

26 February 2021

Mortgage Statistics (M) December 2020 Provisional Data

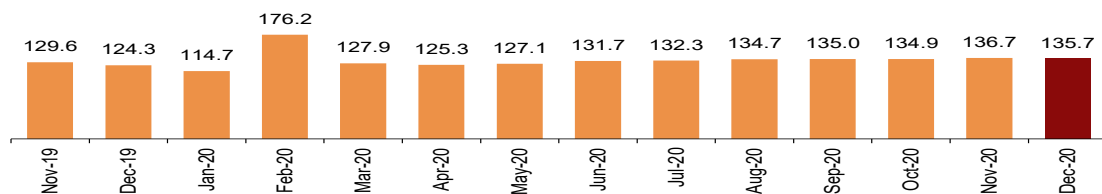
The number of mortgages constituted on homes in December decreased 14.8% in the annual rate and the average amount grew 9.2%

In 2020 the number of mortgages on dwellings grew by 7.6% and their average amount decreased by 7.4%

The number of mortgages constituted on dwellings was 26,128, that is, 14.8% less than in December 2019. The average amount was 135,658 euros, with an increase of 9.2%.

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 144,358 euros, 7.9% higher than that of the same month of 2019.

Average value of mortgages on dwellings in thousands of euros



The value of mortgages constituted on urban properties reached 4,973.2 million euros, 13.0% less than in December 2019. On dwellings, the capital loaned reached 3,544.5 million euros, indicating an annual decrease of 7.0%.

Mortgages constituted December 2020

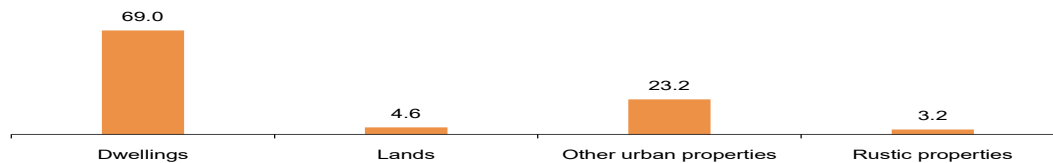
	Total	Variation rate		
		Monthly	Annual	Interannual accumulated
Total properties				
Number of mortgaged properties	35,568	-8.7	-19.2	-7.5
Capital loaned (thousands of euros)	5,134,536	-8.2	-12.8	-6.1
Average amount (euros)	144,358	0.6	7.9	1.5
Rustic properties				
Number of mortgaged properties	828	-13.3	-32.9	-19.5
Capital loaned (thousands of euros)	161,353	-7.7	-7.7	-20.5
Average amount (euros)	194,871	6.5	37.6	-1.3
Urban properties				
Number of mortgaged properties	34,740	-8.6	-18.8	-7.1
Capital loaned (thousands of euros)	4,973,183	-8.2	-13.0	-5.6
Average amount (euros)	143,154	0.5	7.1	1.6
Dwellings				
Number of mortgaged properties	26,128	-9.1	-14.8	-7.6
Capital loaned (thousands of euros)	3,544,460	-9.8	-7.0	-0.8
Average amount (euros)	135,658	-0.7	9.2	7.4

Mortgages constituted by type of property

By type of property, mortgages constituted on dwellings accounted for 69.0% 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 2020. Percentage

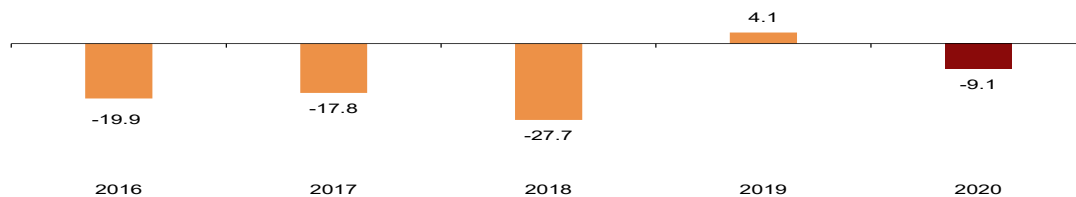


Monthly evolution of mortgages constituted on dwellings

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 2020, the monthly rate was -9.1%.

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

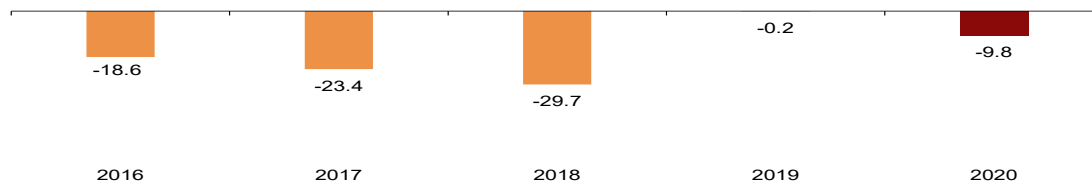
December variation as compared with November of the previous year. Percentage



Regarding the capital loaned for mortgages constituted on dwellings, the monthly rate in December 2020 was -9.8%.

Evolution of the monthly rate of capital loaned on housing mortgages

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



Mortgage interest rates

For mortgages constituted on the total of properties in December, the average starting interest rate was 2.53% and the average term was 24 years. A total of 51.6% of mortgages used a variable interest rate, and 48.4% used a fixed rate.

