

27 February 2020

## Mortgage Statistics (M)

December 2019 and year 2019. Provisional Data

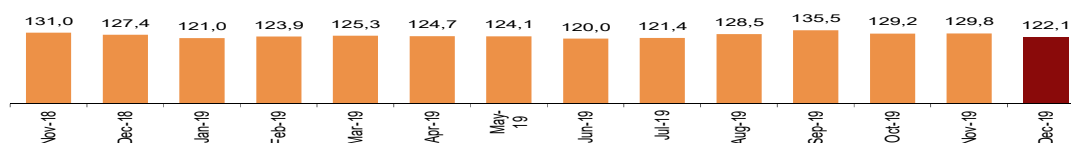
### The average amount for mortgages constituted on dwellings in December 2019 decreased 4.2% in the annual rate

### 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%<sup>1</sup> 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
<b>Total properties</b>				
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
<b>Rustic properties</b>				
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
<b>Urban properties</b>				
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
<b>Dwellings</b>				
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

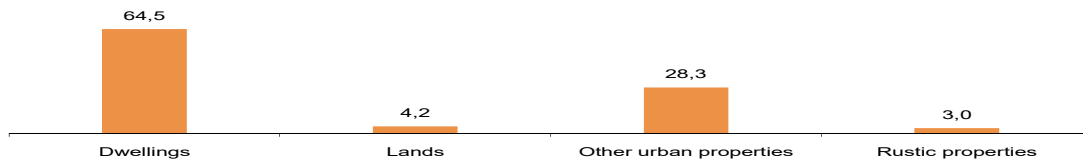
<sup>1</sup> The annual growth rate for the month of December 2019 is affected both by the entry into force of the Real Estate Credit Law in June 2019 and by the constitution of numerous mortgages on homes by a very small number of legal entities.

### 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

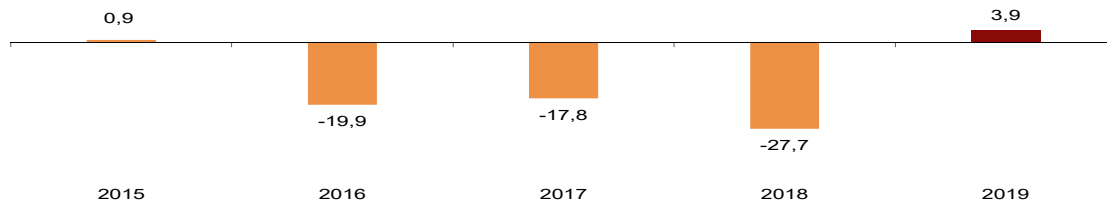


### Monthly evolution of mortgages constituted on dwellings

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

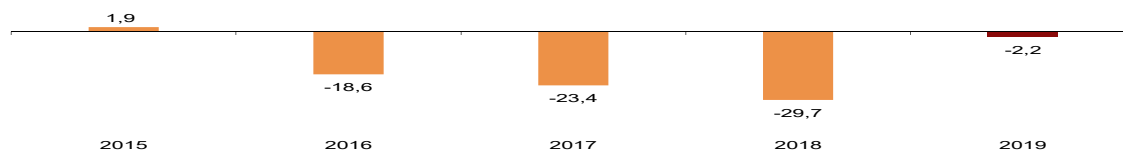
December variation as compared with November of the same year. Percentage



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.

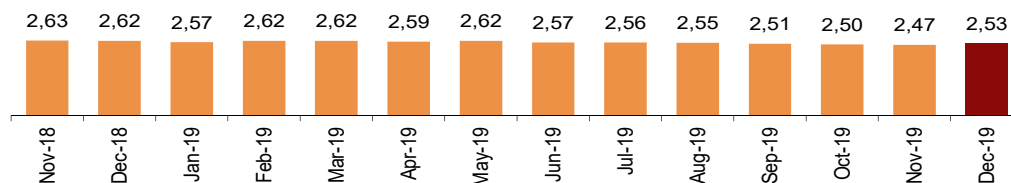
The average interest rate at the beginning was 2.14% for variable-rate mortgages (2.8% lower than in July 2018) and 3.00% for fixed-rate mortgages (4.3% higher).

