482           | 81           | 23               | 21            | 6           | 369             | 461           | 75           |
| Galicia                 | 909           | 1,158         | 172          | 34               | 18            | 7           | 875             | 1,140         | 165          |
| Madrid (Comunidad de)   | 2,065         | 2,750         | 1,098        | 11               | 11            | 12          | 2,054           | 2,739         | 1,086        |
| Murcia (Región de)      | 393           | 1,258         | 270          | 16               | 72            | 21          | 377             | 1,186         | 249          |
| Navarra (Com. Foral de) | 133           | 156           | 132          | 1                | 2             | 5           | 132             | 154           | 127          |
| Pais Vasco              | 512           | 914           | 348          | 5                | 12            | 3           | 507             | 902           | 345          |
| Rioja (La)              | 73            | 139           | 119          | 0                | 1             | 0           | 73              | 138           | 119          |
| Ceuta                   | 7             | 62            | 3            | 0                | 0             | 0           | 7               | 62            | 3            |
| Melilla                 | 34            | 10            | 5            | 0                | 0             | 0           | 34              | 10            | 5            |

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

|                         | Total         | Type of change |                        |                          | Type of building    |                    |               |
|-------------------------|---------------|----------------|------------------------|--------------------------|---------------------|--------------------|---------------|
|                         |               | Novation       | Subrogations<br>Debtor | Subrogations<br>Creditor | Rustic<br>buildings | Urban<br>buildings | Dwellings     |
|                         |               |                |                        |                          |                     |                    |               |
| <b>TOTAL</b>            | <b>40,156</b> | <b>32,379</b>  | <b>2,270</b>           | <b>5,507</b>             | <b>1,457</b>        | <b>38,699</b>      | <b>25,637</b> |
| Andalucía               | 7,052         | 6,076          | 249                    | 727                      | 199                 | 6,853              | 5,073         |
| Aragón                  | 944           | 796            | 42                     | 106                      | 34                  | 910                | 576           |
| Asturias (Ppdo de)      | 879           | 822            | 13                     | 44                       | 54                  | 825                | 501           |
| Balears Illes           | 1,051         | 1,009          | 12                     | 30                       | 44                  | 1,007              | 551           |
| Canarias                | 1,773         | 811            | 24                     | 938                      | 26                  | 1,747              | 1,232         |
| Cantabria               | 384           | 361            | 0                      | 23                       | 2                   | 382                | 291           |
| Castilla-León           | 1,934         | 1,566          | 110                    | 258                      | 209                 | 1,725              | 1,045         |
| Castilla-la-Mancha      | 2,415         | 2,016          | 37                     | 362                      | 60                  | 2,355              | 1,537         |
| Cataluña                | 4,544         | 3,565          | 316                    | 663                      | 28                  | 4,516              | 2,952         |
| Comunitat Valenciana    | 9,513         | 6,663          | 1,186                  | 1,664                    | 399                 | 9,114              | 6,201         |
| Extremadura             | 471           | 385            | 30                     | 56                       | 45                  | 426                | 268           |
| Galicia                 | 1,297         | 1,088          | 62                     | 147                      | 112                 | 1,185              | 923           |
| Madrid (Comunidad de)   | 5,127         | 4,724          | 86                     | 317                      | 127                 | 5,000              | 3,068         |
| Murcia (Región de)      | 1,828         | 1,697          | 47                     | 84                       | 60                  | 1,768              | 878           |
| Navarra (Com. Foral de) | 144           | 140            | 1                      | 3                        | 0                   | 144                | 100           |
| Pais Vasco              | 335           | 217            | 41                     | 77                       | 24                  | 311                | 218           |
| Rioja (La)              | 440           | 420            | 13                     | 7                        | 34                  | 406                | 204           |
| Ceuta                   | 23            | 23             | 0                      | 0                        | 0                   | 23                 | 17            |
| Melilla                 | 2             | 0              | 1                      | 1                        | 0                   | 2                  | 2             |

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