

15 November 2010

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

**The number of unpaid bills of exchange decreases 18.0% in September, as compared with the same month in 2009**

**3.8% of the total expired bills of exchange are unpaid**

In September, the number of returned unpaid bills of exchange reached 335,925, representing an 18.0 decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 591 million euros, with a 27.6% decrease as compared with September 2009.

**Total unpaid and expired bills of exchange\***

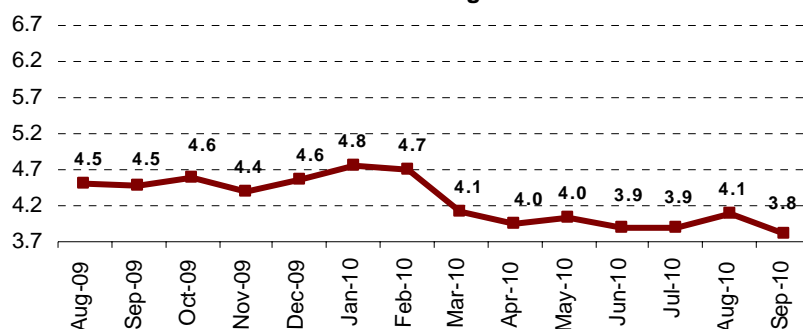
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
<b>Number of bills of exchange (1)</b>				
Number of expired bills of exchange	8,822,948	14.2	-3.5	-7.1
Number of unpaid bills of exchange	335,925	6.4	-18.0	-27.8
<b>Value of bills of exchange (2)</b>				
(million euros)				
Value of expired bills of exchange	20,245	29.4	-8.0	-17.2
Value of unpaid bills of exchange	591	25.6	-27.6	-50.5
<b>Average value of bills of exchange (3=2/1)</b>				
(euros)				
Average value of expired bills of exchange	2,295	13.3	-4.6	-10.9
Average value of unpaid bills of exchange	1,758	18.0	-11.6	-31.5

\*Data compared with the final data for 2009

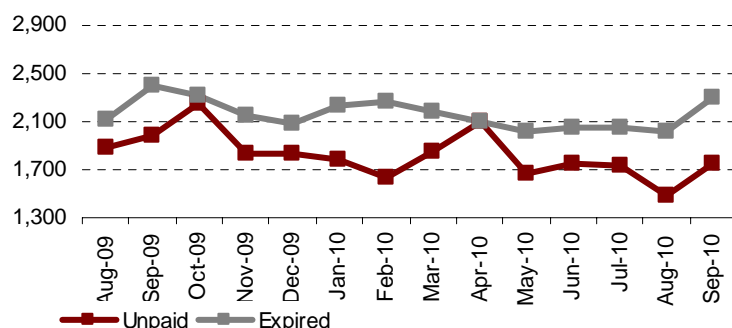
The percentage of unpaid bills of exchange against expired bills of exchange reached 3.8%.

In September 2010, the average value of expired bills of exchange (2,295 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 September 2009

## Bills of exchange by financial institution

66.0% of expired bills of exchange in the month of September were processed by Banks. Savings Banks managed 28.3% and Credit Unions managed the remaining 5.7%.

The number of unpaid bills of exchange decreased 20.8% in Savings Banks, 17.1% in Banks and 14.9% in Credit Unions.

## 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	335,925	-18.0	-27.8	1,758	-11.6	-31.5	3.8	-15.1	-22.3
Banks	232,216	-17.1	-23.2	1,574	-14.7	-29.0	4.0	-15.2	-19.0
Savings Banks	87,891	-20.8	-36.8	2,051	-5.0	-36.1	3.5	-15.6	-28.4
Credit Unions	15,818	-14.9	-34.3	2,843	-10.7	-16.3	3.2	-12.2	-30.7

\*Data compared with the final data for 2009

The average value of unpaid bills of exchange was higher in Credit Unions (2,843 euros) than in Savings Banks (2,051 euros) and Banks (1,574 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 (3.2%).

### Bills of exchange by type of bill and financial institution

72.5% of expired bills of exchange in the month of September were portfolio bills of exchange, while the remaining 27.5% 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 (3.1%).