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		
		Inter-monthly	Interannual	Interannual accumulated
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**

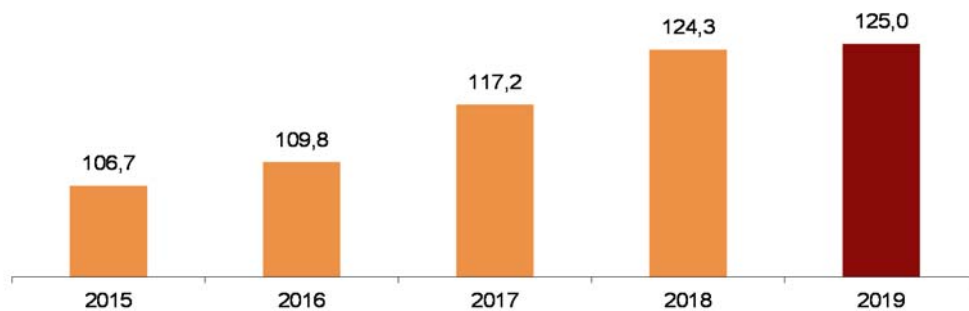
December 2019. Percentage

## 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



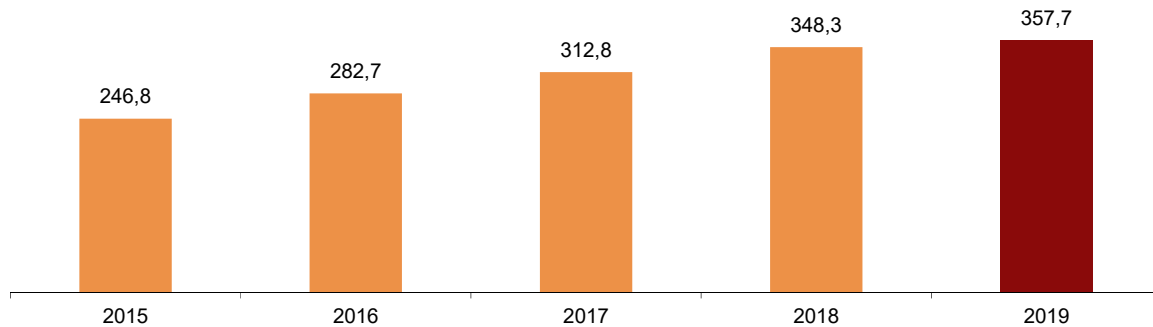
The value of mortgages constituted on urban properties reached 70,022.0 million euros, with an increase of 4.3% as compared to 2018. For housing, the loaned capital stood at 44,717.5 million, an increase of 3.3%.

### Mortgages constituted

	Total 2019	% Annual variation			
		2019	2018	2017	2016
<b>Total properties</b>					
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
<b>Rustic properties</b>					
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
<b>Urban properties</b>					
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
<b>Dwellings</b>					
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 2018.