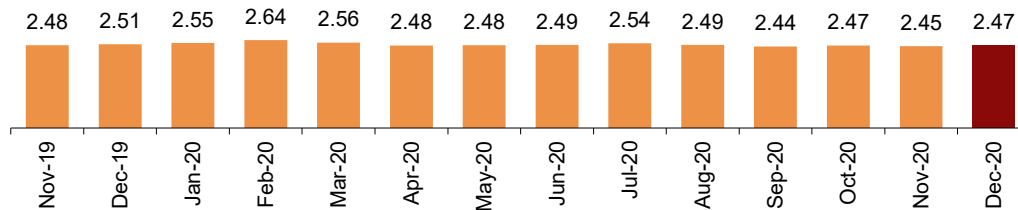
The average starting interest rate was 2.20% for variable rate mortgages and 2.97% for fixed rate mortgages.

In mortgages constituted on houses, the average interest rate was 2.47% and the average term was 25 years. 50.6% of mortgages constituted on dwellings used a variable interest rate and 49.4% used a fixed rate.

The average starting interest rate is 2.21% for variable rate home mortgages and 2.79% for fixed rate mortgages.

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 18,507, 241.8% more than in December 2019.

Considering the type of modifications of the conditions, in December there were 15,441 novations (or modifications produced within the same financial institution), with an annual increase of 280.9%. On the other hand, the number of transactions that changed institution (creditor subrogations), increased by 154.7%, and the number of mortgages in which the holder of the mortgaged property changed (debtor subrogations) grew by 65.4%.

Mortgages with registration changes

December 2020

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	18,507	31.6	241.8	48.6
Novations	15,441	35.9	280.9	53.6
Subrogations Debtor	741	-9.4	65.4	30.7
Subrogations Creditor	2,325	24.0	154.7	31.6

Mortgages with changes in interest rate conditions

Of the 18,507 mortgages with changes in their conditions, 16.3% were due to changes in the interest rate. After changes in conditions, the percentage of fixed-rate mortgages rose from 17.5% to 36.6%, whilst that for variable-rate mortgages fell from 81.5% to 60.3%.

The Euribor is the reference rate for the highest percentage of variable-rate mortgages, both before the change (64.9%), and after (47.8%).

After conditions were modified, the average interest for fixed-rate mortgage loans fell by 1.3 points, while the average interest for variable-rate mortgages fell 0.5 points.

Mortgages with registry changes in their interest rate conditions

December 2020

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	3,015	100.0		3,015	100.0	
Fixed	529	17.5	3.6	1,103	36.6	2.3
Variable	2,456	81.5	3.6	1,818	60.3	3.1
- Euribor	1,956	64.9	3.5	1,442	47.8	2.9
Without interest	30	1.0	-	94	3.1	-

Results by Autonomous Community

The Autonomous Communities with the greatest number of mortgages constituted on dwellings in December were Andalucía (4,933), Comunidad de Madrid (4,682) and Cataluña (4,336).

The Autonomous Communities with the greatest amount of capital loaned for home mortgages were Comunidad de Madrid (881.1 million euros), Cataluña (689.7 million) and Andalucía (564.8 million).

The Autonomous Communities with the highest annual variation rates in the capital loaned were Aragón (62.3%), Castilla y León (38.4%) and Extremadura (27.5%). In turn, Castilla-la Mancha (-30.0%), Canarias (-29.4%) and Comunidad de Madrid (-26.8%) registered the highest annual decreases.

Mortgages on dwellings by Autonomous Community

December 2020

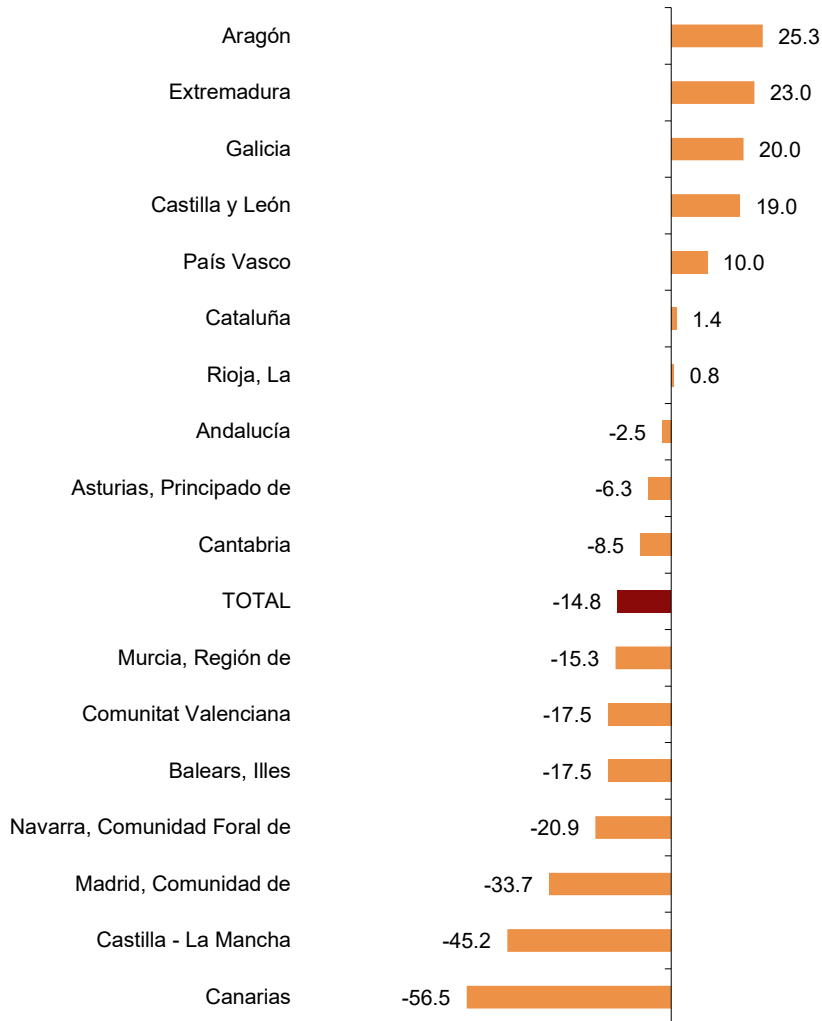
	Number	Variation rate		Capital loaned (thousands of euros)	Variation rate	
		Monthly	Annual		Monthly	Annual
TOTAL	26,128	-9.1	-14.8	3,544,460	-9.8	-7.0
Andalucía	4,933	-9.9	-2.5	564,802	-9.9	-3.7
Aragón	862	0.2	25.3	111,453	14.7	62.3
Asturias, Principado de	448	-14.3	-6.3	45,950	-10.5	-4.1
Balears, Illes	505	-21.6	-17.5	97,380	-31.3	-14.6
Canarias	800	-8.7	-56.5	94,217	-6.2	-29.4
Cantabria	354	9.3	-8.5	40,299	17.6	2.2
Castilla y León	1,095	-2.9	19.0	117,760	9.6	38.4
Castilla - La Mancha	1,071	-8.2	-45.2	99,903	-12.9	-30.0
Cataluña	4,336	-8.0	1.4	689,671	-8.1	8.2
Comunitat Valenciana	2,837	-16.6	-17.5	280,703	-17.6	-6.2
Extremadura	551	4.8	23.0	44,792	10.1	27.5
Galicia	1,079	11.5	20.0	123,247	18.3	34.2
Madrid, Comunidad de	4,682	-8.0	-33.7	881,120	-14.7	-26.8
Murcia, Región de	563	-23.9	-15.3	45,687	-22.0	-15.5
Navarra, Comunidad Foral de	280	-20.7	-20.9	35,839	-11.2	-17.3
País Vasco	1,555	-10.1	10.0	253,655	-3.8	20.2
Rioja, La	123	-37.6	0.8	10,983	-40.9	-0.8

