

27 February 2020

Mortgage Statistics (M)

December 2019 and year 2019. Provisional Data

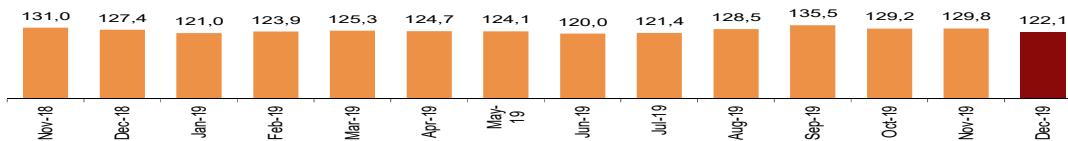
The average amount for mortgages constituted on dwellings in December 2019 decreased 4.2% in the annual rate

In 2019 the number of mortgages on dwellings grew by 2.7% and their average amount increased by 0.6%

The number of mortgages constituted on dwellings was 30,285, that is, 43.0%¹ more than in December 2018. The average amount was 122,079 euros, with a decrease of 4.2%.

In December, the average amount of the mortgages on the total number of properties recorded in the land registries (from previous public deeds) stood at 131,435 euros, 22.1% lower than that of the same month of 2018.

Average value of mortgages on dwellings in thousand euros



The value of mortgages constituted on urban properties reached 5,564.5 million euros, 16.7% more than in December 2018. On dwellings, the capital loaned stood at 3,697.2 million euros, indicating an annual increase of 37.1%.

Mortgages constituted. December 2019

	Total	Variation rate		
		Monthly	Annual	Interannual accumulated
Total properties				
Number of mortgaged properties	43.625	4,1	49,9	2,2
Capital loaned (thousands of euros)	5.733.869	-0,2	16,8	4,5
Average amount (euros)	131.435	-4,1	-22,1	2,2
Rustic properties				
Number of mortgaged properties	1.225	19,7	30,6	-9,4
Capital loaned (thousands of euros)	169.345	3,1	18,0	9,2
Average amount (euros)	138.241	-13,9	-9,6	20,6
Urban properties				
Number of mortgaged properties	42.400	3,7	50,5	2,6
Capital loaned (thousands of euros)	5.564.524	-0,3	16,7	4,3
Average amount (euros)	131.239	-3,8	-22,4	1,6
Dwellings				
Number of mortgaged properties	30.285	3,9	43,0	2,7
Capital loaned (thousands of euros)	3.697.175	-2,2	37,1	3,3
Average amount (euros)	122.079	-5,9	-4,2	0,6

¹ The annual growth rate for the month of December 2019 is affected both by the entry into force of the Real Estate Credit Law in June 2019 and by the constitution of numerous mortgages on homes by a very small number of legal entities.

Mortgages constituted by type of property

By type of property, mortgages constituted on dwellings accounted for 64.5% of the total capital loaned in the month of December.

Distribution of capital loaned for mortgages registered according to the nature of the property

December 2019. Percentage

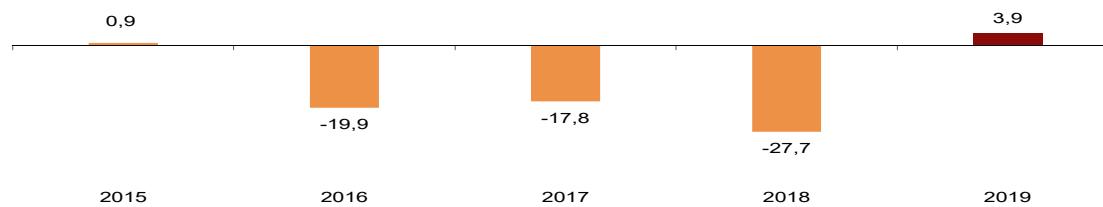


Monthly evolution of mortgages constituted on dwellings

In order to help with the analysis and interpretation of the data, the following chart shows the variation in the number of mortgages constituted on dwellings between the months of December and November over the last five years. In 2019, the monthly rate was 3.9%, the highest for the period in question.

Evolution of the monthly rate of the number of mortgages on dwellings

December variation as compared with November of the same year. Percentage



Regarding the capital loaned for mortgages constituted on dwellings, the monthly rate in 2019 was -2.2%.

Evolution of the monthly rate of capital loaned on housing mortgages

December variation as compared with November of the same year. Percentage



Mortgage interest rates

In December, the average interest rate at the beginning of the mortgages constituted for the total properties was 2.46% (1.4% higher than that registered in December 2018) and the average term was 21 years. 57.0% of mortgages used a variable interest rate, and 43.0% used a fixed rate.

