

21 December 2010

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

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

**4.1% of the total expired bills of exchange are unpaid**

In October, the number of returned unpaid bills of exchange reached 332,837, representing an 18.0 decrease with regard to the same month the previous year.

The value of these unpaid bills of exchange reached 598 million euros, with a 34.4% decrease as compared with October 2009.

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

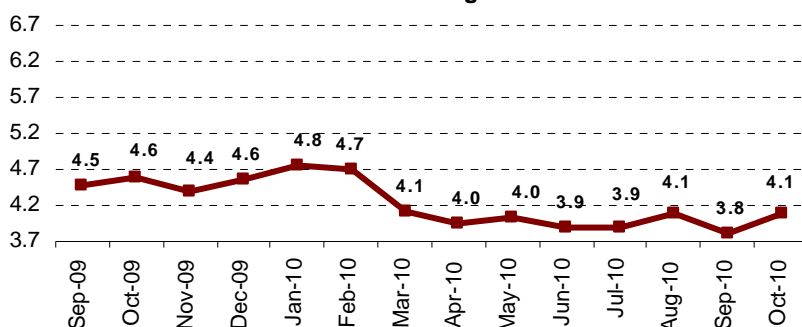
	Total	Variation rates (%)		
		Inter-monthly	Interannual	Interannual accumulated
<b>Number of bills of exchange (1)</b>				
Number of expired bills of exchange	8,165,404	-7.5	-7.4	-7.1
Number of unpaid bills of exchange	332,837	-0.9	-18.0	-27.0
<b>Value of bills of exchange (2)</b> (million euros)				
Value of expired bills of exchange	18,068	-10.8	-11.3	-16.7
Value of unpaid bills of exchange	598	1.2	-34.4	-49.3
<b>Average value of bills of exchange (3=2/1)</b> (euros)				
Average value of expired bills of exchange	2,213	-3.6	-4.2	-10.3
Average value of unpaid bills of exchange	1,796	2.1	-20.0	-30.6

\*Data compared with the final data for 2009

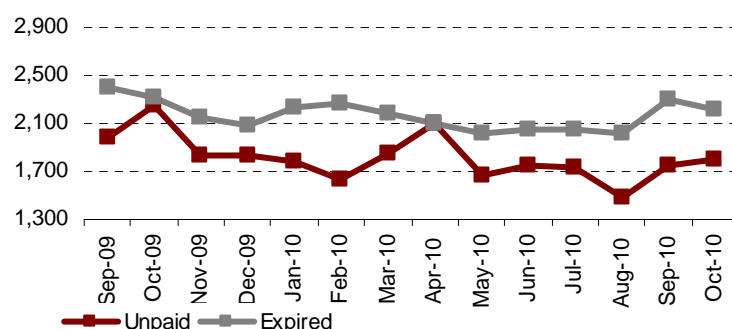
The percentage of unpaid bills of exchange against expired bills of exchange reached 4.1%.

In October 2010, the average value of expired bills of exchange (2,213 euros) was higher than the average value of unpaid bills of exchange (1,796 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 October 2009

## Bills of exchange by financial institution

68.5% of expired bills of exchange in the month of October were processed by Banks. Savings Banks managed 25.6% and Credit Unions managed the remaining 5.9%.

The number of unpaid bills of exchange decreased 22.7% in Savings Banks, 16.3% in Banks and 12.7% 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	332,837	-18.0	-27.0	1,796	-20.0	-30.6	4.1	-11.4	-21.4
Banks	229,453	-16.3	-22.6	1,680	-19.5	-28.2	4.1	-12.3	-18.4
Savings Banks	88,444	-22.7	-35.7	1,950	-21.7	-35.2	4.2	-7.9	-26.8
Credit Unions	14,940	-12.7	-32.7	2,658	-15.4	-16.3	3.1	-15.5	-29.6

\*Data compared with the final data for 2009

The average value of unpaid bills of exchange was higher in Credit Unions (2,658 euros) than in Savings Banks (1,950 euros) and Banks (1,680 euros).

Savings 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 (3.1%).

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

72.3% of expired bills of exchange in the month of October were portfolio bills of exchange, while the remaining 27.7% 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 (4.4%) than for bills of exchange in debt collection management from clients (3.4%).