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 (3.3%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,827 euros) than for bills of exchange in debt collection management from clients (1,520 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (3,129 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (1,556 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
<b>Portfolio bills of exchange</b>								
Expired (1)	6,395,704	2,398	4,157,969	2,263	1,825,904	2,606	411,831	2,837
Unpaid (2)	260,764	1,827	181,727	1,579	65,534	2,248	13,503	3,129
Percentage (3=2/1)	4.1		4.4		3.6		3.3	
<b>Debt collection management from clients</b>								
Expired (1)	2,427,244	2,022	1,667,982	2,224	672,269	1,640	86,993	1,109
Unpaid (2)	75,161	1,520	50,489	1,556	22,357	1,473	2,315	1,171
Percentage (3=2/1)	3.1		3.0		3.3		2.7	

## Geographical distribution of unpaid bills of exchange

Canarias (4.5%) was the Autonomous Communities with the highest percentages of unpaid bills of exchange against expired bills of exchange in September.

Conversely, the Community with the lowest percentage of unpaid bills of exchange against expired bills of exchange was Comunidad Foral de Navarra (2.6%).

Canarias (with 3,115 euros) was the Autonomous Communities with the highest average value of unpaid bills of exchange.

The Communities with the lowest average value of unpaid bills of exchange were Cataluña (with 1,298 euros) and Comunidad de Madrid (with 1,343 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	8,822,948	20,245,463,928	335,925	590,656,193	3.8	2,295	1,758
Andalucía	539,211	1,399,169,119	22,683	66,525,739	4.2	2,595	2,933
Aragón	295,463	638,615,546	10,422	27,385,096	3.5	2,161	2,628
Asturias (Principado de)	166,189	373,653,095	5,416	8,621,351	3.3	2,248	1,592
Balears (Illes)	81,323	203,974,894	3,475	10,176,671	4.3	2,508	2,929
Canarias	68,515	198,184,850	3,102	9,663,636	4.5	2,893	3,115
Cantabria	64,839	180,929,697	1,811	3,375,041	2.8	2,790	1,864
Castilla y León	250,891	700,330,038	7,993	19,612,520	3.2	2,791	2,454
Castilla-La Mancha	208,345	551,455,130	7,050	17,111,407	3.4	2,647	2,427
Cataluña	3,065,061	5,512,601,697	124,495	161,545,847	4.1	1,799	1,298
Comunitat Valenciana	1,016,164	2,159,636,564	37,654	66,439,101	3.7	2,125	1,764
Extremadura	71,706	223,926,270	2,886	7,849,724	4.0	3,123	2,720
Galicia	419,538	1,134,867,128	12,071	31,457,421	2.9	2,705	2,606
Madrid (Comunidad de)	1,462,934	3,911,853,344	63,137	84,807,097	4.3	2,674	1,343
Murcia (Región de)	237,338	715,884,753	8,640	21,494,349	3.6	3,016	2,488
Navarra (Comunidad Foral de)	197,213	477,780,812	5,037	10,015,717	2.6	2,423	1,988
País Vasco	594,017	1,669,368,198	17,435	39,102,486	2.9	2,810	2,243
Rioja (La)	80,165	187,161,385	2,492	5,080,389	3.1	2,335	2,039
Ceuta and Melilla	4,036	6,071,408	126	392,601	3.1	1,504	3,116

## 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/eipro0910\\_en.pdf](http://www.ine.es/en/daco/daco42/daco427/eipro0910_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](http://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](mailto:gprensa@ine.es)

**Information Area:** Telephone number: 91 583 91 00 – Fax: 91 583 91 58 – [www.ine.es/infoine/?L=1](http://www.ine.es/infoine/?L=1)

