

23 February 2023

Mortgage Statistics (M)

December 2022 and year 2022. Provisional Data

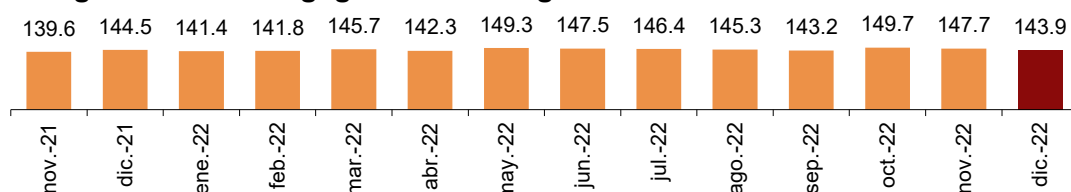
The number of mortgages constituted on dwellings recorded in the land registries is 30,075, 8.8% less in the annual rate

In the whole of 2022 the number of mortgages on dwellings grew by 10.9% and their average amount by 5.8%

The number of mortgages constitutes on dwellings in December was 30,075, 8.8% less than in the same month of 2021. The average amount (143,854 euros) decreased by 0.4%.

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 156,903 euros, 0.1% lower than that of the same month of 2021.

Average value of mortgages on dwellings in thousands of euros



The value of mortgages constituted on urban properties reached 6,025.4 million euros, 10.2% less than in December 2021. On dwellings, the capital loaned stood at 4,326.4 million euros, indicating an annual decrease of 9.2%.

Mortgages constituted

December 2022

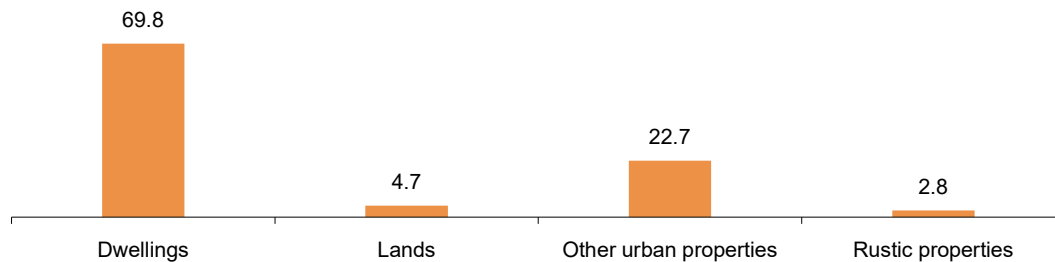
	Total	Variation rate		
		Monthly	Annual	Interannual accumulated
Total properties				
Number of mortgaged properties	39,504	-23.2	-9.8	9.0
Capital loaned (thousands of euros)	6,198,285	-23.5	-9.8	16.1
Average amount (euros)	156,903	-0.4	-0.1	6.5
Rustic properties				
Number of mortgaged properties	825	-14.2	-17.3	-12.8
Capital loaned (thousands of euros)	172,862	-6.7	7.9	-5.7
Average amount (euros)	209,530	8.7	30.5	8.1
Urban properties				
Number of mortgaged properties	38,679	-23.4	-9.6	9.6
Capital loaned (thousands of euros)	6,025,423	-23.9	-10.2	16.7
Average amount (euros)	155,780	-0.7	-0.7	6.6
Dwellings				
Number of mortgaged properties	30,075	-23.5	-8.8	10.9
Capital loaned (thousands of euros)	4,326,403	-25.5	-9.2	17.3
Average amount (euros)	143,854	-2.6	-0.4	5.8

Mortgages constituted by type of property

By type of property, mortgages constituted on dwellings accounted for 69.8% 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 2021. Percentage

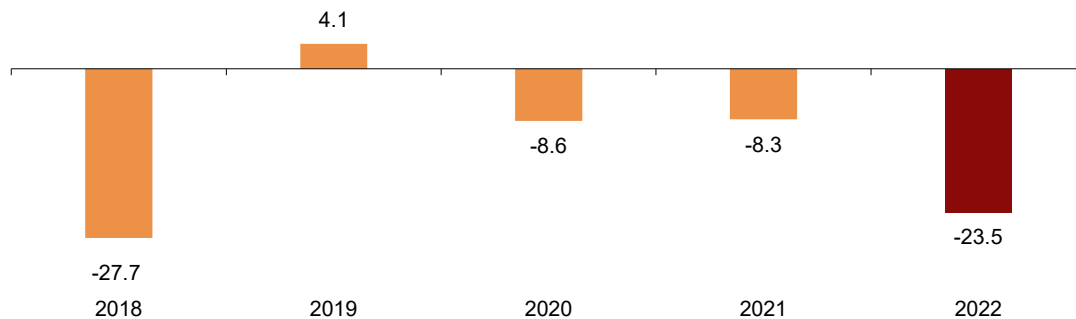


Monthly evolution of mortgages constituted on dwellings

In order to help with the analysis and interpretation of the data, the following chart shows the variation in the number of housing mortgages between the months of November and December over the last five years. In 2022, the monthly rate was -23.5%.