Banks and Savings Banks were the financial institutions with the highest percentage of unpaid portfolio bills of exchange (both with 4.4%). Savings Banks recorded the highest percentage of bills of exchange in debt collection management from clients (3.8%).

The average value of unpaid bills of exchange was greater for portfolio bills of exchange (1,841 euros) than for bills of exchange in debt collection management from clients (1,642 euros).

Credit Unions were the financial institutions with the greatest average value for unpaid portfolio bills of exchange (2,899 euros), and Banks recorded the greatest average value for unpaid bills of exchange in debt collection management from clients (1,663 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)	5,904,008	2,284	4,042,537	2,146	1,480,049	2,512	381,422	2,856
Unpaid (2)	256,911	1,841	179,373	1,685	65,011	2,068	12,527	2,899
Percentage (3=2/1)	4.4		4.4		4.4		3.3	
<b>Debt collection management from clients</b>								
Expired (1)	2,261,396	2,027	1,552,337	2,294	612,609	1,514	96,450	988
Unpaid (2)	75,926	1,642	50,080	1,663	23,433	1,622	2,413	1,404
Percentage (3=2/1)	3.4		3.2		3.8		2.5	

## Geographical distribution of unpaid bills of exchange

Canarias (5.1%) was the Autonomous Community with the highest percentage of unpaid bills of exchange against expired bills of exchange in October.

Conversely, the Community with the lowest percentage of unpaid bills of exchange against expired bills of exchange was Comunidad Foral de Navarra (2.7%).

Canarias (with 3,171 euros) and Illes Balears (3,169 euros) were the Autonomous Communities with the highest average value of unpaid bills of exchange.

The Community with the lowest average value of unpaid bills of exchange was Cataluña (with 1,289 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	8,165,404	18,067,765,983	332,837	597,684,578	4.1	2,213	1,796
Andalucía	532,063	1,267,492,877	23,046	58,750,245	4.3	2,382	2,549
Aragón	282,639	595,130,564	10,623	21,155,052	3.8	2,106	1,991
Asturias (Principado de)	153,740	325,197,272	5,636	10,080,130	3.7	2,115	1,789
Balears (Illes)	74,241	173,358,248	3,366	10,667,312	4.5	2,335	3,169
Canarias	64,384	197,893,617	3,295	10,448,538	5.1	3,074	3,171
Cantabria	54,155	143,987,172	2,004	4,789,856	3.7	2,659	2,390
Castilla y León	265,945	676,805,951	7,934	21,721,954	3.0	2,545	2,738
Castilla-La Mancha	209,680	529,494,112	7,269	20,374,933	3.5	2,525	2,803
Cataluña	2,762,724	4,811,749,292	120,371	155,197,001	4.4	1,742	1,289
Comunitat Valenciana	899,164	1,913,236,943	35,822	69,923,375	4.0	2,128	1,952
Extremadura	72,116	215,655,948	3,064	7,257,801	4.2	2,990	2,369
Galicia	398,101	983,137,805	12,804	28,678,540	3.2	2,470	2,240
Madrid (Comunidad de)	1,430,843	3,689,307,379	64,760	100,146,207	4.5	2,578	1,546
Murcia (Región de)	209,611	594,100,675	8,347	21,368,919	4.0	2,834	2,560
Navarra (Comunidad Foral de)	175,366	424,453,644	4,751	10,492,996	2.7	2,420	2,209
País Vasco	498,494	1,349,596,370	17,135	40,338,287	3.4	2,707	2,354
Rioja (La)	78,829	172,464,147	2,486	6,012,030	3.2	2,188	2,418
Ceuta and Melilla	3,309	4,703,967	124	281,402	3.7	1,422	2,269

## 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/eipro1010\\_en.pdf](http://www.ine.es/en/daco/daco42/daco427/eipro1010_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

