

14 September 2010

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

The number of unpaid bills of exchange decreases 22.0% in July, as compared with the same month in 2009

3.9% of the total expired bills of exchange are unpaid

In July, the number of returned unpaid bills of exchange reached 354,831, representing a 22.0% decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 616 million euros, with a 38.3% decrease as compared with July 2009.

Total unpaid and expired bills of exchange*

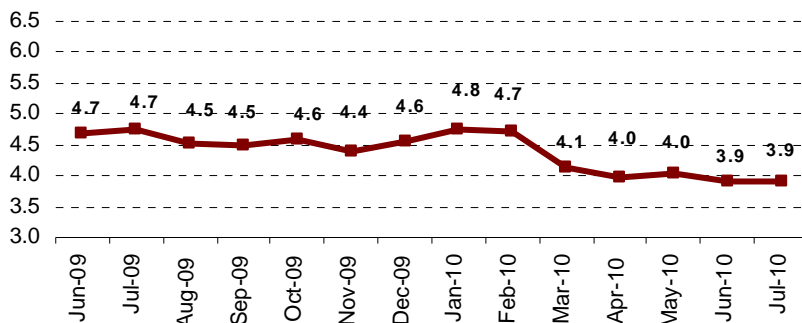
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
Number of bills of exchange (1)				
Number of expired bills of exchange	9,090,305	1.4	-5.1	-8.3
Number of unpaid bills of exchange	354,831	1.5	-22.0	-30.6
Value of bills of exchange (2) (million euros)				
Value of expired bills of exchange	18,669	1.7	-11.9	-19.7
Value of unpaid bills of exchange	616	0.3	-38.3	-53.9
Average value of bills of exchange (3=2/1) (euros)				
Average value of expired bills of exchange	2,054	0.4	-7.1	-12.4
Average value of unpaid bills of exchange	1,736	-1.3	-20.8	-33.6

*Data compared with the final data for 2009

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

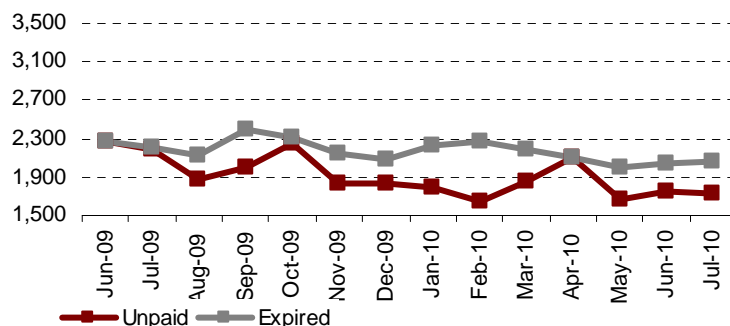
In July 2010, the average value of expired bills of exchange (2,054 euros) was higher than the average value of unpaid bills of exchange (1,736 euros).

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



*Final data until July 2009

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



Bills of exchange by financial institution

68.9% of expired bills of exchange in the month of July were processed by Banks. Savings Banks managed 25.7% and Credit Unions managed the remaining 5.4%.

The number of unpaid bills of exchange decreased 34.8% in Savings Banks, 28.3% in Credit Unions and 15.7% in Banks.

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	354,831	-22.0	-30.6	1,736	-20.8	-33.6	3.9	-17.8	-24.3
Banks	250,901	-15.7	-25.4	1,616	-16.0	-30.7	4.0	-15.0	-20.5
Savings Banks	88,681	-34.8	-40.4	1,928	-27.5	-38.8	3.8	-22.7	-31.1
Credit Unions	15,249	-28.3	-37.3	2,596	-12.2	-16.7	3.1	-27.6	-33.0

*Data compared with the final data for 2009

The average value of unpaid bills of exchange was higher in Credit Unions (2,596 euros) than in Savings Banks (1,928 euros) and Banks (1,616 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 (3.1%).

