

POPULATION AND HOUSEHOLDS

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POPULATION

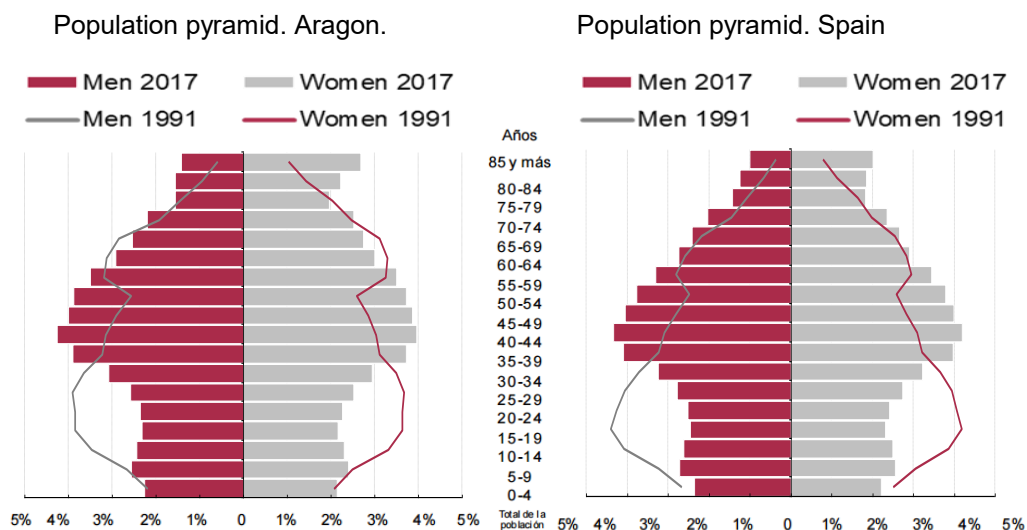
Population structure

Population structure by age and sex, 2017

Unit: persons.

	Aragon				Spain			
	Both sexes	Men	Women	%	Both sexes	Men	Women	%
Total	1.308.750	645.895	662.855	100,00	46.572.132	22.832.861	23.739.271	100,00
0 to 14	184.705	94.875	89.830	14,11	6.963.700	3.579.068	3.384.632	14,95
15 to 34	264.904	135.381	129.523	20,24	10.089.286	5.106.854	4.982.432	21,66
35 to 54	409.725	210.049	199.676	31,31	14.986.742	7.564.367	7.422.375	32,18
55 to 64	169.051	83.906	85.145	12,92	5.768.200	2.814.105	2.954.095	12,39
65 to 84	226.800	103.092	123.708	17,33	7.360.092	3.304.561	4.055.531	15,80
85 & more	53.565	18.592	34.973	4,09	1.404.112	463.906	940.206	3,01

Source: Instituto Aragonés de Estadística con datos del Padrón Municipal de Habitantes a 1 de enero de 2017.



POPULATION

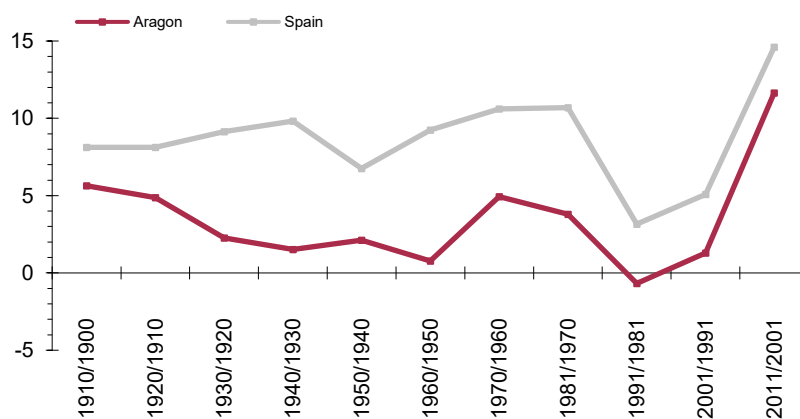
Population change

Unit: persons.

