

15 June 2009

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

**The number of unpaid bills of exchange decreases 2.4% in April as compared with the same month in 2008**

**5.2% of the total amount of expired bills of exchange is unpaid**

In April, the number of returned unpaid bills of exchange reached 480,065, representing a decrease of 2.4% as compared with the same month the previous year.

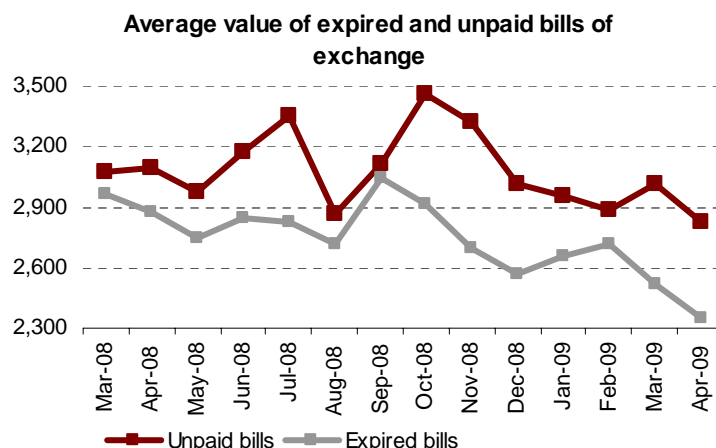
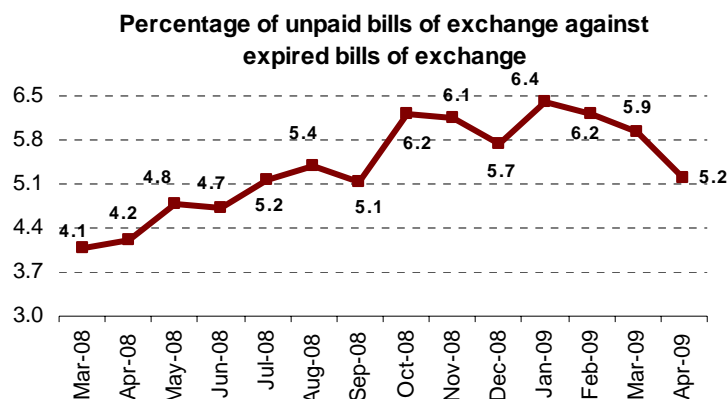
The value of these unpaid bills reached 1,354 million euros, for an 11.7% decrease as compared with April 2008.

**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	9,244,339	-4.2	-20.0	-18.5
Number of unpaid bills of exchange	480,065	-16.3	-2.4	15.7
<b>Value of bills of exchange(2)</b> (million euros)				
Value of expired bills of exchange	21,721	-10.6	-34.9	-29.6
Value of unpaid bills of exchange	1,354	-21.7	-11.7	12.8
<b>Average value of bills of exchange (3=2/1)</b> (euros)				
Average value of expired bills of exchange	2,350	-6.7	-18.6	-13.6
Average value of unpaid bills of exchange	2,821	-6.5	-9.5	-2.5

The percentage of unpaid bills of exchange against expired bills of exchange reached the rate of 5.2%, seven tenths less than the percentage registered in March 2009.

During April 2009, the average value of the unpaid bills of exchange (2,821 euros) was still over the average value of the expired bills of exchange (2,350 euros)



## Bills of exchange by financial institution

64.7% of expired bills in the month of April were processed by Banks. Savings Banks managed 30.0% and Credit Unions managed the remaining 5.3%.

The number of unpaid bills of exchange increased 9.9% in Credit Unions and decreased 3.1% in Savings Banks and 3.0% in Banks.

The average value of unpaid bills of exchange was greater in Savings Banks (3,447 euros), than in Credit Unions (3,421 euros) and Banks (2,463 euros).

Credit Unions and Savings Banks were the financial institutions with the highest percentage of unpaid bills of exchange against expired bills of exchange (both with 5.4%), followed by Banks (5.1%).

## Total unpaid bills of exchange by financial institution

	Number of unpaid bills of exchange			Average value (€)			% 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>	480,065	-2.4	15.7	2,821	-9.5	-2.5	5.2	21.9	41.9
Banks	304,660	-3.0	13.7	2,463	-6.2	1.6	5.1	26.4	44.8
Savings Banks	149,289	-3.1	18.8	3,447	-13.8	-8.6	5.4	12.1	36.4
Credit Unions	26,116	9.9	23.2	3,421	-11.4	-6.6	5.4	22.3	34.7

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

75.8% of expired bills of exchange in the month of April were portfolio bills of exchange, while the remaining 24.2% 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 (5.7%) than for bills of exchange in debt collection management from clients (3.8%).