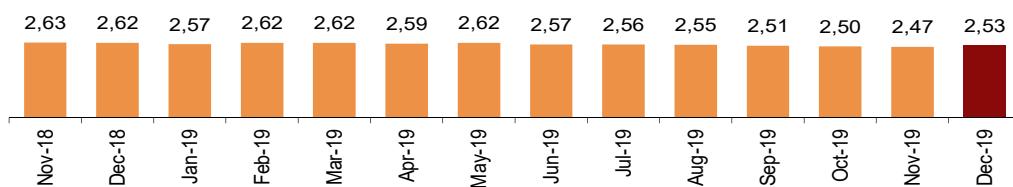
The average interest rate at the beginning was 2.14% for variable-rate mortgages (2.8% lower than in July 2018) and 3.00% for fixed-rate mortgages (4.3% higher).

The average interest rate for mortgages constituted on dwellings was 2.53% (3.5% lower than that recorded in December 2018) and the average term was 23 years. 56.0% of mortgages constituted on dwellings used a variable interest rate and 44.0% used a fixed rate.

The average interest rate at the beginning was 2.20% for mortgages on dwellings with variable interest rates (with a 9.1% decrease) and 3.06% for fixed-rate mortgages (2.6% higher).

Average interest rate on dwellings

Percentage



Mortgages with registration changes

The total number of mortgages with changes in their conditions registered in the land registries was 5,400, 13.3% more than in December 2018.

Considering the type of modifications of the conditions, in December, there were 4,031 novations (or modifications produced within the same financial institution), with an annual increase of 13.3%. On the other hand, the number of transactions that changed institution (creditor subrogations), decreased by 8.7%, while the number of mortgages in which the holder of the mortgaged property changed (debtor subrogations) increased by 125.6%.

Mortgages with registration changes

December 2019

	Total	Variation rate			Interannual accumulated
		Inter-monthly	Interannual		
Total mortgages with changes	5.400	24,1	13,3		-12,9
Novations	4.031	23,9	13,3		-13,7
Subrogations Debtor	449	34,0	125,6		-15,5
Subrogations Creditor	920	20,6	-8,7		-8,4

Mortgages with changes in interest rate conditions

Of the 5,400 mortgages with changes in their conditions, 36.0% were due to changes in the interest rate. After changes in conditions, the percentage of fixed-rate mortgages rose from 14.0% to 24.6%, whilst that for variable-rate mortgages fell from 85.5% to 73.6%.

The Euribor is the reference rate for the highest percentage of variable-rate mortgages, both before the change (76.3%), and after (68.0%).

After the modification of conditions, the average interest for fixed-rate mortgage loans fell by 1.3 points and for variable-rate mortgages it fell one point.

Mortgages with registry changes in their interest rate conditions

December 2019

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	1.942	100,0		1.942	100,0	
Fixed	272	14,0	3,8	478	24,6	2,5
Variable	1.661	85,5	3,4	1.429	73,6	2,4
- Euribor	1.481	76,3	3,3	1.321	68,0	2,3
Without interest	9	0,5		35	1,8	

Results by Autonomous Community

The Autonomous Communities with the highest number of mortgages constituted on dwellings in December were Comunidad de Madrid (6,787), Andalucía (5,082) and Cataluña (4,207).

The Autonomous Communities in which the most capital was lent for the constitution of mortgages on dwellings were Comunidad de Madrid (1,114.2 million euros), Cataluña (620.5 million) and Andalucía (588.7 million).

The Autonomous Communities with the highest annual variation rates in the number of mortgages constituted on dwellings were Castilla – La Mancha (136,8%), Comunidad de Madrid (57,5%) and Canarias (54,3%). In turn, the greatest decreases were registered in País Vasco (0,4%), La Rioja (6,1%) and Castilla y León (16,3%).

Mortgages on dwellings by Autonomous Community

December 2019

	Number	Variation rate		Capital loaned (thousands of euros)	Variation rate	
		Monthly	Annual		Monthly	Annual
TOTAL	30.285	3,9	43,0	3.697.175	-2,2	37,1
Andalucía	5.082	-12,4	25,8	588.702	-8,4	34,8
Aragón	688	-1,7	25,1	68.685	-4,8	21,0
Asturias, Principado de	478	7,4	31,3	47.896	11,7	27,9
Baleares, Illes	612	-17,0	17,2	114.065	-43,0	19,6
Canarias	1.824	55,8	129,1	132.059	20,2	54,3
Cantabria	387	2,9	54,2	39.434	-8,2	43,9
Castilla y León	892	-11,0	18,0	81.723	-15,1	16,3
Castilla - La Mancha	1.952	96,6	167,8	143.519	63,5	136,8
Cataluña	4.207	-8,5	21,6	620.493	-6,7	23,4
Comunitat Valenciana	3.520	-2,6	44,6	304.063	-17,6	34,4
Extremadura	450	-14,4	46,1	35.428	-27,2	42,7
Galicia	850	-6,5	18,7	85.641	0,0	17,1
Madrid, Comunidad de	6.787	23,4	71,0	1.114.151	13,3	57,5
Murcia, Región de	665	-14,5	47,8	54.048	-11,0	44,1
Navarra, Comunidad Foral de	327	4,1	16,8	40.692	3,8	36,3
País Vasco	1.397	-3,1	2,1	209.783	-1,1	0,4
Rioja, La	122	-41,6	-9,0	11.067	-41,3	6,1

The Autonomous Communities presenting the highest monthly variation rates in the number of mortgages constituted on dwellings were Cantabria (167.8%), País Vasco (129.1%) and Comunidad de Madrid (71.0%).

