

6 March 2023

Foreclosure Statistics (FS)

Fourth quarter of 2022 and year 2022. Provisional data

Enrolments for foreclosures initiated on the homes of individuals decreased by 11.3% in the annual rate

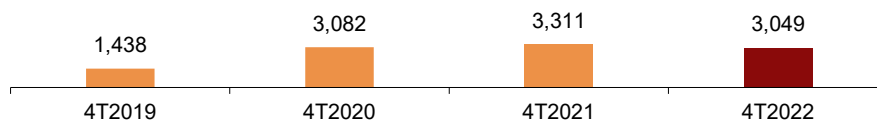
Those initiated on the dwellings of legal persons fell by 61.6%

In 2022 as a whole, foreclosures initiated on permanent dwellings of natural persons declined by 6.5%

The total number of registrations of certifications of foreclosures initiated in the land registers in the fourth quarter of 2022 was 6,366, which means 55.1% more than in the previous quarter and 22.3% more than in the same quarter of 2021.

¹Among the dwellings of natural persons with a foreclosure, 3,049 were owned main dwellings (7.9% less than in the same quarter of 2021) and 630 were not the main dwelling of their owners (24.8% less).

Foreclosure certifications on regular dwellings of individuals in the 4th quarter



¹ 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.

Foreclosure certifications initiated and registered.

Fourth quarter 2022.

| | Total | % Variation | |
|--------------------------------------|-------|-------------|--------|
| | | Quarterly | Annual |
| Total properties | 6,366 | 55.1 | -22.3 |
| Urban properties | 6,030 | 53.9 | -22.5 |
| -Total dwellings | 4,159 | 44.2 | -23.0 |
| -Dwellings of individuals | 3,679 | 46.7 | -11.3 |
| -Regular dwelling | 3,049 | 50.8 | -7.9 |
| -Other dwellings | 630 | 29.8 | -24.8 |
| -Dwellings of legal entities | 480 | 27.3 | -61.6 |
| -Plots | 148 | 48.0 | -12.4 |
| -Other urban properties ² | 1,723 | 84.7 | -22.3 |
| Rustic properties | 336 | 78.7 | -17.8 |

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.

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

Foreclosures on dwellings accounted for 65.3% of the total foreclosures during the fourth quarter of 2022.

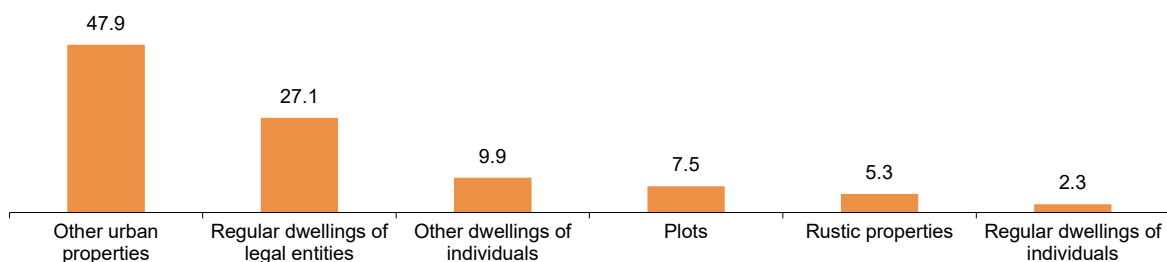
Of the total number of foreclosures, 47.9% were on main dwellings of natural persons. They totalled 3,679, or 11.3% less than in the fourth quarter of 2021.

7.5% corresponds to the dwellings of legal entities and 9.9% to other dwellings of natural persons. In the first case there were 480 executions (61.6% less in the annual rate) and in the second there were 630, 24.8% less.

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 27.1% of the total.

Distribution of foreclosure certifications begun and registered

Fourth quarter 2022. Percentage



Certifications of foreclosures initiated and registered on dwellings according to status

9.6% of foreclosures during the fourth quarter were on new dwellings and 90.4% were on used dwellings.

The number of foreclosures on new dwellings decreased by 37.1% in the annual rate and that of used dwellings by 21.1%.

