

10 August 2012

**Unpaid Bills of Exchange Statistics**  
Junio 2012. *Provisional data*

**The number of unpaid bills of exchange decreased 0.8% in May, as compared with the same month in 2011**

**4.2% of the total expired bills of exchange are unpaid**

In June, the number of returned unpaid bills of exchange reached 319,920 representing a 5.7% decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 592 million euros, a 0.8% increase as compared with June 2011.

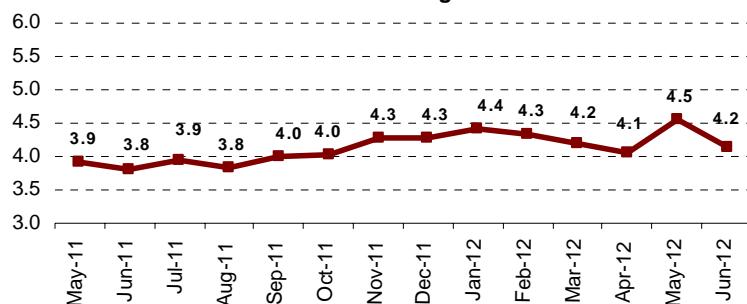
**Total unpaid and expired bills of exchange. June 2012**

	Total	% variation		
		Inter-monthly	Interannual	Interannual accumulated
<b>Number of bills of exchange (1)</b>				
Number of expired bills of exchange	7,705,948	-5.7	-13.5	-7.4
Number of unpaid bills of exchange	319,920	-13.8	-5.7	-0.5
<b>Value of bills of exchange (2)</b> (million euros)				
Value of expired bills of exchange	15,354	-4.6	-15.9	-11.4
Value of unpaid bills of exchange	592	-9.3	0.8	8.5
<b>Average value of bills of exchange (3=2/1)</b> (euros)				
Average value of expired bills of exchange	1,993	1.1	-2.9	-4.3
Average value of unpaid bills of exchange	1,851	5.2	6.9	9.0

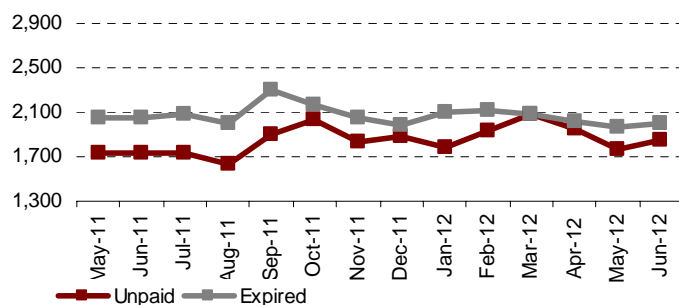
The percentage of unpaid bills of exchange against expired bills of exchange reached 4.2%.

In June 2012, the average value of expired bills of exchange (1,993 euros) was higher than the average value of unpaid bills of exchange (1,851 euros).

Percentage of unpaid bills of exchange against expired bills of exchange



Average value of expired bills of exchange and unpaid bills of exchange



## Bills of exchange by financial institution

66.4% of expired bills of exchange in the month of June were processed by Banks. Savings Banks managed 26.8% and Credit Unions managed the remaining 6.8%.

The number of unpaid bills of exchange decreased 8.1% in Savings Banks and 6.0% in Banks. In contrast, increased 12.0% in Credit Unions.

## Total unpaid bills of exchange by financial institution. June 2012

	Number of unpaid bills of exchange			Average value (euros)			% unpaid against expired		
	Total	% variation		Total	% variation		Total	% variation	
		Inter-annual	Interannual accumulated		Inter-annual	Interannual accumulated		Inter-annual	Interannual accumulated
TOTAL	319,920	-5.7	-0.5	1,851	6.9	9.0	4.2	8.9	7.5
Banks	214,762	-6.0	-1.1	1,738	8.2	11.4	4.2	5.7	7.1
Savings Banks	86,320	-8.1	-2.7	2,070	8.3	6.2	4.2	17.2	7.6
Credit Unions	18,838	12.0	21.0	2,136	-11.3	-4.0	3.6	9.6	13.4

The average value of unpaid bills of exchange was higher in Credit Unions (2,136 euros) than in Savings Banks (2,070 euros) and Banks (1,738 euros).

Banks and Savings Banks were the financial institutions with the highest percentage of unpaid bills of exchange (with 4.2%).

### Bills of exchange by type of bill and financial institution

65.5% of expired bills of exchange in the month of June were portfolio bills of exchange, while the remaining 34.5% were in debt collection management from clients.

The percentage of unpaid bills of exchange against expired bills of exchange was greater for portfolio bills of exchange (with 4.6%) than for bills of exchange in debt collection management from clients (with 3.3%).