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

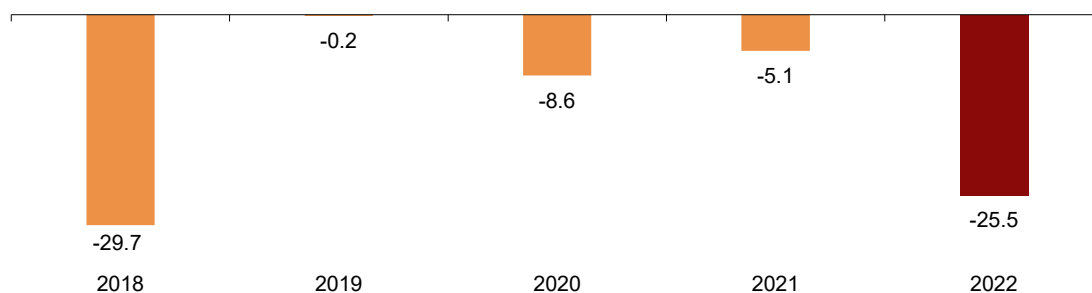
December variation as compared with November of the same year. Percentage



Regarding the capital loaned for mortgages constituted on dwellings, the monthly rate in 2022 was -25.5%.

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

For mortgages constituted on the total of properties in December, the average starting interest rate was 2.83% and the average term was 23 years. A total of 36.3% of mortgages used a variable interest rate, and 63.7% used a fixed rate.

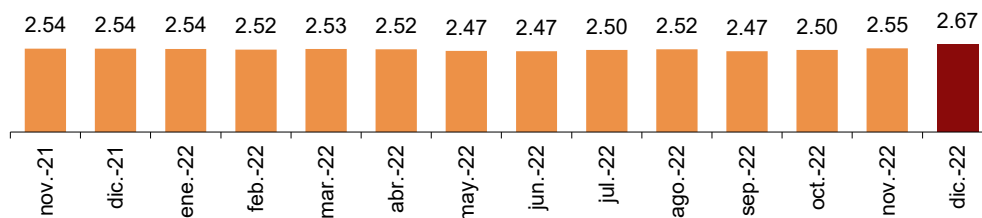
The average starting interest rate was 2.28% for variable rate mortgages and 3.22% for fixed rate mortgages.

In mortgages constituted on houses, the average interest rate was 2.67% and the average term was 24 years. 34.5% of mortgages constituted on dwellings used a variable interest rate and 65.5% used a fixed rate.

The average starting interest rate is 2.18% for variable rate home mortgages and 2.93% for fixed rate mortgages.

Average interest rate on dwellings

Percentage



Mortgages with registration changes

The total number of mortgages with changes in conditions recorded in Land Registries in December was 10,100; 30.4% less than in the same month of 2021.

Considering the type of modifications of the conditions, in December, there were 8,399 novations (or modifications produced within the same financial institution), with an annual decrease of 31.1%. On the other hand, the number of transactions that changed institution (creditor subrogations), fell by 21.6%, and the number of mortgages in which the holder of the mortgaged property changed (debtor subrogations) fell by 42.0%.

Mortgages with registration changes

December 2022

	Total	Variation rate		
		Inter-monthly	Interannual	Interannual accumulated
Total mortgages with changes	10,100	-6.1	-30.4	-44.3
Novations	8,399	-5.0	-31.1	-45.6
Subrogations Debtor	349	-14.3	-42.0	-41.9
Subrogations Creditor	1,352	-10.7	-21.6	-36.3

Mortgages with changes in interest rate conditions

Of the 10,100 mortgages with changes in their conditions in December, 36.1% were due to changes in the interest rate. After changes in conditions, the percentage of fixed-rate mortgages rose from 13.2% to 53.8%, whilst that for variable-rate mortgages fell from 85.7% to 44.2%.

The Euribor is the reference rate for the highest percentage of variable-rate mortgages, both before the change (81.4%), and after (40.7%).

After conditions were modified, the average interest for fixed-rate mortgage loans rose by 0.8 points, while the average interest for variable-rate mortgages fell 0.6 points.

Mortgages with registry changes in their interest rate conditions

December 2022

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	3,646	100.0		3,646	100.0	
Fixed	480	13.2	3.2	1,962	53.8	2.4
Variable	3,126	85.7	2.8	1,611	44.2	3.4
- Euribor	2,969	81.4	2.7	1,484	40.7	3.2
Without interest	40	1.1	-	73	2.0	-

Results by Autonomous Community

The Autonomous Communities with the highest number of mortgages constituted on dwellings in December were Andalucía (6,836), Cataluña (5,282) and Comunidad de Madrid (4,401).

The Autonomous Communities with the greatest amount of capital loaned for home mortgages were Comunidad de Madrid (923.8 million euros), Cataluña (868.4 million) and Andalucía (860.8 million).

The Autonomous Communities with the highest annual variation rates in the number of mortgages constituted on dwellings were Principado de Asturias (15.5%), Región de Murcia (7.3%) and Canarias (5.3%).