## Unpaid Bills of Exchange Statistics

September 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
<b>TOTAL</b>	<b>6,395,704</b>	<b>15,337,018,749</b>	<b>4,157,969</b>	<b>9,411,071,473</b>	<b>1,825,904</b>	<b>4,757,737,695</b>	<b>411,831</b>	<b>1,168,209,581</b>
Andalucía	462,288	1,280,662,323	268,519	729,054,855	153,522	421,574,555	40,247	130,032,913
Aragón	208,895	529,548,045	120,728	276,805,052	56,279	140,376,404	31,888	112,366,589
Asturias (Ppdo de)	148,507	336,367,129	73,615	183,790,135	57,302	118,354,797	17,590	34,222,197
Balears (Illes)	64,736	181,868,273	40,634	117,500,686	23,210	60,531,446	892	3,836,141
Canarias	59,036	186,831,557	32,823	114,821,068	19,249	50,465,705	6,964	21,544,784
Cantabria	51,582	160,508,472	32,118	106,621,339	18,101	50,974,803	1,363	2,912,330
Castilla y León	205,363	633,765,187	110,966	334,686,800	73,702	237,781,099	20,695	61,297,288
Castilla-La Mancha	178,154	511,145,458	79,091	196,766,390	72,263	212,402,716	26,800	101,976,352
Cataluña	1,849,939	3,372,921,396	1,373,558	2,468,750,934	473,264	896,315,173	3,117	7,855,289
Comunitat Valenciana	917,786	2,035,074,772	518,178	1,172,466,136	309,953	685,936,684	89,655	176,671,952
Extremadura	65,660	212,075,021	33,742	106,076,228	25,300	87,694,055	6,618	18,304,738
Galicia	364,363	1,039,482,454	224,975	634,542,713	137,139	398,866,302	2,249	6,073,439
Madrid (Comunidad de)	922,123	2,215,655,031	767,175	1,481,083,421	149,547	699,961,900	5,401	34,609,710
Murcia (Región de)	211,749	676,790,968	106,666	384,395,461	85,097	224,881,112	19,986	67,514,395
Navarra (Com. Foral de)	153,812	415,087,244	79,160	181,863,821	38,621	99,020,401	36,031	134,203,022
Pais Vasco	469,201	1,387,715,240	257,783	828,072,709	116,510	328,600,157	94,908	231,042,374
Rioja (La)	58,671	155,642,305	35,621	90,076,460	15,633	41,852,893	7,417	23,712,952
Ceuta	3,624	4,646,257	2,435	2,600,102	1,181	2,015,339	8	30,816
Melilla	215	1,231,617	182	1,097,163	31	132,154	2	2,300

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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
<b>TOTAL</b>	<b>260,764</b>	<b>476,433,087</b>	<b>181,727</b>	<b>286,857,613</b>	<b>65,534</b>	<b>147,323,174</b>	<b>13,503</b>	<b>42,252,300</b>
Andalucía	19,796	63,036,147	11,499	30,891,642	6,712	22,687,198	1,585	9,457,307
Aragón	7,752	24,182,823	4,737	7,762,823	1,938	10,878,530	1,077	5,541,470
Asturias (Ppdo de)	4,662	8,155,241	2,100	4,392,747	2,092	2,616,381	470	1,146,113
Balears (Illes)	3,020	9,613,771	1,776	6,774,971	1,218	2,679,773	26	159,027
Canarias	2,828	9,285,724	1,467	5,733,739	978	2,415,646	383	1,136,339
Cantabria	1,578	2,929,279	969	1,916,766	590	996,435	19	16,078
Castilla y León	6,916	17,827,706	3,683	8,569,707	2,631	7,306,827	602	1,951,172
Castilla-La Mancha	6,090	16,131,867	2,899	8,207,537	2,407	5,256,176	784	2,668,154
Cataluña	88,326	109,258,724	70,234	82,328,700	17,973	26,427,942	119	502,082
Comunitat Valenciana	34,267	62,071,473	19,393	31,312,588	11,230	22,357,134	3,644	8,401,751
Extremadura	2,651	7,160,559	1,282	3,134,134	1,078	2,870,796	291	1,155,629
Galicia	10,616	29,758,403	6,358	17,468,294	4,187	12,056,671	71	233,438
Madrid (Comunidad de)	45,226	50,863,284	40,648	39,925,592	4,429	10,380,340	149	557,352
Murcia (Región de)	7,757	20,704,608	4,098	10,927,912	2,973	7,707,313	686	2,069,383
Navarra (Com. Foral de)	4,180	9,030,162	2,207	4,551,843	1,147	2,228,564	826	2,249,755
Pais Vasco	13,069	31,954,064	7,147	20,240,107	3,411	7,313,072	2,511	4,400,885
Rioja (La)	1,912	4,081,221	1,148	2,635,920	505	839,714	259	605,587
Ceuta	105	368,346	69	62,906	35	304,662	1	778
Melilla	13	19,685	13	19,685	0	0	0	0

