

16 June 2010

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

**The number of unpaid bills of exchange decreases 28.9% in April,  
as compared with the same month in 2009**

**4.0% of the total expired bills of exchange are unpaid**

In April, the number of returned unpaid bills of exchange reached 341,436,514, representing a 28.9% decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 718 million euros, with a 47.0% decrease as compared with April 2009.

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

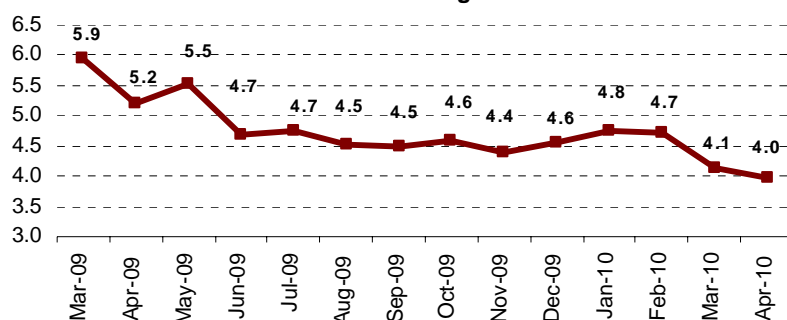
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
<b>Number of bills of exchange (1)</b>				
Number of expired bills of exchange	8,615,027	-4.2	-6.8	-10.9
Number of unpaid bills of exchange	341,436	-7.8	-28.9	-34.4
<b>Value of bills of exchange (2)</b> (million euros)				
Value of expired bills of exchange	18,102	-8.0	-16.7	-23.6
Value of unpaid bills of exchange	718	4.7	-47.0	-58.7
<b>Average value of bills of exchange (3=2/1)</b> (euros)				
Average value of expired bills of exchange	2,101	-3.9	-10.6	-14.2
Average value of unpaid bills of exchange	2,103	13.6	-25.4	-37.1

\*Data compared with the final data for 2009

The percentage of unpaid bills of exchange against expired bills of exchange reached 4.0%.

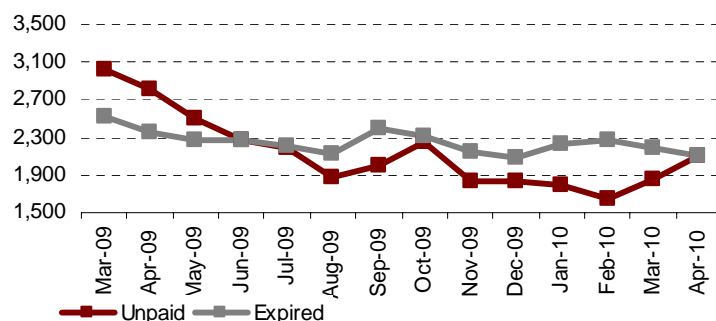
In April 2010, the average value of expired bills of exchange (2,101 euros) was similar to the average value of unpaid bills of exchange (2,103 euros).

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



\* Final Data until April 2009

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



## Bills of exchange by financial institution

66.7% of expired bills of exchange in the month of April were processed by Banks. Savings Banks managed 28.0% and Credit Unions managed the remaining 5.3%.

The number of unpaid bills of exchange decreased 40.5% in Savings Banks, 39.9% in Credit Unions and 22.2% in Banks.

The average value of unpaid bills of exchange was higher in Credit Unions (2,924 euros) than in Savings Banks (2,199 euros) and Banks (2,013 euros).

Banks were the financial institutions with the highest percentage of unpaid bills of exchange (4.1%), while Credit Unions had the lowest percentage of unpaid bills of exchange (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
TOTAL	341,436	-28.9	-34.4	2,103	-25.4	-37.1	4.0	-23.7	-26.3
Banks	236,919	-22.2	-29.0	2,013	-18.3	-35.4	4.1	-19.2	-22.1
Savings Banks	88,829	-40.5	-44.1	2,199	-36.2	-40.7	3.7	-31.5	-33.7
Credit Unions	15,688	-39.9	-43.4	2,924	-14.5	-15.6	3.5	-35.1	-37.2

\*Data compared with the final data for 2009

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

72.7% of expired bills of exchange in the month of April were portfolio bills of exchange, while the remaining 27.3% 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 (4.3%) than for bills of exchange in debt collection management from clients (3.1%).

