

13 June 2008

**Unpaid Bills of Exchange Statistics**  
**April 2008.** Provisional data

**The number of unpaid bills of exchange increases 24.4% in April as compared with the same month in 2007**

**4.2% of the total amount of expired bills is unpaid**

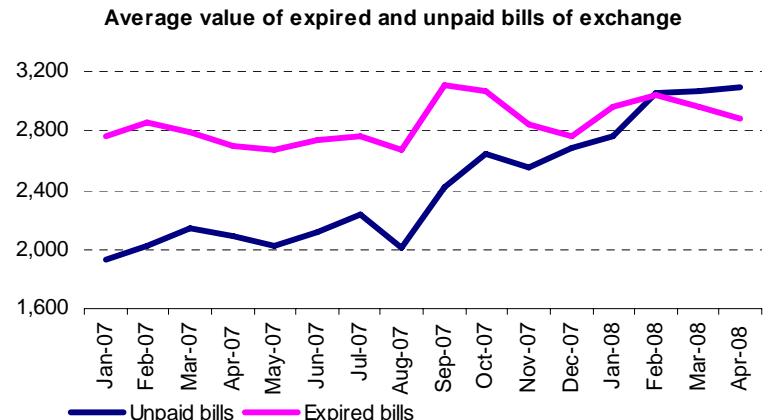
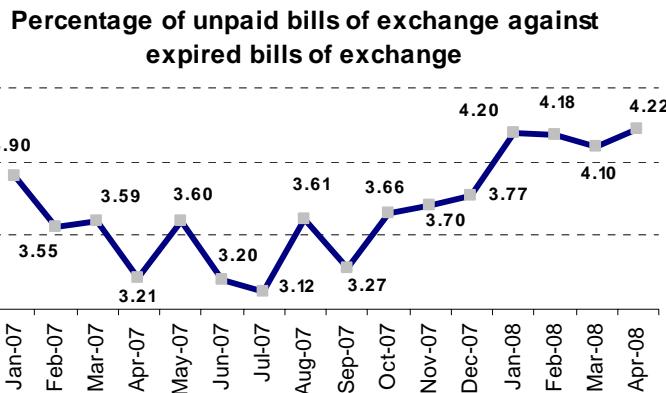
In April, the number of returned unpaid bills of exchange reached 486,396, representing a 24.4% increase compared with the same month of the previous year.

The value of these unpaid bills reached 1,504 million euros, for a 83.7% increase as compared with April 2007.

**Total unpaid and expired bills of exchange**

|   | Total      | Variation rates (%) |             |                         |
|---|------------|---------------------|-------------|-------------------------|
|   |            | Inter-monthly       | Interannual | Interannual accumulated |
| <b>Number of unpaid bills of exchange(1)</b>      |            |                     |             |                         |
| Number of expired bills of exchange               | 11,519,569 | -2.79               | -5.41       | -2.85                   |
| Number of unpaid bills of exchange                | 486,396    | 0.19                | 24.36       | 13.68                   |
| <b>Value of the bills of exchange (2)</b>         |            |                     |             |                         |
| (million euros)                                   |            |                     |             |                         |
| Value of expired bills of exchange                | 33,155     | -5.64               | 0.98        | 3.58                    |
| Value of unpaid bills of exchange                 | 1,504      | 0.81                | 83.69       | 66.55                   |
| <b>Average value of bills of exchange (3=2/1)</b> |            |                     |             |                         |
| (euros)   |            |                     |             |                         |
| Average value of expired bills of exchange        | 2,878      | -2.93               | 6.76        | 6.62                    |
| Average value of unpaid bills of exchange         | 3,093      | 0.62                | 47.70       | 46.51                   |

The average value of unpaid bills of exchange reached 3,093 euros, 47.7% more than in the same month of the previous year. The percentage of unpaid bills of exchange against expired bills increased slightly in April as compared with the previous month, standing at 4.2%.



### Bills of exchange by financial institution

67.6% of expired bills in the month of April were processed by Banks. Savings Banks managed 27.9% and Credit Unions managed the remaining 4.5%.

The number of unpaid bills of exchange increased 53.3% in Savings Banks, 26.7% in Credit Unions and 13.7% in Banks.

The highest average value of unpaid bills of exchange corresponded to Savings Banks (4,000 euros), followed by Credit Unions (3,459 euros) and Banks (2,626 euros).

Savings Banks were the financial institutions with the highest percentage of unpaid bills of exchange against expired bills (4.8%), followed by Banks (4.0%) and Credit Unions (3.5%).

### 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>  | 486,396                            | 24.36           | 13.68                   | 3,093 | 47.70                    | 46.51                   | 4.22  | 31.48           | 17.02                   |
| Banks         | 314,196                            | 13.72           | 4.13                    | 2,626 | 41.92                    | 39.08                   | 4.03  | 21.44           | 8.51                    |
| Savings Banks | 154,143                            | 53.30           | 36.00                   | 4,000 | 51.71                    | 51.45                   | 4.79  | 59.35           | 37.87                   |
| Credit Unions | 18,057                             | 26.68           | 45.48                   | 3,459 | 16.14                    | 36.58                   | 3.52  | 27.38           | 36.39                   |

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

78.6% of expired bills in the month of April were portfolio bills of exchange, whilst the remaining 21.4% were in debt collection management.

The percentage of unpaid bills of exchange against expired bills was greater for portfolio bills of exchange (4.5%) than for bills of exchange in debt collection from clients (3.1%).

Savings Banks were the financial institutions that registered the highest percentage of portfolio unpaid bills of exchange (with 5.2%) and in debt collection management from clients (3.3%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (3,347 euros) than for bills of exchange in debt collection from clients (1,699 euros).

Savings Banks were the financial institutions that recorded the greatest average portfolio value (4,374 euros), while Credit Unions registered the greatest average value in debt collection management from clients (2,086 euros).