Bills of exchange by type of bill and financial institution

72.6% of expired bills of exchange in the month of July 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 (4.1%) 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 (4.3%). Savings Banks recorded the highest percentage of bills of exchange in debt collection management from clients (3.7%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,879 euros) than for bills of exchange in debt collection management from clients (1,694 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (2,840 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (2,130 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)	6,603,515	2,115	4,534,555	1,991	1,659,852	2,340	409,108	2,583
Unpaid (2)	274,041	1,694	197,171	1,476	63,801	2,131	13,069	2,840
Percentage (3=2/1)	4.1		4.3		3.8		3.2	
Debt collection management from clients								
Expired (1)	2,486,790	1,890	1,728,448	2,133	672,201	1,366	86,141	1,127
Unpaid (2)	80,790	1,879	53,730	2,130	24,880	1,405	2,180	1,130
Percentage (3=2/1)	3.2		3.1		3.7		2.5	

Geographical distribution of unpaid bills of exchange

Canarias (4.9%) and Comunidad de Madrid (4.5%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in July.

Conversely, the Community with the lowest percentage of unpaid bills of exchange against expired bills of exchange were Comunidad Foral de Navarra (2.5%) and Galicia (2.9%).

Canarias (with 3,442 euros) and Illes Balears (with 3,112 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 1,136 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	9,090,305	18,668,545,841	354,831	615,942,681	3.9	2,054	1,736
Andalucía	596,128	1,374,187,048	25,062	65,984,826	4.2	2,305	2,633
Aragón	301,636	581,942,972	10,559	19,711,968	3.5	1,929	1,867
Asturias (Principado de)	170,762	355,870,602	5,912	10,627,151	3.5	2,084	1,798
Balears (Illes)	84,491	182,458,282	3,604	11,213,912	4.3	2,159	3,112
Canarias	68,657	192,683,752	3,355	11,547,860	4.9	2,806	3,442
Cantabria	64,489	160,224,192	2,390	4,252,176	3.7	2,485	1,779
Castilla y León	284,445	687,750,460	8,534	21,070,510	3.0	2,418	2,469
Castilla-La Mancha	229,246	514,764,108	7,714	20,209,140	3.4	2,245	2,620
Cataluña	3,085,290	5,038,911,436	128,728	146,241,014	4.2	1,633	1,136
Comunitat Valenciana	1,015,146	1,889,670,410	38,279	59,430,793	3.8	1,861	1,553
Extremadura	77,840	232,682,092	2,788	6,110,262	3.6	2,989	2,192
Galicia	469,343	1,037,032,727	13,632	26,796,078	2.9	2,210	1,966
Madrid (Comunidad de)	1,566,863	3,828,439,240	70,950	140,294,471	4.5	2,443	1,977
Murcia (Región de)	224,960	579,819,954	8,063	21,355,672	3.6	2,577	2,649
Navarra (Comunidad Foral de)	195,959	436,198,500	4,828	10,331,101	2.5	2,226	2,140
País Vasco	559,389	1,399,758,726	17,176	35,584,578	3.1	2,502	2,072
Rioja (La)	91,518	171,401,157	3,107	4,995,306	3.4	1,873	1,608
Ceuta and Melilla	4,143	4,750,183	150	185,863	3.6	1,147	1,239

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/eipro0710_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