On the other hand, La Rioja registered the only negative rate (-9.0%) and País Vasco (2.1%) and Comunidad Foral de Navarra (16.8%) presented the smallest increases.

Monthly variation in the number of mortgages on dwellings

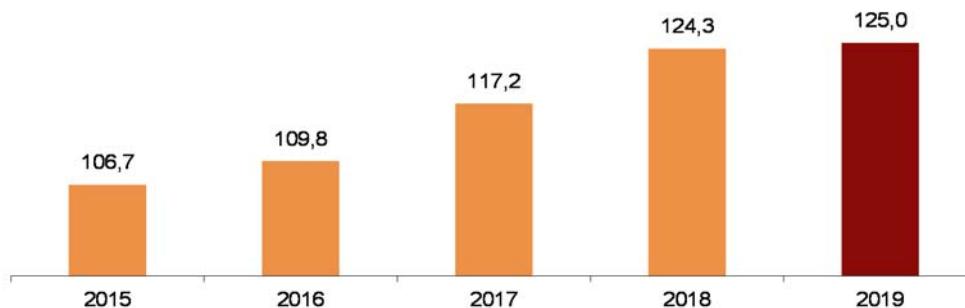
December 2019. Percentage

Results for the whole of the year 2019

The average value of mortgages recorded in the Land Registries in 2019 stood at 147,376 euros, 2.2% higher than in 2018.

In the case of mortgages constituted on dwellings, the average amount was 125,007 euros, 0.6% higher than the previous year.

Average value of mortgages on dwellings in thousand euros



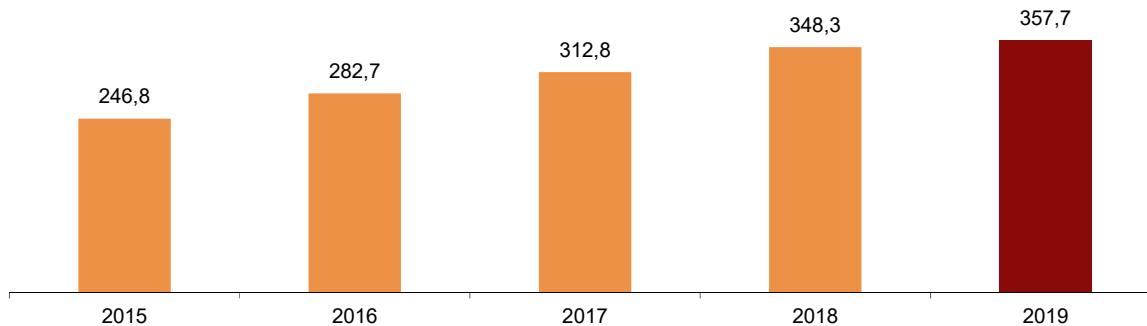
The value of mortgages constituted on urban properties reached 70,022.0 million euros, with an increase of 4.3% as compared to 2018. For housing, the loaned capital stood at 44,717.5 million, an increase of 3.3%.

Mortgages constituted

	Total 2019	% Annual variation			
		2019	2018	2017	2016
<u>Total properties</u>					
Number of mortgaged properties	492.594	2,2	11,3	8,0	7,8
Capital loaned (thousands of euros)	72.596.419	4,5	13,4	14,3	9,6
Average amount (euros)	147.376	2,2	1,9	5,8	1,7
<u>Rustic properties</u>					
Number of mortgaged properties	14.797	-9,4	-1,9	-0,5	-10,4
Capital loaned (thousands of euros)	2.574.460	9,2	-8,4	-7,0	-2,2
Average amount (euros)	173.985	20,6	-6,6	-6,5	9,0
<u>Urban properties</u>					
Number of mortgaged properties	477.797	2,6	11,8	8,4	8,7
Capital loaned (thousands of euros)	70.021.959	4,3	14,4	15,4	10,3
Average amount (euros)	146.552	1,6	2,3	6,5	1,4
<u>Dwellings</u>					
Number of mortgaged properties	357.720	2,7	11,3	10,7	14,6
Capital loaned (thousands of euros)	44.717.507	3,3	18,1	18,1	17,8
Average amount (euros)	125.007	0,6	6,0	6,8	2,9

The total number of mortgages constituted on dwellings in the whole of 2019 was 357,720, 2.7% higher than in 2016.

Evolution of the number of mortgages for the dwellings (thousands)



Mortgages with registration changes in 2019

The total number of mortgages with changes in their conditions recorded in the land registries in 2019 was 69,930, indicating an annual decrease of 12.9%.

