

14 September 2011

**Unpaid Bills of Exchange Statistics**

July 2011. *Provisional data*

**The number of unpaid bills of exchange decreases 4.6% in July, as compared with the same month in 2010**

**3.9% of the total expired bills of exchange are unpaid**

In July, the number of returned unpaid bills of exchange reached 359,593, representing a 4.6% decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 586 million euros, with a 5.7% decrease, as compared with July 2010.

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

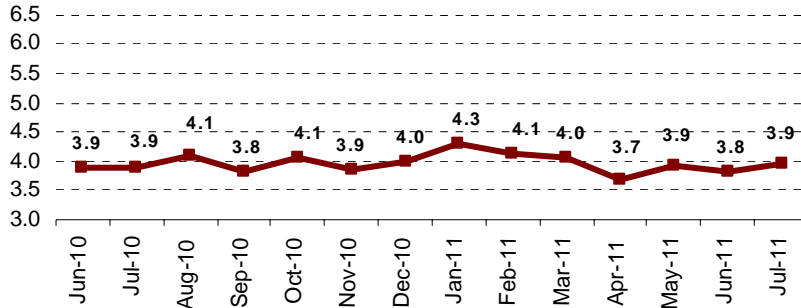
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
<b>Number of bills of exchange (1)</b>				
Number of expired bills of exchange	8,607,801	-3.3	-5.7	-1.8
Number of unpaid bills of exchange	339,593	0.1	-4.6	-6.6
<b>Value of bills of exchange (2)</b> (million euros)				
Value of expired bills of exchange	17,967	-1.6	-4.6	-1.9
Value of unpaid bills of exchange	586	-0.3	-5.7	-10.1
<b>Average value of bills of exchange (3=2/1)</b> (euros)				
Average value of expired bills of exchange	2,087	1.8	1.2	-0.1
Average value of unpaid bills of exchange	1,725	-0.4	-1.1	-3.8

\*Data compared with the final data for 2010

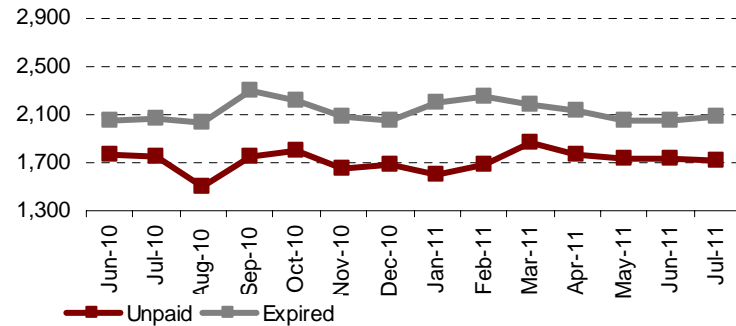
The percentage of unpaid bills of exchange against expired bills of exchange reached 3.9%.

In July 2011, the average value of expired bills of exchange (2,087 euros) was higher than the average value of unpaid bills of exchange (1,725 euros).

Percentage of unpaid bills of exchange against expired bills of exchange\*



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



\*Final data until July 2010

## Bills of exchange by financial institution

66.8% of expired bills of exchange in the month of July were processed by Banks. Savings Banks managed 27.1% and Credit Unions managed the remaining 6.1%.

The number of unpaid bills of exchange decreased 8.9% in Banks, while it increased 11.3% in Credit Unions and 4.8% in Savings Banks.

## Total unpaid bills of exchange by financial institution.

	Number of unpaid bills of exchange			Average value (euros)			% unpaid against expired		
	Total	Variation rates		Total	Variation rates		Total	Variation rates	
		Inter-annual	Interannual accumulated		Inter-annual	Interannual accumulated		Inter-annual	Interannual accumulated
TOTAL	339,593	-4.6	-6.6	1,725	-1.1	-3.8	3.9	1.1	-4.8
Banks	229,709	-8.9	-9.0	1,633	0.3	-2.0	4.0	-0.2	-5.5
Savings Banks	92,912	4.8	-2.0	1,839	-4.6	-6.0	4.0	4.9	-3.1
Credit Unions	16,972	11.3	4.5	2,346	-9.6	-16.9	3.2	4.9	-1.8

\*Data compared with the final data for 2010

The average value of unpaid bills of exchange was higher in Credit Unions (2,346 euros) than in Savings Banks (1,839 euros) and Banks (1,633 euros).

Banks and Savings Banks were the financial institutions with the highest percentage of unpaid bills of exchange (both with 4.0%), while Credit Unions had the lowest percentage of unpaid bills of exchange (3.2%).