	Aragon	Annual variation	Spain	Annual variation	%Aragon/ Spain
2004	1.249.584	1,6	43.197.684	1,1	2,89
2005	1.269.027	1,6	44.108.530	2,1	2,88
2006	1.277.471	0,7	44.708.964	1,4	2,86
2007	1.296.655	1,5	45.200.737	1,1	2,87
2008	1.326.918	2,3	46.157.822	2,1	2,87
2009	1.345.473	1,4	46.745.807	1,3	2,88
2010	1.347.095	0,1	47.021.031	0,6	2,86
2011	1.346.293	-0,1	47.190.493	0,4	2,85
2012	1.349.467	0,2	47.265.321	0,2	2,86
2013	1.347.150	-0,2	47.129.783	-0,3	2,86
2014	1.325.385	-1,6	46.771.341	-0,8	2,83
2015	1.317.847	-0,6	46.624.382	-0,3	2,83
2016	1.308.583	-0,7	46.557.008	-0,1	2,81
2017	1.308.750	0,01	46.572.132	0,03	2,81

Source: Instituto Aragonés de Estadística with data from Padrón Municipal de Habitantes.

Indices of population intercensal change.



POPULATION

Municipalities

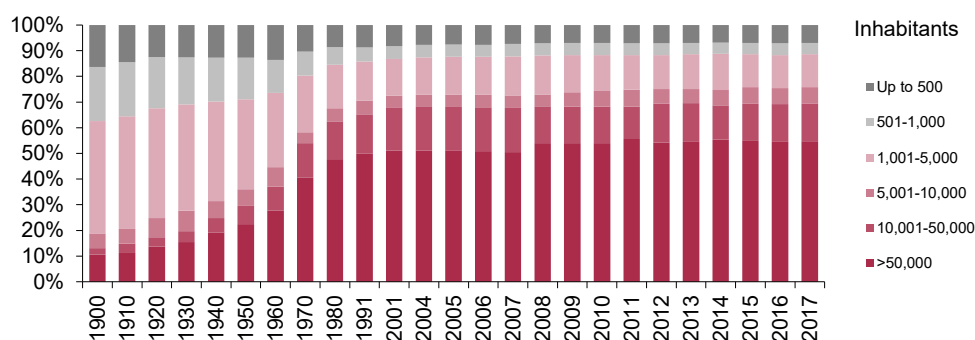
Population according to municipality size, 2017.

Unit: inhabitants and percentage.

	Aragon		Spain	
	Population	%	Population	%
Total	1.308.750	100	46.572.132	100
Provincial capitals	752.645	57,51	15.004.707	32,22
Municipalities that are not capitals	556.105	42,49	31.567.425	67,78
Under 100 inhabitants	11.984	0,92	75.939	0,16
101 to 500 inhabitants	79.212	6,05	664.122	1,43
501 to 1,000 inhabitants	57.628	4,40	724.667	1,56
1,001 to 5,000 inhabitants	167.865	12,83	4.280.772	9,19
5,001 to 10,000 inhabitants	82.731	6,32	3.855.902	8,28
10,001 to 20,000 inhabitants	136.512	10,43	4.926.456	10,58
Over 20,000 inhabitants	20.173	1,54	17.039.567	36,59

Source: Instituto Aragonés de Estadística with data from Padrón Municipal de Habitantes as of 1st January 2017.

Evolution of population distribution according to municipality size. Aragon.



Population distribution by areas. Aragon.

	Municipalities		Population	
	Number	%	Number	%
Total	731	100	1.308.750	100
Rural area	673	92,1	210.280	16,1
Intermediate area	45	6,2	189.140	14,5
Urban area	13	1,8	909.330	69,5

Rural area: composed of municipalities up to 2,000 inhabitants.