Considering the type of modification of the conditions, 49,542 novations (or modifications produced with the same financial institution) were registered, with a fall of 13.7%. The number of transactions which changed institution (subrogations to the creditor), fell by 8.4%, and the number of mortgages in which the holder of the mortgaged property changed (subrogations to the debtor) fell by 15.5%.

Mortgages with registration changes

	Total 2019	% Annual variation			
		2019	2018	2017	2016
Total mortgages with changes	63.930	-12,9	-17,9	-35,2	-22,2
Novations	49.542	-13,7	-18,5	-34,8	-23,6
Subrogations Debtor	3.423	-15,5	-11,4	-38,5	5,5
Subrogations Creditor	10.965	-8,4	-17,3	-35,9	-22,2

Geographical distribution in 2019

The Autonomous Communities with the greatest number of mortgages constituted on housing during the year 2019 were Comunidad de Madrid (69,616), Andalucía (67,845) and Cataluña (57,787).

The Autonomous Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (11,739.5 million euros), Cataluña (8,562.0 million) and Andalucía (7,382.7 million).

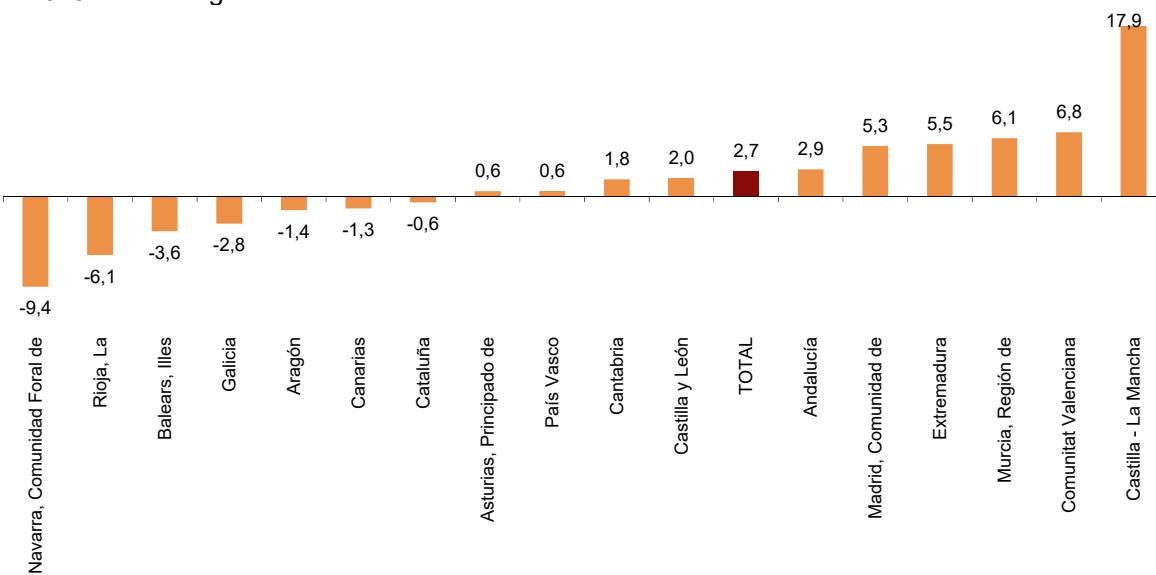
Mortgages on dwellings by Autonomous Community

	Number	% Annual variation	Capital loaned (thousands of euros)	% Annual variation
TOTAL	357.720	2,7	44.717.507	3,3
Andalucía	67.845	2,9	7.382.659	6,8
Aragón	8.909	-1,4	921.766	4,6
Asturias, Principado de	6.233	0,6	595.665	2,7
Balears, Illes	10.055	-3,6	1.730.191	-4,0
Canarias	13.810	-1,3	1.315.932	1,8
Cantabria	3.979	1,8	407.943	-0,5
Castilla y León	13.038	2,0	1.235.911	5,0
Castilla - La Mancha	14.709	17,9	1.271.804	15,6
Cataluña	57.787	-0,6	8.561.951	1,8
Comunitat Valenciana	40.533	6,8	3.853.957	11,5
Extremadura	5.659	5,5	447.099	5,4
Galicia	11.160	-2,8	1.097.412	-2,0
Madrid, Comunidad de	69.616	5,3	11.739.520	0,9
Murcia, Región de	8.934	6,1	730.151	4,6
Navarra, Comunidad Foral de	4.292	-9,4	499.408	-2,8
País Vasco	18.278	0,6	2.656.429	4,0
Rioja, La	2.189	-6,1	185.941	-11,6

The Autonomous Communities with the greatest annual increases in the number of housing sales in 2019 were Castilla – La Mancha (17,9%), Comunitat Valenciana (6,8%) and Región de Murcia (6,1%). In turn, Comunidad Foral de Navarra (-9.4%), La Rioja (-6.1%) and Illes Balears (-3.6%) showed the smallest decreases.

Annual variation in the number of mortgages on dwellings.

Year 2019. Percentage



Revision and updating of data

The 2019 data is provisional and will be reviewed in this year's third quarter.