Foreclosures certifications initiated and registered on dwellings

Fourth quarter 2022.

| | Total | Percentage | % Variation | |
|-------|-------|------------|-------------|--------|
| | | | Quarterly | Annual |
| Total | 4,159 | 100.0 | 44.2 | -23.0 |
| New | 399 | 9.6 | 52.9 | -37.1 |
| Used | 3,760 | 90.4 | 43.3 | -21.1 |

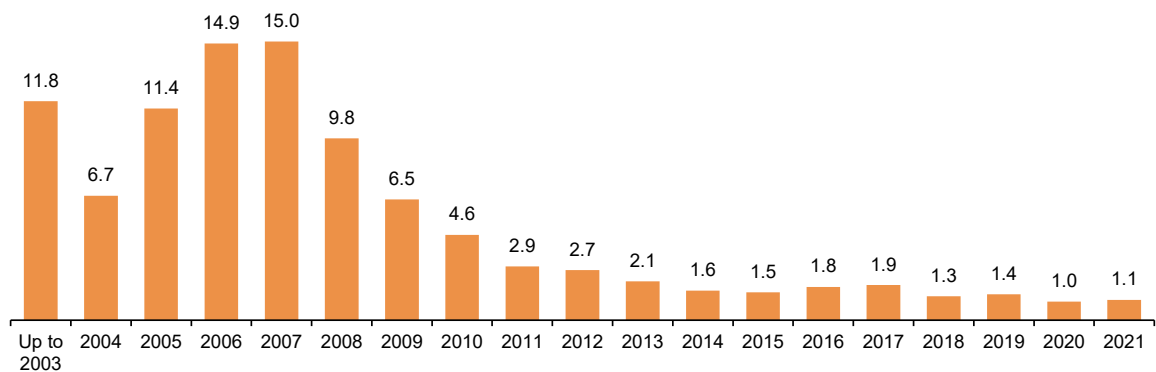
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

15.0% of foreclosures began on dwellings in the fourth quarter corresponded to mortgages constituted in the year 2007, 14.9% did so to mortgages constituted in 2006 and 11.4% to mortgages constituted in 2005.

The 2005-2008 period accounted for 51.1% of foreclosures initiated in this quarter.

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

Fourth quarter 2022. Percentage



Results by Autonomous Community

In the fourth quarter, the Autonomous Communities with the greatest number of foreclosures certifications on the total properties were Andalucía (1,568), Comunitat Valenciana (1,172) and Cataluña (1,119). In turn, Comunidad Foral de Navarra (34), Cantabria (36) and Aragón (70) registered the smallest number of foreclosures.

In the case of dwellings, Andalucía (1,141), Comunitat Valenciana (840) and Cataluña (772) registered the greatest number of foreclosures. The lowest numbers were in Cantabria (22), Comunidad Foral de Navarra (22) and País Vasco (25).

Foreclosures certifications initiated and registered.

Fourth quarter 2022.

| | Total of properties | Dwellings | Dwellings of individuals | Dwellings of legal entities |
|-----------------------------|------------------------|--------------|-----------------------------|--------------------------------|
| TOTAL | 6,366 | 4,159 | 3,679 | 480 |
| Andalucía | 1,568 | 1,141 | 1,016 | 125 |
| Aragón | 70 | 43 | 41 | 2 |
| Asturias, Principado de | 74 | 46 | 38 | 8 |
| Balears, Illes | 104 | 70 | 50 | 20 |
| Canarias | 428 | 158 | 145 | 13 |
| Cantabria | 36 | 22 | 21 | 1 |
| Castilla y León | 177 | 85 | 66 | 19 |
| Castilla - La Mancha | 265 | 198 | 188 | 10 |
| Cataluña | 1,119 | 772 | 665 | 107 |
| Comunitat Valenciana | 1,172 | 840 | 782 | 58 |
| Extremadura | 77 | 48 | 42 | 6 |
| Galicia | 145 | 87 | 77 | 10 |
| Madrid, Comunidad de | 538 | 386 | 324 | 62 |
| Murcia, Región de | 302 | 183 | 161 | 22 |
| Navarra, Comunidad Foral de | 34 | 22 | 17 | 5 |
| País Vasco | 71 | 25 | 23 | 2 |
| Rioja, La | 186 | 33 | 23 | 10 |

Results for the whole of year 2022

The total number of registrations of certifications for foreclosures initiated in 2022 was 25,551, which means 22.3% less than in 2021.

Of the 14,148 of the dwellings of natural persons with foreclosures, 11,556 were owned permanent dwellings, (5.0% less than in 2021). Meanwhile, 2,592 were the non-permanent dwellings of their owners (12.8% less).