Savings Banks were the financial institutions that registered the highest percentage of unpaid bills of exchange (5.7%), and recorded the highest percentage of unpaid bills of exchange in debt collection management from clients (with 4.1%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (2,977 euros) than for bills of exchange in debt collection management from clients (2,084 euros).

Savings Banks were the financial institutions that recorded the greatest average value for unpaid portfolio bills of exchange (3,706 euros), and Banks were the financial institutions with the greatest average value for unpaid bills of exchange in debt collection management from clients (2,097 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)	7,008,538	2,479	4,378,183	2,271	2,198,371	2,825	431,984	2,827
Unpaid (2)	396,222	2,977	246,784	2,549	125,413	3,706	24,025	3,572
Percentage (3=2/1)	5.7		5.6		5.7		5.6	
<b>Debt collection management from clients</b>								
Expired (1)	2,235,801	1,945	1,599,193	2,109	580,570	1,561	56,038	1,258
Unpaid (2)	83,843	2,084	57,876	2,097	23,876	2,089	2,091	1,690
Percentage (3=2/1)	3.8		3.6		4.1		3.7	

## Geographical distribution of unpaid bills of exchange

Canarias (8.0%), Andalucía (6.6%) and Illes Balears (6.4%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in April.

In contrast, the Communities with the lowest percentages of unpaid bills of exchange against expired bills of exchange were País Vasco (3.6%), Comunidad Foral de Navarra (3.8%) and La Rioja and Galicia (both with 4.0%).

By the average value of unpaid bills of exchange, Andalucía and Extremadura were the Autonomous Communities with the highest average values (5,467 euros and 4,631 euros, respectively).

The Autonomous Communities with the lowest average values of unpaid bills of exchange were Cataluña (with 1,773 euros) and Principado de Asturias (with 2,102 euros)

## Bills of exchange by Autonomous Community

	Expired bills		Unpaid bills		% Unpaid against expired	Average value expired	Average value unpaid
	Number	Amount (€)	Number	Amount (€)			
TOTAL	9,244,339	21,720,592,440	480,065	1,354,306,163	5.2	2,350	2,821
Andalucía	651,022	1,932,378,402	43,223	236,313,311	6.6	2,968	5,467
Aragón	273,331	678,565,487	11,985	38,440,733	4.4	2,483	3,207
Asturias (Principado de)	167,876	412,612,662	7,447	15,650,519	4.4	2,458	2,102
Balears (Illes)	83,656	237,554,735	5,329	21,931,845	6.4	2,840	4,116
Canarias	84,406	286,760,054	6,777	23,652,123	8.0	3,397	3,490
Cantabria	69,177	201,368,558	3,359	11,086,439	4.9	2,911	3,301
Castilla y León	283,025	857,025,636	12,372	54,060,785	4.4	3,028	4,370
Castilla-La Mancha	236,995	690,671,889	12,800	52,561,711	5.4	2,914	4,106
Cataluña	3,076,835	5,221,331,182	150,412	266,626,420	4.9	1,697	1,773
Comunitat Valenciana	1,089,762	2,471,048,132	65,445	199,946,810	6.0	2,268	3,055
Extremadura	78,985	271,721,418	4,889	22,642,181	6.2	3,440	4,631
Galicia	471,407	1,262,336,599	19,051	69,615,236	4.0	2,678	3,654
Madrid (Comunidad de)	1,613,451	4,288,423,544	92,182	205,447,140	5.7	2,658	2,229
Murcia (Región de)	248,755	790,808,499	14,596	53,583,224	5.9	3,179	3,671
Navarra (Comunidad Foral de)	187,396	442,173,324	7,058	17,085,104	3.8	2,360	2,421
País Vasco	547,970	1,483,839,956	19,897	57,217,261	3.6	2,708	2,876
Rioja (La)	77,485	185,453,395	3,066	7,875,538	4.0	2,393	2,569
Ceuta and Melilla	2,805	6,518,968	177	569,783	6.3	2,324	3,219

## Information by province

From now on, for results by province, which were previously provided in this Press Release, please click on the following link to the INE website:

[http://www.ine.es/en/daco/daco42/daco427/eipro0409\\_en.pdf](http://www.ine.es/en/daco/daco42/daco427/eipro0409_en.pdf)

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

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## Unpaid Bills of exchange statistic