Banks were the financial institutions with the highest percentage of unpaid portfolio bills of exchange (4.6%). Savings Banks recorded the highest percentage of bills of exchange in debt collection management from clients (3.2%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (2,180 euros) than for bills of exchange in debt collection management from clients (1,817 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (3,191 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (2,094 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)	6,264,000	2,180	4,134,976	2,046	1,754,446	2,392	374,578	2,662
Unpaid (2)	269,585	2,180	188,174	1,992	67,847	2,497	13,564	3,191
Percentage (3=2/1)	4.3		4.6		3.9		3.6	
<b>Debt collection management from clients</b>								
Expired (1)	2,351,027	1,892	1,614,515	2,146	659,327	1,371	77,185	1,031
Unpaid (2)	71,851	1,817	48,745	2,094	20,982	1,235	2,124	1,219
Percentage (3=2/1)	3.1		3.0		3.2		2.8	

## Geographical distribution of unpaid bills of exchange

Canarias (4.9%), Illes Balears (4.7%) and Comunidad de Madrid (4.6%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in April.

Conversely, the Community with the lowest percentage of unpaid bills of exchange against expired bills of exchange was Comunidad Foral de Navarra (2.7%).

Andalucía (with 7,588 euros) and Illes Balears (with 4,676 euros) were the Autonomous Communities with the highest average values of unpaid bills of exchange.

The Community with the lowest average values of unpaid bills of exchange was Cataluña (with 1,141 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	8,615,027	18,102,079,331	341,436	718,147,220	4.0	2,101	2,103
Andalucía	560,216	1,583,623,296	24,586	186,550,934	4.4	2,827	7,588
Aragón	276,589	538,787,679	9,756	20,734,696	3.5	1,948	2,125
Asturias (Principado de)	159,545	345,678,995	6,018	10,121,648	3.8	2,167	1,682
Balears (Illes)	77,392	169,466,687	3,647	17,053,519	4.7	2,190	4,676
Canarias	68,770	205,101,333	3,385	9,837,238	4.9	2,982	2,906
Cantabria	61,066	176,677,040	2,017	4,561,211	3.3	2,893	2,261
Castilla y León	264,954	655,561,693	8,268	21,280,303	3.1	2,474	2,574
Castilla-La Mancha	207,058	499,152,138	7,234	19,322,312	3.5	2,411	2,671
Cataluña	2,940,288	4,691,434,650	122,658	139,971,378	4.2	1,596	1,141
Comunitat Valenciana	958,788	1,871,845,136	36,727	62,332,662	3.8	1,952	1,697
Extremadura	70,127	209,824,821	3,018	7,330,653	4.3	2,992	2,429
Galicia	446,499	1,032,815,125	13,468	29,424,424	3.0	2,313	2,185
Madrid (Comunidad de)	1,528,926	3,734,168,036	69,785	122,910,636	4.6	2,442	1,761
Murcia (Región de)	224,469	601,399,970	8,223	20,495,530	3.7	2,679	2,492
Navarra (Comunidad Foral de)	186,598	389,809,023	4,946	12,125,112	2.7	2,089	2,451
País Vasco	503,593	1,229,927,024	15,168	29,050,969	3.0	2,442	1,915
Rioja (La)	77,148	162,908,413	2,442	4,858,932	3.2	2,112	1,990
Ceuta and Melilla	3,001	3,898,272	90	185,063	3.0	1,299	2,056

## 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/eipro0410\\_en.pdf](http://www.ine.es/en/daco/daco42/daco427/eipro0410_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