Mortgages on dwellings by Autonomous Community

December 2022

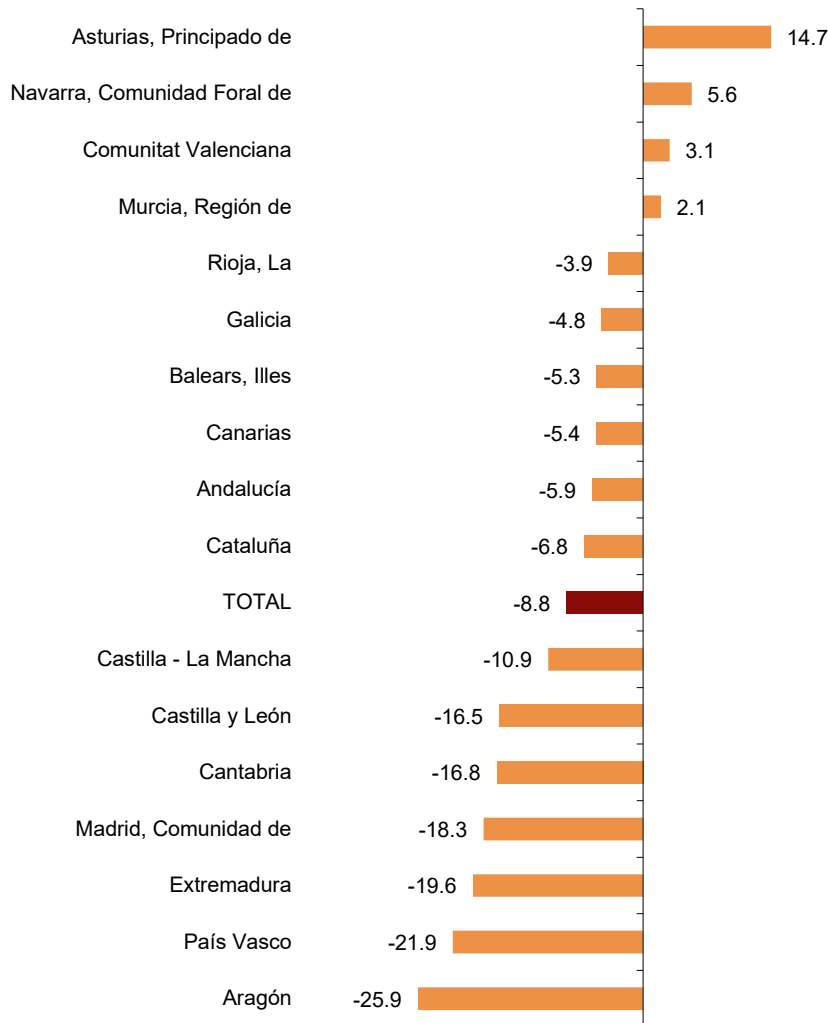
	Number	Variation rate		Capital loaned (thousands of euros)	Variation rate	
		Monthly	Annual		Monthly	Annual
TOTAL	30,075	-23.5	-8.8	4,326,403	-25.5	-9.2
Andalucía	6,836	-17.3	-5.9	860,781	-17.4	-4.8
Aragón	859	0.0	-25.9	116,831	12.8	-31.0
Asturias, Principado de	538	-31.3	14.7	55,746	-37.7	15.5
Balears, Illes	798	-23.8	-5.3	201,225	-21.6	-6.1
Canarias	955	-30.1	-5.4	118,151	-33.8	5.3
Cantabria	366	-11.4	-16.8	43,953	-4.6	-8.6
Castilla y León	1,050	-29.2	-16.5	110,566	-28.8	-11.7
Castilla - La Mancha	997	-16.4	-10.9	102,293	-12.3	-8.0
Cataluña	5,282	-24.0	-6.8	868,426	-26.2	-7.2
Comunitat Valenciana	3,676	-19.4	3.1	392,495	-19.3	-0.1
Extremadura	497	-27.3	-19.6	41,322	-37.3	-27.7
Galicia	1,061	-17.3	-4.8	117,695	-19.8	-0.3
Madrid, Comunidad de	4,401	-33.7	-18.3	923,811	-35.6	-17.2
Murcia, Región de	843	-25.4	2.1	76,994	-31.4	7.3
Navarra, Comunidad Foral de	360	-3.5	5.6	44,922	-6.1	0.3
País Vasco	1,307	-30.3	-21.9	223,095	-26.1	-17.6
Rioja, La	171	-44.5	-3.9	17,433	-45.2	-10.3

The Autonomous Communities with the highest annual rates of change in the number of mortgages on dwellings in December were Principado de Asturias (14.7%), Comunidad Foral de Navarra (5.6%) and Comunitat Valenciana (3.1%).

In turn, the communities with the greatest decreases in the annual rates were Aragón (-25.9%), País Vasco (-21.9%) and Extremadura (-19.6%).

Monthly variation in the number of mortgages on dwellings

December 2022 Percentage



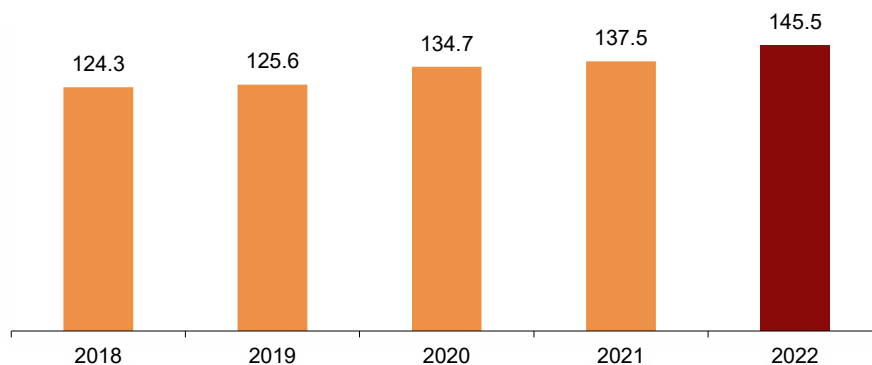
Results for the whole of year 2022

The average value of mortgages recorded in the Land Registries in 2022 stood at 157,506 euros, 6.5% higher than in 2021.

In the case of mortgages constituted on dwellings, the average amount was 145,510 euros, 5.8% higher than the previous year.

Average amount mortgaged on homes

Thousand euros



In 2022, the value of mortgages constituted on urban properties reached 93,741.2 million euros, with an increase of 16.7% as compared to 2021. For housing, the loaned capital stood at 67,460.7 million, an increase of 17.3%.

