

11 August 2010

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

**The number of unpaid bills of exchange decreases 25.1% in June,
as compared with the same month in 2009**

3.9% of the total expired bills of exchange are unpaid

In June, the number of returned unpaid bills of exchange reached 349,498, representing a 25.1% decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 614 million euros, with a 42.1% decrease as compared with June 2009.

Total unpaid and expired bills of exchange*

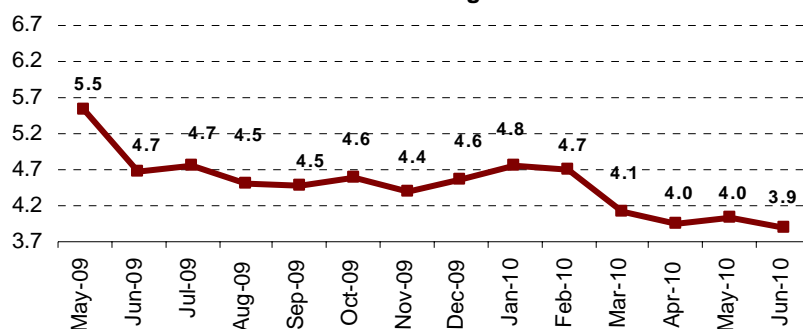
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
Number of bills of exchange (1)				
Number of expired bills of exchange	8,968,602	-1.7	-10.2	-8.9
Number of unpaid bills of exchange	349,498	-5.0	-25.1	-31.8
Value of bills of exchange (2) (million euros)				
Value of expired bills of exchange	18,348	0.1	-19.0	-20.9
Value of unpaid bills of exchange	614	-0.1	-42.1	-55.6
Average value of bills of exchange (3=2/1) (euros)				
Average value of expired bills of exchange	2,046	1.8	-9.7	-13.2
Average value of unpaid bills of exchange	1,758	5.1	-22.7	-34.9

*Data compared with the final data for 2009

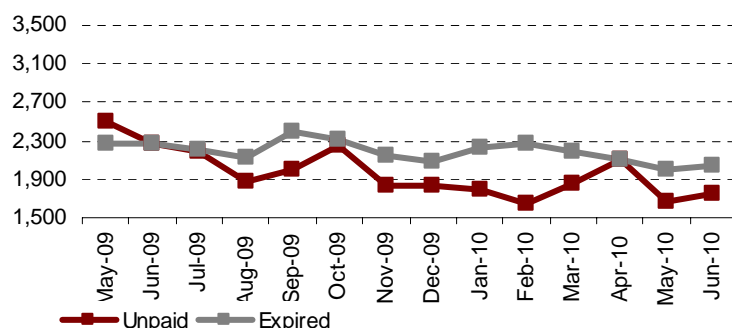
The percentage of unpaid bills of exchange against expired bills of exchange reached 3.9%.

In June 2010, the average value of expired bills of exchange (2,046 euros) was higher than the average value of unpaid bills of exchange (1,758 euros).

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



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



*Final data until June 2009

Bills of exchange by financial institution

66.4% of expired bills of exchange in the month of June were processed by Banks. Savings Banks managed 28.1% and Credit Unions managed the remaining 5.5%.

The number of unpaid bills of exchange decreased 31.6% in Savings Banks, 22.8% in Banks and 16.0% in Credit Unions.

The average value of unpaid bills of exchange was higher in Credit Unions (2,554 euros) than in Savings Banks (1,774 euros) and Banks (1,694 euros).

Banks were the financial institutions with the highest percentage of unpaid bills of exchange (4.0%), 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	349,498	-25.1	-31.8	1,758	-22.7	-34.9	3.9	-16.6	-25.1
Banks	239,274	-22.8	-26.8	1,694	-15.4	-32.3	4.0	-17.0	-21.2
Savings Banks	93,030	-31.6	-41.2	1,774	-35.8	-40.0	3.7	-16.2	-32.3
Credit Unions	17,194	-16.0	-38.4	2,554	-18.5	-17.0	3.5	-15.2	-33.6

*Data compared with the final data for 2009

Bills of exchange by type of bill and financial institution

72.6% of expired bills of exchange in the month of June were portfolio bills of exchange, while the remaining 27.4% 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 (4.2%) than for bills of exchange in debt collection management from clients (3.2%).

