

15 October 2010

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

**The number of unpaid bills of exchange decreases 10.2% in August,
as compared with the same month in 2009**

4.1% of the total expired bills of exchange are unpaid

In August, the number of returned unpaid bills of exchange reached 315,571, representing a 10.2 decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 470 million euros, with a 28.7% decrease as compared with August 2009.

Total unpaid and expired bills of exchange*

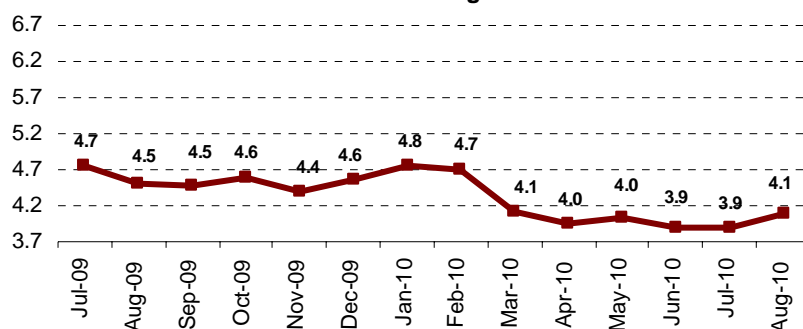
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
Number of bills of exchange (1)				
Number of expired bills of exchange	7,728,479	-15.0	-0.8	-7.6
Number of unpaid bills of exchange	315,571	-11.1	-10.2	-28.8
Value of bills of exchange (2) (million euros)				
Value of expired bills of exchange	15,651	-16.2	-5.3	-18.4
Value of unpaid bills of exchange	470	-23.7	-28.7	-52.3
Average value of bills of exchange (3=2/1) (euros)				
Average value of expired bills of exchange	2,025	-1.4	-4.5	-11.7
Average value of unpaid bills of exchange	1,490	-14.2	-20.6	-33.0

*Data compared with the final data for 2009

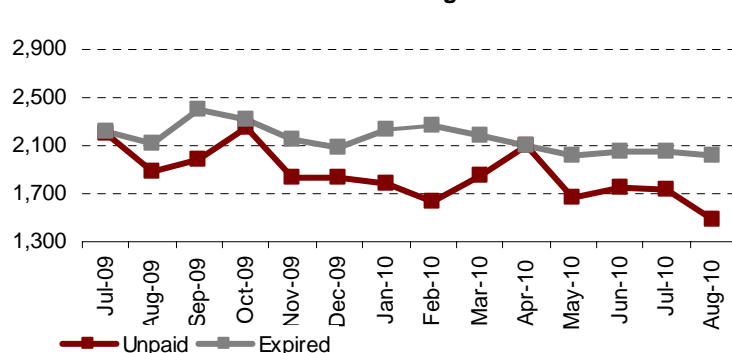
The percentage of unpaid bills of exchange against expired bills of exchange reached 4.1%.

In August 2010, the average value of expired bills of exchange (2,025 euros) was higher than the average value of unpaid bills of exchange (1,490 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 August 2009

Bills of exchange by financial institution

66.3% of expired bills of exchange in the month of August were processed by Banks. Savings Banks managed 28.4% and Credit Unions managed the remaining 5.3%.

The number of unpaid bills of exchange decreased 24.8% in Savings Banks, 14.1% in Credit Unions and 7.3% 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	315,571	-10.2	-28.8	1,490	-20.6	-33.0	4.1	-9.4	-23.0
Banks	216,960	-7.3	-23.8	1,369	-20.1	-30.2	4.2	-7.3	-19.4
Savings Banks	84,351	-14.1	-38.3	1,713	-21.2	-38.1	3.8	-11.1	-29.5
Credit Unions	14,260	-24.8	-36.1	2,018	-15.3	-17.0	3.5	-27.3	-32.4

*Data compared with the final data for 2009

The average value of unpaid bills of exchange was higher in Credit Unions (2,018 euros) than in Savings Banks (1,713 euros) and Banks (1,369 euros).

Banks were the financial institutions with the highest percentage of unpaid bills of exchange (4.2%), while Credit Unions had the lowest percentage of unpaid bills of exchange (3.5%).

Bills of exchange by type of bill and financial institution

71.4% of expired bills of exchange in the month of August were portfolio bills of exchange, while the remaining 28.6% 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 (3.5%).