Certifications for foreclosures initiated and registered

| | Total 2022 | % Annual variation | | | |
|--------------------------------------|------------|--------------------|-------|-------|-------|
| | | 2022 | 2021 | 2020 | 2019 |
| Total properties | 25,551 | -22.3 | -6.0 | -38.4 | 3.7 |
| Urban properties | 24,288 | -22.2 | -6.6 | -38.1 | 3.7 |
| -Total dwellings | 16,851 | -18.6 | 9.4 | -31.2 | 4.7 |
| -Dwellings of individuals | 14,148 | -6.5 | 56.2 | 31.3 | -18.3 |
| -Regular dwelling | 11,556 | -5.0 | 60.3 | 41.6 | -19.0 |
| -Other dwellings | 2,592 | -12.8 | 41.3 | 4.1 | -16.6 |
| -Dwellings of legal entities | 2,703 | -51.3 | -39.8 | -54.1 | 16.9 |
| -Plots | 640 | -33.0 | -21.1 | -63.1 | -2.3 |
| -Other urban properties ¹ | 6,797 | -28.9 | -28.1 | -42.8 | 3.4 |
| Rustic properties | 1,263 | -24.2 | 7.1 | -43.6 | 3.6 |

¹ The "Other urban properties" section includes the following items: premises, garages, offices, storage rooms, warehouses, buildings intended for dwellings, other buildings and urban developments.

Certifications of foreclosures initiated and registered on dwellings according to status

11.7% of foreclosures on dwellings in the year 2022 were on new dwellings and 88.3% were on used dwellings.

The number of foreclosures on new dwellings decreased by 20.6% compared to the previous year, while that of used dwellings fell by 18.3%.

Foreclosure certifications initiated and registered on dwellings

| | Total 2022 | Percentage | % Annual variation | | | |
|-------|------------|------------|--------------------|-------|-------|------|
| | | | 2022 | 2021 | 2020 | 2019 |
| Total | 16,851 | 100.0 | -18.6 | 9.4 | -31.2 | 4.7 |
| New | 1,964 | 11.7 | -20.6 | -20.3 | -51.7 | 21.0 |
| Used | 14,887 | 88.3 | -18.3 | 15.2 | -24.9 | 0.6 |

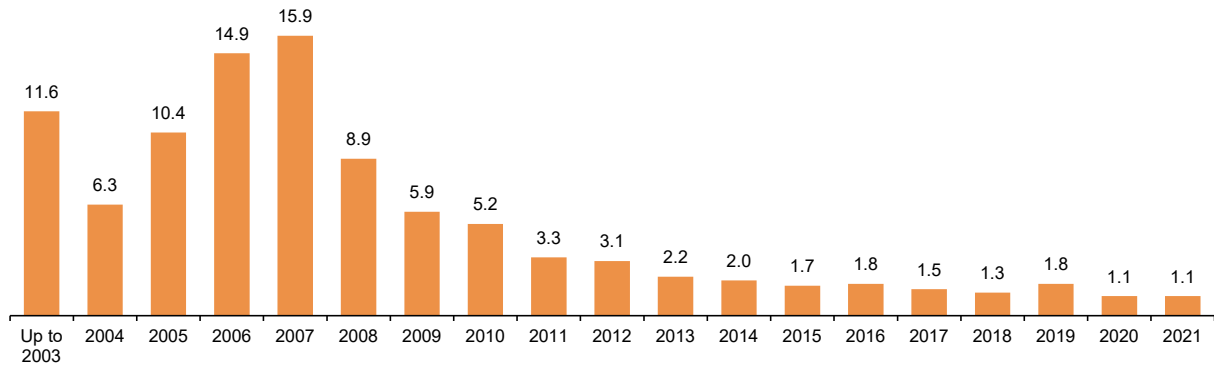
Certifications of foreclosures on dwellings according to the year of registration of the mortgage

In 2022, 15.9% of foreclosures initiated on dwellings corresponded to mortgages constituted in the year 2007, 14.9% to mortgages constituted in 2006 and 10.4% to mortgages constituted in 2005.

The 2005-2008 period accounted for 50.1% of the foreclosures initiated in 2022.

Distribution of certifications for foreclosures on homes started and registered by year of mortgage registration (%)

Año 2022. Percentage



Results by Autonomous Communities

In 2022, the Autonomous Communities with the greatest number of foreclosures certifications on the total properties were Andalucía (5,916), Comunitat Valenciana (4,943) and Cataluña (4,749). In turn, Comunidad Foral de Navarra (152), Cantabria (210) and País Vasco (286) registered the smallest number of foreclosures.

