

13 May 2010

**Unpaid Bills of Exchange Statistics**  
March 2010. *Provisional data*

**The number of unpaid bills of exchange decreases 35.4% in March,  
as compared with the same month in 2009**

**4.1% of the total expired bills of exchange are unpaid**

In March, the number of returned unpaid bills of exchange reached 370,514, representing a 35.4% decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 686 million euros, with a 60.3% decrease as compared with March 2009.

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

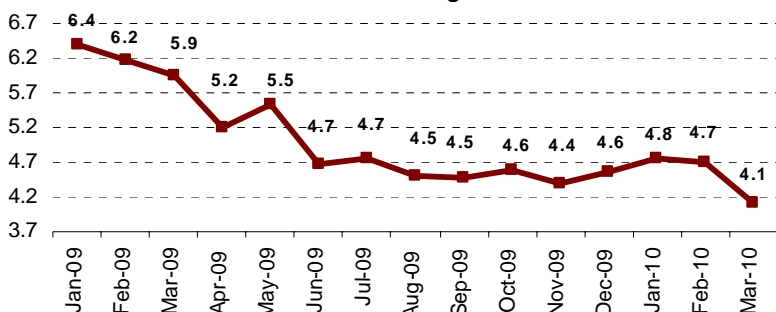
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
<b>Number of bills of exchange (1)</b>				
Number of expired bills of exchange	8,990,905	17.8	-6.8	-12.3
Number of unpaid bills of exchange	370,514	3.3	-35.4	-35.9
<b>Value of bills of exchange (2)</b> (million euros)				
Value of expired bills of exchange	19,667	13.3	-19.1	-25.6
Value of unpaid bills of exchange	686	16.7	-60.3	-61.8
<b>Average value of bills of exchange (3=2/1)</b> (euros)				
Average value of expired bills of exchange	2,187	-3.8	-13.1	-15.2
Average value of unpaid bills of exchange	1,852	13.0	-38.6	-40.4

\*Data compared with the final data for 2009

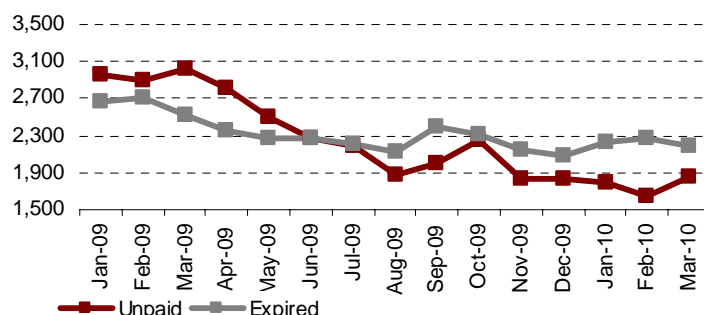
The percentage of unpaid bills of exchange against expired bills of exchange reached 4.1%.

In March 2010, the average value of expired bills of exchange (2,187 euros) was higher than the average value of unpaid bills of exchange (1,852 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 for January, February and March 2009

## Bills of exchange by financial institution

65.1% of expired bills of exchange in the month of March were processed by Banks. Savings Banks managed 29.8% and Credit Unions managed the remaining 5.1%.

The number of unpaid bills of exchange decreased 43.2% in Savings Banks, 39.5% in Credit Unions and 31.1% in Banks.

The average value of unpaid bills of exchange was higher in Credit Unions (3,361 euros) than in Savings Banks (2,128 euros) and Banks (1,634 euros).

Banks were the financial institutions with the highest percentage of unpaid bills of exchange (4.3%), 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
TOTAL	370,514	-35.4	-35.9	1,852	-38.6	-40.4	4.1	-30.7	-26.9
Banks	250,077	-31.1	-30.8	1,634	-39.9	-40.1	4.3	-27.2	-22.7
Savings Banks	103,137	-43.2	-45.0	2,128	-39.8	-41.9	3.9	-37.4	-34.2
Credit Unions	17,300	-39.5	-44.4	3,361	-4.4	-15.8	3.7	-32.9	-37.8