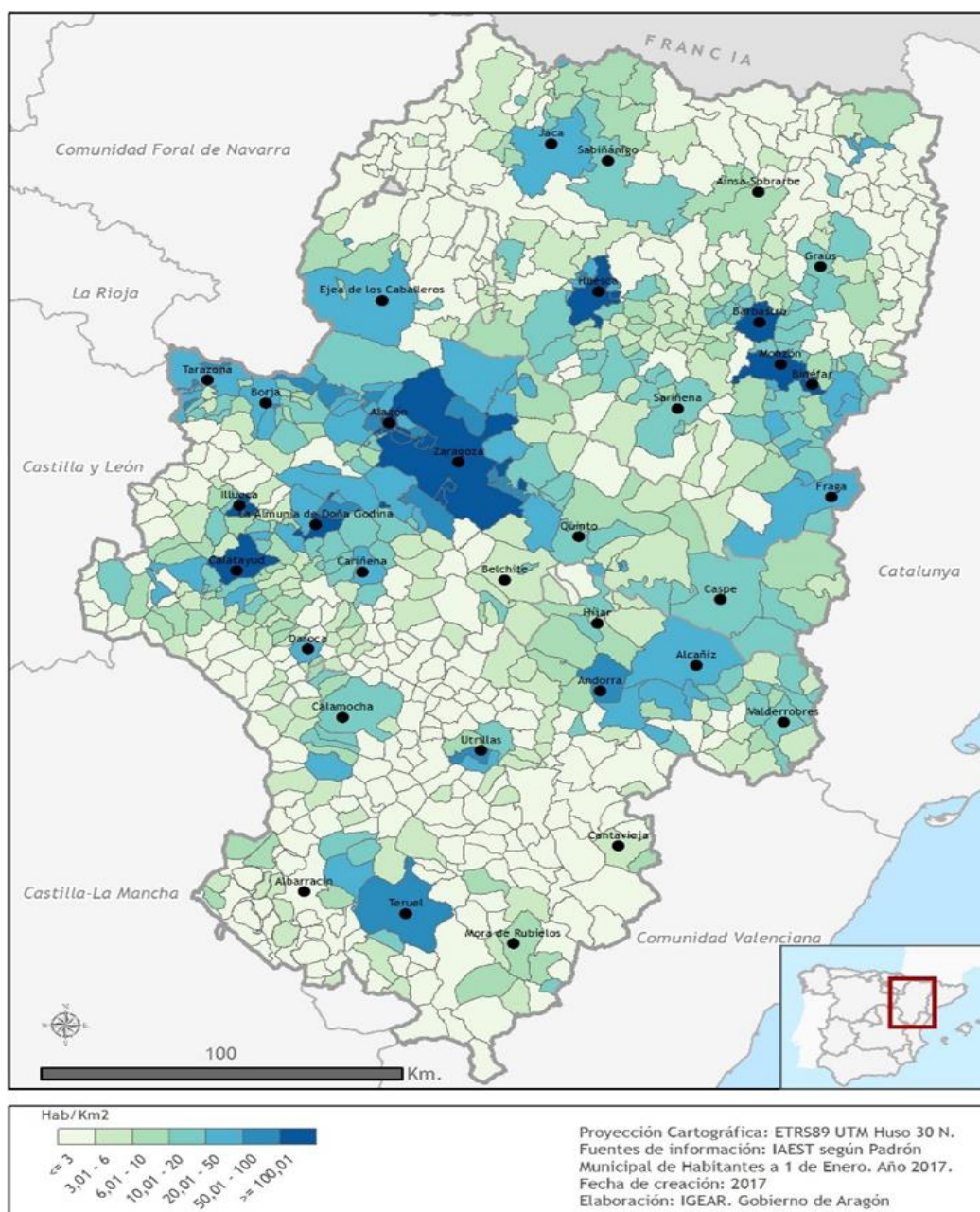
Intermediate area: municipalities from 2,001 to 10,000 inhabitants.

Urban area: municipalities over 10,000 inhabitants.

Source: Instituto Aragonés de Estadística with data from Padrón Municipal de Habitantes as of 1st January 2017.

POPULATION

Population density



POPULATION

Demographic structure

Indicators by age and sex, 2017.

	Aragon	Spain
Composition by age		
Percentages of population by age groups		
% of population aged 0 to 19 years old	18,6	19,7
% of population aged 20 to 64 years old	60,0	61,5
% of population aged 65 years old and over	21,4	18,8
Youth ranges		
% of population under 15 years old	14,1	15,0
% of population under 25 years old	23,2	24,6
% of population under 35 years old	34,4	36,6
% of population under 45 years old	50,2	53,2
Average age		
Spanish population average age	45,9	43,7
Foreign population average age	33,2	35,8
Elder-child ratio	115,2	95,5
Overaging index	19,1	16,0
Age dependency total ratio	55,1	51,0
Composition by sex		
Sex ratio		
Spaniards sex ratio	96,7	95,6
Foreign nationals sex ratio	103,9	101,6
Maternity index	20,6	20,0
Potentiality index	67,0	69,1

Elder-child ratio, is the quotient between the number of persons aged 65 and over and the persons aged under 20, in percentage.

Overaging index, is the quotient between the number of persons aged 85 and over and the persons aged 65 and over, in percentage.

Age dependency total ratio, is the quotient between the number of persons aged 0 to 14 and aged 65 and over, divided by the number of persons aged 15 to 64, in percentage.

Sex ratio, is calculated as the number of males per 100 females.

Maternity index, is the quotient between the number of children aged 0 to 4 divided by the number of women of childbearing age (aged 15 to 49), in percentage.

Potentiality index, is the quotient between the number of women aged 20 to 34 divided by the number of women aged 35 to 49, in percentage.

Source: Instituto Aragonés de Estadística with data from Padrón Municipal de Habitantes as of 1st January 2017.