## Total bills 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</b>                     |           |               |           |               |               |               |               |               |
| Expired (1)                          | 9,057,138 | 3,032         | 5,992,826 | 2,790         | 2,600,180     | 3,567         | 464,132       | 3,168         |
| Unpaid(2)                            | 411,314   | 3,347         | 260,720   | 2,806         | 133,821       | 4,374         | 16,773        | 3,564         |
| Percentage (3=2/1)                   | 4.54      |               | 4.35      |               | 5.15          |               | 3.61          |               |
| <b>In debt collection management</b> |           |               |           |               |               |               |               |               |
| Expired (1)                          | 2,462,431 | 2,311         | 1,797,316 | 2,490         | 616,918       | 1,850         | 48,197        | 1,506         |
| Unpaid(2)                            | 75,082    | 1,699         | 53,476    | 1,752         | 20,322        | 1,535         | 1,284         | 2,086         |
| Percentage (3=2/1)                   | 3.05      |               | 2.98      |               | 3.29          |               | 2.66          |               |

## Geographic distribution of unpaid bills of exchange

Canarias (7.4%), Andalucía (6.0%) and Murcia (5.3%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills in April 2008.

On the other hand, the Communities with the lowest percentages of unpaid bills of exchange against expired bills were Comunidad Foral de Navarra (with 2.6%) and País Vasco (with 3.0%).

By the average value of unpaid bills of exchange, Andalucía and Balear (Illes) were the Autonomous Communities with the highest average values (5,209 euros and 4,928 euros, respectively).

The Autonomous Communities with the lowest average values were Cataluña, with 1,924 euros, and Principado de Asturias, with 2,191 euros.

## Bills of exchange by Autonomous Community

|                              | Expired bills of exchange |                       | Unpaid bills of exchange |                      | % Unpaid<br>against<br>expired | Average value | Average value |
|------------------------------|---------------------------|-----------------------|--------------------------|----------------------|--------------------------------|---------------|---------------|
|                              | Number                    | Value (euros)         | Number                   | Value (euros)        |                                | expired       | unpaid        |
| <b>TOTAL</b>                 | <b>11,519,569</b>         | <b>33,154,536,635</b> | <b>486,396</b>           | <b>1,504,200,870</b> | <b>4.22</b>                    | <b>2,878</b>  | <b>3,093</b>  |
| Andalucía                    | 889,596                   | 3,483,179,062         | 53,443                   | 278,367,896          | 6.01                           | 3,915         | 5,209         |
| Aragón                       | 345,105                   | 1,017,809,741         | 11,265                   | 29,096,971           | 3.26                           | 2,949         | 2,583         |
| Asturias (Principado de)     | 204,401                   | 653,896,127           | 7,453                    | 16,326,489           | 3.65                           | 3,199         | 2,191         |
| Baleares (Illes)             | 97,243                    | 334,786,342           | 5,028                    | 24,780,489           | 5.17                           | 3,443         | 4,928         |
| Canarias                     | 123,578                   | 530,537,884           | 9,096                    | 43,091,173           | 7.36                           | 4,293         | 4,737         |
| Cantabria                    | 90,450                    | 313,074,742           | 3,272                    | 9,791,478            | 3.62                           | 3,461         | 2,993         |
| Castilla y León              | 350,052                   | 1,281,068,575         | 12,644                   | 55,523,669           | 3.61                           | 3,660         | 4,391         |
| Castilla-La Mancha           | 304,630                   | 1,064,208,220         | 12,611                   | 52,986,745           | 4.14                           | 3,493         | 4,202         |
| Cataluña                     | 3,699,224                 | 7,490,957,448         | 149,229                  | 287,156,642          | 4.03                           | 2,025         | 1,924         |
| Comunitat Valenciana         | 1,462,702                 | 3,997,657,232         | 66,555                   | 214,390,305          | 4.55                           | 2,733         | 3,221         |
| Extremadura                  | 111,879                   | 508,346,970           | 5,161                    | 19,714,409           | 4.61                           | 4,544         | 3,820         |
| Galicia                      | 555,704                   | 1,808,090,541         | 19,910                   | 65,745,431           | 3.58                           | 3,254         | 3,302         |
| Madrid (Comunidad de)        | 1,938,911                 | 6,166,946,551         | 83,410                   | 241,301,168          | 4.30                           | 3,181         | 2,893         |
| Murcia (Región de)           | 332,429                   | 1,241,363,239         | 17,755                   | 74,387,159           | 5.34                           | 3,734         | 4,190         |
| Navarra (Comunidad Foral de) | 227,509                   | 653,012,620           | 5,977                    | 17,147,516           | 2.63                           | 2,870         | 2,869         |
| País Vasco                   | 691,967                   | 2,332,621,874         | 20,396                   | 65,494,102           | 2.95                           | 3,371         | 3,211         |
| Rioja (La)                   | 90,833                    | 267,772,576           | 3,066                    | 8,593,337            | 3.38                           | 2,948         | 2,803         |
| Ceuta and Melilla            | 3,356                     | 9,206,891             | 125                      | 305,891              | 3.72                           | 2,743         | 2,447         |

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# Unpaid Bills of exchange statistic