Methodological note

The Mortgage Statistics provide information on constitutions of mortgages, that is, regarding the number of new mortgages constituted on real estate properties during the reference month and the amount of new mortgage loans corresponding to said mortgages. As from 2006, information on changes and cancellations in mortgage registers is published. All this information is broken down on the basis of various variables such as the nature of the mortgaged property or lending institution.

All the information on constitutions, changes and register cancellations of mortgages is obtained from the information contained in the Land Registers of the entire national territory, by virtue of a collaboration agreement signed in 2004 between the two institutions. In order to facilitate comparisons, the data for 2003 are presented according to both the old and the new base.

Type of survey: monthly continuous survey.

Population scope: the registration of mortgages constituted, with changes or cancelled in the land registries.

Geographical scope: the entire national territory, by Autonomous Communities and provinces.

Reference period of the results: the calendar month.

Reference period of the information: the calendar month.

Classification: rural and urban properties (dwellings, plots and other urban properties).

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

For more information you can access the methodology at:

http://www.ine.es/en/metodologia/t30/t3030149_en.pdf

And the standardised methodological report at:

<http://www.ine.es/dynt3/metadata/en/RespuestaDatos.html?oper=40>

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Mortgages Statistics December 2019. 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
TOTAL	43,625	5,733,869	1,225	169,345	42,400	5,564,524
Andalucía	6,752	874,365	251	51,329	6,501	823,036
Aragón	964	137,408	75	8,232	889	129,176
Asturias, Principado de	718	83,051	27	3,768	691	79,283
Balears, Illes	915	157,233	37	8,364	878	148,869
Canarias	2,699	212,108	24	7,565	2,675	204,543
Cantabria	528	50,805	12	1,402	516	49,403
Castilla y León	1,350	145,043	83	8,985	1,267	136,058
Castilla - La Mancha	3,145	194,581	152	21,544	2,993	173,037
Cataluña	5,263	905,363	48	8,793	5,215	896,570
Comunitat Valenciana	4,833	425,985	81	11,969	4,752	414,016
Extremadura	618	72,785	66	6,287	552	66,498
Galicia	1,190	114,305	46	4,126	1,144	110,179
Madrid, Comunidad de	10,982	1,876,192	12	4,123	10,970	1,872,069
Murcia, Región de	1,163	92,184	270	14,080	893	78,104
Navarra, Comunidad Foral de	417	61,552	2	789	415	60,763
País Vasco	1,864	306,460	25	2,946	1,839	303,514
Rioja, La	173	18,609	14	5,043	159	13,566
Ceuta	29	3,364	0	0	29	3,364
Melilla	22	2,476	0	0	22	2,476

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
TOTAL	42,400	5,564,524	30,285	3,697,175	390	241,811	11,725	1,625,538
Andalucía	6,501	823,036	5,082	588,702	84	29,291	1,335	205,043
Aragón	889	129,176	688	68,685	7	46,917	194	13,574
Asturias, Principado de	691	79,283	478	47,896	5	712	208	30,675
Balears, Illes	878	148,869	612	114,065	25	9,095	241	25,709
Canarias	2,675	204,543	1,824	132,059	11	1,405	840	71,079
Cantabria	516	49,403	387	39,434	2	3,671	127	6,298
Castilla y León	1,267	136,058	892	81,723	48	8,059	327	46,276
Castilla - La Mancha	2,993	173,037	1,952	143,519	27	3,819	1,014	25,699
Cataluña	5,215	896,570	4,207	620,493	78	18,753	930	257,324
Comunitat Valenciana	4,752	414,016	3,520	304,063	21	7,525	1,211	102,428
Extremadura	552	66,498	450	35,428	8	1,329	94	29,741
Galicia	1,144	110,179	850	85,641	4	3,605	290	20,933
Madrid, Comunidad de	10,970	1,872,069	6,787	1,114,151	39	79,411	4,144	678,507
Murcia, Región de	893	78,104	665	54,048	14	4,214	214	19,842
Navarra, Comunidad Foral de	415	60,763	327	40,692	3	1,231	85	18,840
País Vasco	1,839	303,514	1,397	209,783	13	22,746	429	70,985
Rioja, La	159	13,566	122	11,067	1	28	36	2,471
Ceuta	29	3,364	26	3,291	0	0	3	73
Melilla	22	2,476	19	2,435	0	0	3	41

December 2019. 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
TOTAL	1,225	169,345	927	128,950	298	40,395
Andalucía	251	51,329	156	41,486	95	9,843
Aragón	75	8,232	56	5,063	19	3,169
Asturias, Principado de	27	3,768	20	2,796	7	972
Balears, Illes	37	8,364	35	7,844	2	520
Canarias	24	7,565	18	4,056	6	3,509
Cantabria	12	1,402	12	1,402	0	0
Castilla y León	83	8,985	69	7,558	14	1,427
Castilla - La Mancha	152	21,544	83	12,808	69	8,736
Cataluña	48	8,793	35	7,032	13	1,761
Comunitat Valenciana	81	11,969	61	9,494	20	2,475
Extremadura	66	6,287	56	5,480	10	807
Galicia	46	4,126	39	3,453	7	673
Madrid, Comunidad de	12	4,123	11	4,028	1	95
Murcia, Región de	270	14,080	251	12,411	19	1,669
Navarra, Comunidad Foral de	2	789	1	485	1	304
País Vasco	25	2,946	18	1,775	7	1,171
Rioja, La	14	5,043	6	1,779	8	3,264
Ceuta	0	0	0	0	0	0
Melilla	0	0	0	0	0	0

