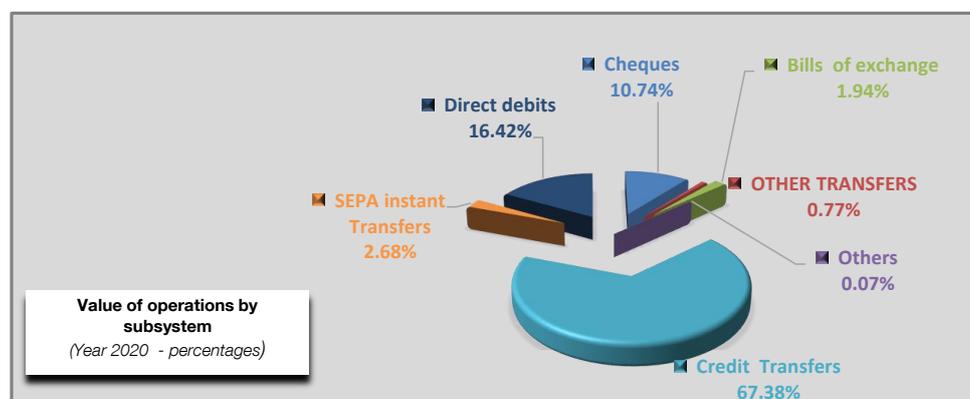
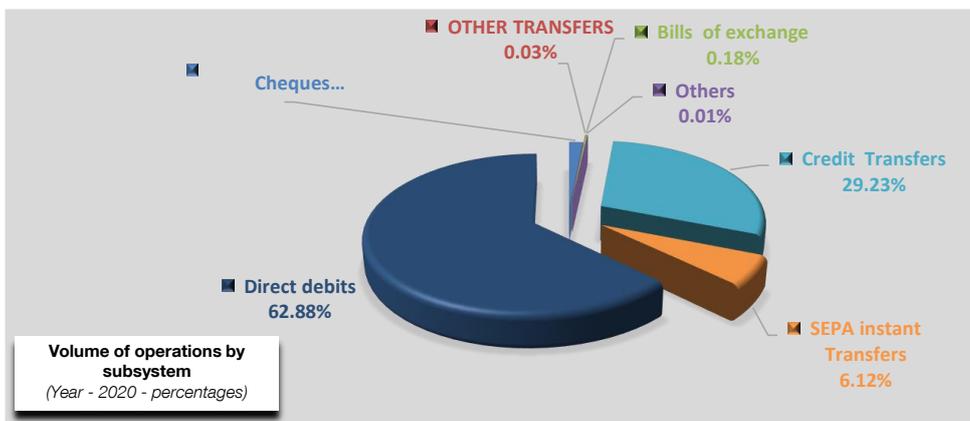


NATIONAL ELECTRONIC CLEARING SYSTEM - SNCE

2020	Volume and value of operations			
	Volume	% var.	Value (*)	% var.
January	168,911,112	-7.60%	167,521.36	-13.81%
February	160,484,350	-4.99%	156,754.60	-6.43%
March	167,429,010	4.33%	158,984.46	1.42%
April	156,925,651	-6.27%	136,240.57	-14.31%
2020	653,750,123		619,501	
2019	2,018,583,562	4.62%	1,950,246	4.27%
2018	1,929,413,217	5.02%	1,870,451	5.26%
2017	1,837,163,933	5.27%	1,777,029	10.23%
2016	1,745,137,154	2.64%	1,612,174	3.17%
2015	1,700,235,885	0.74%	1,562,710	5.26%
2014	1,687,759,620	4.44%	1,484,637	-1.36%
2013	1,616,016,946	-1.52%	1,505,170	-5.33%
2012	1,640,958,088	1.44%	1,589,842	-2.66%