UBE -SEPTEMBER 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
<b>TOTAL</b>	<b>2,427,244</b>	<b>4,908,445,179</b>	<b>1,667,982</b>	<b>3,709,779,461</b>	<b>672,269</b>	<b>1,102,227,791</b>	<b>86,993</b>	<b>96,437,927</b>
Andalucía	76,923	118,506,796	47,821	79,344,772	25,022	31,116,792	4,080	8,045,232
Aragón	86,568	109,067,501	32,787	47,336,241	18,545	28,198,899	35,236	33,532,361
Asturias (Ppdo de)	17,682	37,285,966	10,441	26,710,966	6,908	10,015,926	333	559,074
Balears (Illes)	16,587	22,106,621	11,714	11,736,056	4,842	10,041,191	31	329,374
Canarias	9,479	11,353,293	5,991	7,279,182	3,074	3,321,266	414	752,845
Cantabria	13,257	20,421,225	10,203	16,657,592	1,527	2,529,680	1,527	1,233,953
Castilla y León	45,528	66,564,851	22,529	38,209,191	11,038	17,390,485	11,961	10,965,175
Castilla-La Mancha	30,191	40,309,672	13,382	19,288,289	14,863	18,933,946	1,946	2,087,437
Cataluña	1,215,122	2,139,680,301	842,577	1,564,317,633	370,425	573,433,257	2,120	1,929,411
Comunitat Valenciana	98,378	124,561,792	49,173	67,601,093	41,679	49,758,890	7,526	7,201,809
Extremadura	6,046	11,851,249	3,107	6,344,856	2,773	5,060,652	166	445,741
Galicia	55,175	95,384,674	36,711	67,379,595	18,203	27,723,844	261	281,235
Madrid (Comunidad de)	540,811	1,696,198,313	433,231	1,465,100,510	106,791	229,068,467	789	2,029,336
Murcia (Región de)	25,589	39,093,785	9,976	10,131,170	14,534	26,792,593	1,079	2,170,022
Navarra (Com. Foral de)	43,401	62,693,568	19,706	27,848,666	11,688	18,811,628	12,007	16,033,274
Pais Vasco	124,816	281,652,958	106,596	232,894,221	13,197	42,578,996	5,023	6,179,741
Rioja (La)	21,494	31,519,080	11,983	21,578,740	7,021	7,283,672	2,490	2,656,668
Ceuta	197	193,534	54	20,688	139	167,607	4	5,239
Melilla	0	0	0	0	0	0	0	0

UBE - SEPTEMBER 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
<b>TOTAL</b>	<b>75,161</b>	<b>114,223,106</b>	<b>50,489</b>	<b>78,575,725</b>	<b>22,357</b>	<b>32,936,460</b>	<b>2,315</b>	<b>2,710,921</b>
Andalucía	2,887	3,489,592	1,830	1,559,357	856	1,502,876	201	427,359
Aragón	2,670	3,202,273	1,061	1,132,432	631	1,315,036	978	754,805
Asturias (Ppdo de)	754	466,110	324	221,906	427	239,008	3	5,196
Balears (Illes)	455	562,900	312	411,666	143	151,234	0	0
Canarias	274	377,912	113	170,743	138	155,870	23	51,299
Cantabria	233	445,762	162	350,865	36	65,668	35	29,229
Castilla y León	1,077	1,784,814	611	1,205,059	200	329,030	266	250,725
Castilla-La Mancha	960	979,540	392	371,404	505	520,759	63	87,377
Cataluña	36,169	52,287,123	23,869	34,237,355	12,242	17,976,353	58	73,415
Comunitat Valenciana	3,387	4,367,628	1,601	2,578,159	1,569	1,572,560	217	216,909
Extremadura	235	689,165	118	180,264	116	508,775	1	126
Galicia	1,455	1,699,018	874	1,063,095	575	632,165	6	3,758
Madrid (Comunidad de)	17,911	33,943,813	14,442	27,850,011	3,428	6,063,855	41	29,947
Murcia (Región de)	883	789,741	307	272,669	518	455,888	58	61,184
Navarra (Com. Foral de)	857	985,555	320	367,873	341	274,637	196	343,045
Pais Vasco	4,366	7,148,422	3,827	5,998,646	425	813,668	114	336,108
Rioja (La)	580	999,168	319	602,651	206	356,078	55	40,439
Ceuta	8	4,570	7	1,570	1	3,000	0	0
Melilla	0	0	0	0	0	0	0	0

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