

11 August 2009

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

The number of unpaid bills of exchange decreases 18.6% in June as compared with the same month in 2008

4.7% of the total amount of expired bills of exchange is unpaid

In June, the number of returned unpaid bills of exchange reached 466,583, representing a decrease of 18.6% as compared with the same month the previous year.

The value of these unpaid bills of exchange reached 1,061 million euros, for a 41.7% decrease as compared with June 2008.

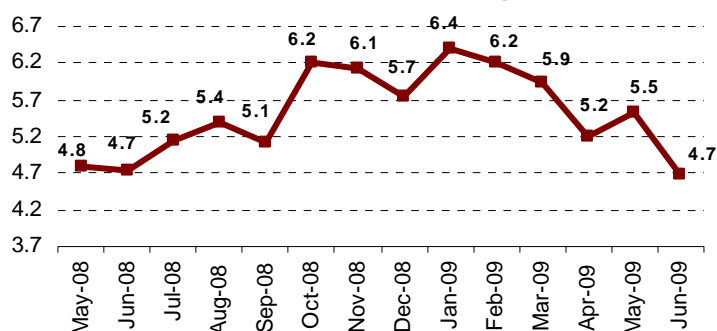
Total unpaid and expired bills of exchange

	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
Number of bills of exchange(1)				
Number of expired bills of exchange	9,990,115	11.0	-17.5	-19.6
Number of unpaid bills of exchange	466,583	-6.4	-18.6	3.8
Value of bills of exchange(2) (million euros)				
Value of expired bills of exchange	22,638	11.2	-34.3	-31.9
Value of unpaid bills of exchange	1,061	-14.7	-41.7	-5.3
Average value of bills of exchange (3=2/1) (euros)				
Average value of expired bills of exchange	2,266	0.2	-20.3	-15.2
Average value of unpaid bills of exchange	2,274	-8.9	-28.4	-8.7

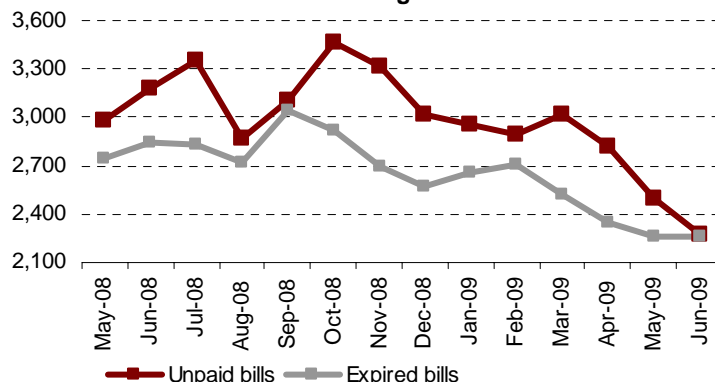
The percentage of unpaid bills of exchange against expired bills of exchange reached the rate of 4.7%, the lowest value in the first semester of 2009.

In June 2009, the average value of the unpaid bills of exchange (2,274 euros) remained slightly higher than the average value of the expired bills of exchange (2,266 euros)

Percentage of unpaid bills of exchange against expired bills of exchange



Average value of expired and unpaid bills of exchange



Bills of exchange by financial institution

64.1% of expired bills in the month of June were processed by Banks. Savings Banks managed 31.0% and Credit Unions managed the remaining 4.9%.

The number of unpaid bills of exchange decreased 21.7% in Credit Unions, 20.7% in Savings Banks and 17.4% in Banks.

The average value of unpaid bills of exchange was greater in Credit Unions (3,132 euros), than in Savings Banks (2,764 euros) and Banks (2,002 euros).

Banks were the financial institutions with the highest percentage of unpaid bills of exchange against expired bills of exchange (4.8%), followed by Savings Banks (4.4%) and Credit Unions (4.1%).

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
TOTAL	466,583	-18.6	3.8	2,274	-28.4	-8.7	4.7	-1.3	29.1
Banks	310,067	-17.4	3.1	2,002	-28.7	-6.3	4.8	4.9	32.5
Savings Banks	136,049	-20.7	4.5	2,764	-29.5	-12.5	4.4	-12.3	22.9
Credit Unions	20,467	-21.7	8.9	3,132	-12.7	-8.9	4.1	-10.9	20.8

Bills of exchange by type of bill and financial institution

75.6% of expired bills of exchange in the month of June were portfolio bills of exchange, while the remaining 24.4% 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 (5.0%) than for bills of exchange in debt collection management from clients (3.7%).