M.4 Urban buildings, according to loaning bank

Capital in thousands of euros

	Urban buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	42,400	5,564,524	38,965	5,140,125	3,435	424,399
Andalucía	6,501	823,036	5,872	769,187	629	53,849
Aragón	889	129,176	784	119,120	105	10,056
Asturias, Principado de	691	79,283	531	63,773	160	15,510
Balears, Illes	878	148,869	805	139,726	73	9,143
Canarias	2,675	204,543	2,558	192,819	117	11,724
Cantabria	516	49,403	502	48,189	14	1,214
Castilla y León	1,267	136,058	1,074	113,803	193	22,255
Castilla - La Mancha	2,993	173,037	2,611	143,071	382	29,966
Cataluña	5,215	896,570	4,863	806,502	352	90,068
Comunitat Valenciana	4,752	414,016	4,332	370,568	420	43,448
Extremadura	552	66,498	494	59,583	58	6,915
Galicia	1,144	110,179	1,050	99,172	94	11,007
Madrid, Comunidad de	10,970	1,872,069	10,718	1,837,993	252	34,076
Murcia, Región de	893	78,104	781	69,004	112	9,100
Navarra, Comunidad Foral de	415	60,763	256	39,288	159	21,475
País Vasco	1,839	303,514	1,543	251,597	296	51,917
Rioja, La	159	13,566	140	10,890	19	2,676
Ceuta	29	3,364	29	3,364	0	0
Melilla	22	2,476	22	2,476	0	0

December 2019. Provisional data

M.5 Total mortgages cancelled, according to type of building

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	40,482	1,348	26,112	1,113	11,909
Andalucía	10,018	372	6,140	188	3,318
Aragón	1,152	52	606	104	390
Asturias, Principado de	562	17	374	10	161
Balears, Illes	1,319	37	808	27	447
Canarias	1,963	44	1,380	13	526
Cantabria	498	4	320	4	170
Castilla y León	1,857	125	991	195	546
Castilla - La Mancha	1,718	106	1,077	62	473
Cataluña	4,991	50	3,614	104	1,223
Comunitat Valenciana	5,480	265	3,359	136	1,720
Extremadura	640	48	432	26	134
Galicia	1,254	40	840	47	327
Madrid, Comunidad de	4,948	47	3,767	40	1,094
Murcia, Región de	1,773	99	918	42	714
Navarra, Comunidad Foral de	438	16	240	65	117
País Vasco	1,549	16	1,005	43	485
Rioja, La	244	8	177	7	52
Ceuta	42	0	36	0	6
Melilla	36	2	28	0	6

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	35,925	4,557	1,042	306	34,883	4,251
Andalucía	9,124	894	268	104	8,856	790
Aragón	1,053	99	41	11	1,012	88
Asturias, Principado de	465	97	10	7	455	90
Balears, Illes	1,199	120	31	6	1,168	114
Canarias	1,798	165	40	4	1,758	161
Cantabria	443	55	4	0	439	55
Castilla y León	1,378	479	96	29	1,282	450
Castilla - La Mancha	1,562	156	66	40	1,496	116
Cataluña	4,429	562	40	10	4,389	552
Comunitat Valenciana	4,954	526	222	43	4,732	483
Extremadura	594	46	38	10	556	36
Galicia	1,137	117	38	2	1,099	115
Madrid, Comunidad de	4,424	524	45	2	4,379	522
Murcia, Región de	1,636	137	75	24	1,561	113
Navarra, Comunidad Foral de	279	159	10	6	269	153
País Vasco	1,183	366	8	8	1,175	358
Rioja, La	189	55	8	0	181	55
Ceuta	42	0	0	0	42	0
Melilla	36	0	2	0	34	0

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

	Total buildings	Type of change			Type of building		
		Novation	Subrogations		Rustic buildings	Urban buildings	Dwellings
			Debtor	Creditor			
TOTAL	5,400	4,031	449	920	554	4,846	2,967
Andalucía	1,144	912	18	214	20	1,124	556
Aragón	176	155	11	10	0	176	148
Asturias, Principado de	160	156	0	4	5	155	22
Balears, Illes	252	215	0	37	5	247	134
Canarias	172	42	0	130	4	168	127
Cantabria	25	17	1	7	1	24	16
Castilla y León	137	117	4	16	23	114	63
Castilla - La Mancha	160	95	6	59	6	154	89
Cataluña	663	531	22	110	7	656	477
Comunitat Valenciana	498	246	196	56	10	488	319
Extremadura	23	11	0	12	1	22	13
Galicia	121	49	4	68	12	109	71
Madrid, Comunidad de	1,179	996	25	158	2	1,177	795
Murcia, Región de	405	256	139	10	315	90	59
Navarra, Comunidad Foral de	10	10	0	0	0	10	5
País Vasco	108	56	23	29	0	108	64
Rioja, La	167	167	0	0	143	24	9
Ceuta	0	0	0	0	0	0	0
Melilla	0	0	0	0	0	0	0