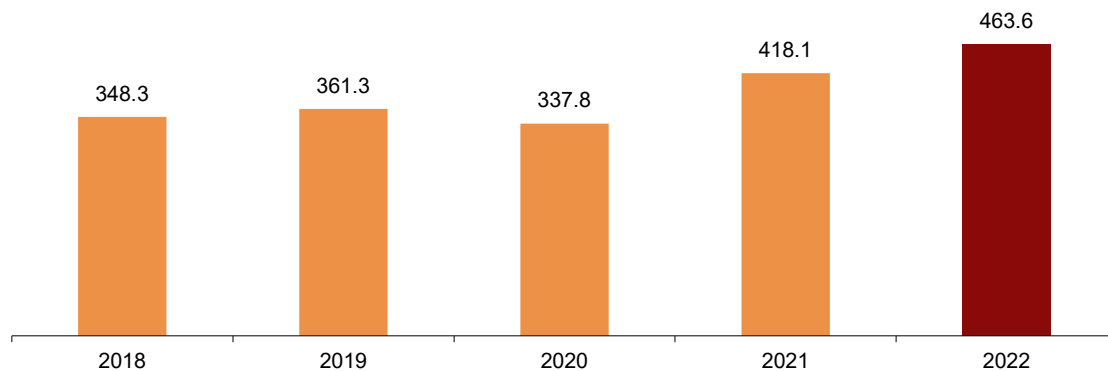
Mortgages constituted

	Total 2022	% Annual variation			
		2022	2021	2020	2019
Total properties					
Number of mortgaged properties	608,567	9.0	19.6	-6.3	3.3
Capital loaned (thousands of euros)	95,852,928	16.1	17.8	-5.0	6.1
Average amount (euros)	157,506	6.5	-1.5	1.4	2.7
Rustic properties					
Number of mortgaged properties	11,594	-12.8	10.6	-19.8	-8.4
Capital loaned (thousands of euros)	2,111,774	-5.7	10.8	-21.5	9.3
Average amount (euros)	182,144	8.1	0.1	-2.2	19.3
Urban properties					
Number of mortgaged properties	596,973	9.6	19.9	-5.8	3.7
Capital loaned (thousands of euros)	93,741,154	16.7	18.0	-4.4	6.0
Average amount (euros)	157,027	6.6	-1.5	1.6	2.2
Dwellings					
Number of mortgaged properties	463,614	10.9	23.8	-6.5	3.7
Capital loaned (thousands of euros)	67,460,681	17.3	26.3	0.3	4.8
Average amount (euros)	145,510	5.8	2.1	7.3	1.1

The total number of mortgages constituted on dwellings in the whole of 2022 was 463,614, 10.9% higher than in 2016.

Evolution in the number of mortgages on dwellings

In thousands



Mortgages with registration changes

The total number of mortgages with changes in their conditions recorded in the land registries in 2022 was 151,535, indicating an annual decrease of 44.3%.

Considering the type of modification of the conditions, 124,042 novations (or modifications produced with the same financial institution) were registered, with a fall of 45.6%. On the other hand, the number of transactions that changed institution (creditor subrogations), decreased by 36.3%, and the number of mortgages in which the holder of the mortgaged property changed (debtor subrogations) fell by 41.9%.

Mortgages with registration changes

	Total 2022	% Annual variation			
		2022	2021	2020	2019
Total mortgages with changes	151,535	-44.3	180.5	49.3	-11.5
Novations	124,042	-45.6	194.4	54.3	-12.5
Subrogations Debtor	6,189	-41.9	114.4	37.7	-10.9
Subrogations Creditor	21,304	-36.3	129.1	30.5	-6.6

Geographic distribution

The Autonomous Communities with the highest number of mortgages constituted on dwellings during the year 2022 were Andalucía (91,287), Cataluña (80,767) and Comunidad de Madrid (80,416).

The Autonomous Communities with the greatest capital loaned for mortgages constituted on dwellings were Comunidad de Madrid (17,045.0 million euros), Cataluña (13,718.4 million) and Andalucía (11,376.7 million).

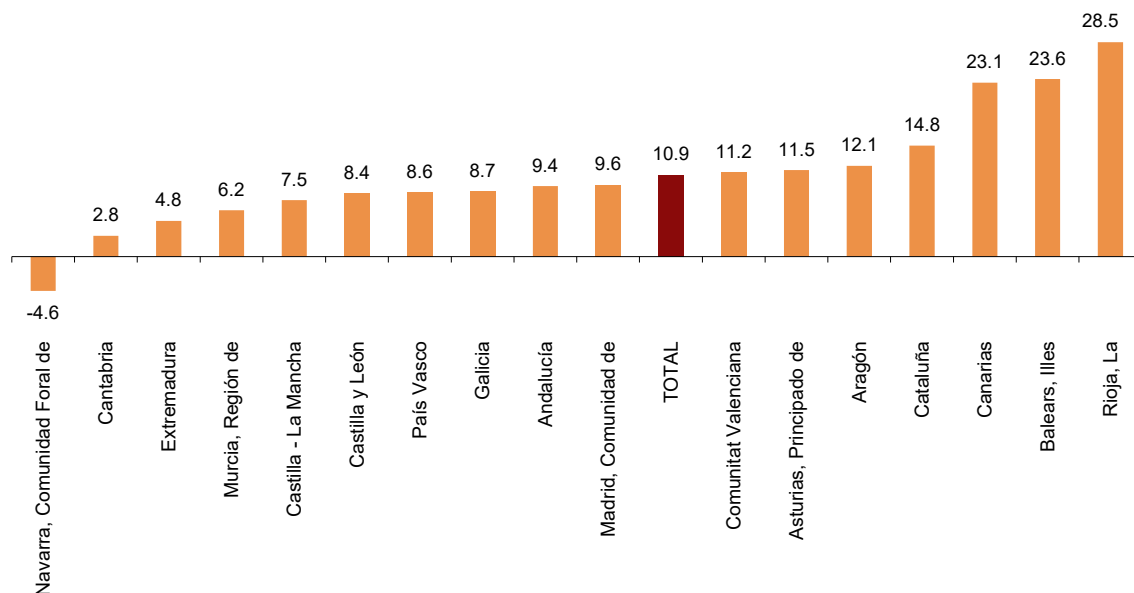
Mortgages on dwellings by Autonomous Communities

