



imie

GENERAL & LARGE MARKETS
OCTOBER 2024

imie

4.0%

Year-on-Year change
1,980 puntos

General Index

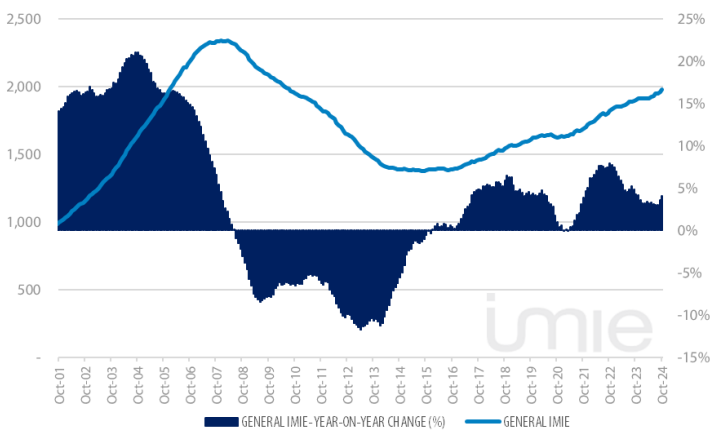
1.0% Monthly variation
43.7% From minimum
-15.5% From peak

Region	YoY change	Points	Monthly variation	From minimum	From peak
PROVINCIAL CAPITALS & MAIN CITIES	3.1%	2,252 points	0.9%	50.6%	-11.9%
METROPOLITAN AREAS	2.4%	1,965 points	0.5%	44.5%	-19.3%
MEDITERRANEAN COAST	7.8%	2,090 points	0.8%	39.2%	-23.5%
BALEARIC & CANARY ISLANDS	9.0%	2,132 points	2.1%	55.0%	5.2%
OTHER MUNICIPALITIES	4.7%	1,704 points	1.0%	28.3%	-24.4%

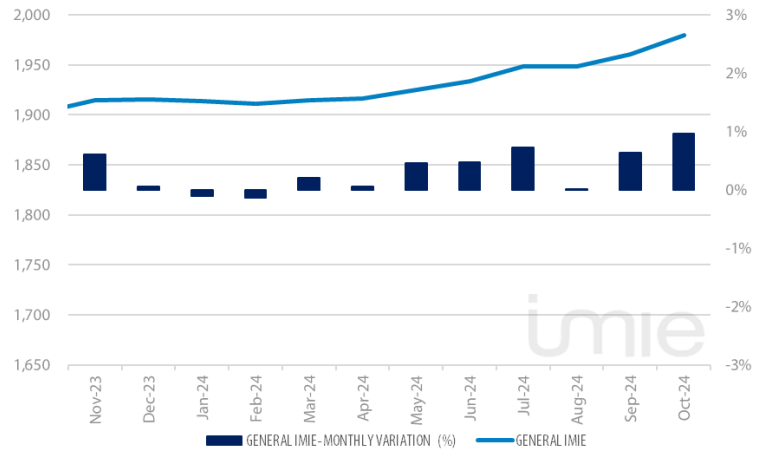
Tinsa IMIE General & Large Markets housing price index, based on valuations of finished homes (new and resale) by Tinsa, takes a monthly reading of year-on-year property values and their level compared to 2001 (base point of 1,000).

Historical evolution of the General Index

GENERAL INDEX AND YEAR-TO-YEAR CHANGE



MONTHLY VARIATION (LAST 12 MONTHS)

