

7 August 2015

## Unpaid Bills of Exchange Statistics (UBE)

June 2015. *Provisional data*

**The value of unpaid bills of exchange decreases 13.2% in June, as compared with the same month of 2014**

**1.7% of the total expired bills of exchange are unpaid**

In June, the value of the expired bills of exchange reached 13,948 million euros, 2.7% more than in the same month of 2014.

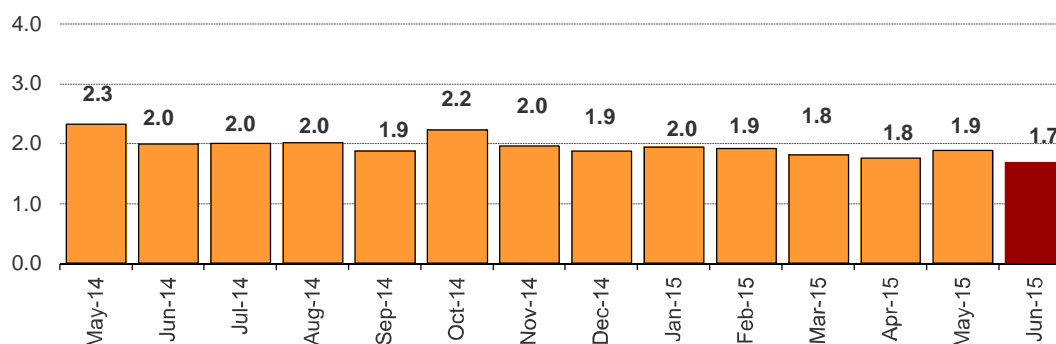
With regards to returned unpaid bills of exchange, the value reached 237 million euros, representing a 13.2% annual decrease.

### Credit materialised in bills of exchange. June 2015

	Total	% Variation		
		Monthly	Annual	Annual accumulated
Value of bills of exchange (million euros)				
Expired bills	13,948	11.8	2.7	-3.0
- Paid bills	13,711	12.0	3.0	-2.6
- Unpaid bills	237	0.2	-13.2	-21.2
% of paid bills against expired bills	98.3	0.2	0.3	0.4
% of unpaid bills against expired bills	1.7	-10.3	-15.5	-18.7

The percentage of unpaid bills of exchange as compared with expired bills of exchange reached 1.7%, which is three tenths lower than that recorded in the same month of the previous year.

Percentage of unpaid bills of exchange against expired bills of exchange



In June, the total value of expired bills of exchange reached 8,337,993, that is, 7.9% more than in the same month of 2014.

The average value of expired bills of exchange reached 1,673 euros, representing a 4.8% decrease in the annual rate. In turn, the average value of unpaid bills of exchange stood at 1,229 euros, that is, 5.2% below that registered in June 2014.

**Number and value of bills of exchange. June 2015**

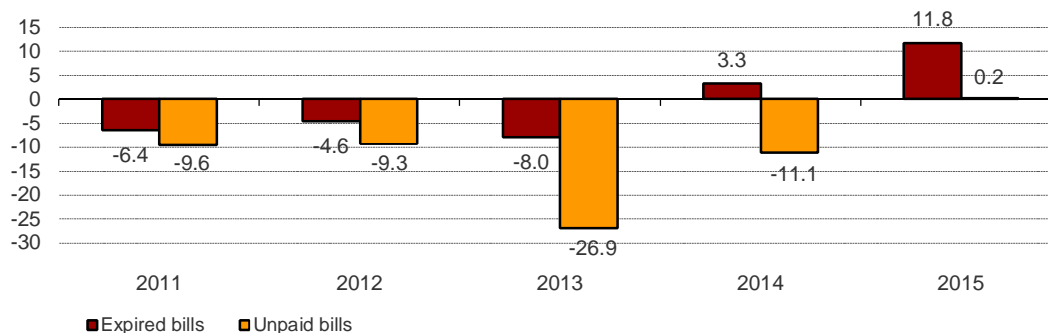
	Total	% Variation		
		Monthly	Annual	Annual accumulated
<b>Expired bills of exchange</b>				
Number	8,337,993	12.1	7.9	1.6
Average value (euros)	1,673	-0.3	-4.8	-4.6
<b>Paid bills</b>				
Number	8,145,198	12.4	8.3	2.1
Average value (euros)	1,683	-0.4	-4.9	-4.6
<b>Unpaid bills of exchange</b>				
Number	192,795	-0.9	-8.4	-14.3
Average value (euros)	1,229	1.1	-5.2	-8.0

**Monthly rate evolution**

In order to contribute to the analysis and interpretation of data, this chart shows the variation in the value of the unpaid and expired bills of exchange between June and May in the last five years.