October 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>5,904,008</b>	<b>13,483,896,549</b>	<b>4,042,537</b>	<b>8,676,485,218</b>	<b>1,480,049</b>	<b>3,717,940,850</b>	<b>381,422</b>	<b>1,089,470,481</b>
Andalucía	454,743	1,132,386,943	280,946	700,538,960	135,032	308,495,557	38,765	123,352,426
Aragón	194,301	482,938,228	115,313	260,623,052	48,698	117,002,510	30,290	105,312,666
Asturias (Ppdo de)	136,687	291,236,929	71,543	169,425,421	46,498	89,890,253	18,646	31,921,255
Balears (Illes)	60,352	160,499,336	41,601	109,687,042	17,796	46,327,084	955	4,485,210
Canarias	56,827	187,783,028	31,309	113,802,990	17,937	52,137,826	7,581	21,842,212
Cantabria	42,178	125,778,461	28,849	86,711,210	12,110	35,678,766	1,219	3,388,485
Castilla y León	215,463	607,704,827	134,347	352,527,460	60,494	193,424,509	20,622	61,752,858
Castilla-La Mancha	177,622	487,097,264	89,764	212,988,409	61,686	169,943,889	26,172	104,164,966
Cataluña	1,670,456	2,899,616,482	1,288,765	2,219,733,878	378,536	672,184,355	3,155	7,698,249
Comunitat Valenciana	808,232	1,801,674,317	481,611	1,091,212,601	246,687	547,451,940	79,934	163,009,776
Extremadura	66,732	204,150,838	37,674	117,905,643	22,642	68,070,740	6,416	18,174,455
Galicia	345,739	894,592,541	236,914	571,003,961	106,530	316,906,775	2,295	6,681,805
Madrid (Comunidad de)	894,292	2,010,301,625	760,553	1,424,430,883	128,379	560,675,051	5,360	25,195,691
Murcia (Región de)	186,672	554,923,829	100,142	301,395,311	69,180	193,839,854	17,350	59,688,664
Navarra (Com. Foral de)	136,434	362,822,645	72,919	161,239,455	26,068	72,330,931	37,447	129,252,259
Pais Vasco	395,894	1,132,131,905	229,395	693,064,812	88,318	237,980,684	78,181	201,086,409
Rioja (La)	58,190	143,641,973	38,213	86,794,602	12,952	34,399,928	7,025	22,447,443
Ceuta	2,968	3,658,524	2,480	2,509,446	481	1,135,726	7	13,352
Melilla	226	956,854	199	890,082	25	64,472	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>256,911</b>	<b>472,984,566</b>	<b>179,373</b>	<b>302,240,982</b>	<b>65,011</b>	<b>134,425,983</b>	<b>12,527</b>	<b>36,317,601</b>
Andalucía	20,253	49,662,449	12,072	28,572,817	6,724	16,852,728	1,457	4,236,904
Aragón	7,736	17,567,846	3,984	8,395,141	2,697	4,398,438	1,055	4,774,267
Asturias (Ppdo de)	4,662	8,798,462	2,159	4,498,651	2,037	2,922,850	466	1,376,961
Balears (Illes)	2,863	10,177,437	1,763	7,051,444	1,071	2,983,994	29	141,999
Canarias	3,012	10,136,288	1,596	5,549,092	1,062	3,542,486	354	1,044,710
Cantabria	1,772	4,393,778	1,143	3,111,106	607	1,242,806	22	39,866
Castilla y León	6,831	19,548,860	3,783	9,485,388	2,400	7,609,991	648	2,453,481
Castilla-La Mancha	6,250	19,273,181	3,122	11,172,549	2,409	5,789,366	719	2,311,266
Cataluña	84,624	102,983,571	67,149	77,109,858	17,345	25,675,125	130	198,588
Comunitat Valenciana	32,507	66,004,862	18,718	37,816,485	10,909	20,656,723	2,880	7,531,654
Extremadura	2,843	7,026,302	1,326	3,175,711	1,190	2,877,532	327	973,059
Galicia	11,260	27,078,117	7,000	17,153,756	4,173	9,382,159	87	542,202
Madrid (Comunidad de)	45,742	61,325,488	40,849	49,516,342	4,637	11,233,272	256	575,874
Murcia (Región de)	7,472	19,938,707	3,947	10,322,859	2,866	7,509,343	659	2,106,505
Navarra (Com. Foral de)	3,909	9,394,385	2,055	4,333,259	957	2,409,937	897	2,651,189
Pais Vasco	13,135	34,128,341	7,432	21,465,376	3,382	7,890,585	2,321	4,772,380