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 (3.9%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,494 euros) than for bills of exchange in debt collection management from clients (1,488 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (2,205 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (1,691 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)	5,521,726	2,071	3,643,011	1,953	1,550,220	2,240	328,495	2,589
Unpaid (2)	238,261	1,488	167,099	1,272	59,138	1,953	12,024	2,205
Percentage (3=2/1)	4.3		4.6		3.8		3.7	
Debt collection management from clients								
Expired (1)	2,206,753	1,910	1,480,321	2,194	646,898	1,371	79,534	1,009
Unpaid (2)	77,310	1,494	49,861	1,691	25,213	1,148	2,236	1,014
Percentage (3=2/1)	3.5		3.4		3.9		2.8	

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/eipro0810_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

August 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	5,521,726	11,436,093,922	3,643,011	7,113,193,607	1,550,220	3,472,463,399	328,495	850,436,916
Andalucía	455,371	1,025,650,312	267,491	601,562,299	149,963	322,492,309	37,917	101,595,704
Aragón	172,834	375,065,916	97,554	194,617,245	46,512	98,734,849	28,768	81,713,822
Asturias (Ppdo de)	147,474	279,375,059	73,114	150,867,718	56,207	100,806,284	18,153	27,701,057
Balears (Illes)	68,249	170,018,825	44,259	111,338,835	23,008	54,975,646	982	3,704,344
Canarias	58,831	171,651,006	32,002	102,146,834	19,334	50,062,157	7,495	19,442,015
Cantabria	47,581	123,315,152	29,089	79,023,731	17,086	40,778,635	1,406	3,512,786
Castilla y León	206,286	530,121,074	116,026	288,261,038	70,426	185,867,665	19,834	55,992,371
Castilla-La Mancha	170,773	411,682,860	78,624	169,884,083	68,999	159,866,612	23,150	81,932,165
Cataluña	1,548,917	2,359,098,274	1,164,916	1,738,127,855	381,516	616,178,444	2,485	4,791,975
Comunitat Valenciana	715,856	1,415,744,914	412,306	816,191,261	236,297	475,770,598	67,253	123,783,055
Extremadura	65,449	183,271,578	33,132	100,166,014	26,341	67,680,527	5,976	15,425,037
Galicia	374,330	868,165,350	234,310	515,515,953	137,972	346,441,495	2,048	6,207,902
Madrid (Comunidad de)	817,529	1,764,079,056	691,895	1,248,451,326	121,892	500,117,185	3,742	15,510,545
Murcia (Región de)	180,615	482,587,359	93,399	265,421,612	71,689	164,708,135	15,527	52,457,612
Navarra (Com. Foral de)	141,588	343,874,439	76,957	161,864,002	32,852	69,362,827	31,779	112,647,610
Pais Vasco	294,288	815,908,741	163,109	503,171,702	75,905	186,473,475	55,274	126,263,564
Rioja (La)	51,800	111,163,778	32,094	63,196,072	13,006	30,221,861	6,700	17,745,845
Ceuta	3,752	4,129,866	2,567	2,388,786	1,179	1,731,573	6	9,507
Melilla	203	1,190,363	167	997,241	36	193,122	0	0

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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	238,261	354,634,734	167,099	212,613,196	59,138	115,509,886	12,024	26,511,652
Andalucía	19,462	42,244,321	11,759	22,065,971	6,400	16,987,780	1,303	3,190,570
Aragón	6,648	13,435,772	3,546	6,505,995	1,880	3,278,882	1,222	3,650,895
Asturias (Ppdo de)	4,828	7,959,070	2,344	4,507,861	1,989	2,566,548	495	884,661
Balears (Illes)	3,019	11,838,482	1,721	4,344,218	1,268	7,407,967	30	86,297
Canarias	2,927	8,266,428	1,476	4,503,282	1,032	2,853,511	419	909,635
Cantabria	1,871	2,847,779	1,239	1,815,970	607	986,563	25	45,246
Castilla y León	6,836	15,420,016	3,765	8,166,076	2,420	5,120,699	651	2,133,241
Castilla-La Mancha	5,894	13,316,583	2,779	4,745,189	2,333	6,261,127	782	2,310,267
Cataluña	79,253	77,501,225	63,317	55,819,658	15,836	21,431,060	100	250,507
Comunitat Valenciana	28,392	42,174,974	16,531	24,488,457	9,430	13,285,630	2,431	4,400,887
Extremadura	2,547	5,579,217	1,157	2,698,026	1,117	2,168,385	273	712,806
Galicia	10,663	21,334,128	6,464	12,352,153	4,129	8,770,153	70	211,822
Madrid (Comunidad de)	42,980	45,502,332	38,449	34,875,855	4,262	10,080,052	269	546,425
Murcia (Región de)	6,540	15,395,177	3,533	7,596,997	2,430	6,033,533	577	1,764,647
Navarra (Com. Foral de)	3,639	6,176,942	1,833	2,749,508	989	1,761,083	817	1,666,351
Pais Vasco	10,705	22,162,282	5,889	13,400,891	2,453	5,349,938	2,363	3,411,453
Rioja (La)	1,936	3,209,275	1,211	1,854,564	528	1,018,769	197	335,942
Ceuta	117	161,409	84	111,318	33	50,091	0	0
Melilla	4	109,322	2	11,207	2	98,115	0	0