April 2008

Provisional data

## EI.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>9,057,138</b> | <b>27,464,942,767</b> | <b>5,992,826</b> | <b>16,720,392,713</b> | <b>2,600,180</b> | <b>9,274,257,216</b> | <b>464,132</b> | <b>1,470,292,838</b> |
| <b>Andalucía</b>               | <b>813,752</b>   | <b>3,299,475,335</b>  | <b>433,195</b>   | <b>1,753,568,455</b>  | <b>308,465</b>   | <b>1,273,779,738</b> | <b>72,092</b>  | <b>272,127,142</b>   |
| Almería                        | 65,187           | 332,895,649           | 22,804           | 129,333,160           | 22,603           | 116,377,760          | 19,780         | 87,184,729           |
| Cádiz                          | 60,706           | 326,435,750           | 33,117           | 180,102,684           | 25,987           | 140,820,977          | 1,602          | 5,512,089            |
| Córdoba                        | 140,800          | 451,242,463           | 69,749           | 245,779,054           | 65,086           | 182,544,341          | 5,965          | 22,919,068           |
| Granada                        | 121,100          | 403,807,368           | 52,059           | 162,102,985           | 41,157           | 149,494,590          | 27,884         | 92,209,793           |
| Huelva                         | 27,346           | 155,875,901           | 12,447           | 79,882,508            | 11,441           | 64,078,459           | 3,458          | 11,914,934           |
| Jaén                           | 80,166           | 212,680,325           | 38,090           | 103,355,641           | 38,084           | 102,067,023          | 3,992          | 7,257,661            |
| Málaga                         | 99,559           | 502,073,554           | 57,497           | 269,505,166           | 36,087           | 202,252,276          | 5,975          | 30,316,112           |
| Sevilla                        | 218,888          | 914,464,325           | 147,432          | 583,507,257           | 68,020           | 316,144,312          | 3,436          | 14,812,756           |
| <b>Aragón</b>                  | <b>272,393</b>   | <b>884,381,212</b>    | <b>168,121</b>   | <b>506,292,442</b>    | <b>71,050</b>    | <b>256,522,482</b>   | <b>33,222</b>  | <b>121,566,288</b>   |
| Huesca                         | 18,474           | 95,331,594            | 9,015            | 47,519,332            | 6,943            | 35,728,778           | 2,516          | 12,083,484           |
| Teruel                         | 14,155           | 72,853,909            | 6,933            | 34,512,292            | 3,083            | 13,811,699           | 4,139          | 24,529,918           |
| Zaragoza                       | 239,764          | 716,195,709           | 152,173          | 424,260,818           | 61,024           | 206,982,005          | 26,567         | 84,952,886           |
| <b>Asturias (Ppdo de)</b>      | <b>185,429</b>   | <b>572,331,337</b>    | <b>113,670</b>   | <b>359,553,500</b>    | <b>54,691</b>    | <b>178,348,847</b>   | <b>17,068</b>  | <b>34,428,990</b>    |
| <b>Balears (Illes)</b>         | <b>79,783</b>    | <b>310,594,488</b>    | <b>43,762</b>    | <b>160,208,546</b>    | <b>34,455</b>    | <b>143,748,467</b>   | <b>1,566</b>   | <b>6,637,475</b>     |
| <b>Canarias</b>                | <b>110,308</b>   | <b>511,114,236</b>    | <b>60,932</b>    | <b>296,726,988</b>    | <b>37,865</b>    | <b>168,389,303</b>   | <b>11,511</b>  | <b>45,997,945</b>    |
| Las Palmas                     | 49,083           | 289,865,692           | 30,684           | 180,465,722           | 13,823           | 83,793,587           | 4,576          | 25,606,383           |
| Santa C. Tenerife              | 61,225           | 221,248,544           | 30,248           | 116,261,266           | 24,042           | 84,595,716           | 6,935          | 20,391,562           |
| <b>Cantabria</b>               | <b>76,816</b>    | <b>285,621,024</b>    | <b>50,934</b>    | <b>192,959,932</b>    | <b>24,409</b>    | <b>88,484,166</b>    | <b>1,473</b>   | <b>4,176,926</b>     |
| <b>Castilla y León</b>         | <b>315,507</b>   | <b>1,211,524,503</b>  | <b>174,471</b>   | <b>659,169,174</b>    | <b>120,103</b>   | <b>478,630,718</b>   | <b>20,933</b>  | <b>73,724,611</b>    |
| Avila                          | 8,954            | 35,283,538            | 3,803            | 15,054,341            | 4,904            | 18,975,126           | 247            | 1,254,071            |
| Burgos                         | 48,096           | 218,167,570           | 19,913           | 107,140,649           | 25,295           | 101,207,053          | 2,888          | 9,819,868            |
| León                           | 72,000           | 277,165,773           | 43,302           | 152,100,414           | 27,266           | 120,205,349          | 1,432          | 4,860,010            |
| Palencia                       | 18,326           | 56,373,252            | 10,790           | 31,263,450            | 7,170            | 22,560,662           | 366            | 2,549,140            |
| Salamanca                      | 48,560           | 182,666,318           | 30,742           | 115,509,556           | 15,523           | 58,176,404           | 2,295          | 8,980,358            |
| Segovia                        | 14,252           | 71,520,714            | 7,073            | 39,174,719            | 6,760            | 30,671,849           | 419            | 1,674,146            |
| Soria                          | 16,151           | 30,880,336            | 6,947            | 13,005,422            | 4,022            | 7,068,275            | 5,182          | 10,806,639           |
| Valladolid                     | 73,054           | 274,804,996           | 44,796           | 159,745,007           | 24,605           | 97,644,290           | 3,653          | 17,415,699           |
| Zamora                         | 16,114           | 64,662,006            | 7,105            | 26,175,616            | 4,558            | 22,121,710           | 4,451          | 16,364,680           |
| <b>Castilla-La Mancha</b>      | <b>268,880</b>   | <b>1,000,687,623</b>  | <b>121,366</b>   | <b>428,708,892</b>    | <b>120,518</b>   | <b>460,649,261</b>   | <b>26,996</b>  | <b>111,329,470</b>   |
| Albacete                       | 75,615           | 233,359,827           | 29,112           | 98,868,216            | 40,944           | 117,610,091          | 5,559          | 16,881,520           |