	Number	% Annual variation	Capital loaned (thousands of euros)	% Annual variation
TOTAL	463,614	10.9	67,460,681	17.3
Andalucía	91,287	9.4	11,376,696	16.2
Aragón	12,271	12.1	1,458,357	18.0
Asturias, Principado de	8,106	11.5	881,185	14.0
Balears, Illes	11,401	23.6	2,666,949	39.7
Canarias	15,497	23.1	1,796,918	27.3
Cantabria	5,691	2.8	664,931	11.0
Castilla y León	18,276	8.4	1,930,558	13.9
Castilla - La Mancha	17,630	7.5	1,793,145	11.8
Cataluña	80,767	14.8	13,718,399	20.8
Comunitat Valenciana	53,249	11.2	5,588,895	14.8
Extremadura	7,786	4.8	689,723	10.5
Galicia	15,701	8.7	1,832,295	17.9
Madrid, Comunidad de	80,416	9.6	17,045,010	16.1
Murcia, Región de	13,475	6.2	1,234,264	14.2
Navarra, Comunidad Foral de	4,953	-4.6	650,601	1.6
País Vasco	22,905	8.6	3,671,896	10.6
Rioja, La	3,243	28.5	326,561	40.4

The communities with the highest increases in the number of mortgages on homes in 2022 were La Rioja (28.5%), Illes Balears (23.6%) and Canarias (23.1%). In turn, the only autonomous community with a negative annual rate was Comunidad Foral de Navarra (-4.6%).

Annual variation in the number of mortgages on dwellings

Year 2022. Percentage



Revision and updating of data

The 2022 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.

More information the methodology can be accessed at:

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

The standardized methodological report is at:

<https://www.ine.es/dynt3/metadatos/en/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 2022. 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	39.504	6.198.285	825	172.862	38.679	6.025.423
Andalucía	8.408	1.156.370	214	55.007	8.194	1.101.363
Aragón	1.201	183.815	17	7.778	1.184	176.037
Asturias, Principado de	870	82.725	40	5.947	830	76.778
Balears, Illes	1.150	270.950	53	18.882	1.097	252.068
Canarias	1.274	187.720	24	3.451	1.250	184.269
Cantabria	487	55.136	16	2.748	471	52.388
Castilla y León	1.426	206.611	41	8.777	1.385	197.834
Castilla - La Mancha	1.314	152.653	106	22.984	1.208	129.669
Cataluña	6.738	1.380.328	51	13.211	6.687	1.367.117
Comunitat Valenciana	5.252	517.673	101	11.723	5.151	505.950
Extremadura	627	56.216	34	5.138	593	51.078
Galicia	1.452	152.373	47	4.819	1.405	147.554
Madrid, Comunidad de	5.714	1.247.669	0	0	5.714	1.247.669
Murcia, Región de	1.095	117.927	51	4.682	1.044	113.245
Navarra, Comunidad Foral de	455	56.728	6	2.820	449	53.908
País Vasco	1.705	323.068	20	3.214	1.685	319.854
Rioja, La	225	38.681	4	1.681	221	37.000
Ceuta	58	6.128	0	0	58	6.128
Melilla	53	5.514	0	0	53	5.514

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	38.679	6.025.423	30.075	4.326.403	418	290.965	8.186	1.408.055
Andalucía	8.194	1.101.363	6.836	860.781	115	49.122	1.243	191.460
Aragón	1.184	176.037	859	116.831	7	5.807	318	53.399
Asturias, Principado de	830	76.778	538	55.746	9	3.642	283	17.390
Balears, Illes	1.097	252.068	798	201.225	9	1.650	290	49.193
Canarias	1.250	184.269	955	118.151	13	9.747	282	56.371
Cantabria	471	52.388	366	43.953	4	3.836	101	4.599
Castilla y León	1.385	197.834	1.050	110.566	10	2.537	325	84.731
Castilla - La Mancha	1.208	129.669	997	102.293	20	9.577	191	17.799
Cataluña	6.687	1.367.117	5.282	868.426	84	72.318	1.321	426.373
Comunitat Valenciana	5.151	505.950	3.676	392.495	19	3.270	1.456	110.185
Extremadura	593	51.078	497	41.322	15	3.662	81	6.094
Galicia	1.405	147.554	1.061	117.695	8	3.091	336	26.768
Madrid, Comunidad de	5.714	1.247.669	4.401	923.811	60	75.189	1.253	248.669
Murcia, Región de	1.044	113.245	843	76.994	12	4.960	189	31.291
Navarra, Comunidad Foral de	449	53.908	360	44.922	2	411	87	8.575
País Vasco	1.685	319.854	1.307	223.095	28	39.766	350	56.993
Rioja, La	221	37.000	171	17.433	2	2.300	48	17.267
Ceuta	58	6.128	40	5.759	0	0	18	369
Melilla	53	5.514	38	4.905	1	80	14	529