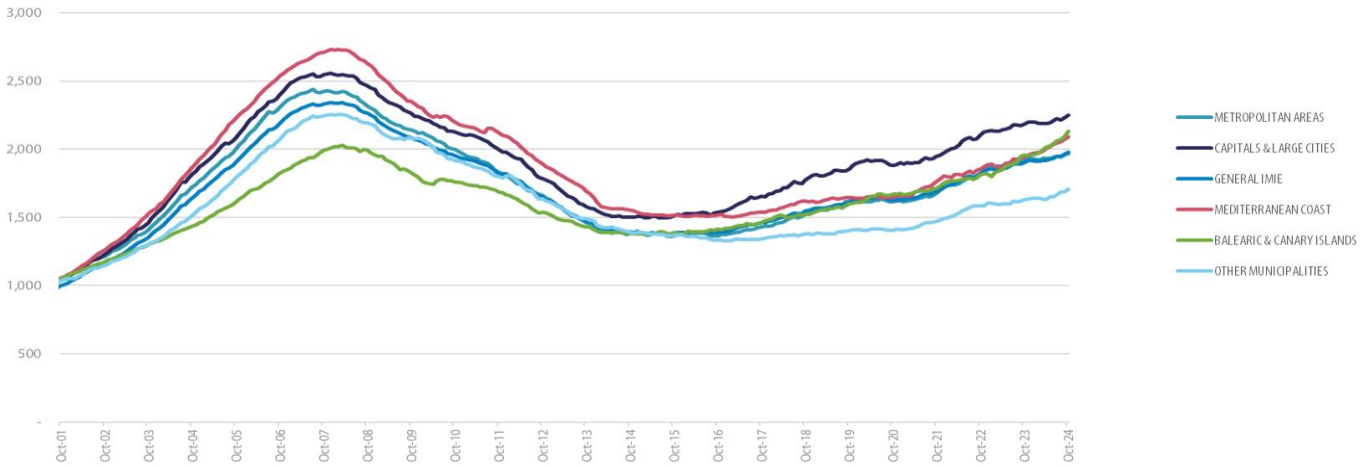


Market Snapshot

YoY change (except net online available properties, Euribor interest rate & doubtful loan rate)

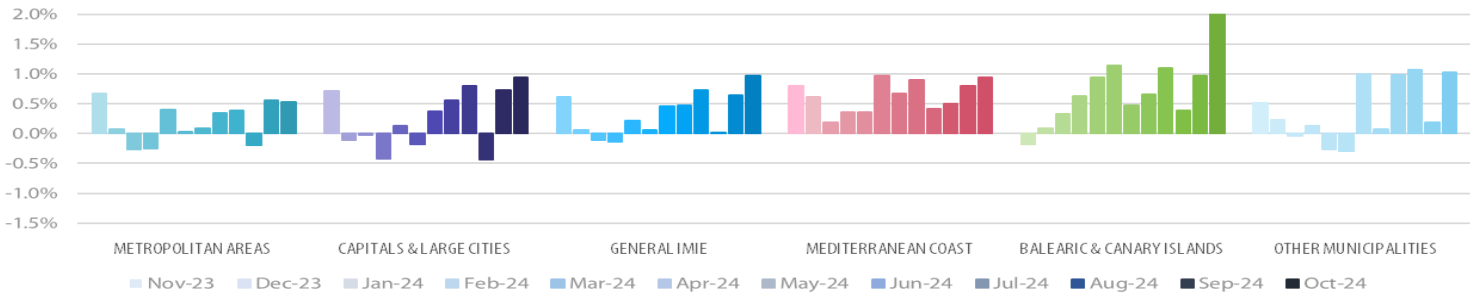
Category	Value	Period
PROPERTY SALES	0.4	AUG
BUILDING LICENSES	12.4%	AUG
NET ONLINE AVAILABLE PROP. (QUARTERLY CHANGE)	-5.05%	3Q 2024
MORTGAGES	8.2%	AUG
GENERAL INDEX IMIE	4.0%	OCT
IPC	1.8%	OCT
EURIBOR (rate)	2.69%	OCT
DOUBTFUL LOAN RATE	2.53%	2Q 2024
CONTRIBUTORS TO SOCIAL SECURITY	2.3%	OCT
UNEMPLOYMENT RATE	-5.7%	OCT