The Autonomous Communities presenting the highest annual rates in the number of mortgages constituted on dwellings in December were Aragón (25.3%), Extremadura (23.0%) and Galicia (20.0%).

In turn, the Autonomous Communities registering the largest decreases were Canarias (-56.5%), Castilla-La Mancha (-45.2%) and Comunidad de Madrid (-33.7%).

Monthly variation in the number of mortgages on dwellings

December 2020. Percentage

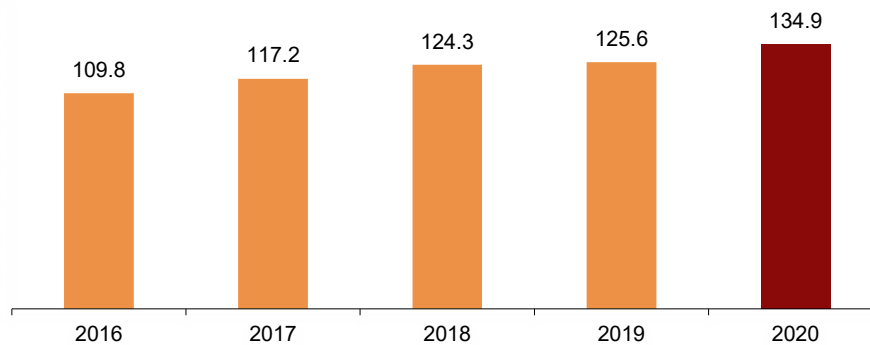


Results for the whole of the year 2020

The average value of mortgages recorded in the Land Registries in 2020 stood at 150,286 euros, 1.5% higher than in 2019.

In the case of mortgages constituted on dwellings, the average amount was 134,904 euros, 7.4% higher than the previous year.

Average value of mortgages on dwellings in thousands of euros



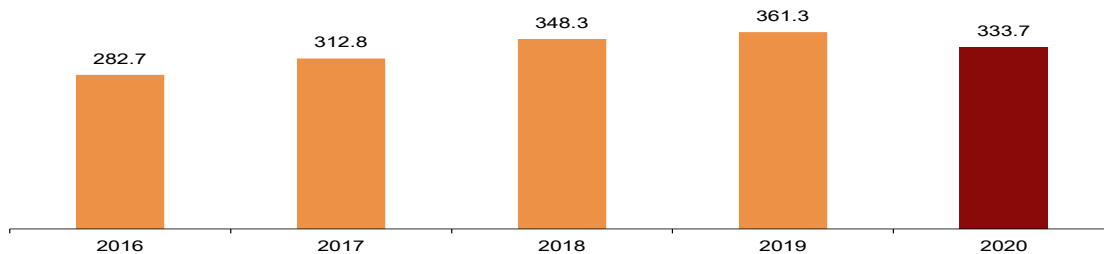
In 2020, the value of mortgages constituted on urban properties reached 67,174.0 million euros, with a decrease of 5.6% as compared to 2019. In housing, the borrowed capital fell 0.8%, standing at 45,020.4 million.

Mortgages constituted

	Total 2020	% Annual variation			
		2020	2019	2018	2017
Total properties					
Number of mortgaged properties	460,605	-7.5	3.3	11.3	8.0
Capital loaned (thousands of euros)	69,222,309	-6.1	6.1	13.4	14.3
Average amount (euros)	150,286	1.5	2.7	1.9	5.8
Rustic properties					
Number of mortgaged properties	12,060	-19.5	-8.4	-1.9	-0.5
Capital loaned (thousands of euros)	2,048,324	-20.5	9.3	-8.4	-7.0
Average amount (euros)	169,844	-1.3	19.3	-6.6	-6.5
Urban properties					
Number of mortgaged properties	448,545	-7.1	3.7	11.8	8.4
Capital loaned (thousands of euros)	67,173,985	-5.6	6.0	14.4	15.4
Average amount (euros)	149,760	1.6	2.2	2.3	6.5
Dwellings					
Number of mortgaged properties	333,721	-7.6	3.7	11.3	10.7
Capital loaned (thousands of euros)	45,020,403	-0.8	4.8	18.1	18.1
Average amount (euros)	134,904	7.4	1.1	6.0	6.8

The total number of mortgages constituted on dwellings in the whole of 2020 was 333,721, 7.6% lower than in 2016.