Andalucía (4,362), Comunitat Valenciana (3,344) and Cataluña (3,136) registered the greatest number of housing foreclosures in the year 2022. The autonomous communities with the lowest number were Comunidad Foral de Navarra (83), La Rioja (109) and Cantabria (124).

Certifications for foreclosures initiated and registered

Year 2022

| | Total of properties | Dwellings | Dwellings of individuals | Dwellings of legal entities |
|-----------------------------|---------------------|---------------|--------------------------|-----------------------------|
| TOTAL | 25,551 | 16,851 | 14,148 | 2,703 |
| Andalucía | 5,916 | 4,362 | 3,660 | 702 |
| Aragón | 647 | 332 | 259 | 73 |
| Asturias, Principado de | 343 | 252 | 206 | 46 |
| Balears, Illes | 458 | 330 | 181 | 149 |
| Canarias | 1,113 | 602 | 482 | 120 |
| Cantabria | 210 | 124 | 120 | 4 |
| Castilla y León | 824 | 382 | 289 | 93 |
| Castilla - La Mancha | 1,204 | 730 | 658 | 72 |
| Cataluña | 4,749 | 3,136 | 2,612 | 524 |
| Comunitat Valenciana | 4,943 | 3,344 | 2,856 | 488 |
| Extremadura | 413 | 213 | 186 | 27 |
| Galicia | 774 | 459 | 327 | 132 |
| Madrid, Comunidad de | 2,032 | 1,443 | 1,265 | 178 |
| Murcia, Región de | 1,171 | 756 | 688 | 68 |
| Navarra, Comunidad Foral de | 152 | 83 | 75 | 8 |
| País Vasco | 286 | 180 | 177 | 3 |
| Rioja, La | 288 | 109 | 97 | 12 |

Revision and updating of data

The 2022 data is provisional and will be reviewed in this year's third quarter.

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>

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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Foreclosure Statistics

4th quarter of 2022. Provisional data

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

| | Total | Rustic properties | Urban properties | | |
|-----------------------------|-------|-------------------|------------------|-------|------------------------|
| | | | Dwellings | Plots | Other urban properties |
| TOTAL | 6.366 | 336 | 4.159 | 148 | 1.723 |
| Andalucía | 1.568 | 69 | 1.141 | 64 | 294 |
| Aragón | 70 | 3 | 43 | 0 | 24 |
| Asturias, Principado de | 74 | 13 | 46 | 0 | 15 |
| Balears, Illes | 104 | 3 | 70 | 0 | 31 |
| Canarias | 428 | 6 | 158 | 2 | 262 |
| Cantabria | 36 | 1 | 22 | 1 | 12 |
| Castilla y León | 177 | 16 | 85 | 10 | 66 |
| Castilla - La Mancha | 265 | 9 | 198 | 10 | 48 |
| Cataluña | 1.119 | 8 | 772 | 20 | 319 |
| Comunitat Valenciana | 1.172 | 82 | 840 | 19 | 231 |
| Extremadura | 77 | 17 | 48 | 1 | 11 |
| Galicia | 145 | 7 | 87 | 9 | 42 |
| Madrid, Comunidad de | 538 | 1 | 386 | 3 | 148 |
| Murcia, Región de | 302 | 31 | 183 | 4 | 84 |
| Navarra, Comunidad Foral de | 34 | 0 | 22 | 4 | 8 |
| País Vasco | 71 | 0 | 25 | 0 | 46 |
| Rioja, La | 186 | 70 | 33 | 1 | 82 |
| Ceuta | 0 | 0 | 0 | 0 | 0 |
| Melilla | 0 | 0 | 0 | 0 | 0 |