December 2022. 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	825	172.862	485	108.370	340	64.492
Andalucía	214	55.007	108	41.764	106	13.243
Aragón	17	7.778	8	4.034	9	3.744
Asturias, Principado de	40	5.947	17	3.543	23	2.404
Balears, Illes	53	18.882	46	17.373	7	1.509
Canarias	24	3.451	21	3.312	3	139
Cantabria	16	2.748	13	2.542	3	206
Castilla y León	41	8.777	29	3.139	12	5.638
Castilla - La Mancha	106	22.984	31	2.447	75	20.537
Cataluña	51	13.211	36	9.955	15	3.256
Comunitat Valenciana	101	11.723	71	8.302	30	3.421
Extremadura	34	5.138	23	2.247	11	2.891
Galicia	47	4.819	43	4.398	4	421
Madrid, Comunidad de	0	0	0	0	0	0
Murcia, Región de	51	4.682	25	2.508	26	2.174
Navarra, Comunidad Foral de	6	2.820	0	0	6	2.820
País Vasco	20	3.214	13	2.056	7	1.158
Rioja, La	4	1.681	1	750	3	931
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	38.679	6.025.423	33.625	5.210.139	5.054	815.284
Andalucía	8.194	1.101.363	6.889	932.540	1.305	168.823
Aragón	1.184	176.037	1.053	151.616	131	24.421
Asturias, Principado de	830	76.778	556	55.046	274	21.732
Balears, Illes	1.097	252.068	1.041	237.628	56	14.440
Canarias	1.250	184.269	1.107	146.115	143	38.154
Cantabria	471	52.388	451	50.825	20	1.563
Castilla y León	1.385	197.834	1.163	143.282	222	54.552
Castilla - La Mancha	1.208	129.669	967	102.237	241	27.432
Cataluña	6.687	1.367.117	6.202	1.240.956	485	126.161
Comunitat Valenciana	5.151	505.950	4.508	454.988	643	50.962
Extremadura	593	51.078	482	40.895	111	10.183
Galicia	1.405	147.554	1.314	139.317	91	8.237
Madrid, Comunidad de	5.714	1.247.669	5.021	1.086.990	693	160.679
Murcia, Región de	1.044	113.245	909	100.617	135	12.628
Navarra, Comunidad Foral de	449	53.908	319	35.325	130	18.583
País Vasco	1.685	319.854	1.354	248.551	331	71.303
Rioja, La	221	37.000	189	32.504	32	4.496
Ceuta	58	6.128	54	5.715	4	413
Melilla	53	5.514	46	4.992	7	522

December 2022. Provisional data

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	41.707	1.143	29.709	575	10.280
Andalucía	8.511	285	6.212	163	1.851
Aragón	1.399	53	726	19	601
Asturias, Principado de	715	33	493	6	183
Balears, Illes	971	60	681	10	220
Canarias	2.237	47	1.466	27	697
Cantabria	602	12	389	6	195
Castilla y León	1.824	94	1.229	45	456
Castilla - La Mancha	1.491	58	1.048	41	344
Cataluña	5.405	81	4.012	78	1.234
Comunitat Valenciana	5.926	190	4.189	35	1.512
Extremadura	706	26	493	17	170
Galicia	1.756	69	1.211	9	467
Madrid, Comunidad de	6.498	23	5.027	36	1.412
Murcia, Región de	1.446	64	937	71	374
Navarra, Comunidad Foral de	409	14	323	5	67
País Vasco	1.436	26	985	6	419
Rioja, La	256	7	188	1	60
Ceuta	55	0	46	0	9
Melilla	64	1	54	0	9

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	37.201	4.506	861	282	36.340	4.224
Andalucía	7.244	1.267	200	85	7.044	1.182
Aragón	1.266	133	35	18	1.231	115
Asturias, Principado de	598	117	17	16	581	101
Balears, Illes	850	121	53	7	797	114
Canarias	2.111	126	36	11	2.075	115
Cantabria	528	74	12	0	516	74
Castilla y León	1.614	210	75	19	1.539	191
Castilla - La Mancha	1.321	170	49	9	1.272	161
Cataluña	4.962	443	62	19	4.900	424
Comunitat Valenciana	5.329	597	142	48	5.187	549
Extremadura	652	54	25	1	627	53
Galicia	1.642	114	53	16	1.589	98
Madrid, Comunidad de	6.019	479	20	3	5.999	476
Murcia, Región de	1.265	181	46	18	1.219	163
Navarra, Comunidad Foral de	300	109	9	5	291	104
País Vasco	1.200	236	20	6	1.180	230
Rioja, La	194	62	6	1	188	61
Ceuta	45	10	0	0	45	10
Melilla	61	3	1	0	60	3

December 2022. 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	10.100	8.399	349	1.352	187	9.913	7.721
Andalucía	1.748	1.475	48	225	47	1.701	1.382
Aragón	352	283	39	30	5	347	268
Asturias, Principado de	280	239	24	17	5	275	152
Balears, Illes	462	457	3	2	23	439	386
Canarias	531	445	1	85	4	527	406
Cantabria	118	101	0	17	4	114	64
Castilla y León	420	353	4	63	4	416	283
Castilla - La Mancha	301	258	6	37	5	296	221
Cataluña	1.517	1.222	39	256	22	1.495	1.232
Comunitat Valenciana	1.134	859	95	180	41	1.093	791
Extremadura	81	60	2	19	5	76	54
Galicia	263	222	1	40	11	252	189
Madrid, Comunidad de	2.454	2.091	45	318	2	2.452	1.959
Murcia, Región de	167	113	30	24	5	162	122
Navarra, Comunidad Foral de	51	46	4	1	1	50	44
País Vasco	184	141	8	35	3	181	137
Rioja, La	29	26	0	3	0	29	24
Ceuta	8	8	0	0	0	8	7
Melilla	0	0	0	0	0	0	0