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



Annual evolution in the number of mortgages on dwellings

The unusual situation in 2020 resulting from the health crisis caused by COVID-19 caused the evolution of the number of mortgages on homes to be different in the different periods of the year.

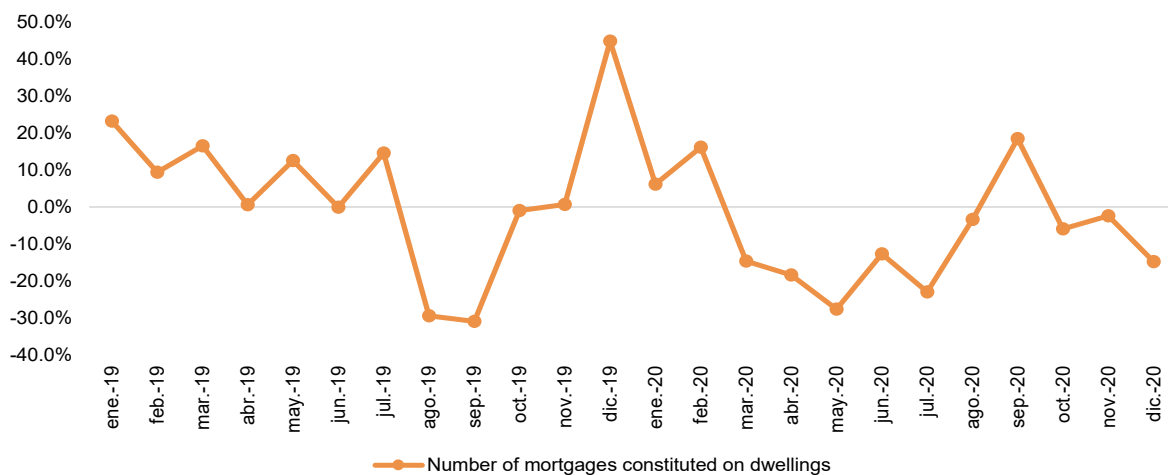
During the months in which the state of alarm was enacted for the management of the health crisis situation, attention to the public in the Property Registries was carried out exclusively by email or by telephone, in accordance with the Resolution of the Office of Legal Security and Public Trust of March 15, 2020.

Over the course of these months, in which the service to the public of the Property Registries was suspended, there was a significant decrease in the number of mortgages constituted on homes. The largest decrease in the annual rate was registered in May (-27.6%).

With the de-escalation and the arrival of the “new normality,” there was a progressive recovery in the number of mortgages constituted on dwellings.

Annual evolution in the number of mortgages for the dwellings

Percentage



Mortgages with registration changes in 2020

The total number of mortgages with changes in their conditions recorded in the land registries in 2020 was 96,569, indicating an annual increase of 48.6%.

Considering the type of modification of the conditions, 77,136 novations (or modifications produced with the same financial institution) were registered, with a rise of 53.6%. On the other hand, the number of transactions that changed institution (creditor subrogations), increased by 31.6%, and the number of mortgages in which the holder of the mortgaged property changed (debtor subrogations) increased by 30.7%.

Mortgages with registration changes

	Total 2020	% Annual variation			
		2020	2019	2018	2017
Total mortgages with chan	96,569	48.6	-11.5	-17.9	-35.2
Novations	77,136	53.6	-12.5	-18.5	-34.8
Subrogations Debtor	4,716	30.7	-10.9	-11.4	-38.5
Subrogations Creditor	14,717	31.6	-6.6	-17.3	-35.9

Geographical distribution in 2020

The Autonomous Communities with the greatest number of mortgages constituted on housing during the year 2020 were Andalucía (63,519), Comunidad de Madrid (60,494) and Cataluña (53,657).

The Autonomous Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (11,134.8 million euros), Cataluña (9,796.8 million) and Andalucía (7,380.4 million).

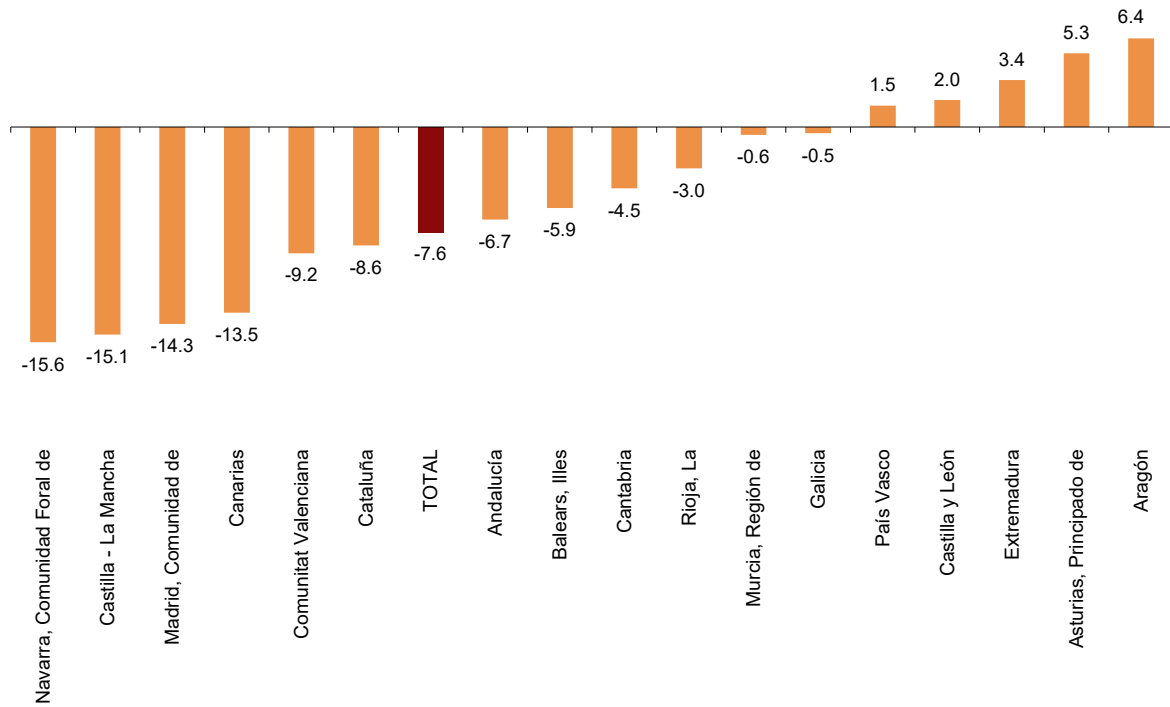
Mortgages on dwellings by Autonomous Community

