

15 March 2010

**Unpaid Bills of Exchange Statistics  
January 2009. Provisional data**

**The number of unpaid bills of exchange decreases 37.3% in  
January, as compared with the same month in 2009**

**4.8% of the total expired bills of exchange are unpaid**

In November, the number of returned unpaid bills of exchange reached 416,871, representing a 37.3% decrease with respect to the same month the previous year.

The value of these unpaid bills of exchange reached 745 million euros, with a 62.0% decrease as compared with January 2009.

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

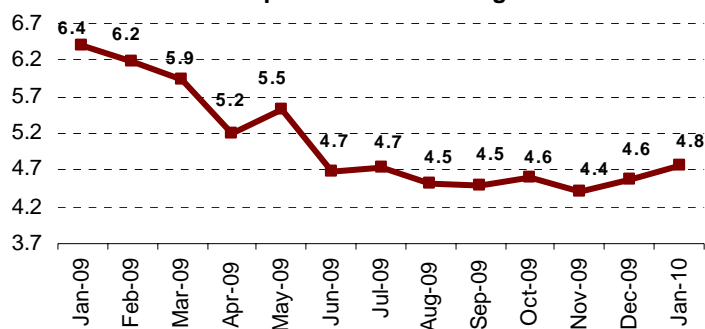
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
<b>Number of bills of exchange (1)</b>				
Number of expired bills of exchange	8,771,532	-4.8	-15.6	-15.6
Number of unpaid bills of exchange	416,871	-0.8	-37.3	-37.3
<b>Value of bills of exchange (2)</b> (million euros)				
Value of expired bills of exchange	19,544	1.9	-29.3	-29.3
Value of unpaid bills of exchange	745	-3.3	-62.0	-62.0
<b>Average value of bills of exchange (3=2/1)</b> (euros)				
Average value of expired bills of exchange	2,228	6.9	-16.2	-16.2
Average value of unpaid bills of exchange	1,787	-2.5	-39.5	-39.5

\*Data compared with the final data for 2009

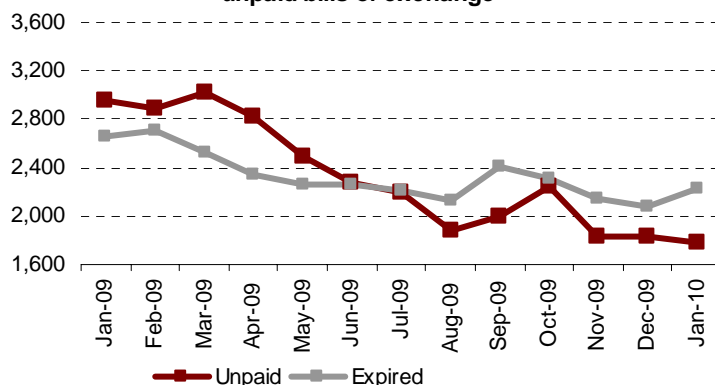
The percentage of unpaid bills of exchange against expired bills of exchange reached 4.8%.

In January 2010, the average value of expired bills of exchange (2,228 euros) was higher than the average value of unpaid bills of exchange (1,787 euros).

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



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



\* Definitive Data January 2009

## Bills of exchange by financial institution

67.3% of expired bills of exchange in the month of January were processed by Banks. Savings Banks managed 27.4% and Credit Unions managed the remaining 5.3%.

The number of unpaid bills of exchange decreased 48.5% in Credit Unions, 46.5% in Savings Banks and 31.9% in Banks.

The average value of unpaid bills of exchange was higher in Credit Unions (2,870 euros) than in Savings Banks (2,081 euros) and Banks (1,610 euros).

Banks were the financial institutions with the highest percentage of unpaid bills of exchange (4.9%), while Credit Unions had the lowest percentage of unpaid bills of exchange (3.7%).

## 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
<b>TOTAL</b>	416,871	-37.3	-37.3	1,787	-39.5	-39.5	4.8	-25.6	-25.6
Banks	289,191	-31.9	-31.9	1,610	-37.7	-37.7	4.9	-21.1	-21.1
Savings Banks	110,652	-46.5	-46.5	2,081	-42.3	-42.3	4.6	-32.6	-32.6
Credit Unions	17,028	-48.5	-48.5	2,870	-19.8	-19.8	3.7	-41.1	-41.1

\*Data compared with the final data for 2009

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

74.0% of expired bills of exchange in the month of January were portfolio bills of exchange, while the remaining 26.0% 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 (5.1%) than for bills of exchange in debt collection management from clients (3.9%).

