4 June 2021

Foreclosure Statistics (FS)

First quarter of 2021. Provisional data

Enrolments for foreclosures initiated on the homes of individuals increased by 69.1% in the annual rate

Those initiated on the dwellings of legal persons fell by 60.4%

The total number of registrations of foreclosure certifications begun in the land registers in the second quarter of 2021 was 8,257, which means 17.5% less than in the previous quarter and 23.7% less than in the same quarter of 2020.

Among the dwellings of natural persons with foreclosure, 3,207¹ were the main dwellings of their owners (84.1% more than in the same quarter of 2020) and 682 were not (22.3% more).

Foreclosures certifications on regular dwellings of individuals in the 1st quarter



Foreclosures certifications initiated and registered.

First quarter 2021

Total % Variation Quarterly Annual -17.5 -23.7 Total properties 8.257 Urban properties 7,906 -17.2 -22.9 5,178 -9.3 -Total dwellings -6.7-Dwellings of individuals 3.889 3.4 69.1 -Regular dwelling 3 207 62 84 1 -Other dwellings 682 -8.0 22.3 -Dwellings of legal entities 1,289 -33.8 -60.4 -452 -Plots 244 -247 2 484 -294 -417 -Other urban properties² Rustic properties 351 -23.9 -37.3

² The "Other urban properties" section includes the following items: premises, garages, offices, storage rooms, warehouses, buildings intended for dwellings, other buildings and urban exploitations.

¹ In article 7, Royal Decree-Law 8/2020 of March 17 establishes extraordinary measures in order to procure a moratorium on mortgage debt for acquisition of the habitual dwelling. The main objective of the Foreclosure Statistics is to provide quarterly information on the number of foreclosure certifications that are initiated and entered in the property registries during the reference quarter. It should be noted that not all foreclosures that are initiated end with the eviction of their owners and that legal proceedings can lead to several certifications of foreclosures.

Certifications of foreclosures initiated and registered according to the type of property

Foreclosures on dwellings accounted for 62.7% of the total foreclosures during the first quarter of 2021.

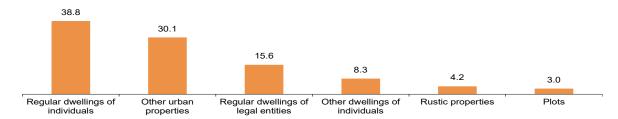
38.8% of the total number of foreclosures were on main dwellings of natural persons. They totalled 3,207, or 84.1% more than in the first quarter of 2020.

15.6% corresponds to the dwellings of legal entities and 8.3% to other dwellings of natural persons. In the first case there were 1,289 executions (60.4% less in the annual rate) and in the second there were 682, 22.3% more.

On the other hand, foreclosures of other urban properties (business premises, garages, offices, storage rooms, warehouses, buildings intended for housing and other buildings and urban developments) accounted for 30.1% of the total.

Distribution of foreclosures certifications begun and registered

First quarter 2021. Percentage



Certifications of foreclosures initiated and registered on dwellings according to status

10.5% of foreclosures during the first quarter of the year were on new dwellings and 89.5% were on used dwellings.

The number of foreclosures on new dwellings decreased 45.1% in the annual rate and that of used dwellings increased 1.7%.

Foreclosures certifications initiated and registered on dwellings

First quarter 2021

	Total Percentage		% Variation	
	_		Quarterly	Annual
Total	5,178	100.0	-9.3	-6.7
New	546	10.5	-26.6	-45.1
Used	4,632	89.5	-6.7	1.7

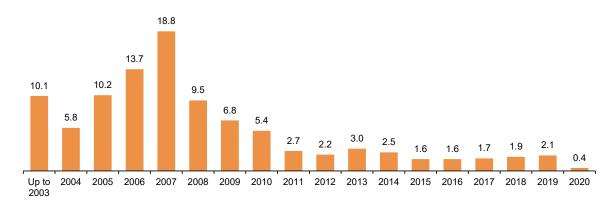
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

18.8% of foreclosures initiated on dwellings in the first quarter corresponded to mortgages constituted in the year 2007, 13.7% did so to mortgages constituted in 2006 and 10.2% to mortgages constituted in 2005.

The 2005-2008 period accounted for 52.2% of foreclosures initiated in this quarter.

Distribution of foreclosures certifications begun and registered on dwellings by mortgage registration

First quarter 2021. Percentage



Results by Autonomous Community

In the first quarter, the Autonomous Communities with the greatest number of certifications of foreclosures on the total properties were Comunitat Valenciana (1,731), Andalucía (1,526) and Cataluña (1,426). In turn, Comunidad Foral de Navarra (16), La Rioja (50) and Extremadura (68) registered the lowest number.