In June 2015, the monthly variation of the expired bills of exchange increased 11.8%, and the monthly variation of the unpaid bills of exchange increased 0.2%.

**Performance of the monthly variation (june-may) value of expired and unpaid bills of exchange**



**Credit expired by type of bill**

Of the total value of expired bills in June, 66.3% corresponded to portfolio bills of exchange and 33.7% to debt collection management from clients.

Of the total value of unpaid bills of exchange, 67.6% corresponded to portfolio bills of exchange and 32.4% to bills of exchange in debt collection management.

In June, 1.7% of the total expired portfolio bills of exchange and 1.6% of the total expired bills of exchange in debt collection management were unpaid.

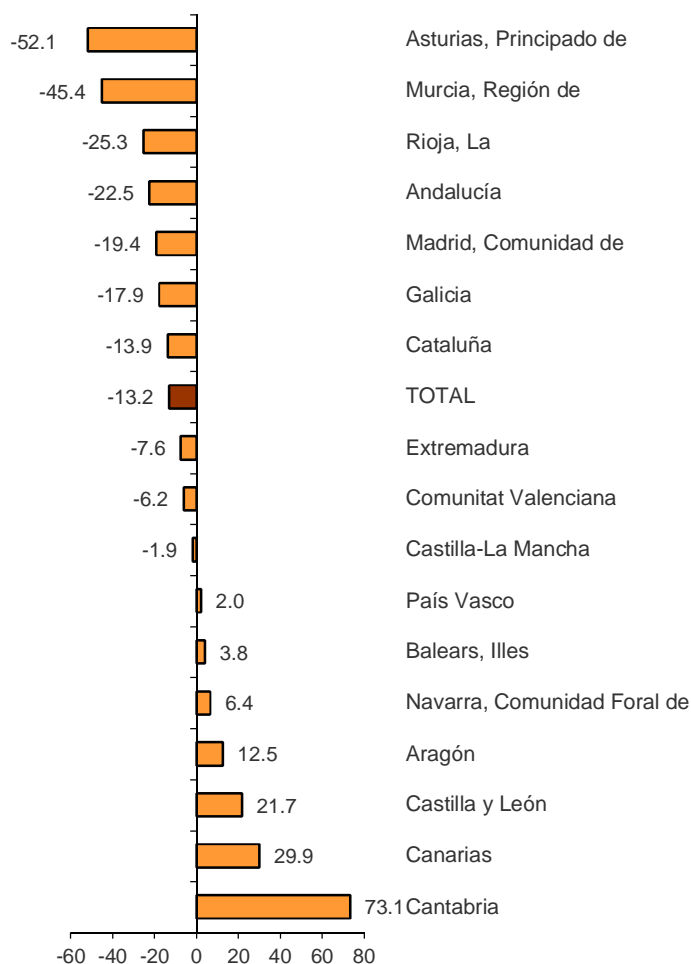
## Credit expired during the month by type of bill. June 2015

	Total	% Variation		
		Monthly	Annual	Annual accumulated
<b>Value Portfolio bills of exchange (million euros)</b>				
Expired bills	9,243	13.0	6.4	-0.5
- Paid bills	9,083	13.3	6.8	0.0
- Unpaid bills	160	-0.2	-10.0	-19.4
<b>Value Debt collection management from clients (million euros)</b>				
Expired bills	4,705	9.4	-3.8	-7.6
- Paid bills	4,628	9.5	-3.5	-7.2
- Unpaid bills	77	1.2	-19.0	-24.4
% of portfolio unpaid bills	67.6	-0.4	3.6	2.2
% of unpaid bills of exchange in debt collection management	32.4	0.9	-6.7	-4.1

## Results by Autonomous Community

The greatest annual decreases of the value of unpaid bills of exchange were registered in Principado de Asturias (-52.1%) in June. In turn, Cantabria (73.1%) was the Autonomous Community that registered the greatest increase.

Annual variation value of unpaid bills of exchange by Autonomous Community. June 2015



Cantabria (2.5%) was the Autonomous Communities that showed the highest percentage of unpaid bills of exchange as compared with the expired bills of exchange. In turn, Región de Murcia (1.3%) registered the lowest percentage.

In June, Cataluña and Comunidad de Madrid accumulated around half of the total of unpaid bills of exchange (47.0%).