Banks were the financial institutions with the highest percentage of unpaid portfolio bills of exchange (4.4%). Savings Banks recorded the highest percentage of bills of exchange in debt collection management from clients (3.6%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,964 euros) than for bills of exchange in debt collection management from clients (1,699 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (2,749 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (2,358 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
Portfolio bills of exchange								
Expired (1)	6,509,486	2,095	4,262,033	1,963	1,839,644	2,290	407,809	2,592
Unpaid (2)	271,548	1,699	187,866	1,513	68,645	1,978	15,037	2,749
Percentage (3=2/1)	4.2		4.4		3.7		3.7	
Debt collection management from clients								
Expired (1)	2,459,116	1,917	1,690,361	2,117	685,414	1,526	83,341	1,071
Unpaid (2)	77,950	1,964	51,408	2,358	24,385	1,200	2,157	1,195
Percentage (3=2/1)	3.2		3.0		3.6		2.6	

Geographical distribution of unpaid bills of exchange

Canarias (5.3%) and Illes Balears (5.0%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in June.

Conversely, the Community with the lowest percentage of unpaid bills of exchange against expired bills of exchange was Comunidad Foral de Navarra (2.5%).

Andalucía (with 3,036 euros) and Canarias (with 2,964 euros) were the Autonomous Communities with the highest average values of unpaid bills of exchange.

The Community with the lowest average value of unpaid bills of exchange was Cataluña (with 1,164 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	8,968,602	18,348,471,073	349,498	614,385,827	3.9	2,046	1,758
Andalucía	571,457	1,290,634,866	24,831	75,384,727	4.3	2,258	3,036
Aragón	301,074	570,840,008	10,879	22,158,461	3.6	1,896	2,037
Asturias (Principado de)	165,792	335,714,891	5,984	10,547,226	3.6	2,025	1,763
Balears (Illes)	82,074	167,465,198	4,122	8,793,176	5.0	2,040	2,133
Canarias	67,233	190,727,057	3,569	10,579,009	5.3	2,837	2,964
Cantabria	60,652	146,620,841	1,918	3,310,691	3.2	2,417	1,726
Castilla y León	261,193	635,749,495	8,617	19,631,974	3.3	2,434	2,278
Castilla-La Mancha	227,534	499,676,562	9,395	18,939,930	4.1	2,196	2,016
Cataluña	3,045,297	4,849,472,202	122,270	142,333,620	4.0	1,592	1,164
Comunitat Valenciana	1,076,406	2,015,912,581	40,305	64,264,738	3.7	1,873	1,594
Extremadura	72,313	200,578,226	2,807	5,995,391	3.9	2,774	2,136
Galicia	446,581	1,003,133,609	14,330	31,277,791	3.2	2,246	2,183
Madrid (Comunidad de)	1,546,243	3,859,955,781	67,548	133,594,106	4.4	2,496	1,978
Murcia (Región de)	232,305	591,205,669	8,419	17,666,150	3.6	2,545	2,098
Navarra (Comunidad Foral de)	190,705	434,048,106	4,714	9,102,949	2.5	2,276	1,931
País Vasco	522,958	1,380,668,555	16,375	35,483,996	3.1	2,640	2,167
Rioja (La)	95,090	171,372,681	3,316	5,155,914	3.5	1,802	1,555
Ceuta and Melilla	3,695	4,694,745	99	165,978	2.7	1,271	1,677

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/eipro0610_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

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Unpaid Bills of Exchange Statistics