Rioja (La)	1,928	5,278,193	1,190	3,406,025	519	1,286,250	219	585,918
Ceuta	105	241,939	78	78,763	26	162,398	1	778
Melilla	7	26,360	7	26,360	0	0	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
<b>TOTAL</b>	<b>2,261,396</b>	<b>4,583,869,434</b>	<b>1,552,337</b>	<b>3,561,395,445</b>	<b>612,609</b>	<b>927,209,607</b>	<b>96,450</b>	<b>95,264,382</b>
Andalucía	77,320	135,105,934	47,415	89,839,750	26,017	36,724,245	3,888	8,541,939
Aragón	88,338	112,192,336	32,791	54,786,678	15,446	23,524,833	40,101	33,880,825
Asturias (Ppdo de)	17,053	33,960,343	10,218	23,499,122	6,543	9,940,677	292	520,544
Balears (Illes)	13,889	12,858,912	10,594	9,442,513	3,279	3,300,823	16	115,576
Canarias	7,557	10,110,589	4,986	6,543,225	2,170	3,026,081	401	541,283
Cantabria	11,977	18,208,711	9,076	13,496,499	1,484	3,593,226	1,417	1,118,986
Castilla y León	50,482	69,101,124	23,816	37,081,751	10,430	16,377,469	16,236	15,641,904
Castilla-La Mancha	32,058	42,396,848	13,239	18,467,407	16,625	21,872,038	2,194	2,057,403
Cataluña	1,092,268	1,912,132,810	776,425	1,464,951,916	313,541	445,504,218	2,302	1,676,676
Comunitat Valenciana	90,932	111,562,626	49,347	62,598,583	33,865	43,115,417	7,720	5,848,626
Extremadura	5,384	11,505,110	2,760	5,002,047	2,486	6,158,089	138	344,974
Galicia	52,362	88,545,264	34,308	60,039,188	17,824	28,324,295	230	181,781
Madrid (Comunidad de)	536,551	1,679,005,754	416,251	1,476,587,767	119,746	201,397,468	554	1,020,519
Murcia (Región de)	22,939	39,176,846	8,143	11,202,858	13,778	25,917,260	1,018	2,056,728
Navarra (Com. Foral de)	38,932	61,630,999	14,738	23,071,438	11,948	24,600,147	12,246	13,959,414
Pais Vasco	102,600	217,464,465	87,023	184,909,013	10,558	27,593,828	5,019	4,961,624
Rioja (La)	20,639	28,822,174	11,177	19,868,318	6,786	6,164,979	2,676	2,788,877
Ceuta	115	88,589	30	7,372	83	74,514	2	6,703
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
<b>TOTAL</b>	<b>75,926</b>	<b>124,700,012</b>	<b>50,080</b>	<b>83,295,323</b>	<b>23,433</b>	<b>38,016,855</b>	<b>2,413</b>	<b>3,387,834</b>
Andalucía	2,793	9,087,796	1,677	1,875,045	925	5,661,312	191	1,551,439
Aragón	2,887	3,587,206	1,199	1,644,676	642	1,256,387	1,046	686,143
Asturias (Ppdo de)	974	1,281,668	493	784,398	477	494,970	4	2,300
Balears (Illes)	503	489,875	382	340,644	121	149,231	0	0
Canarias	283	312,250	135	144,832	127	140,086	21	27,332
Cantabria	232	396,078	161	320,595	43	63,887	28	11,596
Castilla y León	1,103	2,173,094	588	1,484,509	233	370,130	282	318,455
Castilla-La Mancha	1,019	1,101,752	427	469,224	529	571,734	63	60,794
Cataluña	35,747	52,213,430	22,792	35,407,687	12,853	16,763,523	102	42,220
Comunitat Valenciana	3,315	3,918,513	1,626	1,987,229	1,454	1,706,427	235	224,857
Extremadura	221	231,499	103	150,377	114	79,783	4	1,339
Galicia	1,544	1,600,423	927	958,339	615	635,381	2	6,703
Madrid (Comunidad de)	19,018	38,820,719	15,261	31,124,712	3,733	7,671,599	24	24,408
Murcia (Región de)	875	1,430,212	243	291,822	593	1,088,987	39	49,403
Navarra (Com. Foral de)	842	1,098,611	258	323,115	382	553,210	202	222,286
Pais Vasco	4,000	6,209,946	3,529	5,545,505	383	585,579	88	78,862
Rioja (La)	558	733,837	274	441,794	202	212,346	82	79,697
Ceuta	12	13,103	5	820	7	12,283	0	0
Melilla	0	0	0	0	0	0	0	0

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