	Number	% Annual variation	Capital loaned (thousands of euros)	% Annual variation
TOTAL	333,721	-7.6	45,020,403	-0.8
Andalucía	63,519	-6.7	7,380,381	-0.6
Aragón	9,556	6.4	1,086,173	17.7
Asturias, Principado de	6,555	5.3	613,173	3.9
Balears, Illes	9,442	-5.9	1,587,117	-8.0
Canarias	12,089	-13.5	1,239,856	-7.5
Cantabria	3,859	-4.5	408,660	-0.9
Castilla y León	13,526	2.0	1,255,090	0.0
Castilla - La Mancha	12,428	-15.1	1,135,889	-10.4
Cataluña	53,657	-8.6	9,796,798	11.9
Comunitat Valenciana	36,875	-9.2	3,469,418	-9.9
Extremadura	5,752	3.4	472,171	8.0
Galicia	11,303	-0.5	1,143,800	1.7
Madrid, Comunidad de	60,494	-14.3	11,134,827	-7.4
Murcia, Región de	8,830	-0.6	727,449	-0.1
Navarra, Comunidad Foral de	3,804	-15.6	451,453	-13.1
País Vasco	19,254	1.5	2,836,247	3.7
Rioja, La	2,123	-3.0	190,156	2.4

The communities with the highest increases in the number of mortgages on homes in 2020 were Aragón (6.4%), Principado de Asturias (5.3%) and Extremadura (3.4%). On the other hand, Comunidad Foral de Navarra (-15.6%), Castilla–La Mancha (-15.1%) and Comunidad de Madrid (-14.3%) showed the highest decreases.

Annual variation in the number of mortgages on dwellings.

Year 2020. Percentage



Revision and updating of data

The 2020 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, on 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. Since 2006, information on mortgage changes and cancellations is published. All this information is broken down on the basis of various variables, such as the nature of the mortgaged property or the 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)

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

For more information the methodology can be accessed at:

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

The standardized methodological report is at:

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

INE statistics are produced in accordance with the Code of Good Practice for European Statistics, which is the basis for the institution's quality policy and strategy. For more information see the section on [Quality at INE and the Code of Best Practices](#) on the INE website.

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Mortgages Statistics December 2020. 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	35,568	5,134,536	828	161,353	34,740	4,973,183
Andalucía	6,633	783,170	233	44,605	6,400	738,565
Aragón	1,173	143,596	73	15,134	1,100	128,462
Asturias, Principado de	674	78,525	32	4,229	642	74,296
Balears, Illes	701	167,531	39	7,860	662	159,671
Canarias	1,106	119,759	24	6,470	1,082	113,289
Cantabria	506	48,822	8	1,146	498	47,676
Castilla y León	1,705	169,863	27	4,877	1,678	164,986
Castilla - La Mancha	1,390	158,139	71	11,593	1,319	146,546
Cataluña	5,999	1,049,966	45	6,785	5,954	1,043,181
Comunitat Valenciana	4,129	481,660	106	20,925	4,023	460,735
Extremadura	774	60,473	35	2,764	739	57,709
Galicia	1,583	179,041	45	8,458	1,538	170,583
Madrid, Comunidad de	5,729	1,195,315	8	1,231	5,721	1,194,084
Murcia, Región de	784	78,199	40	14,603	744	63,596
Navarra, Comunidad Foral de	339	49,157	2	449	337	48,708
País Vasco	2,096	346,831	38	7,311	2,058	339,520
Rioja, La	171	16,257	2	2,913	169	13,344
Ceuta	7	1,448	0	0	7	1,448
Melilla	69	6,784	0	0	69	6,784