\*Data compared with the final data for 2009

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

73.7% of expired bills of exchange in the month of March were portfolio bills of exchange, while the remaining 26.3% 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 (4.4%) 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 (4.7%). Savings Banks recorded the highest percentage of bills of exchange in debt collection management from clients (3.6%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,906 euros) than for bills of exchange in debt collection management from clients (1,648 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (3,692 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (1,668 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)	6,629,136	2,268	4,231,382	2,095	2,009,344	2,521	388,410	2,837
Unpaid (2)	292,364	1,906	198,102	1,625	79,226	2,272	15,036	3,692
Percentage (3=2/1)	4.4		4.7		3.9		3.9	
<b>Debt collection management from clients</b>								
Expired (1)	2,361,769	1,962	1,620,181	2,171	668,538	1,552	73,050	1,075
Unpaid (2)	78,150	1,648	51,975	1,668	23,911	1,651	2,264	1,168
Percentage (3=2/1)	3.3		3.2		3.6		3.1	

## Geographical distribution of unpaid bills of exchange

Illes Balears (5.2%) and Canarias (5.1%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in March.

Conversely, the Community with the lowest percentage of unpaid bills of exchange against expired bills of exchange was Comunidad Foral de Navarra (2.8%).

Illes Balears (with 4,128 euros) and Canarias (with 3,274 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 1,307 euros), Principado de Asturias (with 1,526 euros) and Comunidad de Madrid (with 1,591 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)			
TOTAL	8,990,905	19,667,080,142	370,514	686,215,170	4.1	2,187	1,852
Andalucía	598,998	1,510,237,463	26,721	68,837,677	4.5	2,521	2,576
Aragón	286,660	577,475,865	10,956	26,486,218	3.8	2,014	2,418
Asturias (Principado de)	182,350	380,993,428	6,864	10,477,853	3.8	2,089	1,526
Balears (Illes)	82,304	190,943,380	4,305	17,772,273	5.2	2,320	4,128
Canarias	78,534	230,216,021	4,002	13,103,060	5.1	2,931	3,274
Cantabria	67,936	174,158,238	2,254	3,866,543	3.3	2,564	1,715
Castilla y León	286,220	742,007,646	9,327	25,167,775	3.3	2,592	2,698
Castilla-La Mancha	223,891	565,772,953	8,132	22,637,434	3.6	2,527	2,784
Cataluña	3,032,246	4,911,945,222	130,065	169,998,831	4.3	1,620	1,307
Comunitat Valenciana	989,779	2,026,170,484	41,513	79,849,944	4.2	2,047	1,923
Extremadura	76,944	232,125,618	3,447	8,380,634	4.5	3,017	2,431
Galicia	488,189	1,304,470,534	14,857	37,942,968	3.0	2,672	2,554
Madrid (Comunidad de)	1,554,028	4,120,230,508	74,363	118,299,970	4.8	2,651	1,591
Murcia (Región de)	241,519	662,503,020	9,065	22,269,287	3.8	2,743	2,457
Navarra (Comunidad Foral de)	190,142	425,925,096	5,245	15,105,272	2.8	2,240	2,880
País Vasco	529,941	1,425,383,774	16,630	39,567,764	3.1	2,690	2,379
Rioja (La)	78,117	181,397,636	2,682	6,321,001	3.4	2,322	2,357
Ceuta and Melilla	3,107	5,123,256	86	130,666	2.8	1,649	1,519

## 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/eipro0310\\_en.pdf](http://www.ine.es/en/daco/daco42/daco427/eipro0310_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/infoinees/infoine](http://www.ine.es/infoinees/infoine)

