

National Electronic Clearing System - SNCE

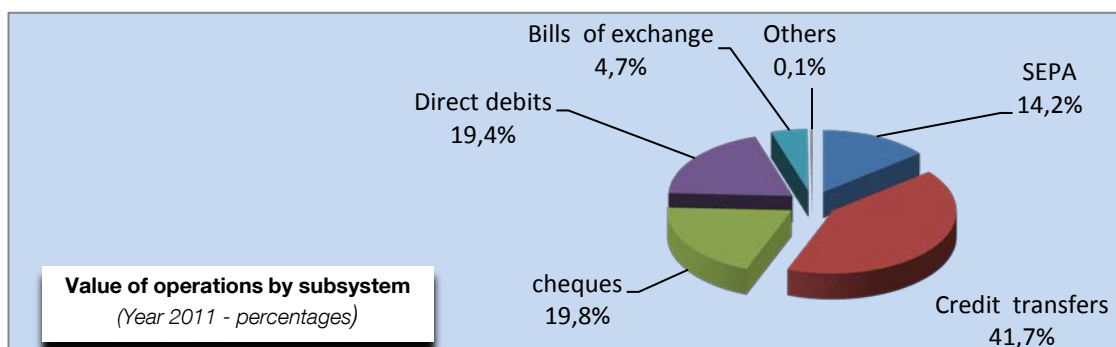
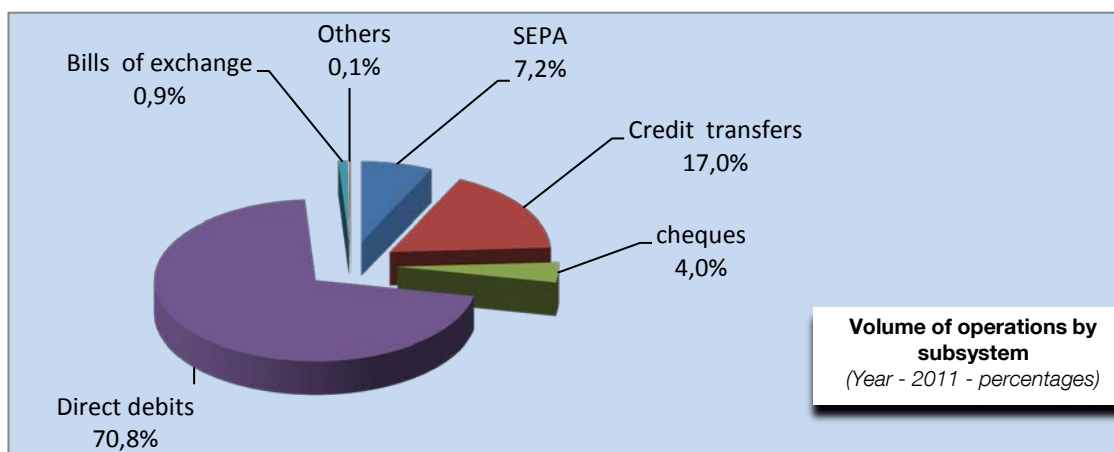
Volume and value of operations

2011	Totals			
	Volume	% var.	Value (*)	% var.
January	126,221,501	-14.10%	130,980	-19.90%
february	126,187,393	0.00%	129,460	-1.20%
march	141,734,719	12.30%	144,276	11.40%
april	134,249,964	-5.30%	133,154	-7.70%
may	140,464,187	4.60%	142,823	7.30%
june	144,383,941	2.80%	146,245	2.40%
July	136,396,910	-5.50%	141,781	-3.10%
august	123,829,293	-9.20%	117,690	-17.20%
september	132,551,911	7.00%	133,704	13.60%
october	137,749,248	3.90%	131,961	-1.30%
november	131,556,647	-4.50%	131,380	-0.40%
decembre	142,149,838	8.10%	150,028	14.20%

2011 (**)	1,343,769,067		1,352,074	
2010	1,589,010,776	2.85%	1,677,180	-1.01%
2009	1,544,950,720	2.27%	1,694,704	-15.17%
2008	1,510,603,295	4.96%	1,997,854	-1.69%
2007	1,439,242,014	6.51%	2,032,156	7.02%
2006	1,351,315,514	5.75%	1,898,926	11.99%
2005	1,277,872,695	6.35%	1,695,581	1.55%
2004	1,201,614,265	4.88%	1,669,698	7.29%
2003	1,145,683,601	8.12%	1,556,220	9.36%
2002	1,059,621,386	7.87%	1,423,032	11.78%
2001	982,284,022	5.44%	1,273,046	6.42%
2000	931,566,257	8.09%	1,196,279	7.92%
1999	861,878,060	9.13%	1,108,479	10.19%
1998	789,774,884	7.33%	1,005,973	11.89%
1997	735,848,770		899,052	