B1 Total average costs and other building

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	10010	10011	10012	10013	10014	10015	10016	10017	10018	10019	10020	10021	10022	10023	10024	10025	10026	10027	10028	10029	10030	10031	10032	10033	10034	10035	10036	10037	10038	10039	10040	10041	10042	10043	10044	10045	10046	10047	10048	10049	10050	10051	10052	10053	10054	10055	10056	10057	10058	10059	10060	10061	10062	10063	10064	10065	10066	10067	10068	10069	10070	10071	10072	10073	10074	10075	10076	10077	10078	10079	10080	10081	10082	10083	10084	10085	10086	10087	10088	10089	10090	10091	10092	10093	10094	10095	10096	10097	10098	10099	100100	100101	100102	100103	100104	100105	100106	100107	100108	100109	100110	100111	100112	100113	100114	100115	100116	100117	100118	100119	100120	100121	100122	100123	100124	100125	100126	100127	100128	100129	100130	100131	100132	100133	100134	100135	100136	100137	100138	100139	100140	100141	100142	100143	100144	100145	100146	100147	100148	100149	100150	100151	100152	100153	100154	100155	100156	100157	100158	100159	100160	100161	100162	100163	100164	100165	100166	100167	100168	100169	100170	100171	100172	100173	100174	100175	100176	100177	100178	100179	100180	100181	100182	100183	100184	100185	100186	100187	100188	100189	100190	100191	100192	100193	100194	100195	100196	100197	100198	100199	100200	100201	100202	100203	100204	100205	100206	100207	100208	100209	100210	100211	100212	100213	100214	100215	100216	100217	100218	100219	100220	100221	100222	100223	100224	100225	100226	100227	100228	100229	100230	100231	100232	100233	100234	100235	100236	100237	100238	100239	100240	100241	100242	100243	100244	100245	100246	100247	100248	100249	100250	100251	100252	100253	100254	100255	100256	100257	100258	100259	100260	100261	100262	100263	100264	100265	100266	100267	100268	100269	100270	100271	100272	100273	100274	100275	100276	100277	100278	100279	100280	100281	100282	100283	100284	100285	100286	100287	100288	100289	100290	10

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M.3 Rustic buildings, according to loaning bank

Capital in thousands of euros

	Rustic buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	14,797	2,874,480	10,121	1,759,808	5,475	114,652
Andalucía	3,874	846,934	2,437	561,718	1,437	285,216
Aragón	593	177,588	601	113,138	392	64,450
Asturias, Principado de	498	102,022	301	42,428	161	20,232
Baleares, Illes	617	214,125	512	179,117	105	35,008
Canarias	423	57,150	338	39,836	85	17,314
Cantabria	132	11,441	122	9,837	7	1,116
Castilla y León	1,071	155,554	582	87,438	489	68,116
Castilla - La Mancha	1,679	191,464	1,023	113,614	656	77,850
Cataluña	2,985	569,469	341	102,981	219	28,631
Comunitat Valenciana	1,347	130,379	1,100	108,116	247	27,263
Extremadura	938	164,014	794	139,079	144	24,935
Galicia	581	149,209	458	63,271	127	20,337
Madrid, Comunidad de	137	30,475	114	19,051	23	11,424
Murcia, Región de	1,032	167,119	724	107,345	308	59,774
Navarra, Comunidad Foral de	110	2,002	43	1,587	57	1,587
País Vasco	405	64,770	289	43,959	116	20,811
Rioja, La	151	17,394	90	9,844	61	7,504
Ceuta	2	593	2	352	0	0
Mejilla	1	639	0	0	1	639

