



5 December 2024

Foreclosure Statistics (FS)

Third Quarter 2024. Provisional data

Main results

- The registrations of certifications of foreclosures initiated in the land registers increased by 22.8% in the annual rate.
- Foreclosures on dwellings of natural persons fell by 1.5%. Those initiated on usual dwellings decreased by 1.1%.

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 third quarter of 2024 was 4,121, representing an increase of 22.8% with respect to the same quarter of the previous year.

Foreclosures on dwellings of natural persons fell by 1.5%. Of the above, those initiated on usual dwellings fell by 1.1%.

Foreclosures certifications begun and registered. Third quarter 2024

				Total	% Variation	
				Total -	Quarterly	Annual
Total properties				4,121	-25.5	22.8
	Total Urban	properties		3,874	-25.2	22.0
Urban properties		Total dwellings		2,575	-20.2	10.2
		Dwellings of individuals	Total	2,079	-23.8	-1.5
	Dwellings		Regular dwelling	1,718	-23.5	-1.1
			Other dwellings	361	-24.9	-3.0
		Dwellings of legal entities		496	-0.4	119.5
	Plots			100	-2.9	23.5
	Other urban			1,199	-35.2	58.2
Rustic properties				247	-30.8	37.2

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 62.5% of the total number of foreclosures in the third quarter.

41.7% of the total number of foreclosures corresponded to usual dwellings of natural persons, 12.0% to legal persons and 8.8% to other dwellings of natural persons. In turn, foreclosures of other urban properties accounted for 29.1% of the total.

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

11.6% of the foreclosures during the third quarter were on new dwellings and 88.4% were on used ones.

The number of foreclosures on new dwellings increased by 42.4% in the annual rate and that of used dwellings fell by 7.1%.

Foreclosures certifications begun and registered with regard to dwellings. Third quarter 2024

	Total	Davaantawa	% Variation		
	iotai	Percentage –	Quarterly	Annual	
Total	2,575	100.0	-20.2	10.2	
New	299	11.6	22.5	42.4	
Used	2,276	88.4	-23.6	7.1	

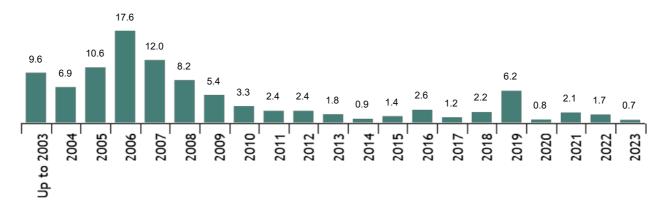
Certifications of foreclosures of dwellings according to the year the mortgage was registered

12.0% of the foreclosures initiated on dwellings in the third quarter corresponded to mortgages constituted in 2007, 17.6% to mortgages constituted in 2006 and 10.6% to mortgages constituted in 2005.

The 2004-2008 period accounted for 55.3% of foreclosures initiated in this quarter.

Distribution of foreclosures certifications begun and registered in respect of dwellings of mortgage registration. Third quarter 2024

Percentage



Results by Autonomous Community

The Autonomous Communities with the greatest number of foreclosures certifications on the total number of properties were Cataluña (1,162), Andalucía (769) and Comunitat Valenciana (638). In turn, Comunidad Foral de Navarra (11), La Rioja (29) and Illes Balears (50) registered the lowest number.



In the case of dwellings, Cataluña (588), Andalucía (548) and Comunitat Valenciana (450) registered the greatest number of foreclosures. The lowest numbers were in the Comunidad Foral de Navarra (11), La Rioja (19) and Cantabria (22).

Foreclosures certifications begun and registered. Third quarter 2024

	Total of properties	Dwellings	Dwellings of individuals	Dwellings of legal entities
TOTAL	4,121	2,575	2,079	496
Andalucía	769	548	387	161
Aragón	76	51	32	19
Asturias, Principado de	81	39	26	13
Balears, Illes	50	32	24	8
Canarias	138	92	89	3
Cantabria	96	22	21	1
Castilla y León	84	52	49	3
Castilla-La Mancha	140	80	73	7
Cataluña	1,162	588	521	67
Comunitat Valenciana	638	450	417	33
Extremadura	63	45	33	12
Galicia	212	93	69	24
Madrid, Comunidad de	356	298	168	130
Murcia, Región de	154	112	108	4
Navarra, Comunidad Foral de	11	11	10	1
País Vasco	54	37	35	2
Rioja, La	29	19	17	2

Data revision and updating

The data published today are provisional and will be reviewed when the data for the same period next year are published. All the results of this operation are available at 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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