June 2010. Provisional data

UBE.1 Portfolio bills of exchange, expiring during the reference month

Value in euros

	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
TOTAL	6,509,486	13,634,946,133	4,262,033	8,365,257,140	1,839,644	4,212,481,332	407,809	1,057,207,661
Andalucía	492,876	1,172,950,176	273,382	679,443,382	174,001	357,787,228	45,493	135,719,566
Aragón	208,551	466,955,612	125,768	242,018,694	50,096	115,532,456	32,687	109,404,462
Asturias (Ppdo de)	151,231	301,786,691	78,654	176,025,535	55,277	97,031,143	17,300	28,730,013
Balears (Illes)	67,308	152,525,123	41,440	91,603,466	25,044	57,674,633	824	3,247,024
Canarias	58,794	179,870,330	31,743	103,551,932	19,858	54,035,676	7,193	22,282,722
Cantabria	48,968	129,631,819	29,440	82,878,509	18,003	43,189,730	1,525	3,563,580
Castilla y León	215,150	574,628,492	114,646	307,056,750	79,136	209,521,463	21,368	58,050,279
Castilla-La Mancha	195,403	461,280,099	86,643	189,811,357	78,379	181,600,367	30,381	89,868,375
Cataluña	1,850,347	2,881,921,283	1,393,318	2,115,408,509	454,220	759,883,897	2,809	6,628,877
Comunitat Valenciana	968,210	1,899,669,348	563,361	1,072,416,125	316,847	671,081,554	88,002	156,171,669
Extremadura	66,748	194,411,656	33,657	105,326,154	26,861	73,065,058	6,230	16,020,444
Galicia	389,975	899,971,509	244,690	570,593,245	143,068	322,276,791	2,217	7,101,473
Madrid (Comunidad de)	948,264	2,085,005,907	785,638	1,370,614,213	158,107	694,087,759	4,519	20,303,935
Murcia (Región de)	208,192	556,732,228	105,353	304,239,380	85,090	198,391,872	17,749	54,100,976
Navarra (Com. Foral de)	153,405	380,088,666	78,130	169,774,268	37,625	88,495,745	37,650	121,818,653
Pais Vasco	407,684	1,148,607,388	222,551	694,862,973	100,568	249,735,182	84,565	204,009,233
Rioja (La)	74,789	144,311,734	51,749	86,735,539	15,754	37,438,229	7,286	20,137,966
Ceuta	3,369	3,674,585	1,675	2,102,875	1,685	1,535,631	9	36,079
Melilla	222	923,487	195	794,234	25	116,918	2	12,335

11 August 2010

UBE.2 Unpaid portfolio bills of exchange

Value in euros

	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
TOTAL	271,548	461,313,105	187,866	284,164,896	68,645	135,811,232	15,037	41,336,977
Andalucía	21,257	67,010,145	12,149	38,809,070	7,436	22,237,751	1,672	5,963,324
Aragón	7,669	17,048,329	4,830	7,296,329	1,701	3,467,275	1,138	6,284,725
Asturias (Ppdo de)	5,129	9,822,309	2,464	5,282,622	2,171	3,705,062	494	834,625
Balears (Illes)	3,612	8,274,374	1,999	4,663,948	1,506	3,377,613	107	232,813
Canarias	3,309	10,243,648	1,586	5,412,952	1,264	3,720,862	459	1,109,834
Cantabria	1,654	2,897,892	920	1,830,990	691	1,033,877	43	33,025
Castilla y León	7,537	17,772,563	4,054	9,772,499	2,819	5,977,163	664	2,022,901
Castilla-La Mancha	8,328	17,315,295	3,167	5,307,978	2,690	5,346,075	2,471	6,661,242
Cataluña	86,671	99,792,030	69,031	72,545,611	17,566	26,432,869	74	813,550
Comunitat Valenciana	36,515	59,672,526	21,280	32,436,579	12,172	20,340,248	3,063	6,895,699
Extremadura	2,647	5,874,839	1,236	2,927,065	1,122	2,145,751	289	802,023
Galicia	12,829	29,393,056	7,934	19,269,531	4,808	9,966,877	87	156,648
Madrid (Comunidad de)	47,883	56,746,894	42,800	46,667,300	4,958	9,651,568	125	428,026
Murcia (Región de)	7,459	16,888,068	3,852	7,843,316	2,988	7,428,849	619	1,615,903
Navarra (Com. Foral de)	3,981	8,312,385	1,914	4,209,407	1,114	2,119,953	953	1,983,025
Pais Vasco	12,213	29,751,957	6,721	17,180,416	2,967	7,539,911	2,525	5,031,630
Rioja (La)	2,761	4,332,215	1,878	2,613,871	629	1,250,360	254	467,984
Ceuta	87	125,820	46	72,969	41	52,851	0	0
Melilla	7	38,760	5	22,443	2	16,317	0	0

UBE (ANNEX OF TABLES) - JUNE 2010 (2/4)

UBE.3 Bills of exchange in debt collection management from clients, expiring during the reference month