(*) Values in euro millions

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



SNCE. Volume of Operations - by Subsystem

2011	SEPA (****)		Credit transfers		Cheques		Direct debits		Bills of exchange		Other (*)	
	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%
January	6,181,918	4.9%	22,042,537	17.5%	5,518,259	4.4%	90,960,689	72.1%	1,338,070	1.1%	180,028	0.1%
february	7,202,498	5.7%	22,830,442	18.1%	5,356,141	4.2%	89,319,231	70.8%	1,295,752	1.0%	183,329	0.1%
march	7,965,280	5.6%	25,142,853	17.7%	5,995,636	4.2%	101,100,519	71.3%	1,334,119	0.9%	196,312	0.1%
april	7,906,819	5.9%	22,671,328	16.9%	5,216,867	3.9%	97,008,807	72.3%	1,262,490	0.9%	183,653	0.1%
may	11,907,464	8.5%	23,845,389	17.3%	5,890,940	4.2%	97,295,907	69.3%	1,324,182	0.9%	200,305	0.1%
june	13,625,786	9.4%	24,628,019	17.1%	5,680,966	3.9%	98,900,127	68.5%	1,348,131	0.9%	200,912	0.1%
july	11,494,857	8.4%	23,264,985	17.1%	5,572,195	4.1%	94,573,318	69.3%	1,271,151	0.9%	220,404	0.2%
august	8,610,264	7.0%	19,961,126	16.1%	4,539,877	3.7%	89,436,169	72.2%	1,068,167	0.9%	213,690	0.2%
september	9,390,553	7.1%	21,353,931	16.1%	5,476,175	4.1%	94,802,866	71.5%	1,343,171	1.0%	185,215	0.1%
october	9,560,263	6.9%	21,659,528	15.7%	5,296,988	3.8%	99,887,481	72.5%	1,172,325	0.9%	172,663	0.1%
november	10,293,365	7.8%	21,147,422	16.1%	5,280,765	4.0%	93,539,339	71.1%	1,135,341	0.9%	160,405	0.1%
december	11,789,136	8.3%	25,965,757	18.3%	5,244,441	3.7%	97,842,706	68.8%	1,152,557	0.8%	155,241	0.1%

2011	(***)	115,928,203	7.2%	274,513,317	17.0%	65,069,250	4.0%	1,144,667,159	70.8%	15,045,456	0.9%	2,252,157	
2010		68,214,104	4.29%	310,200,002	19.52%	70,873,498	4.46%	1,119,611,372	70.46%	17,137,514	1.08%	2,974,256	0.19%
2009		17,955,114	1.16%	349,932,172	18.08%	76,814,672	4.97%	1,075,763,405	69.63%	20,252,481	1.31%	4,232,876	0.27%
2008		3,178,459	0.21%	359,000,280	23.77%	91,563,537	6.06%	1,021,927,481	67.65%	28,175,233	1.87%	6,758,305	0.45%
2007				337,012,486	23.42%	101,255,967	7.04%	961,072,622	66.78%	32,095,028	2.23%	7,805,911	0.54%
2006				304,652,397	22.54%	104,455,866	7.73%	899,614,852	66.57%	33,608,816	2.49%	8,983,563	0.67%
2005				277,139,776	21.69%	107,981,180	8.45%	847,043,916	66.29%	35,398,226	2.77%	10,309,597	0.81%
2004				256,219,930	21.32%	112,714,605	9.38%	783,257,067	65.18%	37,619,346	3.13%	11,803,317	0.99%
2003				235,414,058	20.55%	117,365,667	10.24%	738,042,161	64.42%	41,143,163	3.59%	13,718,552	1.19%
2002				210,358,136	19.85%	122,143,536	11.53%	667,362,647	62.98%	45,574,301	4.30%	14,182,766	1.33%
2001				188,235,925	19.16%	129,315,904	13.16%	599,826,018	61.06%	50,540,510	5.15%	14,365,665	1.46%
2000				170,492,931	18.30%	135,379,848	14.53%	547,963,205	58.82%	58,129,990	6.24%	19,600,283	2.10%
1999				150,912,162	17.51%	140,570,558	16.31%	485,250,998	56.30%	66,031,932	7.66%	19,112,410	2.22%
1998				132,728,050	16.81%	142,688,631	18.07%	419,871,376	53.16%	75,665,510	9.58%	18,821,317	2.38%
1997				116,249,335	15.80%	142,837,577	19.41%	372,539,381	50.63%	82,524,222	11.21%	21,698,255	2.95%