POPULATION

Foreign population

Registered foreign population by nationality geographic area, 2017.

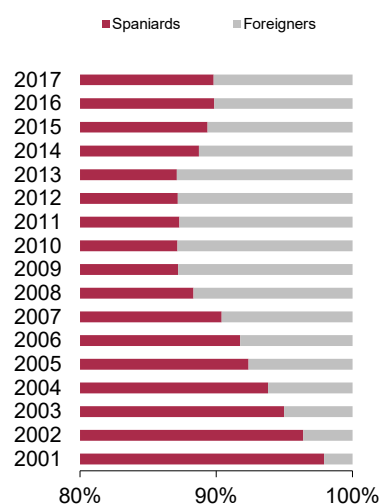
	Aragon		Spain	
	Number	% of total*	Number	% of total*
Total	133.237	10,2	4.572.807	9,8
Europe	65.914	5,0	2.039.370	4,3
EU 28	62.104	4,7	1.777.989	3,8
Other countries in Europe	3.810	0,3	261.381	0,6
Africa	34.850	2,7	1.039.973	2,2
America	24.366	1,9	1.070.479	2,3
North America**	520	0,0	60.132	0,1
Latin America	23.846	1,8	1.010.347	2,1
Asia	8.009	0,6	418.602	0,9
Oceania	64	0,0	3.151	0,0
Stateless and not recorded	34	0,0	1.232	0,0

* Percentage of foreign nationals over total population.

** Including: Canada, USA and Mexico.

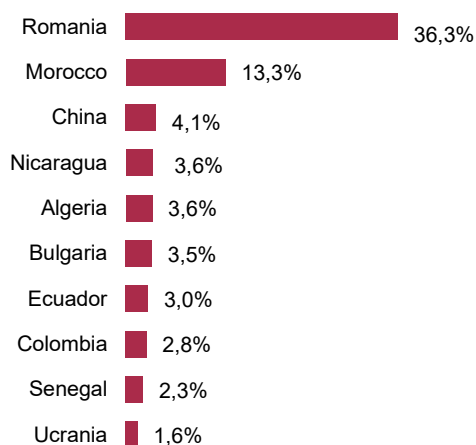
Source: Instituto Aragonés de Estadística with data from Padrón Municipal de Habitantes as of 1st January 2017.

Evolution of population distribution by nationality. Aragon.



Top ten immigrant citizenships. Aragon, 2017.

Unit: percentage over total foreigners.



POPULATION

Births, deaths and marriages

Vital statistics, 2016.

	Aragon		Spain	
	Total	Percentage of foreigners	Total	Percentage of foreigners
Births	10.929	22,59	410.583	18,51
Deaths	13.481	1,32	410.611	3,21
Opposite-sex marriages	4.369	11,22	171.023	15,34
Same-sex marriages	56	10,71	4.320	27,62
Natural growth	-2.552	-	-28	-

The natural growth points out the population increase or decrease as a result of the difference between the number of live births and deaths.

Source: Movimiento Natural de la Población. Instituto Aragonés de Estadística and Instituto Nacional de Estadística.

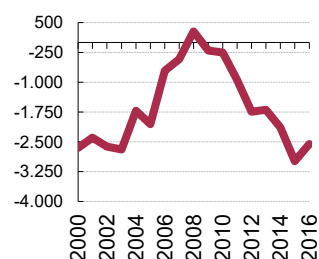
Vital statistics indicators, 2016.

	Aragon	Spain
Crude Natality Rate	8,30	8,80
Average mother's age at first child	31,75	30,80
Average number of children per woman (SFI)	1,34	1,34
Abortion specific rate	9,13	10,36
Crude Death Rate	6,72	7,45
Decease average age		
Men	35,57	35,04
Women	33,26	32,93
Main decease causes by sex (%)	67,34	72,15
Men: Tumours	56,20	57,77
Women: Circulatory system	10,24	8,79
Crude Marriage Rate		
Average age at first marriage	77,86	76,59
Men	83,99	83,10
Women		
Strictly civil marriages (%)	34,11	32,83
Marital annulments (%)	34,86	31,98

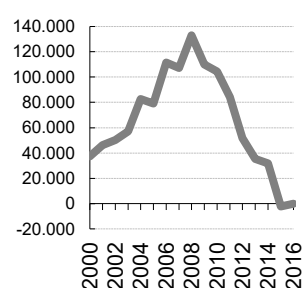
Source: Movimiento Natural de la Población. Instituto Aragonés de Estadística and Instituto Nacional de Estadística.

Natural growth evolution.

Aragon



Spain



Crude rates are per 1,000 inhabitants.