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	34,740	4,973,183	26,128	3,544,460	462	237,148	8,150	1,191,575
Andalucía	6,400	738,565	4,933	564,802	105	31,673	1,362	142,090
Aragón	1,100	128,462	862	111,453	6	6,777	232	10,232
Asturias, Principado de	642	74,296	448	45,950	5	719	189	27,627
Balears, Illes	662	159,671	505	97,380	9	5,179	148	57,112
Canarias	1,082	113,289	800	94,217	12	1,715	270	17,357
Cantabria	498	47,676	354	40,299	2	644	142	6,733
Castilla y León	1,678	164,986	1,095	117,760	21	2,214	562	45,012
Castilla - La Mancha	1,319	146,546	1,071	99,903	28	3,411	220	43,232
Cataluña	5,954	1,043,181	4,336	689,671	77	55,602	1,541	297,908
Comunitat Valenciana	4,023	460,735	2,837	280,703	26	3,575	1,160	176,457
Extremadura	739	57,709	551	44,792	20	2,266	168	10,651
Galicia	1,538	170,583	1,079	123,247	17	18,420	442	28,916
Madrid, Comunidad de	5,721	1,194,084	4,682	881,120	88	52,530	951	260,434
Murcia, Región de	744	63,596	563	45,687	5	831	176	17,078
Navarra, Comunidad Foral de	337	48,708	280	35,839	6	5,200	51	7,669
País Vasco	2,058	339,520	1,555	253,655	33	46,295	470	39,570
Rioja, La	169	13,344	123	10,983	2	97	44	2,264
Ceuta	7	1,448	6	699	0	0	1	749
Melilla	69	6,784	48	6,300	0	0	21	484

December 2020. 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	828	161,353	587	115,205	241	46,148
Andalucía	233	44,605	140	28,724	93	15,881
Aragón	73	15,134	51	12,254	22	2,880
Asturias, Principado de	32	4,229	23	3,390	9	839
Balears, Illes	39	7,860	35	7,117	4	743
Canarias	24	6,470	16	2,046	8	4,424
Cantabria	8	1,146	6	1,054	2	92
Castilla y León	27	4,877	14	3,668	13	1,209
Castilla - La Mancha	71	11,593	43	7,044	28	4,549
Cataluña	45	6,785	36	5,053	9	1,732
Comunitat Valenciana	106	20,925	80	12,336	26	8,589
Extremadura	35	2,764	27	2,531	8	233
Galicia	45	8,458	39	7,764	6	694
Madrid, Comunidad de	8	1,231	7	1,130	1	101
Murcia, Región de	40	14,603	33	13,952	7	651
Navarra, Comunidad Foral de	2	449	0	0	2	449
País Vasco	38	7,311	36	6,982	2	329
Rioja, La	2	2,913	1	160	1	2,753
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	34,740	4,973,183	31,174	4,478,071	3,566	495,112
Andalucía	6,400	738,565	5,603	667,851	797	70,714
Aragón	1,100	128,462	984	120,045	116	8,417
Asturias, Principado de	642	74,296	475	59,527	167	14,769
Balears, Illes	662	159,671	610	148,200	52	11,471
Canarias	1,082	113,289	964	102,701	118	10,588
Cantabria	498	47,676	488	46,269	10	1,407
Castilla y León	1,678	164,986	1,474	145,826	204	19,160
Castilla - La Mancha	1,319	146,546	1,087	120,634	232	25,912
Cataluña	5,954	1,043,181	5,540	933,897	414	109,284
Comunitat Valenciana	4,023	460,735	3,528	416,672	495	44,063
Extremadura	739	57,709	662	51,494	77	6,215
Galicia	1,538	170,583	1,458	138,237	80	32,346
Madrid, Comunidad de	5,721	1,194,084	5,561	1,169,751	160	24,333
Murcia, Región de	744	63,596	631	56,946	113	6,650
Navarra, Comunidad Foral de	337	48,708	221	29,209	116	19,499
País Vasco	2,058	339,520	1,685	253,307	373	86,213
Rioja, La	169	13,344	138	10,160	31	3,184
Ceuta	7	1,448	7	1,448	0	0
Melilla	69	6,784	58	5,897	11	887

December 2020. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	36,909	1,272	25,262	1,011	9,364
Andalucía	6,652	372	4,712	247	1,321
Aragón	917	47	620	60	190
Asturias, Principado de	771	23	480	47	221
Balears, Illes	1,042	55	709	17	261
Canarias	1,755	41	978	25	711
Cantabria	628	12	441	7	168
Castilla y León	1,810	74	1,182	49	505
Castilla - La Mancha	1,758	135	1,093	154	376
Cataluña	5,346	61	3,700	129	1,456
Comunitat Valenciana	5,183	137	3,501	56	1,489
Extremadura	778	73	478	95	132
Galicia	1,790	66	1,179	10	535
Madrid, Comunidad de	5,226	33	4,001	47	1,145
Murcia, Región de	1,217	96	773	18	330
Navarra, Comunidad Foral de	361	7	272	5	77
País Vasco	1,209	37	835	34	303
Rioja, La	414	3	268	11	132
Ceuta	4	0	3	0	1
Melilla	48	0	37	0	11

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	32,472	4,437	948	324	31,524	4,113
Andalucía	5,769	883	251	121	5,518	762
Aragón	772	145	28	19	744	126
Asturias, Principado de	687	84	21	2	666	82
Balears, Illes	947	95	46	9	901	86
Canarias	1,606	149	40	1	1,566	148
Cantabria	602	26	10	2	592	24
Castilla y León	1,591	219	62	12	1,529	207
Castilla - La Mancha	1,589	169	108	27	1,481	142
Cataluña	4,639	707	42	19	4,597	688
Comunitat Valenciana	4,466	717	104	33	4,362	684
Extremadura	728	50	59	14	669	36
Galicia	1,683	107	54	12	1,629	95
Madrid, Comunidad de	4,771	455	29	4	4,742	451
Murcia, Región de	1,064	153	58	38	1,006	115
Navarra, Comunidad Foral de	251	110	6	1	245	109
País Vasco	929	280	28	9	901	271
Rioja, La	337	77	2	1	335	76
Ceuta	4	0	0	0	4	0
Melilla	37	11	0	0	37	11