## Unpaid Bills of exchange statistic

March 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>6,629,136</b>	<b>15,033,135,890</b>	<b>4,231,382</b>	<b>8,865,015,842</b>	<b>2,009,344</b>	<b>5,066,136,765</b>	<b>388,410</b>	<b>1,101,983,283</b>
Andalucía	528,034	1,389,014,377	281,864	753,840,206	199,403	480,800,608	46,767	154,373,563
Aragón	204,189	488,997,051	121,754	250,677,045	54,368	135,541,325	28,067	102,778,681
Asturias (Ppdo de)	167,552	350,906,034	85,691	193,094,321	64,380	125,690,459	17,481	32,121,254
Balears (Illes)	68,167	177,804,172	39,530	93,883,618	27,824	81,045,864	813	2,874,690
Canarias	67,347	216,344,044	35,664	120,786,869	23,851	70,830,164	7,832	24,727,011
Cantabria	55,155	150,716,986	30,102	91,189,787	23,588	57,437,799	1,465	2,089,400
Castilla y León	244,171	681,851,834	130,744	344,813,959	93,234	278,656,254	20,193	58,381,621
Castilla-La Mancha	194,928	526,948,777	83,933	204,980,828	85,956	229,114,817	25,039	92,853,132
Cataluña	1,874,807	3,034,291,771	1,385,646	2,181,147,026	486,499	847,071,166	2,662	6,073,579
Comunitat Valenciana	891,227	1,914,447,277	491,747	1,044,715,155	316,242	705,552,833	83,238	164,179,289
Extremadura	73,599	226,959,216	35,444	101,213,623	31,945	109,290,899	6,210	16,454,694
Galicia	430,376	1,183,504,491	265,883	759,520,067	162,439	417,477,600	2,054	6,506,824
Madrid (Comunidad de)	973,937	2,336,290,901	804,493	1,463,254,462	165,545	848,288,027	3,899	24,748,412
Murcia (Región de)	215,005	622,738,267	106,623	328,046,129	91,104	234,044,013	17,278	60,648,125
Navarra (Com. Foral de)	156,204	380,702,235	72,421	163,175,893	47,241	92,453,858	36,542	125,072,484
Pais Vasco	421,464	1,191,630,374	221,864	682,175,954	117,003	307,154,017	82,597	202,300,403
Rioja (La)	60,042	154,991,794	37,422	86,228,090	16,352	43,756,584	6,268	25,007,120
Ceuta	2,743	3,107,799	400	1,252,638	2,340	1,852,628	3	2,533
Melilla	189	1,888,490	157	1,020,172	30	77,850	2	790,468

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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>292,364</b>	<b>557,391,522</b>	<b>198,102</b>	<b>321,920,196</b>	<b>79,226</b>	<b>179,964,291</b>	<b>15,036</b>	<b>55,507,035</b>
Andalucía	23,222	64,180,220	12,424	32,398,378	8,871	22,439,401	1,927	9,342,441
Aragón	7,911	22,084,805	4,445	9,484,817	2,376	6,970,718	1,090	5,629,270
Asturias (Ppdo de)	5,629	9,557,530	2,718	5,074,813	2,317	3,286,833	594	1,195,884
Balears (Illes)	3,781	17,159,712	1,920	7,481,950	1,831	9,545,233	30	132,529
Canarias	3,650	12,468,417	1,685	6,082,368	1,460	4,413,202	505	1,972,847
Cantabria	1,989	3,491,226	1,053	2,040,161	882	1,394,883	54	56,182
Castilla y León	8,220	23,092,309	4,426	11,847,794	3,019	7,774,354	775	3,470,161
Castilla-La Mancha	7,093	21,342,358	3,080	6,078,584	3,081	7,203,582	932	8,060,192
Cataluña	94,396	113,964,428	73,575	82,453,220	20,717	31,261,393	104	249,815
Comunitat Valenciana	37,481	75,670,539	20,624	39,000,748	13,040	26,580,614	3,817	10,089,177
Extremadura	3,289	8,174,518	1,465	3,577,654	1,467	3,740,754	357	856,110
Galicia	13,344	36,055,842	8,144	23,069,204	5,120	12,609,075	80	377,563
Madrid (Comunidad de)	54,934	76,108,898	48,331	55,167,100	6,433	20,339,033	170	602,765
Murcia (Región de)	7,957	20,897,712	3,995	9,714,350	3,289	9,187,781	673	1,995,581
Navarra (Com. Foral de)	4,367	13,789,409	2,100	6,264,151	1,261	2,602,239	1,006	4,923,019
Pais Vasco	12,863	33,717,166	6,826	19,392,278	3,312	8,416,284	2,725	5,908,604
Rioja (La)	2,164	5,519,757	1,270	2,741,397	697	2,133,465	197	644,895
Ceuta	66	90,339	14	25,763	52	64,576	0	0
Melilla	8	26,337	7	25,466	1	871	0	0