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Year 2022. 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	608.567	95.852.928	11.594	2.111.774	596.973	93.741.154
Andalucía	115.885	16.086.346	3.019	609.877	112.866	15.476.469
Aragón	16.948	2.267.151	440	86.847	16.508	2.180.304
Asturias, Principado de	11.642	1.298.282	500	64.823	11.142	1.233.459
Balears, Illes	15.464	4.072.095	554	272.124	14.910	3.799.971
Canarias	20.665	2.924.015	348	57.966	20.317	2.866.049
Cantabria	7.704	982.528	168	41.133	7.536	941.395
Castilla y León	25.736	2.937.646	807	112.311	24.929	2.825.335
Castilla - La Mancha	24.068	2.658.334	1.273	165.677	22.795	2.492.657
Cataluña	100.947	19.133.234	602	103.974	100.345	19.029.260
Comunitat Valenciana	71.278	7.601.678	1.228	158.079	70.050	7.443.599
Extremadura	10.282	1.061.369	676	149.810	9.606	911.559
Galicia	22.334	2.518.929	635	83.625	21.699	2.435.304
Madrid, Comunidad de	105.134	23.749.432	86	11.581	105.048	23.737.851
Murcia, Región de	18.404	1.705.126	621	90.630	17.783	1.614.496
Navarra, Comunidad Foral de	6.348	970.223	147	14.660	6.201	955.563
País Vasco	29.602	5.257.424	418	80.444	29.184	5.176.980
Rioja, La	4.851	477.003	72	8.213	4.779	468.790
Ceuta	483	59.436	0	0	483	59.436
Melilla	792	92.677	0	0	792	92.677

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	596.973	93.741.154	463.614	67.460.681	6.873	4.622.019	126.486	21.658.454
Andalucía	112.866	15.476.469	91.287	11.376.696	2.100	786.883	19.479	3.312.890
Aragón	16.508	2.180.304	12.271	1.458.357	130	184.851	4.107	537.096
Asturias, Principado de	11.142	1.233.459	8.106	881.185	94	25.077	2.942	327.197
Balears, Illes	14.910	3.799.971	11.401	2.666.949	170	172.920	3.339	960.102
Canarias	20.317	2.866.049	15.497	1.796.918	117	54.459	4.703	1.014.672
Cantabria	7.536	941.395	5.691	664.931	59	25.653	1.786	250.811
Castilla y León	24.929	2.825.335	18.276	1.930.558	374	192.354	6.279	702.423
Castilla - La Mancha	22.795	2.492.657	17.630	1.793.145	424	118.522	4.741	580.990
Cataluña	100.345	19.029.260	80.767	13.718.399	888	564.156	18.690	4.746.705
Comunitat Valenciana	70.050	7.443.599	53.249	5.588.895	385	232.658	16.416	1.622.046
Extremadura	9.606	911.559	7.786	689.723	179	49.726	1.641	172.110
Galicia	21.699	2.435.304	15.701	1.832.295	132	59.118	5.866	543.891
Madrid, Comunidad de	105.048	23.737.851	80.416	17.045.010	1.158	1.375.855	23.474	5.316.986
Murcia, Región de	17.783	1.614.496	13.475	1.234.264	182	55.130	4.126	325.102
Navarra, Comunidad Foral de	6.201	955.563	4.953	650.601	78	137.870	1.170	167.092
País Vasco	29.184	5.176.980	22.905	3.671.896	366	558.074	5.913	947.010
Rioja, La	4.779	468.790	3.243	326.561	32	27.794	1.504	114.435
Ceuta	483	59.436	385	52.454	2	586	96	6.396
Melilla	792	92.677	575	81.844	3	333	214	10.500

