

9 October 2009

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

**The number of unpaid bills of exchange decreases 30.1% in August,
as compared with the same month in 2008**

4.5% of the total amount of expired bills of exchange are unpaid

In August, the number of returned unpaid bills of exchange reached 351,293, representing a decrease of 30.1% as compared with the same month the previous year.

The value of these unpaid bills of exchange reached 660 million euros, with a 54.2% decrease as compared with August 2008.

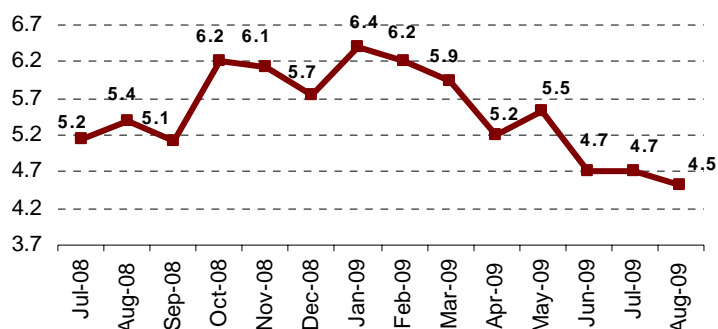
Total unpaid and expired bills of exchange

	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
Number of bills of exchange (1)				
Number of expired bills of exchange	7,791,146	-18.7	-16.5	-19.4
Number of unpaid bills of exchange	351,293	-22.8	-30.1	-4.7
Value of bills of exchange (2) (million euros)				
Value of expired bills of exchange	16,528	-22.0	-34.8	-32.9
Value of unpaid bills of exchange	660	-33.9	-54.2	-18.2
Average value of bills of exchange (3=2/1) (euros)				
Average value of expired bills of exchange	2,121	-4.1	-21.9	-16.7
Average value of unpaid bills of exchange	1,877	-14.4	-34.5	-14.2

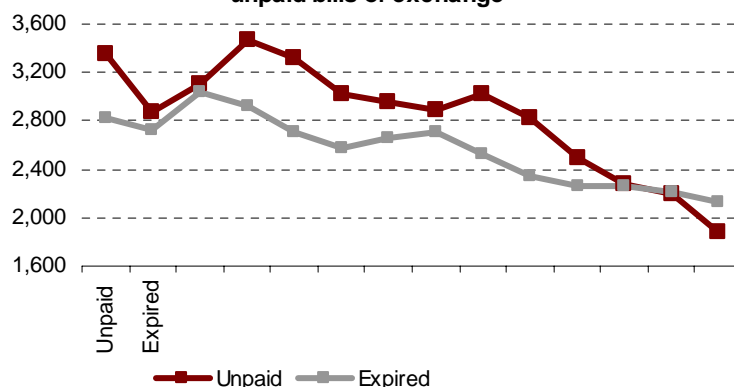
The percentage of unpaid bills of exchange against expired bills of exchange reached 4.5%.

In August 2009, the average value of the expired bills of exchange (2,121 euros) was higher than the average value of the unpaid bills of exchange (1,877 euros).

Percentage of unpaid bills of exchange against expired bills of exchange



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



Bills of exchange by financial institution

65.8% of expired bills of exchange in the month of August were processed by Banks. Savings Banks managed 29.2% and Credit Unions managed the remaining 5.0%.

The number of unpaid bills of exchange decreased 33.6% in Savings Banks, 29.5% in Banks and 16.8% in Credit Unions.

The average value of the unpaid bills of exchange was higher in Credit Unions (2,381 euros) than in Savings Banks (2,172 euros) and Banks (1,713 euros).

Credit Unions were the financial institutions with the highest percentage of unpaid bills of exchange (4.8%), while Savings Banks had the lowest percentage of unpaid bills of exchange (4.3%).

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	351,293	-30.1	-4.7	1,877	-34.5	-14.2	4.5	-16.3	18.3
Banks	234,123	-29.5	-4.9	1,713	-32.2	-11.9	4.6	-11.0	22.0
Savings Banks	98,197	-33.6	-5.0	2,172	-38.7	-17.8	4.3	-29.8	11.1
Credit Unions	18,973	-16.8	0.3	2,381	-30.9	-13.2	4.8	-3.1	12.2

Bills of exchange by type of bill and financial institution

73.9% of expired bills of exchange in the month of August were portfolio bills of exchange, while the remaining 26.1% were in debt collection management from clients.