	Value in euros							
	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
TOTAL	2,459,116	4,713,524,940	1,690,361	3,578,252,794	685,414	1,045,982,125	83,341	89,290,021
Andalucía	78,581	117,684,690	48,024	72,499,820	25,813	35,569,618	4,744	9,615,252
Aragón	92,523	103,884,396	39,831	47,034,021	18,615	27,183,789	34,077	29,666,586
Asturias (Ppdo de)	14,561	33,928,200	9,392	23,300,165	4,875	10,068,966	294	559,069
Balears (Illes)	14,766	14,940,075	10,631	10,884,611	4,107	3,884,072	28	171,392
Canarias	8,439	10,856,727	5,225	6,226,256	2,796	3,898,899	418	731,572
Cantabria	11,684	16,989,022	8,894	12,391,791	1,375	3,594,795	1,415	1,002,436
Castilla y León	46,043	61,121,003	22,209	34,309,401	10,996	17,083,423	12,838	9,728,179
Castilla-La Mancha	32,131	38,396,463	15,392	18,843,753	14,776	18,016,494	1,963	1,536,216
Cataluña	1,194,950	1,967,550,919	819,128	1,441,792,319	373,712	524,065,704	2,110	1,692,896
Comunitat Valenciana	108,196	116,243,233	56,357	67,620,444	44,101	42,795,154	7,738	5,827,635
Extremadura	5,565	6,166,570	2,487	2,446,446	2,985	3,419,145	93	300,979
Galicia	56,606	103,162,100	37,036	70,723,009	19,411	32,224,544	159	214,547
Madrid (Comunidad de)	597,979	1,774,949,874	475,476	1,527,032,987	121,722	243,870,066	781	4,046,821
Murcia (Región de)	24,113	34,473,441	9,531	10,115,935	13,271	22,416,311	1,311	1,941,195
Navarra (Com. Foral de)	37,300	53,959,440	17,049	22,712,915	11,495	16,957,041	8,756	14,289,484
Pais Vasco	115,274	232,061,167	101,004	191,420,458	10,093	35,751,269	4,177	4,889,440
Rioja (La)	20,301	27,060,947	12,690	18,892,948	5,173	5,093,320	2,438	3,074,679
Ceuta	104	96,673	5	5,515	98	89,515	1	1,643
Melilla	0	0	0	0	0	0	0	0

UBE (ANNEX OF TABLES) - JUNE 2010 (3/4)

UBE.4 Unpaid bills of exchange in debt collection management from clients

Value in euros

	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
TOTAL	77,950	153,072,722	51,408	121,241,430	24,385	29,252,660	2,157	2,578,632
Andalucía	3,574	8,374,582	1,885	5,799,907	1,484	1,819,027	205	755,648
Aragón	3,210	5,110,132	1,574	1,268,846	712	3,241,830	924	599,456
Asturias (Ppdo de)	855	724,917	567	473,449	282	241,744	6	9,724
Balears (Illes)	510	518,802	363	277,701	144	238,365	3	2,736
Canarias	260	335,361	142	236,662	100	81,802	18	16,897
Cantabria	264	412,799	172	191,780	52	193,728	40	27,291
Castilla y León	1,080	1,859,411	592	1,087,208	238	614,299	250	157,904
Castilla-La Mancha	1,067	1,624,635	494	904,235	521	657,261	52	63,139
Cataluña	35,599	42,541,590	22,408	30,212,808	13,122	12,283,688	69	45,094
Comunitat Valenciana	3,790	4,592,212	1,890	2,192,877	1,692	2,233,610	208	165,725
Extremadura	160	120,552	61	56,168	97	58,296	2	6,088
Galicia	1,501	1,884,735	874	1,220,099	627	664,636	0	0
Madrid (Comunidad de)	19,665	76,847,212	15,707	71,348,426	3,926	5,470,773	32	28,013
Murcia (Región de)	960	778,082	318	241,283	577	471,896	65	64,903
Navarra (Com. Foral de)	733	790,564	256	340,227	330	261,240	147	189,097
Pais Vasco	4,162	5,732,039	3,803	4,996,490	282	513,376	77	222,173
Rioja (La)	555	823,699	301	392,371	195	206,584	59	224,744
Ceuta	5	1,398	1	893	4	505	0	0
Melilla	0	0	0	0	0	0	0	0

UBE (ANNEX OF TABLES) - JUNE 2010 (4/4)