### 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).

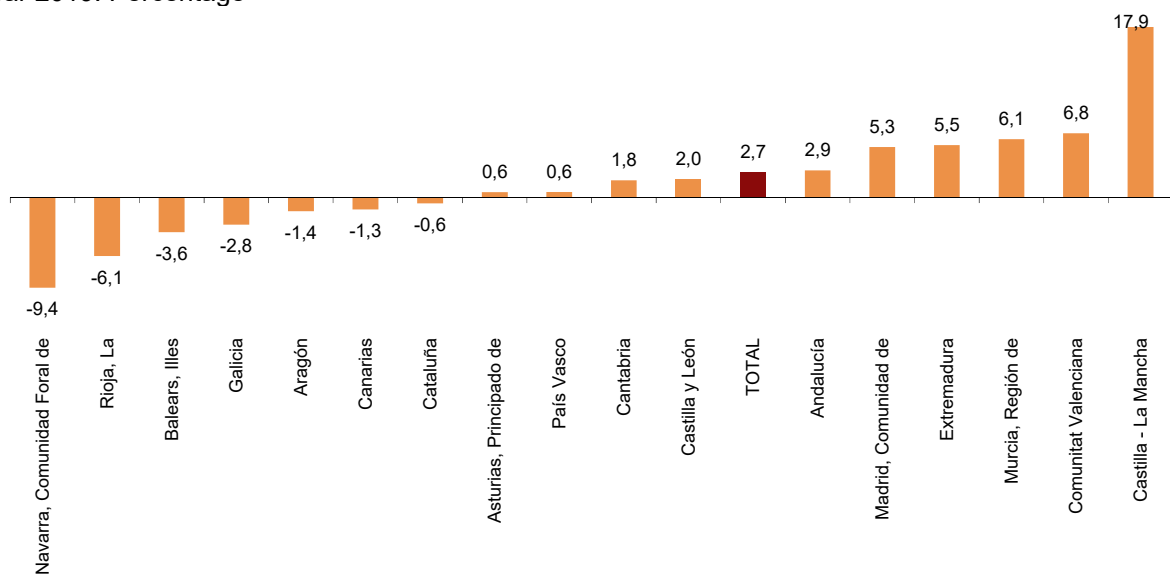
## Mortgages on dwellings by Autonomous Community

	Number	% Annual variation	Capital loaned (thousands of euros)	% Annual variation
<b>TOTAL</b>	<b>357.720</b>	<b>2,7</b>	<b>44.717.507</b>	<b>3,3</b>
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](http://www.ine.es/en/metodologia/t30/t3030149_en.pdf)

And the standardised methodological report at:

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

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**Press office:** Telephone numbers: (+34) 91 583 93 63 /94 08 – [gprensa@ine.es](mailto:gprensa@ine.es)

**Information Area:** Telephone number: (+34) 91 583 91 00 – [www.ine.es/infoine/?L=1](http://www.ine.es/infoine/?L=1)

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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
<b>TOTAL</b>	<b>43,625</b>	<b>5,733,869</b>	<b>1,225</b>	<b>169,345</b>	<b>42,400</b>	<b>5,564,524</b>
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
<b>TOTAL</b>	<b>42,400</b>	<b>5,564,524</b>	<b>30,285</b>	<b>3,697,175</b>	<b>390</b>	<b>241,811</b>	<b>11,725</b>	<b>1,625,538</b>
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

## December 2019. Provisional data

### 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	Dwellings
<b>TOTAL</b>	<b>5,400</b>	<b>4,031</b>	<b>449</b>	<b>920</b>	<b>554</b>	<b>4,846</b>	<b>2,967</b>
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