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

68.9% of expired bills of exchange in the month of July were portfolio bills of exchange, while the remaining 31.1% 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 (4.2%) than for bills of exchange in debt collection management from clients (3.3%).

Banks were the financial institutions with the highest percentage of unpaid portfolio bills of exchange (with 4.4%). Savings Banks recorded the highest percentage of unpaid bills of exchange in debt collection management from clients (with 3.6%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,775 euros) than for bills of exchange in debt collection management from clients (1,583 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (2,729 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (1,814 euros).

### Total bills of exchange by type of bill and financial institution

	Total		Banks		Savings Banks		Credit Unions	
	Number	Average value	Number	Average value	Number	Average value	Number	Average value
<b>Portfolio bills of exchange</b>								
Expired (1)	5,930,421	2,183	3,997,933	2,049	1,539,423	2,431	393,065	2,576
Unpaid (2)	251,952	1,775	174,305	1,576	64,088	2,113	13,559	2,729
Percentage (3=2/1)	4.2		4.4		4.2		3.4	
<b>Debt collection management from clients</b>								
Expired (1)	2,677,380	1,875	1,755,020	2,190	789,865	1,332	132,495	943
Unpaid (2)	87,641	1,583	55,404	1,814	28,824	1,229	3,413	825
Percentage (3=2/1)	3.3		3.2		3.6		2.6	

## Geographical distribution of unpaid bills of exchange

Canarias (4.9%) and Región de Murcia (4.6%) were the Autonomous Community with the highest percentage of unpaid bills of exchange against expired bills of exchange in July.

Conversely, the Autonomous Community with the lowest percentage of unpaid bills of exchange against expired bills of exchange was Comunidad Foral de Navarra (2.6%).

Illes Balears (with 2,734 euros) was the Autonomous Communities with the highest average values of unpaid bills of exchange.

The Autonomous Community with the lowest average value of unpaid bills of exchange was Cataluña (with 1,229 euros).

## Bills of exchange by Autonomous City and Community

	Expired bills of exchange		Unpaid bills of exchange		% unpaid against expired	Average value expired	Average value unpaid
	Number	Value (euros)	Number	Value (euros)			
TOTAL	8,607,801	17,966,656,877	339,593	585,850,164	3.9	2,087	1,725
Andalucía	539,658	1,329,945,251	23,491	49,351,740	4.4	2,464	2,101
Aragón	294,618	593,907,002	10,301	16,569,929	3.5	2,016	1,609
Asturias, Principado de	150,313	289,105,115	5,564	10,389,470	3.7	1,923	1,867
Balears, Illes	86,467	163,304,529	3,590	9,815,350	4.2	1,889	2,734
Canarias	69,456	175,525,445	3,429	6,923,401	4.9	2,527	2,019
Cantabria	55,342	158,821,914	1,997	4,604,820	3.6	2,870	2,306
Castilla y León	274,578	706,599,363	8,612	22,948,060	3.1	2,573	2,665
Castilla-La Mancha	204,162	469,507,231	8,148	18,841,535	4.0	2,300	2,312
Cataluña	3,013,004	4,872,182,257	121,248	149,041,853	4.0	1,617	1,229
Comunitat Valenciana	945,318	1,873,066,406	40,459	75,407,458	4.3	1,981	1,864
Extremadura	71,226	173,709,889	2,846	6,202,372	4.0	2,439	2,179
Galicia	417,274	993,635,804	13,445	33,702,243	3.2	2,381	2,507
Madrid, Comunidad de	1,490,768	3,665,014,462	62,763	107,044,560	4.2	2,458	1,706
Murcia, Región de	218,632	605,906,323	9,963	26,813,849	4.6	2,771	2,691
Navarra, Comunidad Foral de	171,392	394,686,750	4,373	8,964,880	2.6	2,303	2,050
País Vasco	519,772	1,335,914,344	16,223	34,085,708	3.1	2,570	2,101
Rioja, La	82,662	161,132,919	3,023	5,042,371	3.7	1,949	1,668
Ceuta	3,037	3,143,107	113	58,935	3.7	1,035	522
Melilla	122	1,548,766	5	41,630	4.1	12,695	8,326

## 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/eipro0711\\_en.pdf](http://www.ine.es/en/daco/daco42/daco427/eipro0711_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)