The percentage of unpaid bills of exchange against expired bills was greater for portfolio bills of exchange (4.8%) than for bills of exchange in debt collection management from clients (3.7%).

Banks and Credit Unions were the financial institutions with the highest percentage of unpaid portfolio bills of exchange (5.0%). However, Savings Banks recorded the highest percentage of bills of exchange in debt collection management from clients (4.0%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,984 euros) than for bills of exchange in debt collection management from clients (1,484 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (2,469 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (1,599 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)	5,757,077	2,166	3,690,938	1,989	1,722,280	2,430	343,859	2,752
Unpaid (2)	276,343	1,984	182,964	1,745	76,149	2,449	17,230	2,469
Percentage (3=2/1)	4.8		5.0		4.4		5.0	
Debt collection management from clients								
Expired (1)	2,034,069	1,994	1,432,165	2,238	550,844	1,440	51,060	1,123
Unpaid (2)	74,950	1,484	51,159	1,599	22,048	1,215	1,743	1,511
Percentage (3=2/1)	3.7		3.6		4.0		3.4	

Geographical distribution of unpaid bills of exchange

Canarias (5.9%), Comunidad de Madrid (5.3%) and Andalucía (5.1%) were the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in August.

Conversely, the Communities with the lowest percentages of unpaid bills of exchange against expired bills of exchange were Comunidad Foral de Navarra (2.9%) and Galicia (3.2%).

Illes Balears and Extremadura (with 4,892 and 3,680 euros, respectively) were the Autonomous Communities with the highest average values of unpaid bills of exchange.

The Communities with the lowest average values of unpaid bills of exchange were Cataluña (with 1,160 euros), Comunidad de Madrid (with 1,511 euros) and Principado de Asturias (with 1,516 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	7,791,146	16,527,523,421	351,293	659,543,757	4.5	2,121	1,877
Andalucía	534,086	1,357,453,318	27,262	71,220,984	5.1	2,542	2,612
Aragón	238,283	515,229,992	9,824	18,324,493	4.1	2,162	1,865
Asturias (Principado de)	159,289	345,390,265	5,715	8,664,528	3.6	2,168	1,516
Balears (Illes)	88,211	204,106,483	4,004	19,587,193	4.5	2,314	4,892
Canarias	74,938	208,741,333	4,452	14,754,120	5.9	2,786	3,314
Cantabria	64,193	157,050,964	2,474	6,256,427	3.9	2,447	2,529
Castilla y León	257,662	654,269,334	9,142	31,043,784	3.5	2,539	3,396
Castilla-La Mancha	210,959	504,844,368	8,521	23,227,987	4.0	2,393	2,726
Cataluña	2,623,390	4,143,013,160	118,807	137,802,609	4.5	1,579	1,160
Comunitat Valenciana	840,838	1,635,678,721	39,084	96,017,573	4.6	1,945	2,457
Extremadura	68,074	200,858,494	3,146	11,577,088	4.6	2,951	3,680
Galicia	434,949	1,039,324,652	13,965	36,657,714	3.2	2,390	2,625
Madrid (Comunidad de)	1,371,000	3,407,788,764	72,291	109,199,099	5.3	2,486	1,511
Murcia (Región de)	207,730	606,373,843	9,221	26,327,258	4.4	2,919	2,855
Navarra (Comunidad Foral de)	166,701	394,914,120	4,808	12,285,989	2.9	2,369	2,555
País Vasco	381,003	1,000,303,056	16,114	31,992,507	4.2	2,625	1,985
Rioja (La)	66,349	146,207,215	2,370	4,263,296	3.6	2,204	1,799
Ceuta and Melilla	3,491	5,975,339	93	341,108	2.7	1,712	3,668

Provincial information

The provincial results that were 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/eipro0809.pdf>

For further information see **INEbase-www.ine.es** All press releases at: **www.ine.es/prensa/prensa_en.htm**

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Unpaid Bills of exchange statistic