SFI is the Synthetic Fertility Indicator.

The abortion specific rate is the number of abortions per 1,000 women of childbearing age (aged 15-49).

The marital annulments are the number of divorces, separations and nullities per 100 marriages.

HOUSEHOLDS

Households

Household characteristics, 2016.

	Aragon		Spain	
	Number	% of total	Number	% of total
Type of household	537.474	100,00	18.408.320	100,00
One person (under 65 years old)	66.215	12,32	2.606.931	14,16
One person (aged 65 years old or more)	83.064	15,45	2.072.083	11,26
Two adults without dependent children	159.272	29,63	5.191.508	28,20
Two adults with one dependent child	69.350	12,90	2.089.865	11,35
Two adults with two or more dependent children	72.823	13,55	2.511.953	13,65
Other households	86.750	16,14	3.935.241	21,38
Not data recorded	0	0,00	739	0,00
Households with disabled persons (aged 16 to 64)*	33.000	0,08	1.243.700	0,08
Household average size (no. persons)	2,41		2,50	
Average annual income per household (€)**	28.019		26.730	
Average annual income per person (€)**	11.649		10.708	
Households by tenancy regime	537.474	100,00	18.408.320	100,00
Property	447.701	83,30	14.195.083	77,11
Rent	43.754	8,14	3.006.957	16,33
Granting free or charge	46.018	8,56	1.205.369	6,55

* Percentages of households with disabled persons are over the total of households with persons aged 16 to 64 years old. Data at 2014.

** Annual income data at 2015. It refers to gross income, so income from private pension funds are included and rents are not.

Source: Instituto Aragonés de Estadística (IAEST) with data from Encuesta de Condiciones de Vida, 2016; and El empleo de las personas con discapacidad. Year 2014. Instituto Nacional de Estadística.

Households that can't afford several expenditures, 2016.

Unit: percentage of households.



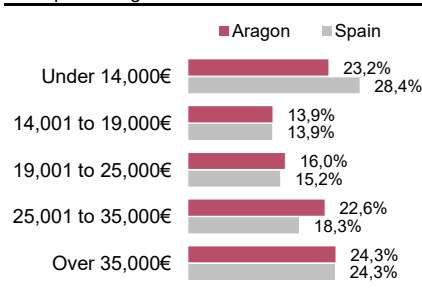
Source: Instituto Aragonés de Estadística (IAEST) with data from Encuesta de Condiciones de Vida, 2016. Instituto Nacional de Estadística.

HOUSEHOLDS

Households income and expense

Households according to household's annual income, 2016.

Unit: percentage.



Difficulty on making ends meet, 2016.

Unit: percentage.

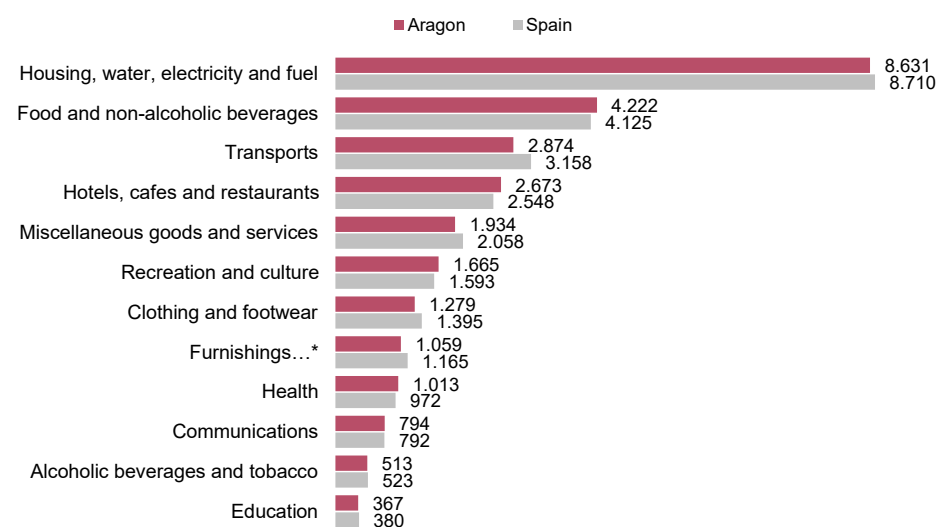
	Aragon	Spain
Total	100	100
Difficult or quite difficult	22,9	33,9
Not very difficult	19,9	27,0
Not very easy	34,7	26,4
Easy or quite easy	22,6	12,7

Annual income belongs to 2015. It's gross income, so rent is not included and income from private pension funds is included.