Banks were the financial institutions with the highest percentage of unpaid portfolio bills of exchange (with 4.7%). In turn, Savings Banks presented the greatest percentage in debt collection management from clients (with 3.7%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,956 euros) than for bills of exchange in debt collection management from clients (1,578 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (2,549 euros). In turn, Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (1,792 euros).

### Total bills of exchange by type of bill and financial institution. June 2012

	Total		Banks		Savings Banks		Credit Unions	
	Number	Average value (euros)	Number	Average value (euros)	Number	Average value (euros)	Number	Average value (euros)
<b>Portfolio bills of exchange</b>								
Expired (1)	5,049,777	2,082	3,416,823	1,926	1,256,499	2,400	376,455	2,445
Unpaid (2)	231,190	1,956	160,452	1,720	56,514	2,477	14,224	2,549
Percentage (3=2/1*100)	4.6		4.7		4.5		3.8	
<b>Debt collection management from clients</b>								
Expired (1)	2,656,171	1,822	1,700,235	2,133	805,094	1,332	150,842	923
Unpaid (2)	88,730	1,578	54,310	1,792	29,806	1,299	4,614	862
Percentage (3=2/1*100)	3.3		3.2		3.7		3.1	

## Geographical distribution of unpaid bills of exchange

The Autonomous Community with the highest percentage of unpaid bills of exchange against expired bills of exchange were Canarias (with 5.4%) and Andalucía (with 5.1%).

Conversely, the Community with the lowest percentage of unpaid bills of exchange in June was Comunidad Foral de Navarra (with 2.7%).

Illes Balears (with 3,399 euros) was the Autonomous Community with the highest average value of unpaid bills of exchange.

The Autonomous Community with the lowest average value of unpaid bills of exchange was Cataluña (with 1,267 euros).

## Total bills of exchange by Autonomous City and Community. June 2012

	Expired bills of exchange		Unpaid bills of exchange		% unpaid against expired	Average value expired	Average value unpaid
	Number	Value (euros)	Number	Value (euros)			
TOTAL	7,705,948	15,354,320,819	319,920	592,279,188	4.2	1,993	1,851
Andalucía	468,661	1,078,562,906	24,036	56,929,698	5.1	2,301	2,369
Aragón	268,238	493,011,805	9,878	18,540,995	3.7	1,838	1,877
Asturias, Principado de	135,962	252,530,924	5,125	9,434,493	3.8	1,857	1,841
Balears, Illes	74,778	140,857,755	2,941	9,995,006	3.9	1,884	3,399
Canarias	58,928	150,505,342	3,198	8,062,799	5.4	2,554	2,521
Cantabria	51,494	135,626,483	2,086	5,722,053	4.1	2,634	2,743
Castilla y León	248,125	584,189,738	8,980	21,637,482	3.6	2,354	2,410
Castilla-La Mancha	189,626	372,759,602	8,674	19,996,623	4.6	1,966	2,305
Cataluña	2,709,286	3,977,289,180	109,901	139,253,914	4.1	1,468	1,267
Comunitat Valenciana	793,010	1,566,310,667	37,295	85,279,545	4.7	1,975	2,287
Extremadura	63,359	113,342,207	3,093	6,642,761	4.9	1,789	2,148
Galicia	359,830	832,861,915	12,950	23,572,068	3.6	2,315	1,820
Madrid, Comunidad de	1,376,683	3,569,047,299	57,896	111,970,619	4.2	2,592	1,934
Murcia, Región de	185,345	493,988,486	9,122	22,621,956	4.9	2,665	2,480
Navarra, Comunidad Foral de	170,712	380,610,101	4,689	12,014,303	2.7	2,230	2,562
País Vasco	462,908	1,058,109,849	16,243	35,149,360	3.5	2,286	2,164
Rioja, La	86,238	150,937,546	3,739	5,401,784	4.3	1,750	1,445
Ceuta	2,687	3,287,818	68	37,445	2.5	1,224	551
Melilla	78	491,196	6	16,284	7.7	6,297	2,714

## Provincial information

The provincial results previously provided in this Press release may henceforth be viewed at the following address of the INE website:

[http://www.ine.es/en/daco/daco42/daco427/eipro0612\\_en.pdf](http://www.ine.es/en/daco/daco42/daco427/eipro0612_en.pdf)

For further information see [INEbase-www.ine.es/en/welcome\\_en.htm](http://www.ine.es/en/welcome_en.htm) All press releases at: [www.ine.es/en/prensa/prensa\\_en.htm](http://www.ine.es/en/prensa/prensa_en.htm)

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**Information Area:** Telephone number: 91 583 91 00 – Fax: 91 583 91 58 – [www.ine.es/infoine/?L=1](http://www.ine.es/infoine/?L=1)