July 2010. Provisional data

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

Amount in euros

	Total		Banks		Banks Savings		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
TOTAL	6,603,515	13,967,586,998	4,534,555	9,027,438,798	1,659,852	3,883,367,346	409,108	1,056,780,854
Andalucía	515,158	1,231,777,206	306,387	719,677,075	164,108	373,654,351	44,663	138,445,780
Aragón	212,854	476,129,572	127,279	253,647,408	53,532	116,681,294	32,043	105,800,870
Asturias (Ppdo de)	155,128	326,171,473	78,694	180,972,380	57,053	113,577,723	19,381	31,621,370
Balears (Illes)	68,601	164,914,913	48,034	109,220,542	19,635	51,958,293	932	3,736,078
Canarias	59,899	181,055,349	34,148	108,544,896	18,442	51,306,808	7,309	21,203,645
Cantabria	51,602	142,940,963	32,501	93,794,263	17,751	46,295,088	1,350	2,851,612
Castilla y León	236,602	622,311,773	139,997	345,666,564	74,292	210,911,610	22,313	65,733,599
Castilla-La Mancha	197,454	476,491,504	91,969	198,471,577	77,168	179,564,567	28,317	98,455,360
Cataluña	1,878,928	3,074,045,478	1,477,870	2,357,795,853	398,252	710,306,534	2,806	5,943,091
Comunitat Valenciana	906,639	1,775,647,773	563,457	1,097,821,438	251,164	513,417,516	92,018	164,408,819
Extremadura	71,629	225,432,659	37,779	134,589,647	27,136	74,842,673	6,714	16,000,339
Galicia	409,862	951,001,920	267,133	588,802,848	140,454	356,224,130	2,275	5,974,942
Madrid (Comunidad de)	969,237	2,084,127,851	820,870	1,520,783,036	143,602	541,299,236	4,765	22,045,579
Murcia (Región de)	198,040	540,274,027	111,934	310,158,717	67,936	174,967,898	18,170	55,147,412
Navarra (Com. Foral de)	157,503	383,872,132	82,349	181,464,867	37,515	87,004,125	37,639	115,403,140
Pais Vasco	440,312	1,163,608,461	266,003	739,079,817	94,148	243,602,330	80,161	180,926,314
Rioja (La)	70,375	143,249,070	45,920	83,785,282	16,210	36,393,205	8,245	23,070,583
Ceuta	3,548	3,920,618	2,093	2,578,701	1,448	1,329,596	7	12,321
Melilla	144	614,256	138	583,887	6	30,369	0	0

14 September 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	274,041	464,101,167	197,171	290,998,998	63,801	135,979,768	13,069	37,122,401
Andalucía	21,582	60,326,393	12,683	36,483,261	7,355	18,114,678	1,544	5,728,454
Aragón	7,600	16,706,207	4,439	8,683,208	2,078	3,733,297	1,083	4,289,702
Asturias (Ppdo de)	5,077	9,800,864	2,519	5,351,183	2,054	3,302,005	504	1,147,676
Balears (Illes)	3,047	10,620,489	1,777	4,472,283	1,235	6,005,254	35	142,952
Canarias	3,099	11,179,648	1,512	6,552,004	1,163	3,288,444	424	1,339,200
Cantabria	2,139	3,918,441	1,432	2,851,775	670	1,019,038	37	47,628
Castilla y León	7,511	19,498,979	4,133	10,339,214	2,675	6,267,057	703	2,892,708
Castilla-La Mancha	6,688	18,691,700	3,273	6,337,258	2,621	6,739,912	794	5,614,530
Cataluña	91,631	101,011,897	75,245	74,814,750	16,270	25,969,423	116	227,724
Comunitat Valenciana	34,085	53,691,275	21,366	30,345,528	9,622	17,689,815	3,097	5,655,932
Extremadura	2,621	5,960,939	1,235	2,831,715	1,045	2,392,029	341	737,195
Galicia	11,976	25,088,662	7,370	14,392,202	4,527	10,530,907	79	165,553
Madrid (Comunidad de)	50,337	63,847,276	44,792	51,531,481	5,359	11,790,450	186	525,345
Murcia (Región de)	7,015	20,386,147	3,931	9,881,717	2,495	8,747,804	589	1,756,626
Navarra (Com. Foral de)	4,057	9,381,486	2,016	4,143,399	1,091	2,988,695	950	2,249,392
Pais Vasco	12,953	29,544,808	7,665	19,058,975	2,927	6,358,674	2,361	4,127,159
Rioja (La)	2,533	4,282,168	1,733	2,868,163	574	939,380	226	474,625
Ceuta	87	133,680	48	47,662	39	86,018	0	0
Melilla	3	30,108	2	13,220	1	16,888	0	0

UBE - JULY 2010 (2/4)