April 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>6,264,000</b>	<b>13,653,513,210</b>	<b>4,134,976</b>	<b>8,458,910,553</b>	<b>1,754,446</b>	<b>4,197,493,753</b>	<b>374,578</b>	<b>997,108,904</b>
Andalucía	487,316	1,461,609,482	274,945	895,717,349	168,402	423,448,853	43,969	142,443,280
Aragón	194,514	447,951,884	118,604	242,426,138	47,700	113,143,083	28,210	92,382,663
Asturias (Ppdo de)	144,721	310,796,317	75,338	173,784,186	52,424	106,200,334	16,959	30,811,797
Balears (Illes)	63,901	155,165,826	41,347	88,894,219	21,757	63,330,446	797	2,941,161
Canarias	59,961	193,168,251	33,139	110,782,169	19,910	61,343,499	6,912	21,042,583
Cantabria	48,699	159,404,399	29,787	91,537,505	17,489	65,570,598	1,423	2,296,296
Castilla y León	218,346	592,326,769	122,984	316,398,923	75,794	220,931,486	19,568	54,996,360
Castilla-La Mancha	179,843	463,598,624	81,778	184,785,517	72,368	188,494,514	25,697	90,318,593
Cataluña	1,804,041	2,851,989,581	1,355,066	2,091,581,271	446,283	754,175,756	2,692	6,232,554
Comunitat Valenciana	863,630	1,769,380,719	491,470	1,014,363,727	289,771	599,542,772	82,389	155,474,220
Extremadura	66,881	203,525,146	34,025	108,531,908	27,105	81,317,419	5,751	13,675,819
Galicia	393,204	956,925,957	254,998	608,366,766	136,240	341,780,371	1,966	6,778,820
Madrid (Comunidad de)	938,913	2,008,240,479	784,649	1,358,274,189	150,213	629,439,102	4,051	20,527,188
Murcia (Región de)	199,505	565,640,491	103,684	310,853,652	79,419	198,034,710	16,402	56,752,129
Navarra (Com. Foral de)	147,352	339,988,744	71,945	149,024,215	37,649	74,121,759	37,758	116,842,770
Pais Vasco	390,841	1,033,116,210	221,589	630,847,061	95,544	238,316,810	73,708	163,952,339
Rioja (La)	59,462	136,859,962	38,624	80,542,944	14,517	36,721,554	6,321	19,595,464
Ceuta	2,686	3,095,989	838	1,647,699	1,845	1,445,757	3	2,533
Melilla	184	728,380	166	551,115	16	134,930	2	42,335

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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>269,585</b>	<b>587,599,326</b>	<b>188,174</b>	<b>374,891,324</b>	<b>67,847</b>	<b>169,429,977</b>	<b>13,564</b>	<b>43,278,025</b>
Andalucía	21,087	182,532,693	11,773	135,881,463	7,632	40,762,443	1,682	5,888,787
Aragón	7,158	17,539,180	4,075	7,368,920	1,926	5,144,714	1,157	5,025,546
Asturias (Ppdo de)	5,043	8,516,497	2,343	4,335,593	2,175	3,016,246	525	1,164,658
Balears (Illes)	3,203	16,614,246	1,756	5,027,122	1,415	11,471,604	32	115,520
Canarias	3,119	9,640,657	1,573	5,048,943	1,134	3,181,521	412	1,410,193
Cantabria	1,744	4,031,787	958	2,331,022	747	1,674,998	39	25,767
Castilla y León	7,159	19,203,563	3,808	10,923,810	2,666	6,367,965	685	1,911,788
Castilla-La Mancha	6,356	18,292,869	2,873	5,739,208	2,596	6,318,674	887	6,234,987
Cataluña	90,408	98,729,055	72,386	69,537,107	17,905	28,879,070	117	312,878
Comunitat Valenciana	33,016	58,433,313	18,536	31,322,577	11,183	18,848,566	3,297	8,262,170
Extremadura	2,909	7,132,270	1,299	3,385,953	1,322	2,777,530	288	968,787
Galicia	11,967	27,743,964	7,471	17,980,176	4,437	9,493,499	59	270,289
Madrid (Comunidad de)	51,184	58,980,861	45,956	45,567,031	5,063	12,802,795	165	611,035
Murcia (Región de)	7,255	19,568,987	3,780	8,505,177	2,918	9,395,128	557	1,668,682
Navarra (Com. Foral de)	4,197	11,323,130	1,827	4,186,553	1,336	2,361,781	1,034	4,774,796
Pais Vasco	11,753	25,008,482	6,533	15,337,051	2,809	5,389,530	2,411	4,281,901
Rioja (La)	1,940	4,130,353	1,194	2,357,625	529	1,422,487	217	350,241
Ceuta	78	79,952	26	32,901	52	47,051	0	0
Melilla	9	97,467	7	23,092	2	74,375	0	0

