



17 September 2024

Foreclosure Statistics (FS)

Second Quarter 2024. Provisional data

Main results

- The registrations of certifications of foreclosures initiated in the land registers increased by 3.3% in the annual rate.
- Foreclosures on dwellings of natural persons fell by 17.1%. Those initiated on usual dwellings decreased by 17.5%.

More information

- Annex of tables (includes information from the Autonomous Communities)
- · Detailed results (quaterly and annual)

The number of registrations of certifications of foreclosures initiated in the land registers in the second quarter of 2024 was 5,534, representing an increase of 3.3% with respect to the same quarter of the previous year.

Foreclosures on dwellings of natural persons fell by 17.1%. Of the above, those initiated on usual dwellings fell by 17.5%.

Foreclosures certifications begun and registered. Second Quarter 2024

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				T-4-1	% Variation	
				Total	Quarterly	Annual
Total properties				5,534	2.5	3.3
Urban properties	Total Urban properties			5,177	4.6	2.1
	Dwellings	Total dwellings		3,225	-2.8	-13.2
		Dwellings of individuals	Total	2,727	-3.7	-17.1
			Regular dwelling	2,247	-6.2	-17.5
			Other dwellings	480	9.9	-15.4
		Dwellings of legal entities		498	2.5	17.2
	Plots			103	1.0	-18.3
	Other urban properties ¹			1,849	20.8	50.2
Rustic properties				357	-20.7	26.1

¹ Includes the following items: premises, garages, offices, storage rooms, warehouses, buildings intented for dwellings, other buildings and urban exploitations.



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

Foreclosures on dwellings accounted for 58.3% of the total foreclosures during the second quarter.

40.6% of the total number of foreclosures corresponded to usual dwellings of natural persons, 9.0% to legal persons and 8.7% to other dwellings of natural persons. In turn, foreclosures of other urban properties accounted for 33.4% of the total.

Certifications of foreclosures initiated and registered with regard to dwellings according to status

7.6% of the foreclosures during the second guarter were on new dwellings and 92.4% were on used ones.

The number of foreclosures on new dwellings decreased by 14.1% in the annual rate and that of used dwellings fell by 13.1%.

Foreclosures certifications begun and registered with regard to dwellings. Second Quarter 2024

	Tatal	Dougoutous	% Variation		
	Total	Percentage —	Quarterly	Annual	
Total	3,225	100.0	-2.8	-13.2	
New	244	7.6	-37.8	-14.1	
Used	2,981	92.4	1.9	-13.1	

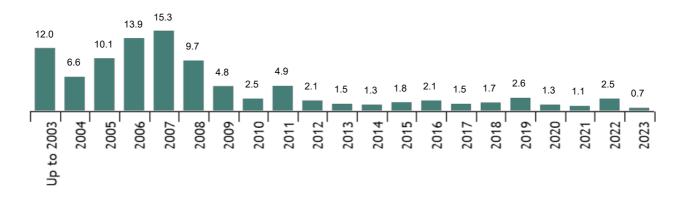
Certifications of foreclosures of dwellings according to the year the mortgage was registered

15.3% of the foreclosures initiated on dwellings in the second quarter corresponded to mortgages constituted in 2007, 13.9% to mortgages constituted in 2006 and 10.1% to mortgages constituted in 2005.

The 2004-2008 period accounted for 55.6% of foreclosures initiated in this quarter.

Distribution of foreclosures certifications begun and registered in respect of dwellings of mortgage registration. Second Quarter 2024

Percentage





Results by Autonomous Community

The Autonomous Communities with the greatest number of foreclosures certifications on the total number of properties this quarter were Cataluña (958), Andalucía (990) and Comunidad de Madrid (881). In turn, La Rioja (12), Comunidad Foral de Navarra (36) and Extremadura (61) registered the smallest number.

In the case of dwellings, Andalucía (695), Cataluña (690) and Comunitat Valenciana (541) registered the greatest number of foreclosures. The lowest numbers were in La Rioja (10), Comunidad Foral de Navarra (12) and Extremadura (31).

Foreclosures certifications begun and registered. Second Quarter 2024

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	5,534	3,225	2,727	498
Andalucía	990	695	629	66
Aragón	106	58	57	1
Asturias, Principado de	100	53	52	1
Balears, Illes	146	83	64	19
Canarias	243	163	106	57
Cantabria	177	35	27	8
Castilla y León	206	141	65	76
Castilla-La Mancha	360	162	89	73
Cataluña	958	690	639	51
Comunitat Valenciana	808	541	467	74
Extremadura	61	31	29	2
Galicia	153	97	77	20
Madrid, Comunidad de	881	257	223	34
Murcia, Región de	214	138	125	13
Navarra, Comunidad Foral de	36	12	12	0
País Vasco	80	57	55	2
Rioja, La	12	10	10	0

Revision and updating of data

The data published today are provisional and will be reviewed when the data for the same period next year are published.

Coinciding with today's publication, the INE has updated the data on Mortgage Foreclosures for the second, third and fourth quarters of 2023, as well as the annual data for that year. All results of this operation are available on INEBase.



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). Households of natural persons, legal entities, primary and other residences.

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

More information on the methodology and the standardised methodological report.

INE statistics are produced in accordance with the Code of Good Practice for European Statistics. More information at Quality at INE and Code of Best Practices.

For further information see INE base

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