SNCE. Amount of Operations - by Subsystem (**)

2011	SEPA (****)		Credit transfers		Cheques		Direct debits		Bills of exchange		Other (*)	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
January	14,945	11.4%	54,535	41.6%	27,784	21.2%	26,426	20.2%	7,091	5.4%	199	0.2%
february	15,442	11.9%	56,089	43.3%	26,061	20.1%	24,916	19.2%	6,732	5.2%	221	0.2%
march	17,347	12.0%	62,176	43.1%	30,169	20.9%	27,265	18.9%	7,072	4.9%	247	0.2%
april	16,345	12.3%	57,009	42.8%	27,094	20.3%	26,080	19.6%	6,442	4.8%	184	0.1%
may	20,153	14.1%	59,480	41.6%	28,973	20.3%	27,444	19.2%	6,556	4.6%	218	0.2%
june	22,085	15.1%	61,826	42.3%	28,428	19.4%	27,045	18.5%	6,646	4.5%	215	0.1%
july	22,491	15.9%	57,228	40.4%	28,353	20.0%	27,063	19.1%	6,425	4.5%	221	0.2%
august	17,526	14.9%	47,688	40.5%	21,649	18.4%	25,097	21.3%	5,558	4.7%	172	0.1%
september	20,045	15.0%	53,230	39.8%	26,238	19.6%	26,884	20.1%	7,134	5.3%	173	0.1%
october	20,082	15.2%	53,726	40.7%	25,374	19.2%	26,469	20.1%	6,112	4.6%	196	0.1%
november	21,118	16.1%	53,310	40.6%	25,701	19.6%	25,247	19.2%	5,815	4.4%	189	0.1%
december	24,267	16.2%	64,859	43.2%	27,833	18.6%	27,160	18.1%	5,732	3.8%	176	0.1%

2011	(***)	231,846	14.2%	681,156	41.7%	323,657	19.8%	317,096	19.4%	77,315	4.7%	2,410	0.1%
2010		173,067	10.32%	721,441	43.02%	379,411	22.62%	316,610	18.88%	83,783	5.00%	2,867	0.17%
2009		55,048	3.25%	805,847	47.55%	410,851	24.24%	314,484	18.56%	105,480	6.22%	2,995	0.18%
2008		12,649	0.63%	901,854	45.14%	543,110	27.18%	366,226	18.33%	169,724	8.50%	4,291	0.21%
2007				829,469	44.08%	660,530	32.50%	353,580	17.40%	182,756	8.99%	5,822	0.29%
2006				719,357	37.88%	685,415	36.09%	320,936	16.90%	168,016	8.85%	5,202	0.27%
2005				613,882	36.20%	628,910	37.09%	288,187	17.00%	155,955	9.20%	8,647	0.51%
2004				614,844	36.82%	589,841	35.33%	261,357	15.65%	146,429	8.77%	57,226	3.43%
2003				550,896	35.40%	568,498	36.53%	238,070	15.30%	141,883	9.12%	56,873	3.66%
2002				483,347	33.97%	534,201	37.54%	214,263	15.06%	139,567	9.81%	51,842	3.63%
2001				410,788	32.27%	524,005	41.16%	190,514	14.97%	137,921	10.83%	9,817	0.77%
2000				369,901	30.92%	517,733	43.28%	168,141	14.06%	140,047	11.71%	457	0.04%
1999				328,289	29.62%	502,070	45.29%	138,184	12.47%	139,461	12.58%	475	0.04%
1998				265,715	26.41%	487,099	48.42%	112,417	11.17%	140,276	13.94%	466	0.05%
1997				226,231	25.16%	444,912	49.49%	89,516	9.96%	137,891	15.34%	502	0.06%