| Ciudad Real                    | 61,946           | 242,023,688           | 22,158           | 75,125,471            | 33,280           | 123,373,722          | 6,508          | 43,524,495           |
| Cuenca                         | 16,630           | 99,472,092            | 7,121            | 43,347,639            | 7,428            | 44,741,243           | 2,081          | 11,383,210           |
| Guadalajara                    | 15,619           | 79,202,559            | 11,098           | 42,565,662            | 4,259            | 35,210,287           | 262            | 1,426,610            |
| Toledo                         | 99,070           | 346,629,457           | 51,877           | 168,801,904           | 34,607           | 139,713,918          | 12,586         | 38,113,635           |
| <b>Cataluña</b>                | <b>2,441,430</b> | <b>5,160,373,127</b>  | <b>1,823,321</b> | <b>3,621,623,518</b>  | <b>614,549</b>   | <b>1,526,862,327</b> | <b>3,560</b>   | <b>11,887,282</b>    |
| Barcelona                      | 2,119,031        | 4,224,933,540         | 1,614,703        | 3,058,206,124         | 502,460          | 1,161,428,779        | 1,868          | 5,298,637            |
| Girona                         | 150,656          | 397,460,574           | 103,723          | 246,120,515           | 46,906           | 150,850,445          | 27             | 489,614              |
| Lleida                         | 79,008           | 248,693,831           | 54,307           | 153,785,377           | 23,904           | 92,257,323           | 797            | 2,651,131            |
| Tarragona                      | 92,735           | 289,285,182           | 50,588           | 163,511,502           | 41,279           | 122,325,780          | 868            | 3,447,900            |
| <b>Comunitat Valenciana</b>    | <b>1,358,193</b> | <b>3,824,838,395</b>  | <b>821,970</b>   | <b>2,206,747,886</b>  | <b>430,979</b>   | <b>1,367,742,607</b> | <b>105,244</b> | <b>250,347,902</b>   |
| Alicante/Alacant               | 435,778          | 1,216,389,471         | 267,503          | 650,468,736           | 150,176          | 518,244,287          | 18,099         | 47,676,448           |
| Castellón/Castelló             | 207,362          | 599,488,981           | 124,854          | 360,304,570           | 54,357           | 173,431,296          | 28,151         | 65,753,115           |
| Valencia/València              | 715,053          | 2,008,959,943         | 429,613          | 1,195,974,580         | 226,446          | 676,067,024          | 58,994         | 136,918,339          |
| <b>Extremadura</b>             | <b>107,999</b>   | <b>500,963,152</b>    | <b>55,289</b>    | <b>277,644,457</b>    | <b>45,650</b>    | <b>197,247,183</b>   | <b>7,060</b>   | <b>26,071,512</b>    |
| Badajoz                        | 81,074           | 371,609,014           | 42,925           | 221,450,188           | 31,830           | 126,407,747          | 6,319          | 23,751,079           |
| Cáceres                        | 26,925           | 129,354,138           | 12,364           | 56,194,269            | 13,820           | 70,839,436           | 741            | 2,320,433            |
| <b>Galicia</b>                 | <b>504,406</b>   | <b>1,688,067,118</b>  | <b>322,275</b>   | <b>1,050,846,937</b>  | <b>180,630</b>   | <b>632,959,459</b>   | <b>1,501</b>   | <b>4,260,722</b>     |
| Coruña A                       | 214,257          | 702,723,049           | 141,569          | 438,269,961           | 72,666           | 264,259,007          | 22             | 194,081              |
| Lugo                           | 44,038           | 129,654,348           | 26,416           | 71,131,338            | 16,416           | 55,569,462           | 1,206          | 2,953,548            |
| Ourense                        | 45,881           | 139,276,010           | 27,454           | 79,784,823            | 18,287           | 59,078,467           | 140            | 412,720              |
| Pontevedra                     | 200,230          | 716,413,711           | 126,836          | 461,660,815           | 73,261           | 254,052,523          | 133            | 700,373              |
| <b>Madrid (Comunidad de)</b>   | <b>1,369,697</b> | <b>4,193,260,773</b>  | <b>1,117,832</b> | <b>2,762,899,957</b>  | <b>246,674</b>   | <b>1,405,796,662</b> | <b>5,191</b>   | <b>24,564,154</b>    |
| <b>Murcia (Región de)</b>      | <b>306,145</b>   | <b>1,199,175,654</b>  | <b>151,479</b>   | <b>638,660,169</b>    | <b>129,198</b>   | <b>463,971,504</b>   | <b>25,468</b>  | <b>96,543,981</b>    |
| <b>Navarra (Com. Foral de)</b> | <b>203,932</b>   | <b>598,119,129</b>    | <b>115,698</b>   | <b>308,399,405</b>    | <b>49,560</b>    | <b>154,886,318</b>   | <b>38,674</b>  | <b>134,833,406</b>   |
| <b>País Vasco</b>              | <b>562,324</b>   | <b>1,978,620,676</b>  | <b>364,872</b>   | <b>1,336,452,560</b>  | <b>111,593</b>   | <b>414,879,164</b>   | <b>85,859</b>  | <b>227,288,952</b>   |
| Alava                          | 73,597           | 267,015,215           | 46,551           | 172,288,675           | 19,293           | 62,164,523           | 7,753          | 32,562,017           |
| Guipuzcoa                      | 282,530          | 829,443,239           | 170,529          | 532,079,234           | 63,330           | 178,657,261          | 48,671         | 118,706,744          |
| Vizcaya                        | 206,197          | 882,162,222           | 147,792          | 632,084,651           | 28,970           | 174,057,380          | 29,435         | 76,020,191           |
| Rioja (La)                     | 76,871           | 236,660,255           | 51,426           | 152,628,392           | 18,743           | 59,562,023           | 6,702          | 24,469,840           |
| Ceuta y Melilla                | 3,273            | 9,134,730             | 2,213            | 7,301,503             | 1,048            | 1,796,987            | 12             | 36,240               |
| Ceuta                          | 2,888            | 4,995,551             | 1,888            | 3,307,353             | 993              | 1,681,521            | 7              | 6,677                |
| Melilla                        | 385              | 4,139,179             | 325              | 3,994,150             | 55               | 115,466              | 5              | 29,563               |