Banks were the financial institutions that registered the highest percentage of unpaid portfolio bills of exchange (5.3%); conversely, Savings Banks recorded the highest percentage of unpaid bills of exchange in debt collection management from clients (3.8%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (2,425 euros) than for bills of exchange in debt collection management from clients (1,638 euros).

Credit Unions were the financial institutions that recorded the greatest average value for unpaid portfolio bills of exchange (3,298 euros). Banks were the financial institutions with the greatest average value for unpaid bills of exchange in debt collection management from clients (1,725 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
Portfolio								
Expired (1)	7,548,123	2,347	4,708,397	2,155	2,407,915	2,649	431,811	2,757
Unpaid (2)	376,738	2,425	247,867	2,072	110,158	3,073	18,713	3,298
Percentage (3=2/1)	5.0		5.3		4.6		4.3	
Debt collection management from clients								
Expired (1)	2,441,992	2,016	1,691,637	2,224	686,529	1,573	63,826	1,273
Unpaid (2)	89,845	1,638	62,200	1,725	25,891	1,450	1,754	1,362
Percentage (3=2/1)	3.7		3.7		3.8		2.7	

Geographical distribution of unpaid bills of exchange

Canarias (6.6%) and Andalucía (5.5%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in June.

Conversely, the Communities with the lowest percentages of unpaid bills of exchange against expired bills of exchange were Comunidad Foral de Navarra (3.0%) and País Vasco (3.4%).

By the average value of unpaid bills of exchange, Extremadura and Murcia were the Autonomous Communities with the highest average values (4,473 euros and 3,953 euros, respectively).

The Autonomous Communities with the lowest average values of unpaid bills of exchange were Cataluña (with 1,463 euros) and La Rioja (with 1,895 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	9,990,115	22,638,490,773	466,583	1,060,926,809	4.7	2,266	2,274
Andalucía	681,365	1,832,398,261	37,282	138,626,849	5.5	2,689	3,718
Aragón	307,156	697,849,178	13,357	29,197,957	4.3	2,272	2,186
Asturias (Principado de)	185,908	424,259,734	7,394	14,664,136	4.0	2,282	1,983
Balears (Illes)	101,627	272,447,961	5,394	17,599,727	5.3	2,681	3,263
Canarias	86,060	278,383,670	5,686	16,544,232	6.6	3,235	2,910
Cantabria	74,475	193,571,020	2,943	7,788,469	4.0	2,599	2,646
Castilla y León	313,504	910,372,902	12,654	48,531,888	4.0	2,904	3,835
Castilla-La Mancha	260,104	719,305,495	11,860	35,554,233	4.6	2,765	2,998
Cataluña	3,315,223	5,489,415,695	151,875	222,253,389	4.6	1,656	1,463
Comunitat Valenciana	1,221,023	2,479,920,836	62,580	143,400,540	5.1	2,031	2,291
Extremadura	79,806	262,806,290	4,158	18,600,810	5.2	3,293	4,473
Galicia	541,604	1,352,448,957	19,534	59,104,414	3.6	2,497	3,026
Madrid (Comunidad de)	1,691,044	4,667,001,325	89,651	187,726,273	5.3	2,760	2,094
Murcia (Región de)	268,487	795,085,318	13,011	51,430,503	4.8	2,961	3,953
Navarra (Comunidad Foral de)	198,970	486,134,403	5,991	15,205,657	3.0	2,443	2,538
País Vasco	565,957	1,576,963,954	19,498	47,554,469	3.4	2,786	2,439
Rioja (La)	94,199	192,290,187	3,576	6,777,237	3.8	2,041	1,895
Ceuta and Melilla	3,603	7,835,587	139	366,026	3.9	2,175	2,633

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/eipro0609_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

Press office: Telephone numbers: 91 583 93 63 / 94 08 – Fax: 91 583 90 87 - gprensa@ine.es

Information area: Telephone number: 91 583 91 00 – Fax: 91 583 91 58 – www.ine.es/infoine