Comparative changes in indexes



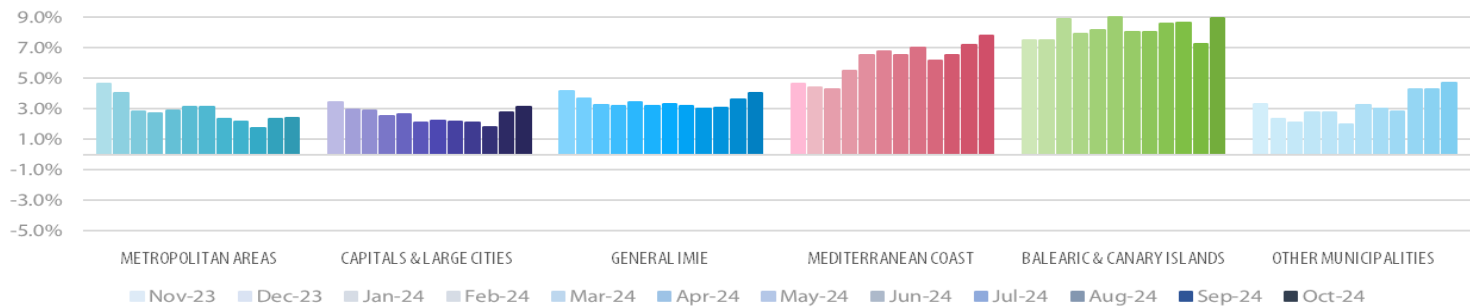
Monthly variation

LAST 12 MONTHS

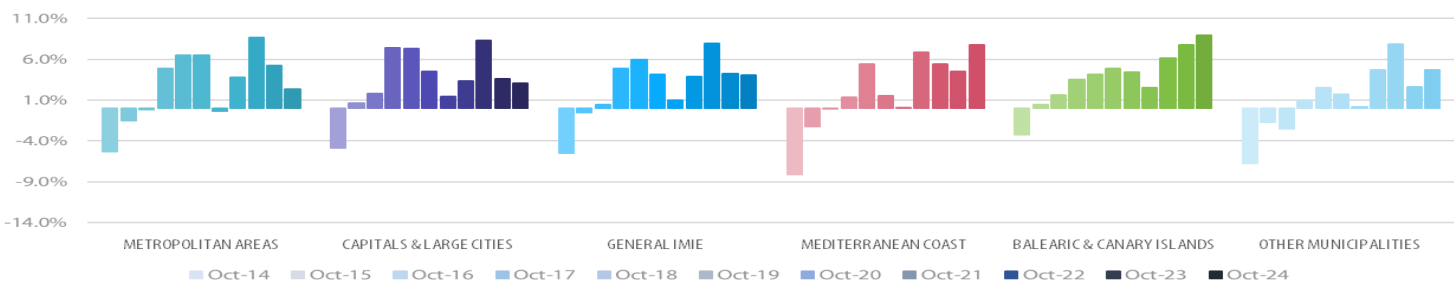


Year-on-Year change

LAST 12 MONTHS



LAST 10 YEARS



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Main Property & Economic indicators

Property indicators



SALES

Property transactions (new and second hand included).

	AUG 2024	PREVIOUS MONTH
Year-on year change	0.4%	18.6%
Total	49,453	57,302
Year- to date change*	-1.8%	-2.1%

Source: Spanish Institute of Statistics (INE)
(*) From January compared to the same period last year.



BUILDING LICENCES

Building licences issued by the Technical Architects' Association

	AUG 2024	PREVIOUS MONTH
Year-on-year change	12.4%	19.0%
Total	8,090	12,569
Year-to-date change*	7.7%	7.2%

Source: Spanish Ministry of Transport, Mobility & Urban Agenda.
(*) From January compared to the same period last year.



AVAILABLE PROPERTIES ON ONLINE PORTALS

Net available property advertised on main portals

	3Q 2024	PREVIOUS TRI.
Total	586,954	618,182
Year-on-year change	-17.24%	-13.35%

Source: In-house and main online portals.



MORTGAGES

Number of mortgage loans approved

	AUG 2024	PREVIOUS MONTH
Year-on-year change	8.2%	24.1%
Total	30,676	36,260
Year-to-date change*	-0.3%	-1.4%

Source: Spanish Institute of Statistics (INE).
(*) From January compared to the same period last year.



GENERAL IMIE

Changes in average Price per m² for Tinsa-valued properties

	OCT 2024	PREVIOUS MONTH
Year-to-year change	4.0%	3.6%
From peak	-15.5%	-16.3%

Source: Tinsa.

Economic indicators



IPC

Consumer Price Index

	OCT 2024	PREVIOUS MONTH
Annual rate	1.8%	1.5%

Source: Spanish Institute of Statistics (INE).



EURIBOR

Average interest rate offered by banks and used as reference for mortgage loans

	OCT 2024	PREVIOUS MONTH
Monthly rate	2.69%	2.93%

Source: Bank of Spain



DOUBTFUL LOAN RATE*

Mortgage loans considered to be at risk of default

	JUNE 2024	PREVIOUS QTR
Quarterly rate	2.53%	2.65%

Source: Spanish Mortgage Association (AHE)
*Household debt for property purchase.



CONTRIBUTORS TO SOCIAL SECURITY

Number registered as employed on the last day of the month

	OCT 2024	PREVIOUS MONTH
Year-to-year change	2.5%	2.3%
Total	21,332,513	21,198,206

Source: Ministry of Employment.



UNEMPLOYMENT RATE

Number of registered unemployed

	OCT 2024	PREVIOUS MONTH
Year-to-year change	-5.7%	-5.4%
Número absoluto	2,602,054	2,575,285

Source: Ministry of Employment