**Press Office:** Telephone numbers: 91 583 93 63 / 94 08 – Fax: 91 583 90 87 - [gprensa@ine.es](mailto:gprensa@ine.es)

**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

July 2011. 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>5,930,421</b>	<b>12,945,627,595</b>	<b>3,997,933</b>	<b>8,190,091,850</b>	<b>1,539,423</b>	<b>3,742,816,258</b>	<b>393,065</b>	<b>1,012,719,487</b>
Andalucía	450,453	1,115,838,886	276,165	648,967,725	133,314	350,329,262	40,974	116,541,899
Aragón	180,909	455,791,800	103,927	220,218,831	46,287	143,972,246	30,695	91,600,723
Asturias, Principado de	134,505	262,492,486	73,616	150,770,600	42,353	79,627,211	18,536	32,094,675
Balears, Illes	71,179	148,154,526	51,381	101,516,273	18,994	43,659,737	804	2,978,516
Canarias	54,931	162,648,447	32,083	96,994,354	16,474	48,702,898	6,374	16,951,195
Cantabria	45,278	139,617,215	29,801	94,008,281	14,099	42,788,356	1,378	2,820,578
Castilla y León	208,966	617,661,478	121,692	303,253,197	63,733	248,413,739	23,541	65,994,542
Castilla-La Mancha	171,715	434,226,067	86,977	198,026,741	59,420	154,780,700	25,318	81,418,626
Cataluña	1,678,713	2,848,684,047	1,292,296	2,175,141,415	382,769	665,963,974	3,648	7,578,658
Comunitat Valenciana	845,208	1,755,613,614	512,075	1,053,590,671	254,867	556,360,714	78,266	145,662,229
Extremadura	65,792	167,516,882	40,179	96,500,995	19,737	52,774,870	5,876	18,241,017
Galicia	355,998	888,469,077	239,490	601,727,506	114,364	279,063,619	2,144	7,677,952
Madrid, Comunidad de	872,441	1,801,052,948	719,859	1,314,163,053	147,862	474,392,759	4,720	12,497,136
Murcia, Región de	196,997	573,424,661	102,913	304,856,072	72,469	192,009,492	21,615	76,559,097
Navarra, Comunidad Foral de	129,890	316,789,908	61,420	125,444,325	35,590	87,981,620	32,880	103,363,963
Pais Vasco	403,360	1,119,423,041	212,546	628,032,200	102,025	283,719,275	88,789	207,671,566
Rioja, La	61,370	133,866,141	39,589	73,977,779	14,285	37,603,101	7,496	22,285,261
Ceuta	2,595	2,891,602	1,820	2,299,622	769	582,280	6	9,700
Melilla	121	1,464,769	104	602,210	12	90,405	5	772,154

**July 2011. 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
<b>TOTAL</b>	<b>251,952</b>	<b>447,136,296</b>	<b>174,305</b>	<b>274,702,577</b>	<b>64,088</b>	<b>135,427,645</b>	<b>13,559</b>	<b>37,006,074</b>
Andalucía	19,714	42,920,036	12,088	26,055,924	6,074	11,967,126	1,552	4,896,986
Aragón	6,827	13,429,235	3,790	6,095,099	1,842	4,048,993	1,195	3,285,143
Asturias, Principado de	4,905	8,974,608	2,571	4,858,903	1,865	3,038,959	469	1,076,746
Balears, Illes	2,962	9,156,219	1,895	4,768,424	1,012	4,178,329	55	209,466
Canarias	2,789	6,500,098	1,547	3,712,969	943	1,786,776	299	1,000,353
Cantabria	1,773	4,259,176	1,028	2,708,974	707	1,398,977	38	151,225
Castilla y León	6,953	20,280,354	3,826	9,023,181	2,451	9,198,150	676	2,059,023
Castilla-La Mancha	7,043	17,709,670	3,620	7,461,802	2,520	7,041,345	903	3,206,523
Cataluña	77,305	92,955,484	60,751	66,623,974	16,385	25,875,577	169	455,933
Comunitat Valenciana	36,787	71,134,091	22,334	37,933,847	11,373	24,167,984	3,080	9,032,260
Extremadura	2,648	5,976,568	1,506	3,631,998	895	1,581,262	247	763,308
Galicia	11,714	28,916,352	7,381	19,729,348	4,276	8,958,712	57	228,292
Madrid, Comunidad de	42,922	57,564,608	37,752	45,340,634	5,062	11,741,173	108	482,801
Murcia, Región de	9,079	25,893,046	4,521	13,564,960	3,501	8,755,956	1,057	3,572,130
Navarra, Comunidad Foral de	3,572	7,764,116	1,703	3,241,825	1,127	2,771,836	742	1,750,455
Pais Vasco	12,445	29,331,658	6,288	17,304,685	3,460	7,687,413	2,697	4,339,560
Rioja, La	2,449	4,294,775	1,665	2,589,661	569	1,209,244	215	495,870
Ceuta	60	34,572	34	14,739	26	19,833	0	0
Melilla	5	41,630	5	41,630	0	0	0	0