## Unpaid Bills of Exchange Statistics

### June 2012. Provisional data

#### UBE.1 Portfolio bills of exchange, expiring during the reference month

Value in euros

	Total		Banks		Banks Savings		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
<b>TOTAL</b>	<b>5,049,777</b>	<b>10,515,793,488</b>	<b>3,416,823</b>	<b>6,579,846,975</b>	<b>1,256,499</b>	<b>3,015,697,564</b>	<b>376,455</b>	<b>920,248,949</b>
Andalucía	376,814	895,302,699	242,506	545,158,828	100,487	258,964,092	33,821	91,179,779
Aragón	144,766	354,766,321	81,895	175,844,049	36,154	82,457,486	26,717	96,464,786
Asturias, Principado de	121,301	226,256,247	59,399	121,778,922	36,177	66,848,804	25,725	37,628,521
Baleares, Illes	61,879	127,545,121	44,610	89,548,420	16,719	35,784,070	550	2,212,631
Canarias	46,239	139,993,327	26,707	81,712,546	13,642	43,153,663	5,890	15,127,118
Cantabria	36,944	117,013,036	24,868	85,446,193	10,609	29,268,841	1,467	2,298,002
Castilla y León	177,274	490,638,347	97,190	213,831,498	52,798	206,601,992	27,286	70,204,857
Castilla-La Mancha	155,524	339,148,901	82,019	163,598,549	49,498	106,217,971	24,007	69,332,381
Cataluña	1,412,989	2,199,115,358	1,099,816	1,717,671,893	309,389	474,504,557	3,784	6,938,908
Comunitat Valenciana	692,951	1,457,819,267	427,976	882,084,846	195,096	446,114,696	69,879	129,619,725
Extremadura	57,250	106,094,789	36,639	58,506,987	16,718	38,549,584	3,893	9,038,218
Galicia	300,712	749,734,006	203,053	489,098,262	94,381	252,054,913	3,278	8,580,831
Madrid, Comunidad de	772,215	1,610,430,379	638,343	1,081,301,897	128,454	516,216,642	5,418	12,911,840
Murcia, Región de	165,492	456,184,472	84,823	235,914,403	59,076	148,941,688	21,593	71,328,381
Navarra, Comunidad Foral de	115,541	266,993,643	52,839	95,521,989	30,553	72,946,805	32,149	98,524,849
País Vasco	345,239	848,652,904	174,547	474,791,391	89,867	196,832,961	80,825	177,028,552
Rioja, La	63,946	126,371,379	38,606	65,403,861	15,172	39,146,164	10,168	21,821,354
Ceuta	2,623	3,242,096	933	2,226,720	1,686	1,010,574	4	4,802
Melilla	78	491,196	54	405,721	23	82,061	1	3,414

**June 2012. Provisional data**

**UBE.2 Unpaid portfolio bills of exchange**

Value in euros

	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
TOTAL	231,190	452,281,709	160,452	276,051,400	56,514	139,970,724	14,224	36,259,585
Andalucía	19,481	44,414,316	13,019	30,370,041	4,827	9,713,447	1,635	4,330,828
Aragón	5,895	14,354,722	3,405	7,805,602	1,388	3,353,125	1,102	3,195,995
Asturias, Principado de	4,612	8,941,142	2,237	5,203,715	1,757	2,831,332	618	906,095
Balears, Illes	2,424	9,415,275	1,449	3,159,709	951	6,181,776	24	73,790
Canarias	2,613	7,723,357	1,363	4,447,482	855	2,040,389	395	1,235,486
Cantabria	1,567	5,055,861	970	2,741,086	536	2,235,179	61	79,596
Castilla y León	7,109	18,735,259	3,846	9,587,978	2,407	7,143,598	856	2,003,683
Castilla-La Mancha	7,402	18,730,475	4,248	8,324,179	2,006	6,823,187	1,148	3,583,109
Cataluña	68,099	89,023,817	54,119	63,896,066	13,829	24,915,648	151	212,103
Comunitat Valenciana	33,136	81,587,797	20,439	45,621,269	9,669	29,173,408	3,028	6,793,120
Extremadura	2,843	6,430,166	1,592	3,470,804	1,030	2,407,184	221	552,178
Galicia	11,060	21,381,060	7,383	14,720,663	3,574	6,161,724	103	498,673
Madrid, Comunidad de	37,772	61,254,726	32,399	41,292,070	5,170	18,418,022	203	1,544,634
Murcia, Región de	8,269	21,428,734	4,399	12,281,517	2,900	6,371,209	970	2,776,008
Navarra, Comunidad Foral de	3,623	9,855,786	1,518	3,891,547	1,224	3,156,123	881	2,808,116
País Vasco	12,170	29,275,503	6,224	16,702,677	3,562	7,463,997	2,384	5,108,829
Rioja, La	3,046	4,625,036	1,816	2,503,846	790	1,567,410	440	553,780
Ceuta	63	32,393	24	18,065	38	13,766	1	562
Melilla	6	16,284	2	13,084	1	200	3	3,000