**EI.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>411,314</b>     | <b>1,376,654,324</b> | <b>260,720</b>     | <b>731,559,910</b> | <b>133,821</b>     | <b>585,314,031</b> | <b>16,773</b>     |
| <b>Andalucía</b>               | <b>50,369</b>  | <b>270,538,045</b> | <b>24,454</b>        | <b>127,621,298</b> | <b>21,616</b>      | <b>125,869,021</b> | <b>4,299</b>       | <b>17,047,726</b> |
| Almería                        | 5,664          | 38,113,564         | 1,719                | 12,856,014         | 1,754              | 15,640,179         | 2,191              | 9,617,371         |
| Cádiz                          | 4,935          | 33,438,220         | 2,459                | 15,767,571         | 2,400              | 17,357,088         | 76                 | 313,561           |
| Córdoba                        | 7,469          | 25,160,656         | 3,274                | 11,898,292         | 3,936              | 12,246,445         | 259                | 1,015,919         |
| Granada                        | 6,119          | 24,422,832         | 2,624                | 9,176,614          | 2,488              | 11,970,281         | 1,007              | 3,275,937         |
| Huelva                         | 2,046          | 20,060,579         | 905                  | 9,756,377          | 1,009              | 9,918,839          | 132                | 385,363           |
| Jaén                           | 4,492          | 19,268,164         | 1,891                | 5,981,562          | 2,448              | 12,932,569         | 153                | 354,033           |
| Málaga                         | 7,044          | 46,065,790         | 4,010                | 26,246,685         | 2,693              | 18,395,735         | 341                | 1,423,370         |
| Sevilla                        | 12,600         | 64,008,240         | 7,572                | 35,938,183         | 4,888              | 27,407,885         | 140                | 662,172           |
| <b>Aragón</b>                  | <b>9,079</b>   | <b>26,182,911</b>  | <b>5,394</b>         | <b>13,376,621</b>  | <b>2,798</b>       | <b>10,639,731</b>  | <b>887</b>         | <b>2,166,559</b>  |
| Huesca                         | 829            | 3,723,428          | 408                  | 1,664,868          | 378                | 1,897,359          | 43                 | 161,201           |
| Teruel                         | 315            | 1,425,651          | 144                  | 612,480            | 121                | 714,288            | 50                 | 98,883            |
| Zaragoza                       | 7,935          | 21,033,832         | 4,842                | 11,099,273         | 2,299              | 8,028,084          | 794                | 1,906,475         |
| <b>Asturias (Ppdo de)</b>      | <b>6,589</b>   | <b>15,701,292</b>  | <b>4,222</b>         | <b>10,994,255</b>  | <b>1,901</b>       | <b>4,004,810</b>   | <b>466</b>         | <b>702,227</b>    |
| <b>Balears (Illes)</b>         | <b>4,374</b>   | <b>23,647,998</b>  | <b>2,042</b>         | <b>9,179,125</b>   | <b>2,256</b>       | <b>14,209,651</b>  | <b>76</b>          | <b>259,222</b>    |
| <b>Canarias</b>                | <b>8,617</b>   | <b>41,694,468</b>  | <b>4,535</b>         | <b>22,113,107</b>  | <b>3,475</b>       | <b>17,315,257</b>  | <b>607</b>         | <b>2,266,104</b>  |
| Las Palmas                     | 3,481          | 18,768,045         | 2,138                | 11,220,368         | 1,110              | 6,522,272          | 233                | 1,025,405         |
| Santa C. Tenerife              | 5,136          | 22,926,423         | 2,397                | 10,892,739         | 2,365              | 10,792,985         | 374                | 1,240,699         |
| <b>Cantabria</b>               | <b>2,974</b>   | <b>9,334,864</b>   | <b>1,747</b>         | <b>5,909,035</b>   | <b>1,196</b>       | <b>3,390,881</b>   | <b>31</b>          | <b>34,948</b>     |
| <b>Castilla y León</b>         | <b>11,901</b>  | <b>54,132,241</b>  | <b>5,937</b>         | <b>25,763,224</b>  | <b>5,285</b>       | <b>24,429,603</b>  | <b>679</b>         | <b>3,939,414</b>  |
| Avila                          | 430            | 2,018,255          | 167                  | 850,021            | 251                | 1,131,103          | 12                 | 37,131            |
| Burgos                         | 1,519          | 7,048,395          | 485                  | 2,326,283          | 968                | 4,457,058          | 66                 | 265,054           |
| León                           | 2,728          | 9,878,868          | 1,431                | 5,327,477          | 1,208              | 4,272,215          | 89                 | 279,176           |
| Palencia                       | 753            | 1,647,624          | 368                  | 637,301            | 368                | 965,160            | 17                 | 45,163            |
| Salamanca                      | 1,900          | 12,629,695         | 1,140                | 7,371,185          | 700                | 5,019,759          | 60                 | 238,751           |
| Segovia                        | 631            | 2,770,352          | 348                  | 1,750,033          | 264                | 951,299            | 19                 | 69,020            |
| Soria                          | 501            | 1,098,223          | 241                  | 503,350            | 166                | 431,277            | 94                 | 163,596           |
| Valladolid                     | 2,834          | 13,128,345         | 1,540                | 5,871,482          | 1,139              | 6,020,906          | 155                | 1,235,957         |
| Zamora                         | 605            | 3,912,484          | 217                  | 1,126,092          | 221                | 1,180,826          | 167                | 1,605,566         |
| <b>Castilla-La Mancha</b>      | <b>11,485</b>  | <b>51,278,199</b>  | <b>4,901</b>         | <b>20,766,870</b>  | <b>5,848</b>       | <b>27,623,079</b>  | <b>736</b>         | <b>2,888,250</b>  |
| Albacete                       | 3,288          | 11,208,799         | 1,130                | 4,069,128          | 1,922              | 6,566,490          | 236                | 573,181           |