DBES - MARCH 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>2,361,769</b>	<b>4,633,944,252</b>	<b>1,620,181</b>	<b>3,518,139,300</b>	<b>668,538</b>	<b>1,037,302,318</b>	<b>73,050</b>	<b>78,502,634</b>
Andalucía	70,964	121,223,086	39,143	74,837,464	27,431	37,045,407	4,390	9,340,215
Aragón	82,471	88,478,814	33,814	41,442,517	19,783	27,275,594	28,874	19,760,703
Asturias (Ppdo de)	14,798	30,087,394	10,447	21,176,817	4,103	8,139,049	248	771,528
Balears (Illes)	14,137	13,139,208	9,496	8,620,523	4,618	4,367,280	23	151,405
Canarias	11,187	13,871,977	7,019	8,446,156	3,653	4,416,668	515	1,009,153
Cantabria	12,781	23,441,252	9,750	15,223,689	1,541	7,027,573	1,490	1,189,990
Castilla y León	42,049	60,155,812	20,070	31,828,140	11,862	19,631,374	10,117	8,696,298
Castilla-La Mancha	28,963	38,824,176	12,659	18,245,925	14,576	18,167,321	1,728	2,410,930
Cataluña	1,157,439	1,877,653,451	796,629	1,382,638,109	359,355	493,575,370	1,455	1,439,972
Comunitat Valenciana	98,552	111,723,207	49,843	64,271,771	41,173	41,635,038	7,536	5,816,398
Extremadura	3,345	5,166,402	1,194	2,253,826	2,025	2,590,359	126	322,217
Galicia	57,813	120,966,043	37,013	81,748,564	20,468	38,709,260	332	508,219
Madrid (Comunidad de)	580,091	1,783,939,607	460,384	1,535,760,655	118,456	240,878,824	1,251	7,300,128
Murcia (Región de)	26,514	39,764,753	10,666	11,811,224	14,543	25,812,749	1,305	2,140,780
Navarra (Com. Foral de)	33,938	45,222,861	16,181	20,370,803	9,803	14,631,892	7,954	10,220,166
Pais Vasco	108,477	233,753,400	94,573	179,918,550	10,283	48,828,840	3,621	5,006,010
Rioja (La)	18,075	26,405,842	11,296	19,542,550	4,758	4,451,148	2,021	2,412,144
Ceuta	174	123,250	4	2,017	106	114,855	64	6,378
Melilla	1	3,717	0	0	1	3,717	0	0

DBES - MARCH 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>78,150</b>	<b>128,823,648</b>	<b>51,975</b>	<b>86,697,605</b>	<b>23,911</b>	<b>39,480,783</b>	<b>2,264</b>	<b>2,645,260</b>
Andalucía	3,499	4,657,457	1,761	1,548,865	1,493	2,423,613	245	684,979
Aragón	3,045	4,401,413	1,369	1,252,909	802	2,533,213	874	615,291
Asturias (Ppdo de)	1,235	920,323	728	685,056	504	231,662	3	3,605
Balears (Illes)	524	612,561	341	400,401	183	212,160	0	0
Canarias	352	634,643	224	483,952	115	111,546	13	39,145
Cantabria	265	375,317	160	162,760	51	153,565	54	58,992
Castilla y León	1,107	2,075,466	569	1,088,093	307	751,264	231	236,109
Castilla-La Mancha	1,039	1,295,076	441	516,136	532	718,283	66	60,657
Cataluña	35,669	56,034,403	23,649	35,884,653	11,971	20,107,936	49	41,814
Comunitat Valenciana	4,032	4,179,405	2,059	2,484,803	1,687	1,493,529	286	201,073
Extremadura	158	206,116	49	112,235	103	73,678	6	20,203
Galicia	1,513	1,887,126	878	1,172,634	624	703,721	11	10,771
Madrid (Comunidad de)	19,429	42,191,072	15,372	35,230,613	4,020	6,932,675	37	27,784
Murcia (Región de)	1,108	1,371,575	406	342,826	618	927,261	84	101,488
Navarra (Com. Foral de)	878	1,315,863	270	469,200	461	596,548	147	250,115
Pais Vasco	3,767	5,850,598	3,417	4,463,114	274	1,300,081	76	87,403
Rioja (La)	518	801,244	281	397,855	155	197,558	82	205,831
Ceuta	12	13,990	1	1,500	11	12,490	0	0
Melilla	0	0	0	0	0	0	0	0

DBES - MARCH 2010 (4/4)