Unpaid Bills of exchange statistic

Jun 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
TOTAL	7,548,123	17,715,901,037	4,708,397	10,145,944,758	2,407,915	6,379,499,925	431,811	1,190,456,354
Andalucía	603,949	1,688,555,965	305,193	867,023,289	243,601	641,702,775	55,155	179,829,901
Aragón	226,070	591,967,497	129,877	305,004,907	60,677	171,515,540	35,516	115,447,050
Asturias (Ppdo de)	168,457	387,467,630	87,532	209,617,667	63,661	145,568,450	17,264	32,281,513
Balears (Illes)	86,734	258,282,548	49,086	134,449,444	36,626	119,714,392	1,022	4,118,712
Canarias	76,101	264,097,806	39,996	145,108,798	28,690	92,495,864	7,415	26,493,144
Cantabria	60,623	173,223,967	33,108	105,647,057	25,954	64,886,985	1,561	2,689,925
Castilla y León	272,875	846,382,860	135,003	382,953,038	116,750	398,880,719	21,122	64,549,103
Castilla-La Mancha	226,696	674,701,288	94,179	254,771,142	107,248	327,120,494	25,269	92,809,652
Cataluña	2,090,351	3,473,305,965	1,501,846	2,398,522,139	585,873	1,067,239,450	2,632	7,544,376
Comunitat Valenciana	1,112,250	2,350,164,014	618,734	1,274,629,999	396,483	880,283,599	97,033	195,250,416
Extremadura	76,158	254,731,310	33,139	113,239,207	36,289	118,783,054	6,730	22,709,049
Galicia	480,239	1,265,304,465	278,247	767,233,421	199,739	490,579,910	2,253	7,491,134
Madrid (Comunidad de)	1,122,109	2,801,700,290	909,453	1,712,679,056	208,639	1,063,625,362	4,017	25,395,872
Murcia (Región de)	237,848	718,586,578	117,736	388,742,275	103,239	276,102,430	16,873	53,741,873
Navarra (Com. Foral de)	164,567	433,963,655	77,889	194,331,280	46,820	112,523,162	39,858	127,109,213
Pais Vasco	461,064	1,358,701,471	243,859	788,213,977	126,365	356,594,920	90,840	213,892,574
Rioja (La)	78,642	167,113,148	52,111	99,197,363	19,294	49,609,098	7,237	18,306,687
Ceuta	3,145	4,886,187	1,218	3,072,681	1,920	1,789,467	7	24,039
Melilla	245	2,764,393	191	1,508,018	47	484,254	7	772,121

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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
TOTAL	376,738	913,721,493	247,867	513,519,389	110,158	338,479,499	18,713	61,722,605
Andalucía	32,826	130,151,621	16,234	73,116,947	13,271	44,534,536	3,321	12,500,138
Aragón	10,067	25,282,155	5,599	11,504,213	2,979	8,171,951	1,489	5,605,991
Asturias (Ppdo de)	6,208	12,974,584	3,494	7,437,869	2,218	4,360,281	496	1,176,434
Balears (Illes)	4,904	17,051,174	2,545	7,180,744	2,253	9,567,741	106	302,689
Canarias	5,313	15,664,806	2,605	7,958,508	2,202	5,950,118	506	1,756,180
Cantabria	2,541	7,125,398	1,485	4,141,478	1,010	2,918,167	46	65,753
Castilla y León	11,462	45,077,639	6,063	22,665,134	4,647	19,319,881	752	3,092,624
Castilla-La Mancha	10,412	33,813,882	4,298	10,686,391	5,102	19,434,217	1,012	3,693,274
Cataluña	109,938	163,675,914	81,063	107,436,079	28,725	55,796,393	150	443,442
Comunitat Valenciana	57,893	134,766,898	33,468	70,752,922	19,594	49,728,673	4,831	14,285,303
Extremadura	3,925	17,896,056	1,760	7,924,102	1,770	7,801,266	395	2,170,688
Galicia	17,240	56,233,635	10,080	33,958,397	7,091	21,894,663	69	380,575
Madrid (Comunidad de)	68,231	143,015,047	59,713	82,134,537	8,339	57,535,904	179	3,344,606
Murcia (Región de)	11,611	49,489,233	5,776	29,761,876	4,978	16,475,232	857	3,252,125
Navarra (Com. Foral de)	5,328	13,282,313	2,784	6,402,205	1,339	3,387,275	1,205	3,492,833
Pais Vasco	15,567	41,781,685	8,721	26,743,519	3,783	9,387,632	3,063	5,650,534
Rioja (La)	3,139	6,087,452	2,103	3,412,011	800	2,166,025	236	509,416
Ceuta	124	325,222	70	278,343	54	46,879	0	0
Melilla	9	26,779	6	24,114	3	2,665	0	0