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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	2,206,753	4,214,581,098	1,480,321	3,247,153,943	646,898	887,189,107	79,534	80,238,048
Andalucía	71,236	115,509,500	45,680	72,975,600	21,545	34,848,395	4,011	7,685,505
Aragón	77,658	88,031,622	30,044	37,249,442	14,551	21,077,880	33,063	29,704,300
Asturias (Ppdo de)	14,316	25,535,692	8,391	17,755,218	5,645	7,237,117	280	543,357
Balears (Illes)	15,862	16,136,251	11,436	11,879,472	4,413	4,170,676	13	86,103
Canarias	8,339	12,551,435	5,181	7,183,026	2,680	3,789,935	478	1,578,474
Cantabria	11,362	14,664,287	8,439	11,227,763	1,574	2,233,174	1,349	1,203,350
Castilla y León	47,538	62,712,512	24,261	35,846,009	11,397	16,314,845	11,880	10,551,658
Castilla-La Mancha	32,341	35,917,888	13,464	17,186,371	16,746	17,278,233	2,131	1,453,284
Cataluña	1,063,089	1,781,607,310	706,383	1,325,492,855	354,327	454,206,429	2,379	1,908,026
Comunitat Valenciana	89,499	96,692,540	44,899	52,795,327	38,366	39,342,176	6,234	4,555,037
Extremadura	6,832	6,137,110	3,706	3,074,126	3,037	2,900,245	89	162,739
Galicia	55,594	101,141,705	38,101	74,396,250	17,251	26,519,152	242	226,303
Madrid (Comunidad de)	531,905	1,554,248,829	426,648	1,384,146,371	104,579	168,713,869	678	1,388,589
Murcia (Región de)	23,767	35,779,534	9,071	11,427,544	13,840	22,892,855	856	1,459,135
Navarra (Com. Foral de)	36,432	47,412,788	17,069	20,127,517	9,909	14,943,782	9,454	12,341,489
Pais Vasco	101,135	195,054,035	77,079	148,129,893	20,426	43,956,339	3,630	2,967,803
Rioja (La)	19,681	25,305,322	10,456	16,249,200	6,458	6,633,226	2,767	2,422,896
Ceuta	167	142,738	13	11,959	154	130,779	0	0
Melilla	0	0	0	0	0	0	0	0

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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	77,310	115,539,666	49,861	84,331,618	25,213	28,941,734	2,236	2,266,314
Andalucía	2,959	3,515,573	1,726	1,536,215	1,021	1,441,641	212	537,717
Aragón	2,707	3,401,419	1,105	1,172,923	601	1,445,045	1,001	783,451
Asturias (Ppdo de)	735	376,919	350	235,226	379	136,918	6	4,775
Balears (Illes)	534	605,474	363	292,519	171	312,955	0	0
Canarias	216	302,378	110	155,136	93	127,385	13	19,857
Cantabria	308	333,937	227	242,596	36	47,253	45	44,088
Castilla y León	1,004	1,815,057	575	958,688	258	690,416	171	165,953
Castilla-La Mancha	1,008	1,246,092	383	521,816	564	670,099	61	54,177
Cataluña	36,229	46,439,715	22,320	32,645,619	13,802	13,729,379	107	64,717
Comunitat Valenciana	3,339	3,022,693	1,586	1,595,930	1,555	1,313,512	198	113,251
Extremadura	194	426,486	83	299,694	109	123,975	2	2,817
Galicia	1,554	1,587,789	1,014	1,024,012	532	558,995	8	4,782
Madrid (Comunidad de)	19,442	44,816,330	15,612	38,636,672	3,808	6,156,013	22	23,645
Murcia (Región de)	969	1,003,370	350	298,260	567	666,242	52	38,868
Navarra (Com. Foral de)	828	916,643	271	267,271	364	334,333	193	315,039
Pais Vasco	4,821	5,289,430	3,523	4,149,413	1,206	1,082,509	92	57,508
Rioja (La)	462	439,906	262	299,173	147	105,064	53	35,669
Ceuta	1	455	1	455	0	0	0	0
Melilla	0	0	0	0	0	0	0	0

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