DBES - APRIL 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>2,351,027</b>	<b>4,448,566,121</b>	<b>1,614,515</b>	<b>3,465,252,738</b>	<b>659,327</b>	<b>903,718,588</b>	<b>77,185</b>	<b>79,594,795</b>
Andalucía	72,900	122,013,814	40,219	73,244,708	28,301	39,500,782	4,380	9,268,324
Aragón	82,075	90,835,795	32,959	39,353,660	17,962	29,132,630	31,154	22,349,505
Asturias (Ppdo de)	14,824	34,882,678	10,974	23,324,721	3,563	10,985,127	287	572,830
Balears (Illes)	13,491	14,300,861	9,949	10,386,788	3,509	3,652,758	33	261,315
Canarias	8,809	11,933,082	5,492	7,524,795	2,853	3,567,928	464	840,359
Cantabria	12,367	17,272,641	8,971	13,055,677	1,772	3,086,223	1,624	1,130,741
Castilla y León	46,608	63,234,924	23,902	34,925,201	11,091	16,321,389	11,615	11,988,334
Castilla-La Mancha	27,215	35,553,514	11,852	15,790,886	13,441	17,773,648	1,922	1,988,980
Cataluña	1,136,247	1,839,445,069	794,897	1,387,623,204	339,302	450,185,867	2,048	1,635,998
Comunitat Valenciana	95,158	102,464,417	49,130	59,742,296	38,299	37,114,648	7,729	5,607,473
Extremadura	3,246	6,299,675	1,297	3,525,657	1,830	2,409,171	119	364,847
Galicia	53,295	75,889,168	33,152	53,207,598	19,915	22,414,136	228	267,434
Madrid (Comunidad de)	590,013	1,725,927,557	466,704	1,537,756,502	122,477	184,338,315	832	3,832,740
Murcia (Región de)	24,964	35,759,479	10,227	11,184,844	13,492	22,527,111	1,245	2,047,524
Navarra (Com. Foral de)	39,246	49,820,279	20,400	24,164,322	10,723	15,146,982	8,123	10,508,975
Pais Vasco	112,752	196,810,814	84,122	152,786,786	24,999	39,080,552	3,631	4,943,476
Rioja (La)	17,686	26,048,451	10,264	17,633,024	5,730	6,433,177	1,692	1,982,250
Ceuta	131	73,903	4	22,069	68	48,144	59	3,690
Melilla	0	0	0	0	0	0	0	0

DBES - APRIL 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>71,851</b>	<b>130,547,894</b>	<b>48,745</b>	<b>102,052,062</b>	<b>20,982</b>	<b>25,906,885</b>	<b>2,124</b>	<b>2,588,947</b>
Andalucía	3,499	4,018,241	1,748	1,676,264	1,554	1,541,608	197	800,369
Aragón	2,598	3,195,516	1,078	1,279,792	661	1,275,672	859	640,052
Asturias (Ppdo de)	975	1,605,151	652	1,323,154	317	274,698	6	7,299
Balears (Illes)	444	439,273	338	305,599	106	133,674	0	0
Canarias	266	196,581	171	106,495	88	56,941	7	33,145
Cantabria	273	529,424	158	301,027	52	186,040	63	42,357
Castilla y León	1,109	2,076,740	575	1,322,477	255	462,139	279	292,124
Castilla-La Mancha	878	1,029,443	385	468,690	440	525,126	53	35,627
Cataluña	32,250	41,242,323	21,857	28,448,920	10,288	12,749,555	105	43,848
Comunitat Valenciana	3,711	3,899,349	1,927	2,569,446	1,569	1,102,134	215	227,769
Extremadura	109	198,383	25	75,635	81	120,190	3	2,558
Galicia	1,501	1,680,460	797	1,057,818	697	614,294	7	8,348
Madrid (Comunidad de)	18,601	63,929,775	14,958	58,705,964	3,618	5,209,382	25	14,429
Murcia (Región de)	968	926,543	405	297,279	497	463,165	66	166,099
Navarra (Com. Foral de)	749	801,982	283	277,201	321	322,048	145	202,733
Pais Vasco	3,415	4,042,487	3,123	3,528,095	238	480,054	54	34,338
Rioja (La)	502	728,579	264	306,706	198	384,021	40	37,852
Ceuta	3	7,644	1	1,500	2	6,144	0	0
Melilla	0	0	0	0	0	0	0	0

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