**July 2011. 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>	<b>2,677,380</b>	<b>5,021,029,282</b>	<b>1,755,020</b>	<b>3,843,694,818</b>	<b>789,865</b>	<b>1,052,440,153</b>	<b>132,495</b>	<b>124,894,311</b>
Andalucía	89,205	214,106,365	50,518	149,033,355	35,032	53,868,067	3,655	11,204,943
Aragón	113,709	138,115,202	35,900	63,956,152	22,639	27,013,144	55,170	47,145,906
Asturias, Principado de	15,808	26,612,629	9,265	20,151,723	5,268	5,488,361	1,275	972,545
Balears, Illes	15,288	15,150,003	11,721	10,884,214	3,559	4,229,194	8	36,595
Canarias	14,525	12,876,998	7,906	8,961,089	1,616	1,760,468	5,003	2,155,441
Cantabria	10,064	19,204,699	7,244	10,430,160	1,488	7,808,475	1,332	966,064
Castilla y León	65,612	88,937,885	28,256	43,734,357	15,811	28,953,617	21,545	16,249,911
Castilla-La Mancha	32,447	35,281,164	12,404	16,726,102	16,722	16,568,498	3,321	1,986,564
Cataluña	1,334,291	2,023,498,210	867,012	1,452,433,704	462,409	568,457,545	4,870	2,606,961
Comunitat Valenciana	100,110	117,452,792	55,662	68,026,543	36,484	43,398,331	7,964	6,027,918
Extremadura	5,434	6,193,007	2,214	2,900,741	3,114	3,133,947	106	158,319
Galicia	61,276	105,166,727	40,201	79,753,308	20,549	24,860,652	526	552,767
Madrid, Comunidad de	618,327	1,863,961,514	497,575	1,673,545,286	119,307	185,761,783	1,445	4,654,445
Murcia, Región de	21,635	32,481,662	8,239	11,248,807	12,525	18,825,259	871	2,407,596
Navarra, Comunidad Foral de	41,502	77,896,842	18,420	42,991,575	8,604	17,372,077	14,478	17,533,190
Pais Vasco	116,412	216,491,303	90,497	171,428,131	18,819	38,238,287	7,096	6,824,885
Rioja, La	21,292	27,266,778	11,611	17,204,214	5,851	6,652,303	3,830	3,410,261
Ceuta	442	251,505	374	201,360	68	50,145	0	0
Melilla	1	83,997	1	83,997	0	0	0	0

**July 2011. 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>	<b>87,641</b>	<b>138,713,868</b>	<b>55,404</b>	<b>100,478,587</b>	<b>28,824</b>	<b>35,420,985</b>	<b>3,413</b>	<b>2,814,296</b>
Andalucía	3,777	6,431,704	2,052	4,277,255	1,528	1,555,435	197	599,014
Aragón	3,474	3,140,694	1,320	1,511,466	783	813,754	1,371	815,474
Asturias, Principado de	659	1,414,862	294	800,059	297	585,671	68	29,132
Balears, Illes	628	659,131	452	429,928	176	229,203	0	0
Canarias	640	423,303	337	185,868	69	125,215	234	112,220
Cantabria	224	345,644	124	268,431	73	61,814	27	15,399
Castilla y León	1,659	2,667,706	740	1,443,609	484	854,234	435	369,863
Castilla-La Mancha	1,105	1,131,865	420	398,095	596	673,833	89	59,937
Cataluña	43,943	56,086,369	26,739	40,127,605	17,014	15,869,969	190	88,795
Comunitat Valenciana	3,672	4,273,367	2,079	2,917,976	1,349	1,196,337	244	159,054
Extremadura	198	225,804	80	112,102	115	112,441	3	1,261
Galicia	1,731	4,785,891	994	1,996,432	720	2,776,858	17	12,601
Madrid, Comunidad de	19,841	49,479,952	15,674	40,500,592	4,126	8,936,166	41	43,194
Murcia, Región de	884	920,803	264	275,666	576	598,698	44	46,439
Navarra, Comunidad Foral de	801	1,200,764	364	711,617	211	186,669	226	302,478
Pais Vasco	3,778	4,754,050	3,121	4,061,579	530	575,591	127	116,880
Rioja, La	574	747,596	298	435,994	176	269,047	100	42,555
Ceuta	53	24,363	52	24,313	1	50	0	0
Melilla	0	0	0	0	0	0	0	0