August 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	5,757,077	12,472,036,803	3,690,938	7,341,272,441	1,722,280	4,184,393,309	343,859	946,371,053
Andalucía	470,958	1,234,528,604	248,048	620,854,178	175,112	483,104,274	47,798	130,570,152
Aragón	173,619	442,624,399	97,206	216,927,565	48,518	127,997,384	27,895	97,699,450
Asturias (Ppdo de)	145,597	316,236,251	77,829	175,299,206	50,814	110,183,463	16,954	30,753,582
Balears (Illes)	74,099	190,240,358	45,470	109,353,735	27,729	77,946,664	900	2,939,959
Canarias	66,680	196,213,353	35,344	108,002,406	24,550	66,686,807	6,786	21,524,140
Cantabria	52,490	136,038,166	30,802	83,228,144	20,176	50,619,398	1,512	2,190,624
Castilla y León	219,095	594,005,572	116,614	289,968,558	83,750	250,572,387	18,731	53,464,627
Castilla-La Mancha	182,070	468,977,532	77,374	174,558,730	82,034	210,785,422	22,662	83,633,380
Cataluña	1,611,394	2,472,916,890	1,191,886	1,781,276,782	417,385	686,848,778	2,123	4,791,330
Comunitat Valenciana	760,526	1,544,083,619	432,026	865,640,275	256,774	534,224,747	71,726	144,218,597
Extremadura	65,548	197,126,521	29,736	87,825,573	29,632	93,629,271	6,180	15,671,677
Galicia	382,257	958,687,338	228,378	577,060,386	151,822	375,474,221	2,057	6,152,731
Madrid (Comunidad de)	876,512	1,859,581,189	723,333	1,215,220,159	149,921	619,798,206	3,258	24,562,824
Murcia (Región de)	184,166	541,362,599	91,709	305,321,461	79,296	192,363,219	13,161	43,677,919
Navarra (Com. Foral de)	135,550	350,492,540	66,706	151,672,596	32,569	72,417,101	36,275	126,402,843
Pais Vasco	301,477	839,258,770	164,064	507,917,673	77,475	193,733,740	59,938	137,607,357
Rioja (La)	51,689	123,821,031	32,513	67,806,859	13,282	36,248,159	5,894	19,766,013
Ceuta	3,128	4,094,137	1,706	2,415,586	1,414	1,667,203	8	11,348
Melilla	222	1,747,934	194	922,569	27	92,865	1	732,500

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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	276,343	548,321,891	182,964	319,259,819	76,149	186,513,434	17,230	42,548,638
Andalucía	23,539	65,342,306	11,378	31,829,413	9,005	27,359,407	3,156	6,153,486
Aragón	7,442	16,084,401	4,159	6,697,644	2,047	5,133,806	1,236	4,252,951
Asturias (Ppdo de)	4,728	7,786,656	2,504	4,105,741	1,683	2,798,596	541	882,319
Balears (Illes)	3,528	18,912,734	1,992	4,283,328	1,506	14,519,571	30	109,835
Canarias	4,140	13,998,204	1,986	7,557,310	1,727	5,132,618	427	1,308,276
Cantabria	2,136	5,765,415	1,227	3,340,195	851	2,345,219	58	80,001
Castilla y León	8,118	27,747,772	4,172	14,928,199	3,226	10,364,952	720	2,454,621
Castilla-La Mancha	7,390	21,976,940	3,146	6,931,154	3,409	11,547,060	835	3,498,726
Cataluña	82,240	92,633,809	61,337	65,415,127	20,619	26,589,347	284	629,335
Comunitat Valenciana	35,588	92,328,112	20,421	59,887,206	11,959	23,234,266	3,208	9,206,640
Extremadura	3,006	11,292,984	1,323	3,928,428	1,360	6,128,671	323	1,235,885
Galicia	12,294	33,748,461	7,328	20,203,807	4,888	13,263,532	78	281,122
Madrid (Comunidad de)	54,912	73,152,953	48,376	54,668,632	5,864	16,338,841	672	2,145,480
Murcia (Región de)	8,198	25,136,354	3,557	12,874,878	3,339	10,499,458	1,302	1,762,018
Navarra (Com. Foral de)	4,191	11,043,593	2,163	4,863,704	1,084	3,075,571	944	3,104,318
Pais Vasco	12,840	27,204,248	6,671	15,532,039	2,951	6,801,831	3,218	4,870,378
Rioja (La)	1,961	3,825,978	1,169	1,932,347	595	1,320,726	197	572,905
Ceuta	80	312,137	45	254,333	34	57,462	1	342
Melilla	12	28,834	10	26,334	2	2,500	0	0