DBES - JUN 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
TOTAL	2,441,992	4,922,589,736	1,691,637	3,761,383,582	686,529	1,079,930,843	63,826	81,275,311
Andalucía	77,416	143,842,296	45,298	93,878,154	28,445	40,245,254	3,673	9,718,888
Aragón	81,086	105,881,681	41,736	55,802,641	18,183	35,240,098	21,167	14,838,942
Asturias (Ppdo de)	17,451	36,792,104	11,847	23,317,430	5,366	12,399,650	238	1,075,024
Balears (Illes)	14,893	14,165,413	8,943	8,395,241	5,925	5,594,832	25	175,340
Canarias	9,959	14,285,864	5,566	7,395,074	3,848	5,828,277	545	1,062,513
Cantabria	13,852	20,347,053	10,801	16,661,714	1,473	3,003,861	1,578	681,478
Castilla y León	40,629	63,990,042	20,241	33,463,683	10,689	20,345,101	9,699	10,181,258
Castilla-La Mancha	33,408	44,604,207	18,230	24,294,248	13,417	18,278,163	1,761	2,031,796
Cataluña	1,224,872	2,016,109,730	853,598	1,532,296,717	369,997	481,775,366	1,277	2,037,647
Comunitat Valenciana	108,773	129,756,822	59,005	77,503,420	41,740	45,963,725	8,028	6,289,677
Extremadura	3,648	8,074,980	1,647	4,015,445	1,825	2,634,450	176	1,425,085
Galicia	61,365	87,144,492	37,480	46,462,206	23,816	40,422,263	69	260,023
Madrid (Comunidad de)	568,935	1,865,301,035	445,328	1,587,044,493	122,791	273,653,392	816	4,603,150
Murcia (Región de)	30,639	76,498,740	13,339	41,824,131	14,700	24,501,579	2,600	10,173,030
Navarra (Com. Foral de)	34,403	52,170,748	18,172	27,157,731	8,672	14,727,577	7,559	10,285,440
Pais Vasco	104,893	218,262,483	90,223	162,981,412	11,275	50,519,766	3,395	4,761,305
Rioja (La)	15,557	25,177,039	10,180	18,881,775	4,210	4,631,068	1,167	1,664,196
Ceuta	213	185,007	3	8,067	157	166,421	53	10,519
Melilla	0	0	0	0	0	0	0	0

DBES - JUN 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
TOTAL	89,845	147,205,316	62,200	107,275,698	25,891	37,541,226	1,754	2,388,392
Andalucía	4,456	8,475,228	2,173	4,641,725	2,040	3,259,620	243	573,883
Aragón	3,290	3,915,802	2,033	2,198,207	678	1,365,467	579	352,128
Asturias (Ppdo de)	1,186	1,689,552	840	1,354,358	339	275,253	7	59,941
Balears (Illes)	490	548,553	296	241,452	193	306,712	1	389
Canarias	373	879,426	230	190,042	130	673,867	13	15,517
Cantabria	402	663,071	259	422,636	76	192,345	67	48,090
Castilla y León	1,192	3,454,249	701	2,226,512	320	980,314	171	247,423
Castilla-La Mancha	1,448	1,740,351	768	1,059,241	643	637,377	37	43,733
Cataluña	41,937	58,577,475	29,287	43,679,437	12,587	14,835,525	63	62,513
Comunitat Valenciana	4,687	8,633,642	2,556	6,185,145	1,909	2,178,737	222	269,760
Extremadura	233	704,754	61	139,939	162	453,819	10	110,996
Galicia	2,294	2,870,779	1,387	1,670,479	905	1,198,526	2	1,774
Madrid (Comunidad de)	21,420	44,711,226	16,992	36,868,187	4,408	7,808,222	20	34,817
Murcia (Región de)	1,400	1,941,270	490	905,806	817	923,644	93	111,820
Navarra (Com. Foral de)	663	1,923,344	351	521,273	187	1,063,623	125	338,448
Pais Vasco	3,931	5,772,784	3,527	4,660,786	341	1,034,942	63	77,056
Rioja (La)	437	689,785	249	310,473	151	339,253	37	40,059
Ceuta	6	14,025	0	0	5	13,980	1	45
Melilla	0	0	0	0	0	0	0	0

DBES - JUN 2009 (4/4)