April 2009. 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>7,008,538</b>	<b>17,371,943,962</b>	<b>4,378,183</b>	<b>9,941,168,909</b>	<b>2,198,371</b>	<b>6,209,517,725</b>	<b>431,984</b>	<b>1,221,257,328</b>
Andalucía	578,203	1,807,670,118	298,279	924,760,086	225,347	685,947,383	54,577	196,962,649
Aragón	199,922	584,549,304	112,122	307,569,051	55,528	164,533,561	32,272	112,446,692
Asturias (Ppdo de)	150,470	383,600,782	82,548	217,804,838	50,421	130,968,553	17,501	34,827,391
Balears (Illes)	71,936	225,746,452	40,952	110,699,885	29,885	110,720,663	1,099	4,325,904
Canarias	74,421	273,812,313	39,087	146,453,516	27,514	99,366,243	7,820	27,992,554
Cantabria	55,526	174,943,849	33,500	113,989,091	20,487	58,461,819	1,539	2,492,939
Castilla y León	248,751	797,702,005	130,883	388,613,984	98,630	347,152,214	19,238	61,935,807
Castilla-La Mancha	208,391	650,036,269	85,800	255,767,180	97,381	299,845,315	25,210	94,423,774
Cataluña	1,965,551	3,397,935,350	1,374,736	2,340,906,817	587,601	1,049,386,072	3,214	7,642,461
Comunitat Valenciana	1,000,872	2,369,441,551	551,145	1,246,840,610	353,632	912,531,117	96,095	210,069,824
Extremadura	75,361	263,545,285	34,288	120,838,763	34,506	123,182,100	6,567	19,524,422
Galicia	414,673	1,180,184,325	248,227	678,498,026	164,318	494,043,442	2,128	7,642,857
Madrid (Comunidad de)	1,070,584	2,679,330,883	873,295	1,664,096,722	193,365	994,343,365	3,924	20,890,796
Murcia (Región de)	222,830	738,674,754	108,852	380,430,413	97,269	299,112,571	16,709	59,131,770
Navarra (Com. Foral de)	151,001	389,120,608	70,968	160,009,137	38,701	92,605,568	41,332	136,505,903
Pais Vasco	455,223	1,287,605,465	254,309	789,023,304	104,874	294,788,661	96,040	203,793,500
Rioja (La)	62,057	161,622,283	38,400	91,126,695	16,946	49,852,781	6,711	20,642,807
Ceuta	2,521	4,691,622	587	2,510,910	1,926	2,175,434	8	5,278
Melilla	245	1,730,744	205	1,229,881	40	500,863	0	0

15 Jun 2009

## 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>396,222</b>	<b>1,179,538,569</b>	<b>246,784</b>	<b>628,944,417</b>	<b>125,413</b>	<b>464,777,481</b>	<b>24,025</b>	<b>85,816,671</b>
Andalucía	39,115	221,741,011	18,491	108,921,438	15,735	91,578,988	4,889	21,240,585
Aragón	9,212	33,066,982	4,679	12,915,557	3,027	12,543,244	1,506	7,608,181
Asturias (Ppdo de)	6,622	14,155,684	3,564	8,440,971	2,450	4,622,149	608	1,092,564
Balears (Illes)	4,835	21,373,006	2,423	8,892,649	2,329	12,086,277	83	394,080
Canarias	6,403	23,294,103	2,989	11,090,004	2,717	9,656,376	697	2,547,723
Cantabria	2,972	10,456,873	1,747	6,412,582	1,154	3,915,464	71	128,827
Castilla y León	11,314	49,340,029	5,626	24,109,938	4,801	21,749,257	887	3,480,834
Castilla-La Mancha	11,567	50,312,531	4,604	16,774,707	5,634	27,204,900	1,329	6,332,924
Cataluña	110,771	197,087,617	76,816	125,440,919	33,757	70,775,029	198	871,669
Comunitat Valenciana	61,221	194,394,144	32,217	88,290,499	22,601	85,313,181	6,403	20,790,464
Extremadura	4,716	21,696,250	2,017	10,672,068	2,210	8,854,026	489	2,170,156
Galicia	17,154	67,216,342	10,215	39,592,632	6,852	27,357,370	87	266,340
Madrid (Comunidad de)	71,980	150,901,841	61,770	101,785,833	9,952	47,711,693	258	1,404,315
Murcia (Región de)	13,223	51,949,988	5,980	22,112,994	5,871	23,900,759	1,372	5,936,235
Navarra (Com. Foral de)	6,355	15,301,951	3,358	7,526,039	1,585	3,462,132	1,412	4,313,780
Pais Vasco	16,040	49,783,898	8,705	32,173,597	3,853	10,979,599	3,482	6,630,702
Rioja (La)	2,546	6,897,536	1,496	3,405,458	797	2,885,266	253	606,812
Ceuta	167	526,455	81	360,665	85	165,310	1	480
Melilla	9	42,328	6	25,867	3	16,461	0	0