| Ciudad Real                    | 2,820          | 13,035,504         | 1,013                | 4,116,079          | 1,653              | 7,819,317          | 154                | 1,100,108         |
| Cuenca                         | 577            | 3,273,916          | 274                  | 1,383,487          | 245                | 1,608,957          | 58                 | 281,472           |
| Guadalajara                    | 660            | 5,586,715          | 378                  | 2,919,418          | 277                | 2,658,684          | 5                  | 8,613             |
| Toledo                         | 4,140          | 18,173,265         | 2,106                | 8,278,758          | 1,751              | 8,969,631          | 283                | 924,876           |
| <b>Cataluña</b>                | <b>113,519</b> | <b>232,805,717</b> | <b>81,135</b>        | <b>139,857,264</b> | <b>32,223</b>      | <b>91,722,533</b>  | <b>161</b>         | <b>1,225,920</b>  |
| Barcelona                      | 100,077        | 187,879,427        | 73,008               | 114,973,067        | 26,960             | 72,145,278         | 109                | 761,082           |
| Girona                         | 6,061          | 17,079,165         | 4,035                | 9,464,961          | 2,019              | 7,268,154          | 7                  | 346,050           |
| Lleida                         | 2,810          | 11,384,499         | 1,778                | 6,856,754          | 1,021              | 4,497,004          | 11                 | 30,741            |
| Tarragona                      | 4,571          | 16,462,626         | 2,314                | 8,562,482          | 2,223              | 7,812,097          | 34                 | 88,047            |
| <b>Comunitat Valenciana</b>    | <b>62,881</b>  | <b>208,693,906</b> | <b>36,843</b>        | <b>107,798,250</b> | <b>22,832</b>      | <b>92,511,129</b>  | <b>3,206</b>       | <b>8,384,527</b>  |
| Alicante/Alacant               | 22,461         | 80,265,014         | 13,636               | 40,355,214         | 8,124              | 37,934,078         | 701                | 1,975,722         |
| Castellón/Castelló             | 7,577          | 34,548,212         | 4,328                | 18,872,335         | 2,566              | 13,500,158         | 683                | 2,175,719         |
| Valencia/València              | 32,843         | 93,880,680         | 18,879               | 48,570,701         | 12,142             | 41,076,893         | 1,822              | 4,233,086         |
| <b>Extremadura</b>             | <b>5,050</b>   | <b>19,512,338</b>  | <b>2,422</b>         | <b>9,704,624</b>   | <b>2,321</b>       | <b>8,554,525</b>   | <b>307</b>         | <b>1,253,189</b>  |
| Badajoz                        | 3,712          | 12,928,334         | 1,859                | 7,013,379          | 1,576              | 4,781,165          | 277                | 1,133,790         |
| Cáceres                        | 1,338          | 6,584,004          | 563                  | 2,691,245          | 745                | 3,773,360          | 30                 | 119,399           |
| <b>Galicia</b>                 | <b>18,455</b>  | <b>63,598,988</b>  | <b>11,186</b>        | <b>38,109,974</b>  | <b>7,246</b>       | <b>25,356,809</b>  | <b>23</b>          | <b>132,205</b>    |
| Coruña A                       | 7,541          | 24,037,099         | 4,842                | 14,732,096         | 2,699              | 9,305,003          | 0                  | 0                 |
| Lugo                           | 1,515          | 4,202,540          | 909                  | 2,498,139          | 594                | 1,610,870          | 12                 | 93,531            |
| Ourense                        | 1,878          | 5,260,032          | 1,103                | 3,088,968          | 765                | 2,133,978          | 10                 | 37,086            |
| Pontevedra                     | 7,521          | 30,099,317         | 4,332                | 17,790,771         | 3,188              | 12,306,958         | 1                  | 1,588             |
| <b>Madrid (Comunidad de)</b>   | <b>65,034</b>  | <b>204,168,165</b> | <b>53,537</b>        | <b>116,465,311</b> | <b>11,214</b>      | <b>84,551,244</b>  | <b>283</b>         | <b>3,151,610</b>  |
| <b>Murcia (Región de)</b>      | <b>16,615</b>  | <b>72,609,426</b>  | <b>7,331</b>         | <b>33,496,635</b>  | <b>7,649</b>       | <b>31,679,413</b>  | <b>1,635</b>       | <b>7,433,378</b>  |
| <b>Navarra (Com. Foral de)</b> | <b>5,517</b>   | <b>16,398,116</b>  | <b>3,308</b>         | <b>9,891,377</b>   | <b>1,485</b>       | <b>4,729,136</b>   | <b>724</b>         | <b>1,777,603</b>  |
| <b>Pais Vasco</b>              | <b>16,050</b>  | <b>57,983,967</b>  | <b>9,999</b>         | <b>35,543,598</b>  | <b>3,557</b>       | <b>15,800,974</b>  | <b>2,494</b>       | <b>6,639,395</b>  |
| Alava                          | 2,256          | 9,294,026          | 1,340                | 4,859,549          | 667                | 2,092,409          | 249                | 2,342,068         |
| Guipuzcoa                      | 7,132          | 16,489,062         | 4,105                | 10,735,174         | 1,720              | 3,279,846          | 1,307              | 2,474,042         |
| Vizcaya                        | 6,662          | 32,200,879         | 4,554                | 19,948,875         | 1,170              | 10,428,719         | 938                | 1,823,285         |
| <b>Rioja (La)</b>              | <b>2,682</b>   | <b>8,071,218</b>   | <b>1,656</b>         | <b>4,789,379</b>   | <b>869</b>         | <b>2,804,808</b>   | <b>157</b>         | <b>477,031</b>    |
| <b>Ceuta y Melilla</b>         | <b>123</b>     | <b>302,465</b>     | <b>71</b>            | <b>179,963</b>     | <b>50</b>          | <b>121,427</b>     | <b>2</b>           | <b>1,075</b>      |
| Ceuta                          | 103            | 250,667            | 56                   | 132,015            | 45                 | 117,577            | 2                  | 1,075             |
| Melilla                        | 20             | 51,798             | 15                   | 47,948             | 5                  | 3,850              | 0                  | 0                 |