In the case of dwellings, Andalucía (1,094), Comunitat Valenciana (1,093) and Cataluña (1,011) registered the greatest number of foreclosures. The lowest numbers were in the Autonomous Community of Navarra (14), La Rioja (41) and Extremadura (43).

Foreclosures certifications initiated and registered.

First quarter 2021

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	8,257	5,178	3,889	1,289
Andalucía	1,526	1,094	865	229
Aragón	275	139	82	57
Asturias, Principado de	105	71	58	13
Balears, Illes	117	70	43	27
Canarias	387	178	112	66
Cantabria	78	44	40	4
Castilla y León	350	142	105	37
Castilla - La Mancha	635	306	177	129
Cataluña	1,426	1,011	859	152
Comunitat Valenciana	1,731	1,093	730	363
Extremadura	68	43	40	3
Galicia	281	164	83	81
Madrid, Comunidad de	691	463	394	69
Murcia, Región de	436	247	204	43
Navarra, Comunidad Foral de	16	14	14	0
País Vasco	76	53	39	14
Rioja, La	50	41	41	0

Revision and updating of data

Data for 2021 is provisional and will be reviewed when the data for the same period of the next year is published. That is, when the data for the first quarter of 2022 are published, the final data for the same quarter of 2021 will be disseminated.

Methodological note

The Foreclosure statistics provide information on foreclosure certifications initiated and registered in the Land Registers during the reference quarter, relating to all rural and urban properties. The results are broken down on the basis of various variables such as the nature of the property, regime, state and owner of the dwellings with a foreclosure initiated.

The information on foreclosure certifications is obtained from the data contained in the Land Registries of the entire national territory. The Association of Land and Mercantile Registrars of Spain (CORPME) provides centralised information to the INE.

Type of survey: quarterly continuous survey.

Population scope: registration of foreclosure certifications that are initiated and registered in the land registries.

Geographical scope: the entire national territory and Autonomous Communities.

Reference period of the results: the calendar quarter.

Reference period of the information: the calendar quarter.

Classification: rural and urban properties (dwellings, plots and other urban) Dwellings of natural and legal persons, main dwelling and other dwellings.

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

For more information the methodology can be accessed at:

https://www.ine.es/en/metodologia/t30/t3030153 en.pdf

The standardized methodological report is at:

https://www.ine.es/dynt3/metadatos/es/RespuestaDatos.html?oper=259

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Foreclosure Statistics 1st quarter 2021. Provisional data

FS.1 Foreclosures begun and recorded in the property registers on rustic and urban properties

	Total	Rustic	Urban properties			
		properties	Dwellings	Plots	Other urban properties	
TOTAL	8.257	351	5.178	244	2.484	
Andalucía	1.526	79	1.094	39	314	
Aragón	275	4	139	4	128	
Asturias, Principado de	105	9	71	2	23	
Balears, Illes	117	5	70	0	42	
Canarias	387	15	178	4	190	
Cantabria	78	7	44	3	24	
Castilla y León	350	20	142	11	177	
Castilla - La Mancha	635	31	306	15	283	
Cataluña	1.426	23	1.011	65	327	
Comunitat Valenciana	1.731	57	1.093	30	551	
Extremadura	68	5	43	8	12	
Galicia	281	11	164	1	105	
Madrid, Comunidad de	691	24	463	54	150	
Murcia, Región de	436	57	247	3	129	
Navarra, Comunidad Foral de	16	0	14	1	1	
País Vasco	76	4	53	2	17	
Rioja, La	50	0	41	2	7	
Ceuta	8	0	5	0	3	
Melilla	1	0	0	0	1	

1st quarter 2021. Provisional data

FS.2 Dwellings with foreclosures begun, according to status and owner

	Dwellings	By status		By owner	
		New	Used	Individual	Company
TOTAL	5.178	546	4.632	3.889	1.289
Andalucía	1.094	169	925	865	229
Aragón	139	3	136	82	57
Asturias, Principado de	71	2	69	58	13
Balears, Illes	70	23	47	43	27
Canarias	178	10	168	112	66
Cantabria	44	0	44	40	4
Castilla y León	142	3	139	105	37
Castilla - La Mancha	306	21	285	177	129
Cataluña	1.011	51	960	859	152
Comunitat Valenciana	1.093	214	879	730	363
Extremadura	43	2	41	40	3
Galicia	164	5	159	83	81
Madrid, Comunidad de	463	24	439	394	69
Murcia, Región de	247	16	231	204	43
Navarra, Comunidad Foral de	14	0	14	14	0
País Vasco	53	1	52	39	14
Rioja, La	41	2	39	41	0
Ceuta	5	0	5	3	2
Melilla	0	0	0	0	0