Source: Instituto Aragonés de Estadística (IAEST) with data from Encuesta de Condiciones de Vida, 2016. Instituto Nacional de Estadística.

Annual average household expenditure by expense groups, 2015.

Unit: euros.



* Furnishings, household utensils and tools and current expense for the housing maintenance.

Source: Instituto Aragonés de Estadística (IAEST) with data from Encuesta de Presupuestos Familiares, 2015. Instituto Nacional de Estadística.

HOUSEHOLDS

Households

Households according to type of household and ownership, 2016.

Unit: number.

	Total households		Private households	
	Aragon	Spain	Aragon	Spain
Total	537.474	18.408.320	447.701	14.195.083
Detached house	133.690	5.872.664	116.584	4.913.129
Flat or apartment in less-than-10-dwellings building	110.814	3.808.233	85.022	2.629.252
Flat or apartment in 10-or-more-dwellings building	292.970	8.656.159	246.095	6.600.152
Other	0	71.264	0	52.550

Source: Instituto Aragonés de Estadística (IAEST) with data from Encuesta de Condiciones de Vida, 2016. Instituto Nacional de Estadística.

Households with no problems in the dwelling by tenancy regime, 2016.

Unit: number and percentage.

	Aragon		Spain	
	Households with no problem	% over total	Households with no problem	% over total
Total	435.814	81,1	13.480.195	73,2
Property	363.860	81,3	10.708.695	75,4
Rent, sublease or granting free of charge	71.954	80,2	2.771.500	65,8

Dwelling problems considered: Lack of natural light or noise from the neighbours or from outside (traffic, commerce, nearby factories, etc.) or pollution, filth and other environmental problems caused by industry or traffic, or crime or vandalism in the area.

Source: Instituto Aragonés de Estadística (IAEST) with data from Encuesta de Condiciones de Vida, 2016. Instituto Nacional de Estadística.

HOUSING

Housing stock

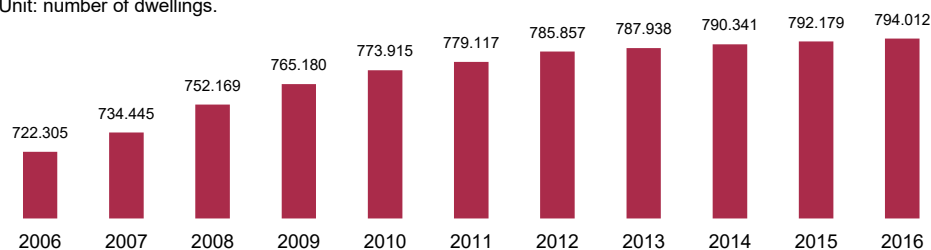
Housing stock estimate (main residence or not).
2016.

Unit: number of dwellings and percentages.

	Aragon		Spain	
	No. dwellings	% over Spain	No. dwellings	% over Spain
Total dwellings	794.012	3,1	25.586.279	100
Main residence	562.161	2,9	19.056.443	100
Non main residence	231.851	3,6	6.529.836	100

Evolution of housing stock. Aragon.

Unit: number of dwellings.



Source: Instituto Aragonés de Estadística with data from Estimación del Parque de viviendas, Ministerio de Fomento.

New housing stock

Unsold new housing stock estimate*.

Unit: number of dwellings and percentages.

	Aragon		Spain	
	Unsold new housing stock*	Share on total dwellings (% unsold new ones/housing stock)	Unsold new housing stock*	Share on total dwellings (% unsold new ones/housing stock)
Year 2016	14.051	1,8	491.693	1,9
Year 2015	14.588	1,8	513.848	2,0
Year 2014	15.428	2,0	535.734	2,1
Year 2013	16.546	2,1	563.908	2,2
Year 2012	17.486	2,2	583.453	2,3
Year 2011	18.100	2,3	626.670	2,5

* The unsold new dwellings* figure is the difference to those existing as of 1-1-2004, so zero figures don't mean there aren't unsold new dwellings, but the amount didn't rise since 1-1-2004. Data are an estimate at December 31 of each year.

Source: Instituto Aragonés de Estadística with data from reports about new housing stock, Ministerio de Fomento.

HOUSING

House building

Free-market starts and completions, subsidized housing rating and subsidized refurbishing of residential stock.

Unit: number of dwellings.