M.4 Urban buildings, according to loaning bank

Capital in thousands of euros

	Urban buildings		Banks		Other banks	
	Number	Capital	Number	Capital	Number	Capital
TOTAL	477,797	70,021,959	426,076	63,227,133	52,721	6,794,826
Andalucía	11,256	17,730	7,651	10,289	9,865	1,116
Aragón	12,154	14,907	10,476	14,302	1,658	107,448
Asturias, Principado de	8,963	940,957	6,612	669,044	2,351	271,913
Baleares, Illes	13,179	27,941	19,141	26,901	1,250	2,000
Canarias	19,390	2,688,252	17,331	2,338,011	2,059	333,241
Cantabria	5,413	608,617	1,089	570,823	324	37,794
Castilla y León	18,989	32,071	14,411	13,989	3,142	3,142
Castilla - La Mancha	20,723	1,883,635	16,998	1,552,572	3,725	331,063
Cataluña	72,949	12,841,789	68,017	11,915,621	4,932	926,168
Comunitat Valenciana	54,691	9,000,428	48,421	8,000,428	6,014	624,000
Extremadura	7,442	776,435	6,814	723,589	628	52,846
Galicia	15,859	1,618,993	14,722	1,507,256	1,134	111,637
Madrid, Comunidad de	52,630	93,861	46,861	17,000	5,130	8,000
Murcia, Región de	11,760	1,060,938	10,160	931,016	1,600	129,928
Navarra, Comunidad Foral de	5,601	830,790	3,272	483,983	2,329	346,807
Pais Vasco	24,581	4,100,321	18,261	3,448,071	5,687	824,247
Rioja, La	3,659	312,691	2,652	234,744	1,027	77,757
Ceuta	414	47,403	397	45,653	17	1,750
Mejilla	913	87,016	431	57,400	82	9,616

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M.5 Total mortgages cancelled, according to type of building

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	509,759	18,777	339,194	12,109	139,679
Andalucía	103,881	4,905	69,396	3,042	26,538
Aragón	12,636	716	7,583	365	3,972
Asturias, Principado de	8,796	608	5,388	165	2,635
Balears, Illes	14,309	630	9,051	312	4,316
Canarias	22,984	580	14,315	396	7,693
Cantabria	6,469	134	4,203	141	1,991
Castilla y León	23,796	1,667	14,134	999	6,996
Castilla - La Mancha	22,046	1,651	13,868	1,129	5,398
Cataluña	71,833	806	50,992	1,463	18,572
Comunitat Valenciana	68,074	3,473	45,173	958	18,470
Extremadura	8,640	756	5,638	276	1,970
Galicia	19,799	732	12,281	573	6,213
Madrid, Comunidad de	77,839	412	55,343	1,218	20,866
Murcia, Región de	18,993	1,129	12,063	411	5,390
Navarra, Comunidad Foral de	5,308	153	3,700	226	1,229
País Vasco	18,855	273	12,459	327	5,796
Rioja, La	4,299	141	2,608	104	1,446
Ceuta	633	6	539	3	85
Melilla	569	5	460	1	103

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	446,763	62,996	13,485	5,292	433,278	57,704
Andalucía	90,029	13,852	3,395	1,510	86,634	12,342
Aragón	11,085	1,551	530	186	10,555	1,365
Asturias, Principado de	7,232	1,564	326	282	6,906	1,282
Balears, Illes	12,254	2,055	495	135	11,759	1,920
Canarias	20,573	2,411	470	110	20,103	2,301
Cantabria	5,809	660	106	28	5,703	632
Castilla y León	20,384	3,412	1,155	512	19,229	2,900
Castilla - La Mancha	19,546	2,500	1,199	452	18,347	2,048
Cataluña	64,068	7,765	543	263	63,525	7,502
Comunitat Valenciana	59,659	8,415	2,329	1,144	57,330	7,271
Extremadura	8,091	549	652	104	7,439	445
Galicia	18,435	1,364	639	93	17,796	1,271
Madrid, Comunidad de	70,381	7,458	365	47	70,016	7,411
Murcia, Región de	16,866	2,127	856	273	16,010	1,854
Navarra, Comunidad Foral de	3,438	1,870	79	74	3,359	1,796
País Vasco	14,371	4,484	213	60	14,158	4,424
Rioja, La	3,414	885	122	19	3,292	866
Ceuta	594	39	6	0	588	39
Melilla	534	35	5	0	529	35

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

	Total buildings	Type of change		Type of building		
		Novation	Subrogations Debtor	Subrogations Creditor	Rustic buildings	Urban buildings
TOTAL	63,930	49,542	3,423	10,965	3,496	60,434
Andalucía	11,516	8,899	711	1,906	404	11,112
Aragón	2,236	1,865	190	181	95	2,141
Asturias, Principado de	1,066	985	15	66	57	1,009
Balears, Illes	1,634	1,468	11	155	67	1,567
Canarias	3,321	2,086	49	1,186	225	3,096
Cantabria	723	379	4	340	76	647
Castilla y León	2,031	1,755	53	223	143	1,888
Castilla - La Mancha	2,318	1,872	62	384	201	2,117
Cataluña	10,255	7,682	378	2,195	137	10,118
Comunitat Valenciana	8,176	5,601	877	1,698	435	7,741
Extremadura	667	522	4	141	56	611
Galicia	2,364	1,791	190	383	598	1,766
Madrid, Comunidad de	12,941	10,980	394	1,567	119	12,822
Murcia, Región de	1,748	1,377	177	194	423	1,325
Navarra, Comunidad Foral de	293	268	10	15	7	286
Pais Vasco	1,976	1,383	281	312	163	1,813
Rioja, La	620	593	12	15	290	330
Ceuta	34	33	1	0	0	34
Melilla	11	3	4	4	0	11
						7