**Credit volume materialised in bills of exchange by Autonomous Communities.  
June 2015**

	Value expired bills of (euros)	Value unpaid bills of (euros)	% unpaid against expired	% monthly variation value of unpaid of exchange	% annual variation value of unpaid of exchange
TOTAL	13,948,105,465	236,936,117	1.7	0.2	-13.2
Andalucía	1,061,133,789	19,183,521	1.8	-2.5	-22.5
Aragón	504,658,299	9,424,896	1.9	12.8	12.5
Asturias, Principado de	228,603,665	3,616,518	1.6	-50.2	-52.1
Balears, Illes	157,644,472	2,292,603	1.5	3.4	3.8
Canarias	131,651,308	2,976,399	2.3	11.7	29.9
Cantabria	117,814,443	2,959,503	2.5	36.6	73.1
Castilla y León	551,168,169	11,414,344	2.1	31.0	21.7
Castilla-La Mancha	337,217,479	5,707,070	1.7	2.4	-1.9
Cataluña	3,946,207,675	64,900,635	1.6	-2.8	-13.8
Comunitat Valenciana	1,398,331,350	25,320,153	1.8	1.1	-6.3
Extremadura	104,454,750	2,462,212	2.4	-9.5	-7.6
Galicia	763,360,228	10,794,786	1.4	0.9	-17.9
Madrid, Comunidad de	2,708,700,794	46,525,685	1.7	5.0	-19.3
Murcia, Región de	504,489,052	6,444,582	1.3	-9.9	-45.4
Navarra, Comunidad Foral de	332,050,706	5,341,761	1.6	2.4	6.4
País Vasco	931,318,781	15,041,114	1.6	-1.0	2.0
Rioja, La	166,412,549	2,449,959	1.5	-0.1	-25.3

## Unpaid Bills of Exchange Statistics June 2015. Provisional data

### UBE.1 Portfolio bills of exchange in the reference month

Value in euros

	Portfolio bills of exchange expiring		Unpaid portfolio bills of exchange	
	Number	Value	Number	Value
<b>TOTAL</b>	<b>5,112,338</b>	<b>9,243,438,431</b>	<b>126,059</b>	<b>160,066,988</b>
Andalucía	427,206	885,837,902	13,500	14,816,699
Aragón	164,572	337,391,873	4,304	5,962,155
Asturias, Principado de	135,127	195,763,254	3,086	3,216,341
Balears, Illes	63,612	138,008,304	1,091	1,873,279
Canarias	39,812	117,137,408	1,227	2,677,775
Cantabria	38,681	96,408,848	969	2,633,149
Castilla y León	208,668	448,121,087	4,121	9,826,620
Castilla-La Mancha	162,100	307,068,204	4,178	5,158,370
Cataluña	1,382,508	2,010,302,134	35,554	35,951,190
Comunitat Valenciana	652,038	1,188,266,367	15,667	21,598,440
Extremadura	60,160	97,260,946	2,141	2,221,163
Galicia	392,533	637,523,028	7,756	9,132,171
Madrid, Comunidad de	655,257	1,203,333,369	18,407	20,418,825
Murcia, Región de	167,235	450,592,504	3,448	5,600,432
Navarra, Comunidad Foral de	131,195	255,196,825	2,137	4,582,796
País Vasco	368,276	735,449,007	6,834	12,380,276
Rioja, La	60,525	136,909,044	1,617	1,937,098
Ceuta	2,750	2,568,995	19	51,447
Melilla	83	299,332	3	28,762

### UBE.2 Bills of exchange in debt collection management from clients in the reference month

Value in euros

	Portfolio bills of exchange expiring		Unpaid portfolio bills of exchange	
	Number	Value	Number	Value
<b>TOTAL</b>	<b>3,225,655</b>	<b>4,704,667,034</b>	<b>66,736</b>	<b>76,869,129</b>
Andalucía	99,838	175,295,887	2,990	4,366,822
Aragón	135,359	167,266,426	2,932	3,462,741
Asturias, Principado de	32,344	32,840,411	572	400,177
Balears, Illes	15,735	19,636,168	351	419,324
Canarias	14,173	14,513,900	502	298,624
Cantabria	17,417	21,405,595	350	326,354
Castilla y León	83,944	103,047,082	1,447	1,587,724
Castilla-La Mancha	32,686	30,149,275	751	548,700
Cataluña	1,654,689	1,935,905,541	32,772	28,949,445
Comunitat Valenciana	182,801	210,064,983	3,529	3,721,713
Extremadura	9,892	7,193,804	421	241,049
Galicia	98,723	125,837,200	1,998	1,662,615
Madrid, Comunidad de	563,459	1,505,367,425	13,214	26,106,860
Murcia, Región de	31,263	53,896,548	645	844,150
Navarra, Comunidad Foral de	82,727	76,853,881	695	758,965
País Vasco	139,507	195,869,774	2,945	2,660,838
Rioja, La	31,065	29,503,505	621	512,861
Ceuta	30	19,019	1	167
Melilla	3	610	0	0

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