**Year 2019 - Financial Data**

**Table 1: Financial Data for 2019**

Item	Value
Revenue	1000000
Expenses	800000
Profit	200000

**Table 2: Financial Data for 2019**

Item	Value
Revenue	1000000
Expenses	800000
Profit	200000

Year 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	14,797	2,574,460	10,122	1,759,805	4,675	814,652
Andalucía	3,874	846,634	2,437	561,718	1,437	285,216
Aragón	993	177,588	601	113,138	392	64,450
Asturias, Principado de	498	95,022	307	42,840	191	52,182
Baleares, Iles	617	214,125	512	179,117	105	35,008
Cantabria	423	57,190	338	39,835	85	17,314
Castilla y León	132	17,744	125	16,636	7	1,108
Castilla - La Mancha	1,071	166,054	662	87,438	409	68,116
Cataluña	1,679	191,464	1,023	113,614	656	77,850
Comunitat Valenciana	806	138,449	587	109,834	219	28,635
Extremadura	1,347	135,379	1,100	108,116	247	27,263
Galicia	938	184,014	794	159,079	144	24,935
Madrid, Comunidad de	981	83,205	464	62,817	127	20,388
Murcia, Región de	137	30,475	114	19,051	23	11,424
Navarra, Comunidad Foral de	1,032	167,119	724	107,345	308	59,774
País Vasco	110	17,062	43	5,073	67	11,989
Riña, La	465	84,770	289	43,399	176	20,811
Ceuta	151	17,394	90	9,844	61	7,550
Melilla	2	353	2	353	0	0
	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	70,021,999	429,076	63,227,133	48,721	6,794,826
Andalucía	88,725	11,256,379	78,899	10,119,468	9,826	1,136,911
Aragón	12,134	1,627,730	10,476	1,430,282	1,658	197,448
Asturias, Principado de	6,963	940,967	6,612	669,044	3,351	271,913
Baleares, Iles	13,179	2,832,183	12,137	2,606,001	1,042	226,182
Cantabria	16,380	2,666,252	17,331	2,335,011	2,059	333,241
Castilla y León	5,413	608,617	5,089	570,823	324	37,794
Castilla - La Mancha	18,991	2,056,141	15,949	1,738,826	3,142	316,205
Cataluña	20,723	1,883,635	16,998	1,552,572	3,725	331,063
Comunitat Valenciana	72,949	12,841,769	68,017	11,915,621	4,932	926,168
Extremadura	54,691	5,893,332	48,677	5,256,179	6,014	638,153
Galicia	7,442	776,435	6,814	723,589	628	52,846
Madrid, Comunidad de	18,869	1,618,893	14,725	1,507,256	1,134	111,637
Murcia, Región de	92,830	18,530,986	87,637	17,705,302	5,193	825,684
Navarra, Comunidad Foral de	11,760	1,060,038	10,160	931,010	1,600	129,028
País Vasco	5,601	830,790	3,272	483,983	2,329	346,807
Riña, La	24,561	4,168,862	18,563	3,365,269	6,038	803,773
Ceuta	3,659	312,601	2,632	234,744	1,027	77,757
Melilla	414	47,403	397	45,653	17	1,750
	513	87,016	431	57,400	82	9,616

## Year 2019. 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>509,759</b>	<b>18,777</b>	<b>339,194</b>	<b>12,109</b>	<b>139,679</b>
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
Baleares, 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
<b>TOTAL</b>	<b>446,763</b>	<b>62,996</b>	<b>13,485</b>	<b>5,292</b>	<b>433,278</b>	<b>57,704</b>
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
Baleares, 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



**Year 2019. Provisional data**

**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	Dwellings
<b>TOTAL</b>	<b>63,930</b>	<b>49,542</b>	<b>3,423</b>	<b>10,965</b>	<b>3,496</b>	<b>60,434</b>	<b>38,702</b>
Andalucía	11,516	8,899	711	1,906	404	11,112	6,832
Aragón	2,236	1,865	190	181	95	2,141	1,386
Asturias, Principado de	1,066	985	15	66	57	1,009	489
Balears, Illes	1,634	1,468	11	155	67	1,567	857
Canarias	3,321	2,086	49	1,186	225	3,096	2,170
Cantabria	723	379	4	340	76	647	460
Castilla y León	2,031	1,755	53	223	143	1,888	1,067
Castilla - La Mancha	2,318	1,872	62	384	201	2,117	1,189
Cataluña	10,255	7,682	378	2,195	137	10,118	6,971
Comunitat Valenciana	8,176	5,601	877	1,698	435	7,741	4,854
Extremadura	667	522	4	141	56	611	434
Galicia	2,364	1,791	190	383	598	1,766	770
Madrid, Comunidad de	12,941	10,980	394	1,567	119	12,822	8,809
Murcia, Región de	1,748	1,377	177	194	423	1,325	950
Navarra, Comunidad Foral de	293	268	10	15	7	286	169
País Vasco	1,976	1,383	281	312	163	1,813	1,093
Rioja, La	620	593	12	15	290	330	172
Ceuta	34	33	1	0	0	34	23
Melilla	11	3	4	4	0	11	7