**El.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>2,462,431</b>     | <b>5,689,593,868</b> | <b>1,797,316</b>     | <b>4,475,684,538</b> | <b>616,918</b>     | <b>1,141,322,831</b> | <b>48,197</b>     |
| <b>Andalucía</b>               | <b>75,844</b>    | <b>183,703,727</b>   | <b>46,796</b>        | <b>117,885,134</b>   | <b>24,241</b>        | <b>55,154,087</b>  | <b>4,807</b>         | <b>10,664,506</b> |
| Almería                        | 6,203            | 14,226,216           | 3,065                | 7,920,257            | 1,274                | 2,737,198          | 1,864                | 3,568,761         |
| Cádiz                          | 7,070            | 13,351,166           | 3,112                | 4,741,605            | 3,832                | 8,453,071          | 126                  | 156,490           |
| Córdoba                        | 6,872            | 18,995,086           | 1,944                | 7,885,551            | 4,773                | 10,584,500         | 155                  | 525,035           |
| Granada                        | 5,693            | 9,863,415            | 2,507                | 3,129,424            | 2,102                | 4,353,876          | 1,084                | 2,380,115         |
| Huelva                         | 2,830            | 7,801,581            | 1,796                | 6,136,943            | 1,008                | 1,636,366          | 26                   | 28,272            |
| Jaén                           | 2,994            | 4,447,080            | 2,479                | 3,072,311            | 515                  | 1,374,769          | 0                    | 0                 |
| Málaga                         | 9,007            | 22,703,447           | 4,561                | 11,628,779           | 3,136                | 8,436,226          | 1,310                | 2,638,442         |
| Sevilla                        | 35,175           | 92,315,736           | 27,332               | 73,370,264           | 7,601                | 17,578,081         | 242                  | 1,367,391         |
| <b>Aragón</b>                  | <b>72,712</b>    | <b>133,428,529</b>   | <b>50,755</b>        | <b>96,629,240</b>    | <b>17,285</b>        | <b>32,662,640</b>  | <b>4,672</b>         | <b>4,136,649</b>  |
| Huesca                         | 4,481            | 8,379,336            | 2,614                | 3,966,366            | 1,133                | 4,178,872          | 734                  | 234,098           |
| Teruel                         | 2,918            | 3,664,038            | 2,743                | 3,100,199            | 148                  | 528,510            | 27                   | 35,329            |
| Zaragoza                       | 65,313           | 121,385,155          | 45,398               | 89,562,675           | 16,004               | 27,955,258         | 3,911                | 3,867,222         |
| <b>Asturias (Ppdo de)</b>      | <b>18,972</b>    | <b>81,564,790</b>    | <b>13,272</b>        | <b>64,204,622</b>    | <b>5,379</b>         | <b>16,354,651</b>  | <b>321</b>           | <b>1,005,517</b>  |
| <b>Balears (Illes)</b>         | <b>17,460</b>    | <b>24,191,854</b>    | <b>10,702</b>        | <b>11,699,834</b>    | <b>6,685</b>         | <b>12,188,459</b>  | <b>73</b>            | <b>303,561</b>    |
| <b>Canarias</b>                | <b>13,270</b>    | <b>19,423,648</b>    | <b>9,581</b>         | <b>11,282,661</b>    | <b>3,059</b>         | <b>5,676,390</b>   | <b>630</b>           | <b>2,464,597</b>  |
| Las Palmas                     | 8,458            | 13,020,146           | 6,007                | 7,019,383            | 2,110                | 4,925,339          | 341                  | 1,075,424         |
| Santa C. Tenerife              | 4,812            | 6,403,502            | 3,574                | 4,263,278            | 949                  | 751,051            | 289                  | 1,389,173         |
| <b>Cantabria</b>               | <b>13,634</b>    | <b>27,453,718</b>    | <b>9,756</b>         | <b>22,194,232</b>    | <b>1,539</b>         | <b>4,100,133</b>   | <b>2,339</b>         | <b>1,159,353</b>  |
| <b>Castilla y León</b>         | <b>34,545</b>    | <b>69,544,072</b>    | <b>17,685</b>        | <b>34,261,467</b>    | <b>8,332</b>         | <b>26,107,147</b>  | <b>8,528</b>         | <b>9,175,458</b>  |
| Avila                          | 467              | 1,112,855            | 142                  | 409,788              | 311                  | 601,745            | 14                   | 101,322           |
| Burgos                         | 7,896            | 16,281,028           | 2,857                | 9,572,262            | 790                  | 3,223,513          | 4,249                | 3,485,253         |
| León                           | 8,679            | 16,560,956           | 4,508                | 3,925,732            | 4,167                | 12,631,505         | 4                    | 3,719             |
| Palencia                       | 1,036            | 5,116,101            | 413                  | 2,077,061            | 618                  | 2,963,902          | 5                    | 75,138            |
| Salamanca                      | 1,683            | 3,571,023            | 1,184                | 2,291,727            | 495                  | 1,270,113          | 4                    | 9,183             |
| Segovia                        | 987              | 2,027,337            | 668                  | 1,015,625            | 298                  | 970,162            | 21                   | 41,550            |
| Soria                          | 4,885            | 5,545,370            | 585                  | 869,839              | 175                  | 326,578            | 4,125                | 4,348,953         |
| Valladolid                     | 8,201            | 18,169,548           | 6,728                | 13,146,059           | 1,390                | 3,942,923          | 83                   | 1,080,566         |
| Zamora                         | 711              | 1,159,854            | 600                  | 953,374              | 88                   | 176,706            | 23                   | 29,774            |
| <b>Castilla-La Mancha</b>      | <b>35,750</b>    | <b>63,520,597</b>    | <b>21,078</b>        | <b>36,848,076</b>    | <b>13,509</b>        | <b>23,129,651</b>  | <b>1,163</b>         | <b>3,542,870</b>  |
| Albacete                       | 3,072            | 5,703,943            | 1,376                | 1,643,681            | 1,625                | 3,784,609          | 71                   | 275,653           |