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

Value in euros

	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
TOTAL	2,486,790	4,700,958,843	1,728,448	3,685,918,437	672,201	917,960,327	86,141	97,080,079
Andalucía	80,970	142,409,842	49,968	99,969,338	26,068	32,611,427	4,934	9,829,077
Aragón	88,782	105,813,400	37,147	48,201,768	17,848	25,042,359	33,787	32,569,273
Asturias (Ppdo de)	15,634	29,699,129	9,560	21,158,979	5,762	8,047,928	312	492,222
Balears (Illes)	15,890	17,543,369	11,246	12,218,356	4,625	5,175,666	19	149,347
Canarias	8,758	11,628,403	5,973	7,160,370	2,389	3,671,219	396	796,814
Cantabria	12,887	17,283,229	9,986	13,212,633	1,365	2,890,998	1,536	1,179,598
Castilla y León	47,843	65,438,687	24,068	39,031,685	11,418	16,154,381	12,357	10,252,621
Castilla-La Mancha	31,792	38,272,604	14,308	18,590,448	15,155	18,137,744	2,329	1,544,412
Cataluña	1,206,362	1,964,865,958	843,557	1,513,884,611	360,078	448,461,721	2,727	2,519,626
Comunitat Valenciana	108,507	114,022,637	56,182	62,489,781	44,055	45,293,831	8,270	6,239,025
Extremadura	6,211	7,249,433	3,308	3,692,292	2,781	3,336,738	122	220,403
Galicia	59,481	86,030,807	40,422	59,040,190	18,925	26,830,191	134	160,426
Madrid (Comunidad de)	597,626	1,744,311,389	477,848	1,529,542,419	118,517	206,998,841	1,261	7,770,129
Murcia (Región de)	26,920	39,545,927	11,133	12,278,052	14,685	25,231,043	1,102	2,036,832
Navarra (Com. Foral de)	38,456	52,326,368	18,015	23,364,267	11,151	15,782,963	9,290	13,179,138
Pais Vasco	119,077	236,150,265	103,163	202,771,868	11,425	28,919,692	4,489	4,458,705
Rioja (La)	21,143	28,152,087	12,200	19,141,821	5,869	5,332,273	3,074	3,677,993
Ceuta	451	215,309	364	169,559	85	41,312	2	4,438
Melilla	0	0	0	0	0	0	0	0

UBE - JULY 2010 (3/4)

UBE.4 Unpaid bills of exchange in debt collection management from clients expiring in the reference month

Value in euros

	Total		Banks		Savings Banks		Credit Unions	
	Number	Value	Number	Value	Number	Value	Number	Value
TOTAL	80,790	151,841,514	53,730	114,422,174	24,880	34,955,851	2,180	2,463,489
Andalucía	3,480	5,658,433	1,777	2,296,811	1,478	2,729,492	225	632,130
Aragón	2,959	3,005,761	1,377	1,192,113	698	1,208,605	884	605,043
Asturias (Ppdo de)	835	826,287	431	540,302	399	282,523	5	3,462
Balears (Illes)	557	593,423	396	366,744	160	222,287	1	4,392
Canarias	256	368,212	164	278,412	79	72,006	13	17,794
Cantabria	251	333,735	182	218,190	30	88,148	39	27,397
Castilla y León	1,023	1,571,531	584	1,096,704	222	271,155	217	203,672
Castilla-La Mancha	1,026	1,517,440	470	763,935	505	725,026	51	28,479
Cataluña	37,097	45,229,117	23,848	32,999,424	13,166	12,165,659	83	64,034
Comunitat Valenciana	4,194	5,739,518	2,173	2,503,977	1,781	3,032,748	240	202,793
Extremadura	167	149,323	62	65,783	103	82,007	2	1,533
Galicia	1,656	1,707,416	1,000	1,023,847	651	681,447	5	2,122
Madrid (Comunidad de)	20,613	76,447,195	16,389	64,326,926	4,196	11,910,002	28	210,267
Murcia (Región de)	1,048	969,525	392	440,086	595	475,063	61	54,376
Navarra (Com. Foral de)	771	949,615	324	498,220	290	224,569	157	226,826
Pais Vasco	4,223	6,039,770	3,780	5,403,550	362	591,663	81	44,557
Rioja (La)	574	713,138	321	385,075	165	193,451	88	134,612
Ceuta	60	22,075	60	22,075	0	0	0	0
Melilla	0	0	0	0	0	0	0	0

UBE - JULY 2010 (4/4)