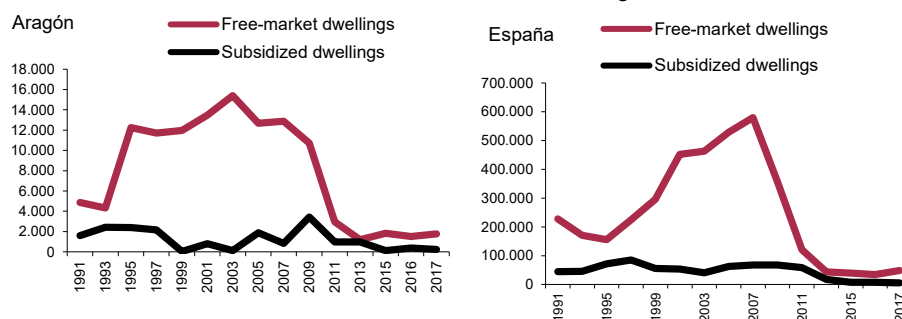
	Free-market starts		Free-market completions		Subsidized housing*		Subsidized refurbishing of residential stock**	
	Aragon	Spain	Aragon	Spain	Aragon	Spain	Aragon	Spain
1991	4.011	161.066	4.873	227.970	1.583	44.514	.	.
1996	8.611	224.252	8.894	194.871	2.451	77.544	.	.
2001	14.963	475.059	13.479	452.252	789	53.413	.	.
2006	14.690	664.923	12.865	597.632	1.101	60.878	.	.
2011	1.677	51.956	2.956	121.043	981	58.308	6.923	90.558
2012	1.476	34.580	3.307	80.083	3.541	53.332	5.721	71.101
2013	1.492	29.232	1.195	43.230	964	17.059	567	39.779
2014	1.150	32.120	1.980	35.226	490	15.046	40	15.929
2015	1.520	45.259	1.818	39.891	108	7.931	98	41.989
2016	2.665	57.979	1.508	34.351	386	7.118	184	37.345
2017	..	..	1.767	48.853	234	5.375	493	19.462

* Subsidized new build housing: definitive ratings of national and regional plans.

** Subsidized refurbishing of residential stock: final endorsements of national and regional plans.

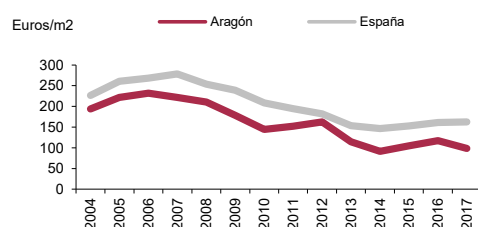
Source: Instituto Aragonés de Estadística with data from Ministerio de Fomento's statistics of free-market and subsidized

Free-market completions and new build subsidized* housing.

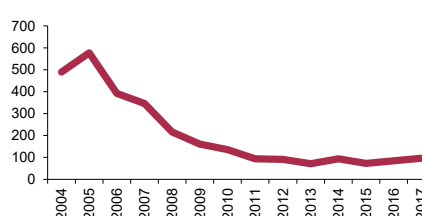


Urban land

Urban land's m2 average price.



Land transactions. Aragón.



Source: Instituto Aragonés de Estadística with data from Estadística de precios de suelo urbano, Ministerio de Fomento.

HOUSING

Prices

Free-market and subsidized housing valued price.

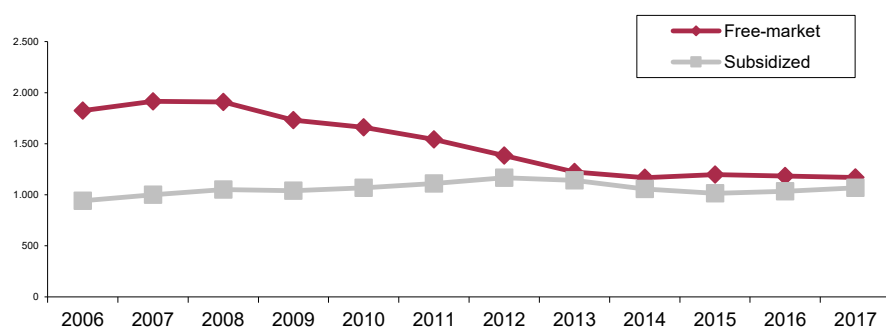
Unit: euros/m2.

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Free-market housing										
Aragon	1.908	1.731	1.661	1.541	1.384	1.223	1.167	1.197	1.184	1.169
Spain	2.071	1.917	1.843	1.740	1.588	1.495	1.459	1.475	1.502	1.539
Subsidized housing										
Aragon	1.051	1.040	1.067	1.109	1.167	1.140	1.057	1.014	1.035	1.068
Spain	1.117	1.112	1.147	1.161	1.145	1.114	1.099	1.096	1.113	1.132

Source: Estadística de Precios de Vivienda, Ministerio de Fomento.