| Ciudad Real                    | 5,541            | 9,809,481            | 1,500                | 2,600,871            | 3,300                | 4,703,314          | 741                  | 2,505,296         |
| Cuenca                         | 2,096            | 8,953,537            | 997                  | 6,098,510            | 1,047                | 2,713,588          | 52                   | 141,439           |
| Guadalajara                    | 4,710            | 7,438,315            | 3,539                | 4,805,477            | 1,143                | 2,618,691          | 28                   | 14,147            |
| Toledo                         | 20,331           | 31,615,321           | 13,666               | 21,699,537           | 6,394                | 9,309,449          | 271                  | 606,335           |
| <b>Cataluña</b>                | <b>1,257,794</b> | <b>2,330,584,321</b> | <b>926,140</b>       | <b>1,825,317,145</b> | <b>329,593</b>       | <b>500,988,231</b> | <b>2,061</b>         | <b>4,278,945</b>  |
| Barcelona                      | 1,101,866        | 2,137,457,079        | 815,338              | 1,688,007,347        | 284,840              | 446,946,010        | 1,688                | 2,503,722         |
| Girona                         | 97,288           | 110,621,564          | 66,784               | 82,706,137           | 30,452               | 27,471,611         | 52                   | 443,816           |
| Lleida                         | 30,828           | 31,370,532           | 26,799               | 26,066,792           | 3,728                | 4,143,987          | 301                  | 1,159,753         |
| Tarragona                      | 27,812           | 51,135,146           | 17,219               | 28,536,869           | 10,573               | 22,426,623         | 20                   | 171,654           |
| <b>Comunitat Valenciana</b>    | <b>104,509</b>   | <b>172,818,837</b>   | <b>66,039</b>        | <b>118,368,339</b>   | <b>31,516</b>        | <b>45,937,352</b>  | <b>6,954</b>         | <b>8,513,146</b>  |
| Alicante/Alacant               | 34,492           | 50,780,817           | 24,863               | 35,259,837           | 8,584                | 14,347,696         | 1,045                | 1,173,284         |
| Castellón/Castelló             | 20,449           | 43,655,439           | 14,754               | 32,287,059           | 4,946                | 8,645,480          | 749                  | 2,722,900         |
| Valencia/València              | 49,568           | 78,382,581           | 26,422               | 50,821,443           | 17,986               | 22,944,176         | 5,160                | 4,616,962         |
| <b>Extremadura</b>             | <b>3,880</b>     | <b>7,383,818</b>     | <b>2,124</b>         | <b>3,037,423</b>     | <b>1,653</b>         | <b>4,062,802</b>   | <b>103</b>           | <b>283,593</b>    |
| Badajoz                        | 2,044            | 3,571,183            | 1,435                | 1,888,301            | 511                  | 1,401,072          | 98                   | 281,810           |
| Cáceres                        | 1,836            | 3,812,635            | 689                  | 1,149,122            | 1,142                | 2,661,730          | 5                    | 1,783             |
| <b>Galicia</b>                 | <b>51,298</b>    | <b>120,023,423</b>   | <b>30,898</b>        | <b>81,752,146</b>    | <b>20,156</b>        | <b>37,946,966</b>  | <b>244</b>           | <b>324,311</b>    |
| Coruña A                       | 29,480           | 73,088,348           | 17,531               | 56,773,251           | 11,928               | 16,130,991         | 21                   | 184,106           |
| Lugo                           | 3,143            | 4,139,452            | 2,726                | 3,533,607            | 388                  | 562,803            | 29                   | 43,042            |
| Ourense                        | 3,877            | 5,073,228            | 2,194                | 2,847,795            | 1,676                | 2,222,337          | 7                    | 3,096             |
| Pontevedra                     | 14,798           | 37,722,395           | 8,447                | 18,597,493           | 6,164                | 19,030,835         | 187                  | 94,067            |
| <b>Madrid (Comunidad de)</b>   | <b>569,214</b>   | <b>1,973,685,778</b> | <b>447,353</b>       | <b>1,702,229,697</b> | <b>121,081</b>       | <b>268,706,005</b> | <b>780</b>           | <b>2,750,076</b>  |
| <b>Murcia (Región de)</b>      | <b>26,284</b>    | <b>42,187,585</b>    | <b>9,983</b>         | <b>15,529,981</b>    | <b>14,621</b>        | <b>23,753,120</b>  | <b>1,680</b>         | <b>2,904,484</b>  |
| <b>Navarra (Com. Foral de)</b> | <b>23,577</b>    | <b>54,893,491</b>    | <b>9,882</b>         | <b>29,045,118</b>    | <b>4,544</b>         | <b>11,816,721</b>  | <b>9,151</b>         | <b>14,031,652</b> |
| <b>Pais Vasco</b>              | <b>129,643</b>   | <b>354,001,198</b>   | <b>114,874</b>       | <b>281,375,276</b>   | <b>11,366</b>        | <b>67,198,838</b>  | <b>3,403</b>         | <b>5,427,084</b>  |
| Álava                          | 11,683           | 26,627,418           | 10,558               | 22,510,749           | 809                  | 3,083,426          | 316                  | 1,033,243         |
| Guipuzcoa                      | 63,174           | 131,247,934          | 54,559               | 90,187,656           | 5,601                | 37,223,340         | 3,014                | 3,836,938         |
| Vizcaya                        | 54,786           | 196,125,846          | 49,757               | 168,676,871          | 4,956                | 26,892,072         | 73                   | 556,903           |
| <b>Rioja (La)</b>              | <b>13,962</b>    | <b>31,112,321</b>    | <b>10,395</b>        | <b>24,018,415</b>    | <b>2,323</b>         | <b>5,478,767</b>   | <b>1,244</b>         | <b>1,615,139</b>  |
| <b>Ceuta y Melilla</b>         | <b>83</b>        | <b>72,161</b>        | <b>3</b>             | <b>5,732</b>         | <b>36</b>            | <b>60,871</b>      | <b>44</b>            | <b>5,558</b>      |
| Ceuta                          | 82               | 72,087               | 2                    | 5,658                | 36                   | 60,871             | 44                   | 5,558             |
| Melilla                        | 1                | 74                   | 1                    | 74                   | 0                    | 0                  | 0                    | 0                 |

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

### Amount in euros