(*) Values in euro millions



SNCE. Volume of Operations - by Subsystem

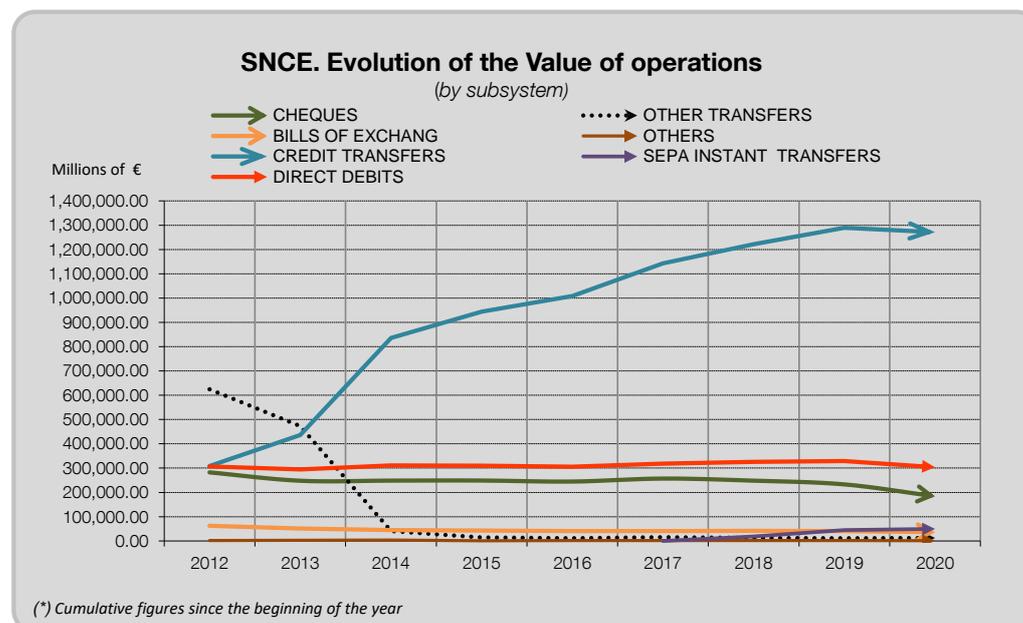
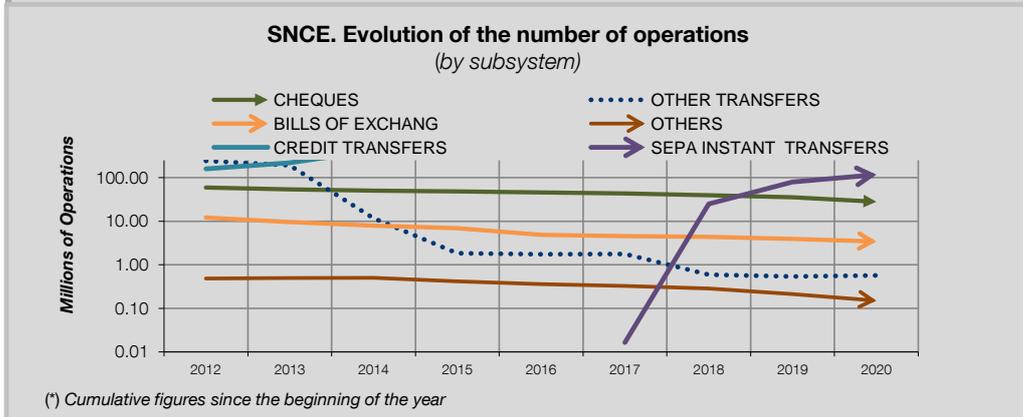
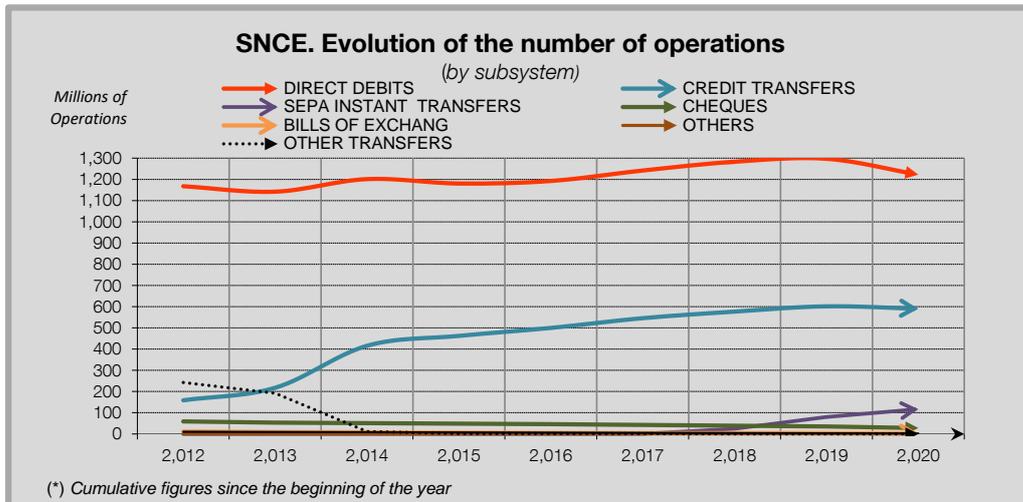
2020	CHEQUES		OTHER TRANSFERS		Bills of exchange		Other		Credit transfers		SEPA instant Transfers		Direct debits	
	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%
January	2,891,483	1.71%	53,547	0.03%	305,522	0.18%	15,223	0.01%	48,836,330	28.91%	10,317,752	6.11%	106,491,255	63.05%
February	2,540,586	1.58%	57,024	0.04%	287,957	0.18%	15,224	0.01%	47,488,943	29.59%	10,875,059	6.78%	99,219,972	61.83%
March	2,259,501	1.35%	54,709	0.03%	282,080	0.17%	12,457	0.01%	48,903,630	29.21%	9,210,785	5.50%	106,705,848	63.73%
April	1,618,205	1.03%	24,693	0.02%	261,334	0.17%	7,462	0.00%	51,482,113	32.81%	8,596,494	5.48%	94,935,350	60.50%
2020*	9,309,775	1.42%	189,973	0.03%	1,136,893	0.17%	50,366	0.01%	196,711,016	30.09%	39,000,090	5.97%	407,352,425	62.31%
2019	35,219,450	1.74%	537,712	0.03%	3,926,004	0.19%	211,019	0.01%	601,674,854	29.81%	79,978,871	3.96%	1,297,035,652	64.25%
2018	39,505,226	2.05%	592,553	0.03%	4,362,211	0.23%	286,348	0.01%	576,776,362	29.89%	24,803,280	1.29%	1,283,087,237	66.50%
2017	43,078,574	2.34%	1,775,826	0.10%	4,541,634	0.25%	326,714	0.02%	545,803,099	29.71%			1,241,638,086	67.58%
2016	45,798,412	2.62%	1,749,924	0.10%	4,833,050	0.28%	358,494	0.02%	499,930,111	28.65%			1,192,467,163	68.33%
2015	48,421,725	2.85%	1,826,156	0.11%	6,904,973	0.41%	414,909	0.02%	462,347,983	27.19%			1,180,320,139	69.42%
2014	50,518,050	2.99%			7,887,021	0.47%	500,995	0.03%	427,544,436	25.33%			1,201,309,118	71.18%
2013	53,882,321	3.33%			9,492,878	0.59%	497,486	0.03%	410,159,017	25.38%			1,141,985,244	70.67%
2012	58,072,171	3.54%			12,100,346	0.74%	1,592,771	0.10%	401,565,844	24.47%			1,167,626,956	71.16%