Free-market and subsidized housing valued price. Aragon.

Unit: euros/m2.



Variation rate* of housing average valued price.

Unit: percentage.

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Free-market housing										
Aragon	-0,4	-9,3	-4,0	-7,2	-10,2	-11,6	-4,6	2,6	-1,1	-0,1
Spain	0,7	-7,4	-3,9	-5,6	-8,7	-5,8	-2,4	1,1	1,9	3,1
Subsidized housing										
Aragon	5,0	-1,0	2,6	4,0	5,2	-2,3	-7,3	-4,1	2,1	-0,5
Spain	6,9	-0,4	3,1	1,2	-1,4	-2,7	-1,4	-0,3	1,6	0,4

* Variation rate over previous year.

Source: Instituto Aragonés de Estadística with data from Estadística de Precios de Vivienda, Ministerio de Fomento.

HOUSING

Mortgages

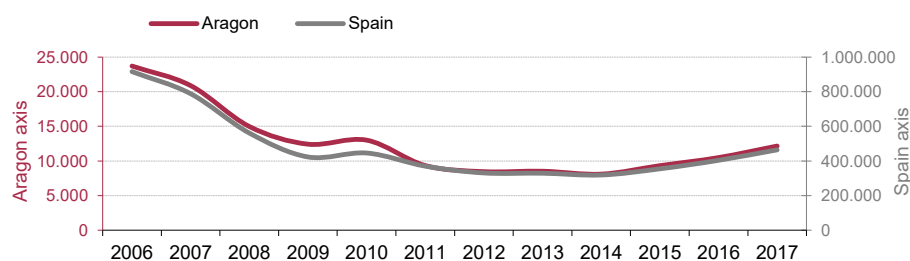
Average amount and duration of mortgages taken out for housing deals by type of financial institution, 2017.

	Average amount (€)		Duration (months)	
	Aragon	Spain	Aragon	Spain
General	99.286	118.027	275	280
Clearing and savings banks	100.648	119.482	278	282
Other	89.195	104.255	251	262

Source: Instituto Aragonés de Estadística with data from Estadística registral inmobiliaria, 2016. Colegio de Registradores de la Propiedad, Bienes Inmuebles y Mercantiles de España.

Housing sales evolution, 2006-2017.

Unit: number of deals.



Source: Instituto Aragonés de Estadística with data from Estadística registral inmobiliaria, 2017. Colegio de Registradores de la Propiedad, Bienes Inmuebles y Mercantiles de España.

Average monthly payment, percentage over wage cost and average interest rate of new mortgages, 2017.

	Aragon	Spain
Average monthly payment (€)	462	544
Percentage over wage cost (%)	25,8	28,7
Average interest rate (%)	2,3	2,3

Source: Instituto Aragonés de Estadística with data from Estadística registral inmobiliaria, 2016. Colegio de Registradores de la Propiedad, Bienes Inmuebles y Mercantiles de España.

HOUSING

Mortgage defaults

Dwellings with begun foreclosures by status and owner, 2017.

Unit: number and percentage.

	Aragon		Spain	
	No.	% over total dwellings with begun foreclosures	No.	% over total dwellings with begun foreclosures
Dwellings with begun foreclosures	513	-44	27.171	-34
<i>By status</i>				
New	88	-42,0	4.632	-15,3
Used	425	-51,3	22.539	-37,3
<i>By owner</i>				
Individual	265	-63,6	14.102	-48,1
Company	248	27,2	13.069	-7,3

Source: Estadística de Ejecuciones Hipotecarias, INE.

Foreclosures are an approximation to **evictions**.

A **foreclosure** is an executive procedure through which the sale of a real estate property is ordered, which was previously covered by a mortgage, due to failure of the debtor to comply with the obligations guaranteed with the mortgage.

Not all the begun foreclosures end up with the owner eviction.

Foreclosures begun and recorded in the property registers on rustic and urban properties, 2017.

Unit: number and percentage.

	Aragon		Spain	
	No.	% over total begun foreclosures	No.	% over total begun foreclosures
Begun foreclosures	1.122	-22	51.999	-29
Urban properties	1.047	-23,9	48.716	-29,7
Dwellings	513	-44,5	27.171	-34,2
Plots	111	65,7	2.524	-31,8
Other urban properties	423	12,2	19.021	-21,9
Rustic properties	75	15,4	3.283	-12,7

Source: Estadística de Ejecuciones Hipotecarias, INE.