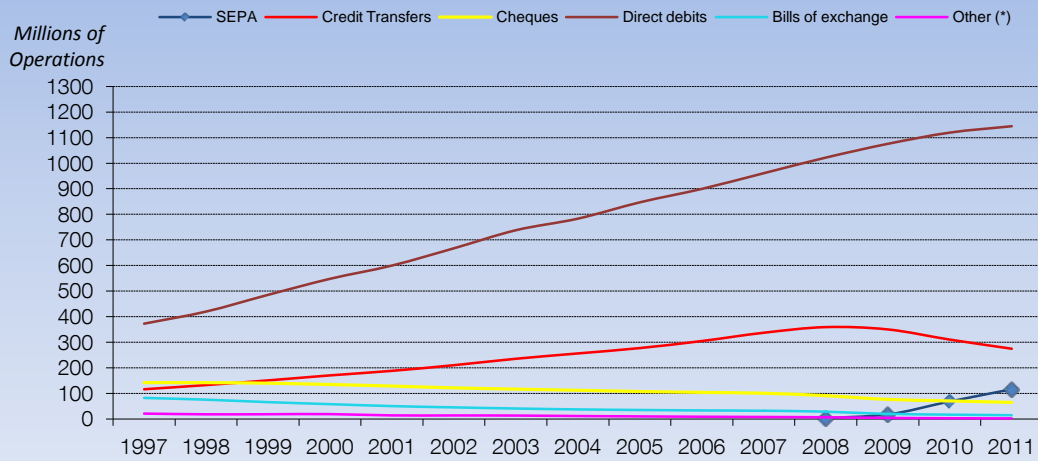
(*) The item 'Other' comprises the petrol and traveller cheques' subsystem and the diverse operations' subsystem.

(**) Values expressed in euro millions.

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

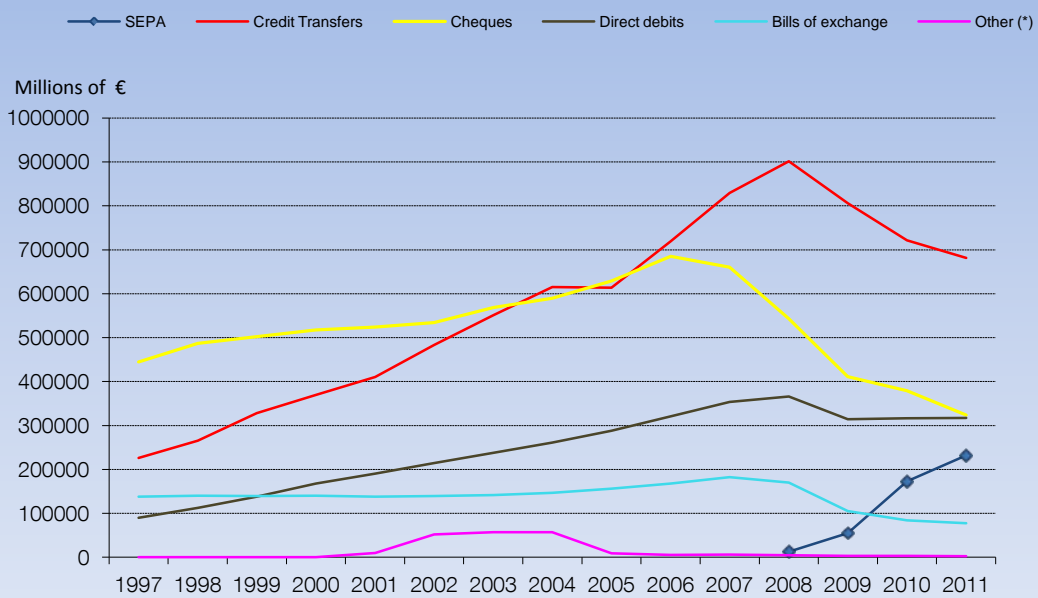
(****) SEPA transfers received from other European Clearing Houses are also included in this item.

SNCE. Evolution of the number of operations (by subsystem)



(*) Cumulative figures since the beginning of the year

SNCE. Evolution of the Value of operations (by subsystem)



(*) Cumulative figures since the beginning of the year

SNCE - Other information of interest

YEAR 2010

1. Netting percentage (*) **11.65%**

(*) Settlement net balances ratio per values cleared in the system. Cheques and credit transfers above 100.000€ (300.000€ for SEPA credit transfers) are settled directly and individually in TARGET 2- Banco de España.

2. Concentration index (*)

Volume	59.42%
Value	57.18%

() Market share of the five largest participants*

3. Average value per payment

	Value in euros
Cheques	5,353.37
Credit transfers	2,325.73
Direct debits	282.79
Bills of exchange	4,888.85
Credit Transfers SEPA	2,537.11
Other (*)	963.57

(*) Including traveler and petrol cheques and diverse operations.