DBES - APRIL 2009 (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>2,235,801</b>	<b>4,348,648,478</b>	<b>1,599,193</b>	<b>3,372,099,496</b>	<b>580,570</b>	<b>906,079,272</b>	<b>56,038</b>	<b>70,469,710</b>
Andalucía	72,819	124,708,284	42,928	70,068,399	27,178	46,586,630	2,713	8,053,255
Aragón	73,409	94,016,183	39,515	57,573,617	15,126	23,808,766	18,768	12,633,800
Asturias (Ppdo de)	17,406	29,011,880	11,452	18,240,948	5,670	9,664,322	284	1,106,610
Balears (Illes)	11,720	11,808,283	7,479	7,202,362	4,205	4,326,823	36	279,098
Canarias	9,985	12,947,741	6,477	6,034,118	2,991	5,714,223	517	1,199,400
Cantabria	13,651	26,424,709	10,596	16,906,836	1,477	8,707,318	1,578	810,555
Castilla y León	34,274	59,323,631	18,488	28,850,344	5,998	18,270,424	9,788	12,202,863
Castilla-La Mancha	28,604	40,635,620	15,228	17,830,280	11,808	20,899,469	1,568	1,905,871
Cataluña	1,111,284	1,823,395,832	803,641	1,425,926,705	306,692	395,360,721	951	2,108,406
Comunitat Valenciana	88,890	101,606,581	50,125	60,212,375	31,178	33,594,383	7,587	7,799,823
Extremadura	3,624	8,176,133	2,281	4,945,604	1,180	2,558,176	163	672,353
Galicia	56,734	82,152,274	34,480	42,978,019	22,026	38,794,842	228	379,413
Madrid (Comunidad de)	542,867	1,609,092,661	434,313	1,394,342,034	108,221	212,917,200	333	1,833,427
Murcia (Región de)	25,925	52,133,745	10,000	23,038,650	14,912	25,161,790	1,013	3,933,305
Navarra (Com. Foral de)	36,395	53,052,716	21,318	29,622,812	8,663	13,517,846	6,414	9,912,058
Pais Vasco	92,747	196,234,491	80,933	151,457,139	8,675	40,297,253	3,139	4,480,099
Rioja (La)	15,428	23,831,112	9,935	16,860,524	4,535	5,811,214	958	1,159,374
Ceuta	39	96,602	4	8,730	35	87,872	0	0
Melilla	0	0	0	0	0	0	0	0

DBES - APRIL 2009 (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>83,843</b>	<b>174,767,594</b>	<b>57,876</b>	<b>121,364,123</b>	<b>23,876</b>	<b>49,870,597</b>	<b>2,091</b>	<b>3,532,874</b>
Andalucía	4,108	14,572,300	1,792	3,107,691	2,050	10,740,273	266	724,336
Aragón	2,773	5,373,751	1,506	3,689,114	653	1,257,916	614	426,721
Asturias (Ppdo de)	825	1,494,835	636	1,066,575	187	402,628	2	25,632
Balears (Illes)	494	558,839	309	301,390	185	257,449	0	0
Canarias	374	358,020	227	147,234	124	192,832	23	17,954
Cantabria	387	629,566	245	431,387	73	181,645	69	16,534
Castilla y León	1,058	4,720,756	552	1,609,931	247	2,116,574	259	994,251
Castilla-La Mancha	1,233	2,249,180	621	616,673	564	1,565,457	48	67,050
Cataluña	39,641	69,538,803	28,062	54,328,125	11,517	15,154,032	62	56,646
Comunitat Valenciana	4,224	5,552,666	2,179	3,024,844	1,729	2,283,492	316	244,330
Extremadura	173	945,931	99	390,711	67	546,083	7	9,137
Galicia	1,897	2,398,894	985	1,400,498	910	998,074	2	322
Madrid (Comunidad de)	20,202	54,545,299	16,158	43,197,588	4,012	11,310,365	32	37,346
Murcia (Región de)	1,373	1,633,236	428	503,195	810	946,462	135	183,579
Navarra (Com. Foral de)	703	1,783,153	359	591,579	185	608,219	159	583,355
Pais Vasco	3,857	7,433,363	3,457	6,300,718	332	1,039,579	68	93,066
Rioja (La)	520	978,002	261	656,870	230	268,517	29	52,615
Ceuta	1	1,000	0	0	1	1,000	0	0
Melilla	0	0	0	0	0	0	0	0

DBES - APRIL 2009 (4/4)