Banks were the financial institutions with the highest percentage of unpaid portfolio bills of exchange (5.3%). However, Savings Banks recorded the highest percentage of bills of exchange in debt collection management from clients (4.2%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,851 euros) than for bills of exchange in debt collection management from clients (1,549 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (3,095 euros), and Savings Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (1,562 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)	6,487,193	2,280	4,301,358	2,103	1,783,877	2,604	401,958	2,731
Unpaid (2)	328,034	1,851	227,938	1,624	84,978	2,238	15,118	3,095
Percentage (3=2/1)	5.1		5.3		4.8		3.8	
<b>Debt collection management from clients</b>								
Expired (1)	2,284,339	2,081	1,603,672	2,307	617,661	1,596	63,006	1,083
Unpaid (2)	88,837	1,549	61,253	1,559	25,674	1,562	1,910	1,095
Percentage (3=2/1)	3.9		3.8		4.2		3.0	

## Geographical distribution of unpaid bills of exchange

Illes Balears (5.5%), Cataluña and Comunidad de Madrid (both with 5.2%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in January.

Conversely, the Community with the lowest percentage of unpaid bills of exchange against expired bills of exchange was Comunidad Foral de Navarra (3.1%).

Canarias (with 3,181 euros), Illes Balears (with 3,152 euros) and Castilla-La Mancha (with 3,093 euros) were the Autonomous Communities with the highest average values of unpaid bills of exchange.

The Communities with the lowest average values of unpaid bills of exchange were Cataluña (with 1,169 euros), Principado de Asturias (with 1,634 euros) and La Rioja (with 1,697 euros).

## Bills of exchange by Autonomous Community

	Expired bills of exchange		Unpaid bills of exchange		% unpaid against expired	Average value expired	Average value unpaid
	Number	Value (euros)	Number	Value (euros)			
<b>TOTAL</b>	<b>8,771,532</b>	<b>19,543,559,694</b>	<b>416,871</b>	<b>744,836,576</b>	<b>4.8</b>	<b>2,228</b>	<b>1,787</b>
Andalucía	549,578	1,487,193,571	26,680	61,096,621	4.9	2,706	2,290
Aragón	266,078	596,451,001	10,543	24,626,723	4.0	2,242	2,336
Asturias (Principado de)	157,994	390,265,891	6,154	10,054,563	3.9	2,470	1,634
Balears (Illes)	72,871	169,228,749	4,017	12,662,476	5.5	2,322	3,152
Canarias	72,079	223,162,131	3,698	11,764,701	5.1	3,096	3,181
Cantabria	60,529	169,275,952	2,829	5,670,521	4.7	2,797	2,004
Castilla y León	254,652	691,029,476	9,029	21,273,167	3.5	2,714	2,356
Castilla-La Mancha	212,326	550,057,086	9,263	28,651,962	4.4	2,591	3,093
Cataluña	3,025,176	5,005,624,886	157,492	184,126,207	5.2	1,655	1,169
Comunitat Valenciana	1,024,361	2,075,294,915	49,362	100,492,287	4.8	2,026	2,036
Extremadura	68,412	213,894,641	3,478	8,697,100	5.1	3,127	2,501
Galicia	443,568	1,074,806,334	16,253	42,136,924	3.7	2,423	2,593
Madrid (Comunidad de)	1,535,593	4,257,810,081	79,849	139,758,383	5.2	2,773	1,750
Murcia (Región de)	227,330	627,388,162	10,401	28,109,619	4.6	2,760	2,703
Navarra (Comunidad Foral de)	195,978	459,390,602	6,052	15,982,459	3.1	2,344	2,641
País Vasco	518,517	1,373,823,414	18,437	44,098,839	3.6	2,650	2,392
Rioja (La)	83,098	174,273,212	3,237	5,491,784	3.9	2,097	1,697
Ceuta and Melilla	3,392	4,589,590	97	142,240	2.9	1,353	1,466

## 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/eipro0110.pdf>

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

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## Unpaid Bills of exchange statistic