4th quarter of 2022. Provisional data

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

| | Dwellings | By status | | By owner | |
|-----------------------------|-----------|-----------|-------|------------|---------|
| | | New | Used | Individual | Company |
| TOTAL | 4.159 | 399 | 3.760 | 3.679 | 480 |
| Andalucía | 1.141 | 173 | 968 | 1.016 | 125 |
| Aragón | 43 | 0 | 43 | 41 | 2 |
| Asturias, Principado de | 46 | 3 | 43 | 38 | 8 |
| Balears, Illes | 70 | 24 | 46 | 50 | 20 |
| Canarias | 158 | 12 | 146 | 145 | 13 |
| Cantabria | 22 | 0 | 22 | 21 | 1 |
| Castilla y León | 85 | 5 | 80 | 66 | 19 |
| Castilla - La Mancha | 198 | 11 | 187 | 188 | 10 |
| Cataluña | 772 | 29 | 743 | 665 | 107 |
| Comunitat Valenciana | 840 | 63 | 777 | 782 | 58 |
| Extremadura | 48 | 4 | 44 | 42 | 6 |
| Galicia | 87 | 9 | 78 | 77 | 10 |
| Madrid, Comunidad de | 386 | 40 | 346 | 324 | 62 |
| Murcia, Región de | 183 | 17 | 166 | 161 | 22 |
| Navarra, Comunidad Foral de | 22 | 4 | 18 | 17 | 5 |
| País Vasco | 25 | 0 | 25 | 23 | 2 |
| Rioja, La | 33 | 5 | 28 | 23 | 10 |
| Ceuta | 0 | 0 | 0 | 0 | 0 |
| Melilla | 0 | 0 | 0 | 0 | 0 |

Year 2022. Provisional data

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

| | Total | Rustic properties | Urban properties | | |
|-----------------------------|--------|-------------------|------------------|--------|------------------------|
| | | | Dwellings | Plots | Other urban properties |
| TOTAL | 16.851 | 1.964 | 14.887 | 14.148 | 2.703 |
| Andalucía | 4.362 | 883 | 3.479 | 3.660 | 702 |
| Aragón | 332 | 46 | 286 | 259 | 73 |
| Asturias, Principado de | 252 | 8 | 244 | 206 | 46 |
| Balears, Illes | 330 | 72 | 258 | 181 | 149 |
| Canarias | 602 | 65 | 537 | 482 | 120 |
| Cantabria | 124 | 9 | 115 | 120 | 4 |
| Castilla y León | 382 | 12 | 370 | 289 | 93 |
| Castilla - La Mancha | 730 | 43 | 687 | 658 | 72 |
| Cataluña | 3.136 | 281 | 2.855 | 2.612 | 524 |
| Comunitat Valenciana | 3.344 | 327 | 3.017 | 2.856 | 488 |
| Extremadura | 213 | 12 | 201 | 186 | 27 |
| Galicia | 459 | 46 | 413 | 327 | 132 |
| Madrid, Comunidad de | 1.443 | 80 | 1.363 | 1.265 | 178 |
| Murcia, Región de | 756 | 60 | 696 | 688 | 68 |
| Navarra, Comunidad Foral de | 83 | 4 | 79 | 75 | 8 |
| País Vasco | 180 | 6 | 174 | 177 | 3 |
| Rioja, La | 109 | 8 | 101 | 97 | 12 |
| Ceuta | 12 | 1 | 11 | 8 | 4 |
| Melilla | 2 | 1 | 1 | 2 | 0 |

Year 2022. Provisional data

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

| | Dwellings | By status | | By owner | |
|-----------------------------|-----------|-----------|--------|------------|---------|
| | | New | Used | Individual | Company |
| TOTAL | 25.551 | 1.263 | 16.851 | 640 | 6.797 |
| Andalucía | 5.916 | 243 | 4.362 | 203 | 1.108 |
| Aragón | 647 | 16 | 332 | 47 | 252 |
| Asturias, Principado de | 343 | 31 | 252 | 7 | 53 |
| Balears, Illes | 458 | 29 | 330 | 13 | 86 |
| Canarias | 1.113 | 22 | 602 | 14 | 475 |
| Cantabria | 210 | 26 | 124 | 6 | 54 |
| Castilla y León | 824 | 115 | 382 | 31 | 296 |
| Castilla - La Mancha | 1.204 | 43 | 730 | 38 | 393 |
| Cataluña | 4.749 | 50 | 3.136 | 88 | 1.475 |
| Comunitat Valenciana | 4.943 | 303 | 3.344 | 81 | 1.215 |
| Extremadura | 413 | 41 | 213 | 52 | 107 |
| Galicia | 774 | 72 | 459 | 11 | 232 |
| Madrid, Comunidad de | 2.032 | 34 | 1.443 | 18 | 537 |
| Murcia, Región de | 1.171 | 148 | 756 | 12 | 255 |
| Navarra, Comunidad Foral de | 152 | 2 | 83 | 14 | 53 |
| País Vasco | 286 | 13 | 180 | 0 | 93 |
| Rioja, La | 288 | 75 | 109 | 5 | 99 |
| Ceuta | 17 | 0 | 12 | 0 | 5 |
| Melilla | 11 | 0 | 2 | 0 | 9 |