DBES - AUGUST 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	2,034,069	4,055,486,618	1,432,165	3,205,087,978	550,844	793,046,493	51,060	57,352,147
Andalucía	63,128	122,924,714	38,869	91,682,136	22,208	26,530,648	2,051	4,711,930
Aragón	64,664	72,605,593	32,730	38,424,569	13,801	19,608,689	18,133	14,572,335
Asturias (Ppdo de)	13,692	29,154,014	10,100	18,876,049	3,382	9,651,560	210	626,405
Balears (Illes)	14,112	13,866,125	9,186	9,056,464	4,889	4,387,533	37	422,128
Canarias	8,258	12,527,980	4,987	6,593,111	2,848	4,736,898	423	1,197,971
Cantabria	11,703	21,012,798	8,791	13,430,939	1,337	6,906,858	1,575	675,001
Castilla y León	38,567	60,263,762	18,991	28,692,374	10,703	20,695,928	8,873	10,875,460
Castilla-La Mancha	28,889	35,866,836	14,500	18,220,558	12,661	15,752,990	1,728	1,893,288
Cataluña	1,011,996	1,670,096,270	715,742	1,303,093,921	295,241	365,926,998	1,013	1,075,351
Comunitat Valenciana	80,312	91,595,102	43,197	56,491,565	31,357	31,428,082	5,758	3,675,455
Extremadura	2,526	3,731,973	1,356	2,099,466	1,087	1,414,310	83	218,197
Galicia	52,692	80,637,314	33,043	47,171,702	19,487	33,303,941	162	161,671
Madrid (Comunidad de)	494,488	1,548,207,575	393,355	1,356,711,415	100,920	189,796,895	213	1,699,265
Murcia (Región de)	23,564	65,011,244	11,317	45,128,363	11,777	18,368,779	470	1,514,102
Navarra (Com. Foral de)	31,151	44,421,580	16,045	23,588,480	8,749	11,440,296	6,357	9,392,804
Pais Vasco	79,526	161,044,286	70,213	129,332,748	6,582	28,671,189	2,731	3,040,349
Rioja (La)	14,660	22,386,184	9,743	16,494,118	3,675	4,300,191	1,242	1,591,875
Ceuta	138	123,687	0	0	138	123,687	0	0
Melilla	3	9,581	0	0	2	1,021	1	8,560

DBES - AUGUST 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	74,950	111,221,866	51,159	81,806,255	22,048	26,781,775	1,743	2,633,836
Andalucía	3,723	5,878,678	1,693	3,935,935	1,807	1,592,241	223	350,502
Aragón	2,382	2,240,092	1,322	1,026,253	508	809,161	552	404,678
Asturias (Ppdo de)	987	877,872	665	476,763	320	384,352	2	16,757
Balears (Illes)	476	674,459	294	411,455	182	263,004	0	0
Canarias	312	755,916	196	236,042	100	95,350	16	424,524
Cantabria	338	491,012	230	325,559	65	152,460	43	12,993
Castilla y León	1,024	3,296,012	516	1,696,788	330	1,380,138	178	219,086
Castilla-La Mancha	1,131	1,251,047	543	576,757	502	544,991	86	129,299
Cataluña	36,567	45,168,800	24,950	33,498,418	11,560	11,627,017	57	43,365
Comunitat Valenciana	3,496	3,689,461	1,783	2,362,024	1,515	1,176,940	198	150,497
Extremadura	140	284,104	57	91,348	73	174,928	10	17,828
Galicia	1,671	2,909,253	947	1,390,022	723	1,512,241	1	6,990
Madrid (Comunidad de)	17,379	36,046,146	14,061	30,487,219	3,294	5,489,768	24	69,159
Murcia (Región de)	1,023	1,190,904	319	377,589	625	695,168	79	118,147
Navarra (Com. Foral de)	617	1,242,396	368	545,507	98	366,225	151	330,664
Pais Vasco	3,274	4,788,259	2,952	4,049,486	234	426,528	88	312,245
Rioja (La)	409	437,318	263	319,090	111	91,126	35	27,102
Ceuta	1	137	0	0	1	137	0	0
Melilla	0	0	0	0	0	0	0	0

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