January 2010. Provisional data

### DBES.1 Portfolio Bills of Exchange

Amount in euros

	Total		Banks		Savings Banks		Co-operatives	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>TOTAL</b>	<b>6,487,193</b>	<b>14,789,539,206</b>	<b>4,301,358</b>	<b>9,047,084,694</b>	<b>1,783,877</b>	<b>4,644,657,772</b>	<b>401,958</b>	<b>1,097,796,740</b>
Andalucía	483,062	1,345,044,814	272,501	717,233,379	162,996	478,073,644	47,565	149,737,791
Aragón	191,394	500,975,383	111,136	267,844,317	50,243	131,909,885	30,015	101,221,181
Asturias (Ppdo de)	143,909	351,681,423	79,917	204,154,523	45,483	113,697,221	18,509	33,829,679
Balears (Illes)	60,120	155,936,446	38,727	94,480,229	20,560	58,452,780	833	3,003,437
Canarias	62,892	210,264,075	34,727	123,912,718	21,293	64,791,622	6,872	21,559,735
Cantabria	48,636	151,149,046	32,196	100,193,234	15,280	48,657,938	1,160	2,297,874
Castilla y León	214,487	634,603,404	124,303	344,523,612	71,180	233,476,232	19,004	56,603,560
Castilla-La Mancha	185,761	509,401,134	83,914	205,598,683	76,351	208,613,795	25,496	95,188,656
Cataluña	1,880,166	3,094,759,295	1,409,613	2,255,775,138	468,057	832,931,439	2,496	6,052,718
Comunitat Valenciana	927,531	1,961,575,944	533,489	1,105,289,738	306,439	680,589,328	87,603	175,696,878
Extremadura	64,491	206,865,710	33,075	106,435,341	25,622	84,032,804	5,794	16,397,565
Galicia	387,566	995,076,121	253,876	626,401,370	131,348	361,782,971	2,342	6,891,780
Madrid (Comunidad de)	986,638	2,350,724,120	827,344	1,577,112,146	154,426	739,713,815	4,868	33,898,159
Murcia (Región de)	202,558	588,578,788	106,126	324,887,698	81,910	212,536,141	14,522	51,154,949
Navarra (Com. Foral de)	158,502	406,425,236	79,340	186,295,858	38,939	89,617,598	40,223	130,511,780
Pais Vasco	419,748	1,172,464,835	236,707	720,633,051	96,037	262,294,851	87,004	189,536,933
Rioja (La)	66,504	149,486,580	43,599	83,686,502	15,257	41,589,972	7,648	24,210,106
Ceuta	3,032	3,721,650	610	2,051,156	2,418	1,666,535	4	3,959
Melilla	196	805,202	158	576,001	38	229,201	0	0

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## DBES.2 Unpaid Portfolio Bills of Exchange

Amount in euros

	Total		Banks		Savings Banks		Co-operatives	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>TOTAL</b>	<b>328,034</b>	<b>607,189,247</b>	<b>227,938</b>	<b>370,223,573</b>	<b>84,978</b>	<b>190,179,081</b>	<b>15,118</b>	<b>46,786,593</b>
Andalucía	23,073	56,772,510	12,391	31,420,627	8,835	20,220,674	1,847	5,131,209
Aragón	7,771	20,809,525	4,281	9,298,055	2,394	7,879,746	1,096	3,631,724
Asturias (Ppdo de)	5,405	9,361,640	3,039	5,183,787	1,792	3,227,034	574	950,819
Balears (Illes)	3,459	11,883,773	1,945	6,276,323	1,477	5,521,156	37	86,294
Canarias	3,294	11,381,101	1,642	6,003,546	1,234	4,289,240	418	1,088,315
Cantabria	2,453	4,945,341	1,544	3,347,181	869	1,543,911	40	54,249
Castilla y León	7,856	19,082,549	4,062	8,873,769	3,165	8,278,582	629	1,930,198
Castilla-La Mancha	8,151	27,454,231	3,609	10,628,026	3,588	12,048,332	954	4,777,873
Cataluña	115,084	124,715,691	91,473	90,498,297	23,508	34,100,660	103	116,734
Comunitat Valenciana	44,742	95,591,447	25,359	55,075,017	15,377	30,769,814	4,006	9,746,616
Extremadura	3,207	7,808,031	1,483	3,582,443	1,386	3,418,694	338	806,894
Galicia	14,151	39,225,609	8,355	24,051,145	5,722	14,889,372	74	285,092
Madrid (Comunidad de)	57,896	97,057,517	51,316	70,960,471	6,132	19,776,332	448	6,320,714
Murcia (Región de)	9,285	25,348,031	4,916	12,706,072	3,802	10,751,906	567	1,890,053
Navarra (Com. Foral de)	5,108	12,567,580	2,435	5,032,341	1,454	2,990,313	1,219	4,544,926
Pais Vasco	14,370	38,220,658	8,413	24,623,826	3,439	8,729,885	2,518	4,866,947
Rioja (La)	2,633	4,821,821	1,652	2,631,718	731	1,632,167	250	557,936
Ceuta	90	126,734	17	15,471	73	111,263	0	0
Melilla	6	15,458	6	15,458	0	0	0	0

DBES - JANUARY 2010 (2/4)