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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	11.594	2.111.774	7.468	1.504.823	4.126	606.951
Andalucía	3.019	609.877	1.782	400.475	1.237	209.402
Aragón	440	86.847	270	62.883	170	23.964
Asturias, Principado de	500	64.823	228	40.781	272	24.042
Balears, Illes	554	272.124	491	247.819	63	24.305
Canarias	348	57.966	266	41.769	82	16.197
Cantabria	168	41.133	150	21.912	18	19.221
Castilla y León	807	112.311	494	71.426	313	40.885
Castilla - La Mancha	1.273	165.677	563	82.070	710	83.607
Cataluña	602	103.974	459	80.807	143	23.167
Comunitat Valenciana	1.228	158.079	927	126.269	301	31.810
Extremadura	676	149.810	486	115.944	190	33.866
Galicia	635	83.625	554	71.585	81	12.040
Madrid, Comunidad de	86	11.581	47	8.743	39	2.838
Murcia, Región de	621	90.630	374	64.220	247	26.410
Navarra, Comunidad Foral de	147	14.660	66	4.516	81	10.144
País Vasco	418	80.444	273	58.625	145	21.819
Rioja, La	72	8.213	38	4.979	34	3.234
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	596.973	93.741.154	533.712	83.782.555	63.261	9.958.599
Andalucía	112.866	15.476.469	99.993	13.765.243	12.873	1.711.226
Aragón	16.508	2.180.304	14.616	1.897.355	1.892	282.949
Asturias, Principado de	11.142	1.233.459	7.691	892.411	3.451	341.048
Balears, Illes	14.910	3.799.971	14.200	3.495.085	710	304.886
Canarias	20.317	2.866.049	18.722	2.525.618	1.595	340.431
Cantabria	7.536	941.395	7.276	898.948	260	42.447
Castilla y León	24.929	2.825.335	21.381	2.357.736	3.548	467.599
Castilla - La Mancha	22.795	2.492.657	17.924	1.959.908	4.871	532.749
Cataluña	100.345	19.029.260	93.959	17.695.980	6.386	1.333.280
Comunitat Valenciana	70.050	7.443.599	61.562	6.597.805	8.488	845.794
Extremadura	9.606	911.559	8.430	807.713	1.176	103.846
Galicia	21.699	2.435.304	20.768	2.244.570	931	190.734
Madrid, Comunidad de	105.048	23.737.851	99.455	22.077.687	5.593	1.660.164
Murcia, Región de	17.783	1.614.496	14.742	1.352.596	3.041	261.900
Navarra, Comunidad Foral de	6.201	955.563	4.193	607.889	2.008	347.674
País Vasco	29.184	5.176.980	23.546	4.113.397	5.638	1.063.583
Rioja, La	4.779	468.790	4.138	357.245	641	111.545
Ceuta	483	59.436	471	58.454	12	982
Melilla	792	92.677	645	76.915	147	15.762

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

	Total buildings	Rustic buildings	Dwellings	Lots	Other urban land
TOTAL	562.117	16.147	394.013	10.214	141.743
Andalucía	111.318	4.499	80.715	2.995	23.109
Aragón	15.077	803	9.457	244	4.573
Asturias, Principado de	10.396	448	6.850	129	2.969
Balears, Illes	15.675	800	9.645	321	4.909
Canarias	24.659	589	17.364	378	6.328
Cantabria	7.956	159	5.229	95	2.473
Castilla y León	26.082	1.032	16.945	736	7.369
Castilla - La Mancha	21.828	1.003	14.901	726	5.198
Cataluña	80.784	924	59.323	1.180	19.357
Comunitat Valenciana	75.943	2.413	52.468	814	20.248
Extremadura	10.158	731	7.225	355	1.847
Galicia	21.732	760	14.628	237	6.107
Madrid, Comunidad de	87.372	316	63.719	806	22.531
Murcia, Región de	19.581	894	12.909	784	4.994
Navarra, Comunidad Foral de	5.591	140	3.983	83	1.385
País Vasco	21.341	481	14.400	216	6.244
Rioja, La	5.394	150	3.251	111	1.882
Ceuta	590	4	466	3	117
Melilla	640	1	535	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	500.654	61.463	11.754	4.393	488.900	57.070
Andalucía	97.006	14.312	3.178	1.321	93.828	12.991
Aragón	13.447	1.630	451	352	12.996	1.278
Asturias, Principado de	8.852	1.544	331	117	8.521	1.427
Balears, Illes	14.031	1.644	696	104	13.335	1.540
Canarias	22.371	2.288	508	81	21.863	2.207
Cantabria	7.463	493	141	18	7.322	475
Castilla y León	22.724	3.358	722	310	22.002	3.048
Castilla - La Mancha	19.228	2.600	776	227	18.452	2.373
Cataluña	74.522	6.262	635	289	73.887	5.973
Comunitat Valenciana	67.126	8.817	1.638	775	65.488	8.042
Extremadura	9.566	592	641	90	8.925	502
Galicia	20.197	1.535	663	97	19.534	1.438
Madrid, Comunidad de	80.841	6.531	234	82	80.607	6.449
Murcia, Región de	17.113	2.468	644	250	16.469	2.218
Navarra, Comunidad Foral de	3.846	1.745	77	63	3.769	1.682
País Vasco	17.305	4.036	303	178	17.002	3.858
Rioja, La	3.893	1.501	113	37	3.780	1.464
Ceuta	553	37	2	2	551	35
Melilla	570	70	1	0	569	70

Year 2022. 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	151.535	124.042	6.189	21.304	3.485	148.050	113.282
Andalucía	27.196	22.734	695	3.767	720	26.476	20.990
Aragón	4.767	3.785	418	564	72	4.695	3.638
Asturias, Principado de	3.363	2.998	76	289	140	3.223	2.142
Baleares, Illes	4.504	4.356	29	119	237	4.267	3.130
Canarias	7.039	4.813	63	2.163	137	6.902	5.220
Cantabria	1.806	1.537	1	268	12	1.794	1.116
Castilla y León	4.898	4.132	98	668	178	4.720	3.332
Castilla - La Mancha	5.873	5.036	163	674	274	5.599	4.246
Cataluña	23.446	19.007	929	3.510	209	23.237	18.703
Comunitat Valenciana	23.431	17.795	1.911	3.725	771	22.660	15.931
Extremadura	1.608	1.215	43	350	88	1.520	1.188
Galicia	4.444	3.770	56	618	238	4.206	3.002
Madrid, Comunidad de	30.252	25.647	1.261	3.344	18	30.234	24.205
Murcia, Región de	2.412	1.949	159	304	111	2.301	1.751
Navarra, Comunidad Foral de	650	564	78	8	11	639	522
País Vasco	4.781	3.817	188	776	230	4.551	3.437
Rioja, La	901	749	4	148	39	862	596
Ceuta	127	123	0	4	0	127	102
Melilla	37	15	17	5	0	37	31

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