SNCE. Amount of Operations - by Subsystem (*)

2020	CHEQUES		OTHER TRANSFERS		Bills of exchange		Other		Credit transfers		SEPA instant Transfers		Direct debits	
	Value	%	Value	%	Value	%	Value	%	Value	%	Value	%	Value	%
January	19,231.94	11.48%	1,238.48	0.74%	3,381.94	2.02%	114.15	0.07%	111,141.99	66.34%	4,483.94	2.68%	27,928.92	16.67%
February	17,706.95	11.30%	1,297.27	0.83%	2,991.16	1.91%	112.91	0.07%	104,933.89	66.94%	4,325.48	2.76%	25,386.96	16.20%
March	14,969.36	9.42%	1,174.68	0.74%	2,997.69	1.89%	115.44	0.07%	109,542.29	68.90%	4,162.97	2.62%	26,022.03	16.37%
April	9,404.97	9.90%	474.12	0.68%	2,712.39	1.95%	56.46	0.06%	98,051.78	68.39%	3,614.37	2.68%	21,926.46	16.35%
2020	61,313.22	9.90%	4,184.55	0.68%	12,083.18	1.95%	398.97	0.06%	423,669.96	68.39%	16,586.75	2.68%	101,264.37	16.35%
2019	232,989.95	11.95%	11,856.85	0.61%	40,272.28	2.06%	1,550.00	0.08%	1,289,312.00	66.11%	45,292.00	2.32%	328,973.00	16.87%
2018	248,336.76	13.28%	12,598.87	0.67%	42,084.25	2.25%	1,645.98	0.09%	1,221,366.61	65.30%	18,669.55	1.00%	325,749.01	17.42%
2017	256,967.68	14.46%	15,043.75	0.85%	41,297.78	2.32%	1,886.46	0.11%	1,143,332.51	64.34%	20.50	0.00%	318,500.47	17.92%
2016	244,660.97	15.18%	11,428.29	0.71%	40,954.89	2.54%	1,353.15	0.08%	1,008,285.34	62.54%			305,492.24	18.95%
2015	248,865.87	15.93%	14,812.62	0.95%	43,334.56	2.77%	1,341.16	0.09%	944,213.42	60.42%			310,142.40	19.85%
2014	248,578.00	16.74%			45,237.00	3.05%	3,876.00	0.26%	876,088.00	59.01%			310,858.00	20.94%
2013	247,937.00	16.47%			51,151.00	3.40%	2,511.00	0.17%	909,044.00	60.39%			294,527.00	19.57%
2012	282,345.00	17.76%			62,720.57	3.95%	2,354.00	0.15%	933,172.00	58.70%			309,250.00	19.45%

(*) Values expressed in euro millions.

(**) Cumulative figures since the beginning of the year



SNCE - Other information of interest

YEAR 2019

1. Netting percentage (*) 12.4%

(*) Resources needed to settle the net balances in relation to the total value of transactions cleared in the system

2. Concentration index (*)

Volume	69.14%
Value	64.57%

(*) Market share of the five largest participants

3. Average value per payment

	Value in euros
CHEQUES	6,615.39
OTHER TRANSFERS	22,050.02
BILLS OF EXCHANGE	10,257.84
OTHERS	7,343.54
CREDIT TRANSFERS	2,142.87
SEPA INSTANT Transfers	566.30
DIRECT DEBITS	253.63