**June 2012. Provisional data**

**UBE.3 Bills of exchange in debt collection management from clients expiring in the reference month**

Value in euros

	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
<b>TOTAL</b>	2,656,171	4,838,527,331	1,700,235	3,626,820,645	805,094	1,072,484,800	150,842	139,221,886
Andalucía	91,847	183,260,207	38,985	58,749,113	49,708	115,312,817	3,154	9,198,277
Aragón	123,472	138,245,484	36,094	52,757,771	27,527	27,970,450	59,851	57,517,263
Asturias, Principado de	14,661	26,274,677	6,832	20,119,797	5,504	4,301,708	2,325	1,853,172
Balears, Illes	12,899	13,312,634	10,086	10,783,353	2,804	2,497,082	9	32,199
Canarias	12,689	10,512,015	4,696	5,633,463	2,640	2,516,456	5,353	2,362,096
Cantabria	14,550	18,613,447	10,191	14,776,522	3,017	2,578,467	1,342	1,258,458
Castilla y León	70,851	93,551,391	30,970	47,307,920	13,974	26,646,595	25,907	19,596,876
Castilla-La Mancha	34,102	33,610,701	15,968	17,730,848	14,933	13,985,540	3,201	1,894,313
Cataluña	1,296,297	1,778,173,822	819,033	1,248,527,644	470,386	525,591,697	6,878	4,054,481
Comunitat Valenciana	100,059	108,491,400	55,473	68,262,468	34,530	34,723,152	10,056	5,505,780
Extremadura	6,109	7,247,418	3,114	3,942,636	2,931	3,130,806	64	173,976
Galicia	59,118	83,127,909	39,271	54,528,754	18,086	25,613,503	1,761	2,985,652
Madrid, Comunidad de	604,468	1,958,616,920	496,010	1,767,549,247	107,747	190,237,860	711	829,813
Murcia, Región de	19,853	37,804,014	5,930	17,697,919	12,905	17,671,047	1,018	2,435,048
Navarra, Comunidad Foral de	55,171	113,616,458	28,214	60,214,144	11,816	37,452,562	15,141	15,949,752
País Vasco	117,669	209,456,945	87,281	162,648,552	21,557	37,024,721	8,831	9,783,672
Rioja, La	22,292	24,566,167	12,054	15,578,117	4,998	5,196,992	5,240	3,791,058
Ceuta	64	45,722	33	12,377	31	33,345	0	0
Melilla	0	0	0	0	0	0	0	0

**June 2012. Provisional data**

**UBE.4 Unpaid bills of exchange in debt collection management from clients expiring in the reference month**

Value in euros

	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
<b>TOTAL</b>	88,730	139,997,479	54,310	97,298,132	29,806	38,721,831	4,614	3,977,516
Andalucía	4,555	12,515,382	1,988	1,647,529	2,405	9,890,500	162	977,353
Aragón	3,983	4,186,273	1,402	2,337,271	1,048	937,063	1,533	911,939
Asturias, Principado de	513	493,351	283	347,354	155	107,931	75	38,066
Balears, Illes	517	579,731	396	485,221	121	94,510	0	0
Canarias	585	339,442	249	141,904	68	64,557	268	132,981
Cantabria	519	666,192	301	489,680	174	99,932	44	76,580
Castilla y León	1,871	2,902,223	932	1,913,912	374	475,852	565	512,459
Castilla-La Mancha	1,272	1,266,148	515	569,836	684	573,229	73	123,083
Cataluña	41,802	50,230,097	24,387	35,302,076	17,257	14,841,671	158	86,350
Comunitat Valenciana	4,159	3,691,748	1,882	2,275,562	1,221	1,180,219	1,056	235,967
Extremadura	250	212,595	118	104,680	130	93,716	2	14,199
Galicia	1,890	2,191,008	1,193	1,207,051	657	942,541	40	41,416
Madrid, Comunidad de	20,124	50,715,893	16,349	43,860,281	3,758	6,845,773	17	9,839
Murcia, Región de	853	1,193,222	202	574,018	594	489,511	57	129,693
Navarra, Comunidad Foral de	1,066	2,158,517	508	1,227,629	302	715,384	256	215,504
País Vasco	4,073	5,873,857	3,243	4,358,069	626	1,125,801	204	389,987
Rioja, La	693	776,748	358	451,707	231	242,941	104	82,100
Ceuta	5	5,052	4	4,352	1	700	0	0
Melilla	0	0	0	0	0	0	0	0