December 2020. 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
TOTAL	18,507	15,441	741	2,325	342	18,165	14,870
Andalucía	4,162	3,632	120	410	75	4,087	3,447
Aragón	286	203	32	51	5	281	223
Asturias, Principado de	260	196	25	39	29	231	177
Balears, Illes	802	792	2	8	56	746	593
Canarias	1,141	770	5	366	27	1,114	901
Cantabria	89	71	0	18	0	89	67
Castilla y León	535	469	11	55	8	527	373
Castilla - La Mancha	605	549	4	52	26	579	483
Cataluña	2,563	2,071	93	399	15	2,548	2,067
Comunitat Valenciana	2,628	2,002	255	371	44	2,584	2,046
Extremadura	124	116	0	8	1	123	92
Galicia	548	506	2	40	18	530	358
Madrid, Comunidad de	3,962	3,402	135	425	7	3,955	3,445
Murcia, Región de	400	302	47	51	14	386	316
Navarra, Comunidad Foral de	25	25	0	0	0	25	22
País Vasco	289	256	10	23	15	274	198
Rioja, La	78	73	0	5	2	76	52
Ceuta	3	3	0	0	0	3	3
Melilla	7	3	0	4	0	7	7

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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	460,605	69,222,309	12,060	2,048,324	448,545	67,173,985
Andalucía	85,166	11,075,411	3,317	618,702	81,849	10,456,709
Aragón	13,580	1,751,881	738	125,799	12,842	1,626,082
Asturias, Principado de	9,965	1,241,280	426	56,719	9,539	1,184,561
Balears, Illes	14,891	3,047,717	503	161,702	14,388	2,886,015
Canarias	16,929	2,885,823	326	47,708	16,603	2,838,115
Cantabria	5,598	604,707	117	16,563	5,481	588,144
Castilla y León	20,609	2,116,831	883	118,866	19,726	1,997,965
Castilla - La Mancha	17,448	1,708,988	1,172	151,984	16,276	1,557,004
Cataluña	70,336	13,680,805	614	123,467	69,722	13,557,338
Comunitat Valenciana	51,635	5,235,909	1,072	129,048	50,563	5,106,861
Extremadura	8,158	778,337	768	160,845	7,390	617,492
Galicia	16,740	1,696,401	506	69,539	16,234	1,626,862
Madrid, Comunidad de	82,272	16,909,627	110	42,068	82,162	16,867,559
Murcia, Región de	12,316	1,096,835	665	120,017	11,651	976,818
Navarra, Comunidad Foral de	4,888	766,657	69	10,923	4,819	755,734
País Vasco	25,838	4,174,679	470	75,209	25,368	4,099,470
Rioja, La	3,309	340,964	303	18,981	3,006	321,983
Ceuta	410	52,742	0	0	410	52,742
Melilla	517	56,715	1	184	516	56,531

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	448,545	67,173,985	333,721	45,020,403	5,984	3,521,999	108,840	18,631,583
Andalucía	81,849	10,456,709	63,519	7,380,381	1,517	524,124	16,813	2,552,204
Aragón	12,842	1,626,082	9,556	1,086,173	94	57,746	3,192	482,163
Asturias, Principado de	9,539	1,184,561	6,555	613,173	69	24,098	2,915	547,290
Balears, Illes	14,388	2,886,015	9,442	1,587,117	152	141,377	4,794	1,157,521
Canarias	16,603	2,838,115	12,089	1,239,856	165	210,400	4,349	1,387,859
Cantabria	5,481	588,144	3,859	408,660	52	40,886	1,570	138,598
Castilla y León	19,726	1,997,965	13,526	1,255,090	774	129,652	5,426	613,223
Castilla - La Mancha	16,276	1,557,004	12,428	1,135,889	443	82,289	3,405	338,826
Cataluña	69,722	13,557,338	53,657	9,796,798	707	680,051	15,358	3,080,489
Comunitat Valenciana	50,563	5,106,861	36,875	3,469,418	399	184,591	13,289	1,452,852
Extremadura	7,390	617,492	5,752	472,171	186	21,849	1,452	123,472
Galicia	16,234	1,626,862	11,303	1,143,800	114	59,825	4,817	423,237
Madrid, Comunidad de	82,162	16,867,559	60,494	11,134,827	742	768,415	20,926	4,964,317
Murcia, Región de	11,651	976,818	8,830	727,449	126	20,844	2,695	228,525
Navarra, Comunidad Foral de	4,819	755,734	3,804	451,453	56	94,972	959	209,309
País Vasco	25,368	4,099,470	19,254	2,836,247	344	426,523	5,770	836,700
Rioja, La	3,006	321,983	2,123	190,156	40	53,321	843	78,506
Ceuta	410	52,742	280	41,164	1	535	129	11,043
Melilla	516	56,531	375	50,581	3	501	138	5,449

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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	12,060	2,048,324	8,205	1,480,098	3,855	568,226
Andalucía	3,317	618,702	2,018	448,547	1,299	170,155
Aragón	738	125,799	458	87,181	280	38,618
Asturias, Principado de	426	56,719	260	38,018	166	18,701
Balears, Illes	503	161,702	431	136,836	72	24,866
Canarias	326	47,708	248	32,906	78	14,802
Cantabria	117	16,563	111	15,847	6	716
Castilla y León	883	118,866	509	87,801	374	31,065
Castilla - La Mancha	1,172	151,984	687	82,092	485	69,892
Cataluña	614	123,467	481	102,292	133	21,175
Comunitat Valenciana	1,072	129,048	797	101,602	275	27,446
Extremadura	768	160,845	599	94,258	169	66,587
Galicia	506	69,539	439	58,374	67	11,165
Madrid, Comunidad de	110	42,068	90	28,771	20	13,297
Murcia, Región de	665	120,017	395	87,167	270	32,850
Navarra, Comunidad Foral de	69	10,923	38	7,408	31	3,515
País Vasco	470	75,209	386	58,936	84	16,273
Rioja, La	303	18,981	258	12,062	45	6,919
Ceuta	0	0	0	0	0	0
Melilla	1	184	0	0	1	184