## DBES.3 Bills of Exchange received from clients as a management fee

Amount in euros

	Total		Banks		Savings Banks		Co-operatives	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>TOTAL</b>	<b>2,284,339</b>	<b>4,754,020,488</b>	<b>1,603,672</b>	<b>3,700,288,121</b>	<b>617,661</b>	<b>985,527,590</b>	<b>63,006</b>	<b>68,204,777</b>
Andalucía	66,516	142,148,757	39,921	97,836,246	23,119	38,141,849	3,476	6,170,662
Aragón	74,684	95,475,618	34,203	46,415,203	18,542	32,839,194	21,939	16,221,221
Asturias (Ppdo de)	14,085	38,584,468	10,261	29,157,264	3,573	8,621,981	251	805,223
Balears (Illes)	12,751	13,292,303	8,080	7,325,832	4,647	5,690,995	24	275,476
Canarias	9,187	12,898,056	5,654	7,541,518	3,073	4,318,857	460	1,037,681
Cantabria	11,893	18,126,906	9,011	14,179,788	1,293	2,705,010	1,589	1,242,108
Castilla y León	40,165	56,426,072	18,874	29,666,476	11,558	18,515,057	9,733	8,244,539
Castilla-La Mancha	26,565	40,655,952	12,591	20,286,705	12,757	18,831,908	1,217	1,537,339
Cataluña	1,145,010	1,910,865,591	821,769	1,415,114,976	321,944	494,127,024	1,297	1,623,591
Comunitat Valenciana	96,830	113,718,971	50,754	67,300,756	38,585	39,920,167	7,491	6,498,048
Extremadura	3,921	7,028,931	2,020	3,885,693	1,758	2,626,142	143	517,096
Galicia	56,002	79,730,213	35,453	53,309,164	20,384	26,245,698	165	175,351
Madrid (Comunidad de)	548,955	1,907,085,961	431,596	1,681,419,510	116,682	222,916,671	677	2,749,780
Murcia (Región de)	24,772	38,809,374	9,113	10,449,578	14,248	26,364,660	1,411	1,995,136
Navarra (Com. Foral de)	37,476	52,965,366	18,158	24,445,193	11,882	17,319,304	7,436	11,200,869
Pais Vasco	98,769	201,358,579	86,234	173,814,160	8,898	22,103,435	3,637	5,440,984
Rioja (La)	16,594	24,786,632	9,978	18,139,573	4,616	4,184,550	2,000	2,462,509
Ceuta	164	62,738	2	486	102	55,088	60	7,164
Melilla	0	0	0	0	0	0	0	0

DBES - JANUARY 2010 (3/4)

## DBES.4 Unpaid Bills of Exchange received from clients as a management fee

Amount in euros

	Total		Banks		Savings Banks		Co-operatives	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>TOTAL</b>	<b>88,837</b>	<b>137,647,329</b>	<b>61,253</b>	<b>95,466,138</b>	<b>25,674</b>	<b>40,090,528</b>	<b>1,910</b>	<b>2,090,663</b>
Andalucía	3,607	4,324,111	1,706	2,186,106	1,718	1,859,019	183	278,986
Aragón	2,772	3,817,198	1,362	1,542,329	704	1,696,298	706	578,571
Asturias (Ppdo de)	749	692,923	641	307,741	103	346,519	5	38,663
Balears (Illes)	558	778,703	354	396,951	204	381,752	0	0
Canarias	404	383,600	278	268,770	115	107,955	11	6,875
Cantabria	376	725,180	256	569,594	69	133,901	51	21,685
Castilla y León	1,173	2,190,618	678	1,478,218	291	508,683	204	203,717
Castilla-La Mancha	1,112	1,197,731	490	490,493	581	666,461	41	40,777
Cataluña	42,408	59,410,516	29,029	41,179,156	13,331	18,180,752	48	50,608
Comunitat Valenciana	4,620	4,900,840	2,286	2,799,657	2,082	1,941,650	252	159,533
Extremadura	271	889,069	155	313,058	108	532,215	8	43,796
Galicia	2,102	2,911,315	1,326	1,420,344	773	1,487,597	3	3,374
Madrid (Comunidad de)	21,953	42,700,866	17,893	35,769,740	4,028	6,901,331	32	29,795
Murcia (Región de)	1,116	2,761,588	389	524,407	661	2,011,047	66	226,134
Navarra (Com. Foral de)	944	3,414,879	335	427,791	449	2,687,049	160	300,039
Pais Vasco	4,067	5,878,181	3,707	5,375,985	270	440,520	90	61,676
Rioja (La)	604	669,963	368	415,798	187	207,779	49	46,386
Ceuta	1	48	0	0	0	0	1	48
Melilla	0	0	0	0	0	0	0	0

DBES - JANUARY 2010 (4/4)