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	448,545	67,173,985	403,701	61,134,353	44,844	6,039,632
Andalucía	81,849	10,456,709	72,635	9,470,988	9,214	985,721
Aragón	12,842	1,626,082	11,418	1,487,803	1,424	138,279
Asturias, Principado de	9,539	1,184,561	7,241	991,561	2,298	193,000
Balears, Illes	14,388	2,886,015	13,809	2,738,993	579	147,022
Canarias	16,603	2,838,115	14,732	2,303,783	1,871	534,332
Cantabria	5,481	588,144	5,302	562,450	179	25,694
Castilla y León	19,726	1,997,965	17,364	1,754,256	2,362	243,709
Castilla - La Mancha	16,276	1,557,004	13,507	1,316,672	2,769	240,332
Cataluña	69,722	13,557,338	64,974	12,761,600	4,748	795,738
Comunitat Valenciana	50,563	5,106,861	44,518	4,550,028	6,045	556,833
Extremadura	7,390	617,492	6,677	556,113	713	61,379
Galicia	16,234	1,626,862	15,340	1,518,880	894	107,982
Madrid, Comunidad de	82,162	16,867,559	79,683	16,234,016	2,479	633,543
Murcia, Región de	11,651	976,818	9,706	818,629	1,945	158,189
Navarra, Comunidad Foral de	4,819	755,734	3,009	461,002	1,810	294,732
País Vasco	25,368	4,099,470	20,352	3,264,813	5,016	834,657
Rioja, La	3,006	321,983	2,564	240,643	442	81,340
Ceuta	410	52,742	403	52,226	7	516
Melilla	516	56,531	467	49,897	49	6,634

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	404,419	14,049	274,789	9,704	105,877
Andalucía	81,880	4,094	56,169	2,693	18,924
Aragón	10,027	498	6,405	270	2,854
Asturias, Principado de	7,770	359	5,024	198	2,189
Balears, Illes	11,936	543	7,375	218	3,800
Canarias	17,554	462	11,408	363	5,321
Cantabria	6,067	115	3,824	103	2,025
Castilla y León	19,814	1,029	12,042	925	5,818
Castilla - La Mancha	18,648	990	11,461	1,450	4,747
Cataluña	56,457	692	40,896	970	13,899
Comunitat Valenciana	54,110	1,798	36,539	624	15,149
Extremadura	7,181	752	4,623	244	1,562
Galicia	16,375	800	10,597	271	4,707
Madrid, Comunidad de	58,096	426	42,788	617	14,265
Murcia, Región de	15,229	971	9,983	289	3,986
Navarra, Comunidad Foral de	3,955	82	2,876	104	893
País Vasco	15,215	267	10,023	253	4,672
Rioja, La	3,438	167	2,216	107	948
Ceuta	257	3	204	2	48
Melilla	410	1	336	3	70

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	355,679	48,740	10,573	3,476	345,106	45,264
Andalucía	70,896	10,984	2,943	1,151	67,953	9,833
Aragón	8,586	1,441	326	172	8,260	1,269
Asturias, Principado de	6,708	1,062	285	74	6,423	988
Balears, Illes	10,650	1,286	452	91	10,198	1,195
Canarias	15,699	1,855	378	84	15,321	1,771
Cantabria	5,703	364	107	8	5,596	356
Castilla y León	17,081	2,733	759	270	16,322	2,463
Castilla - La Mancha	16,805	1,843	745	245	16,060	1,598
Cataluña	50,321	6,136	485	207	49,836	5,929
Comunitat Valenciana	47,547	6,563	1,347	451	46,200	6,112
Extremadura	6,727	454	618	134	6,109	320
Galicia	15,263	1,112	740	60	14,523	1,052
Madrid, Comunidad de	53,106	4,990	359	67	52,747	4,923
Murcia, Región de	13,271	1,958	661	310	12,610	1,648
Navarra, Comunidad Foral de	2,643	1,312	58	24	2,585	1,288
País Vasco	11,531	3,684	188	79	11,343	3,605
Rioja, La	2,552	886	118	49	2,434	837
Ceuta	229	28	3	0	226	28
Melilla	361	49	1	0	360	49

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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	Dwellings
TOTAL	96,569	77,136	4,716	14,717	2,483	94,086	65,224
Andalucía	19,175	15,898	970	2,307	589	18,586	12,823
Aragón	2,272	1,715	308	249	94	2,178	1,538
Asturias, Principado de	1,491	1,137	97	257	94	1,397	851
Baleares, Illes	3,868	3,529	24	315	239	3,629	2,488
Canarias	5,892	3,318	43	2,531	104	5,788	4,102
Cantabria	472	320	13	139	11	461	311
Castilla y León	3,147	2,307	175	665	106	3,041	1,662
Castilla - La Mancha	3,974	3,341	72	561	194	3,780	2,575
Cataluña	13,921	11,217	571	2,133	208	13,713	9,642
Comunitat Valenciana	13,046	10,049	1,205	1,792	333	12,713	8,805
Extremadura	815	698	8	109	67	748	486
Galicia	2,604	2,216	29	359	94	2,510	1,605
Madrid, Comunidad de	21,265	17,706	876	2,683	71	21,194	15,327
Murcia, Región de	1,577	1,222	137	218	99	1,478	1,139
Navarra, Comunidad Foral de	317	316	0	1	8	309	190
País Vasco	2,257	1,712	186	359	111	2,146	1,422
Rioja, La	427	395	2	30	60	367	217
Ceuta	37	37	0	0	1	36	29
Melilla	12	3	0	9	0	12	12