

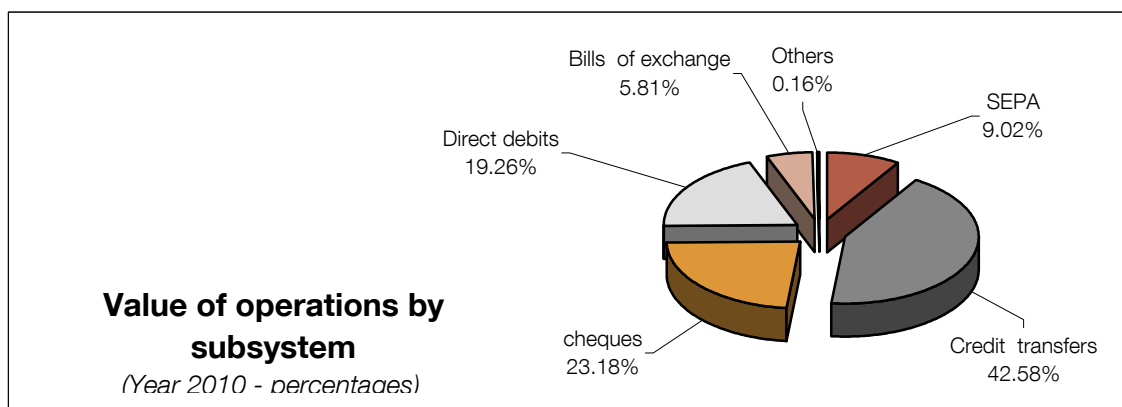
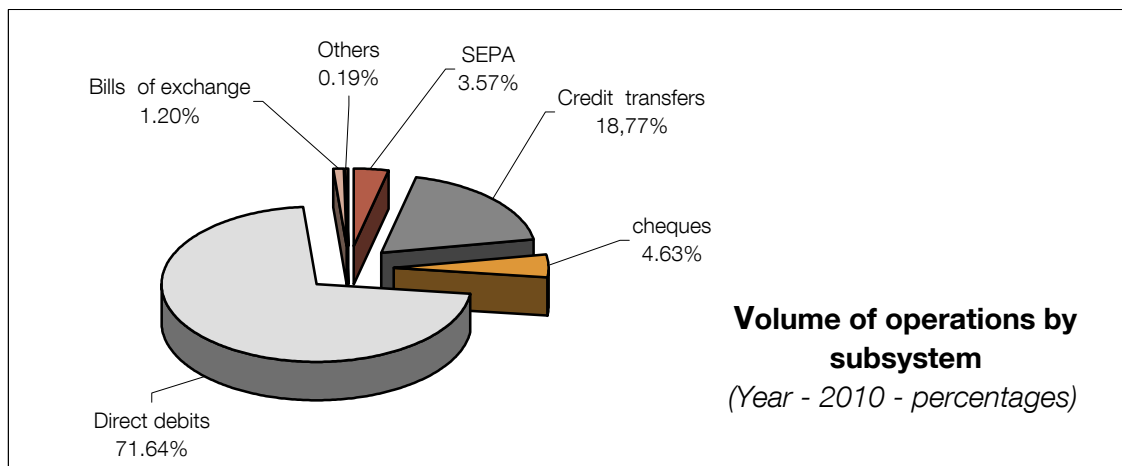
National Electronic Clearing System - SNCE

Volume and value of operations

		Totals			
		Volume	% var.	Value (*)	% var.
2010	feb	122,683,799	-0.09%	130,172	1.18%
	ene	122,794,275	-14.45%	128,649	-19.45%
2010		245,478,074		258,821	
	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	-6.11%	1,898,926	-6.56%
	2005	1,277,872,695	-5.43%	1,695,581	-10.71%
	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

		SEPA (****)		Credit transfers		Cheques		Direct debits		Bills of exchange		Other (*)	
		Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%
2010	feb	4,457,699	3.63%	23,873,563	20.19%	5,760,532	4.87%	86,917,997	73.52%	1,444,180	1.22%	469,581	0.19%
	jan	4,305,322	3.51%	22,199,669	18.08%	5,613,560	4.57%	88,935,983	73.43%	1,499,988	1.22%	239,753	0.20%
2010	(**)	8,763,021	3.57%	46,073,232	18.77%	11,374,092	4.63%	175,853,980	71.64%	2,944,168	1.20%	709,334	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%	104,455,886	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 (**)

		SEPA (****)		Credit transfers		Cheques		Direct debits		Bills of exchange		Other (*)	
		Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
2010	feb	11,791	9.06%	56,998	43.79%	30,086	23.11%	23,957	18.40%	7,135	5.48%	205	0.16%
	jan	11,550	8.98%	53,218	41.37%	29,904	23.25%	25,887	20.12%	7,893	6.14%	197	0.15%
2010	(**)	23,341	9.02%	110,216	42.58%	59,990	23.18%	49,844	19.26%	15,028	5.81%	402	0.16%
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%

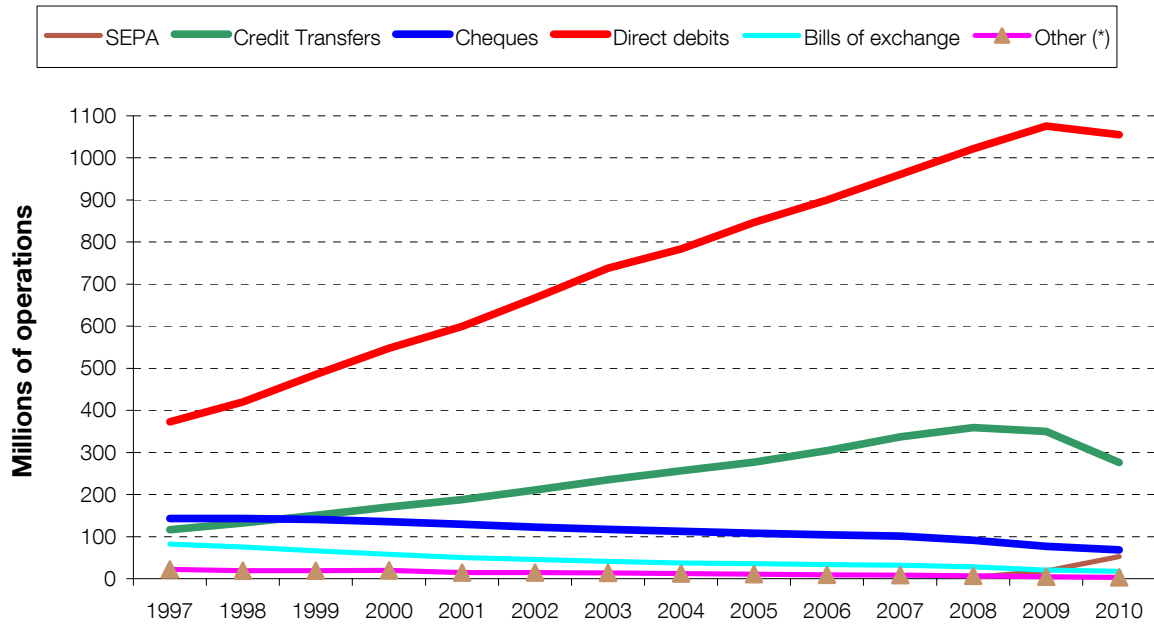
(*) The item 'Other' comprises the petrol and traveller cheques' subsystem and the diverse operations' subsystem.

(**) Values expressed in euro millions.

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

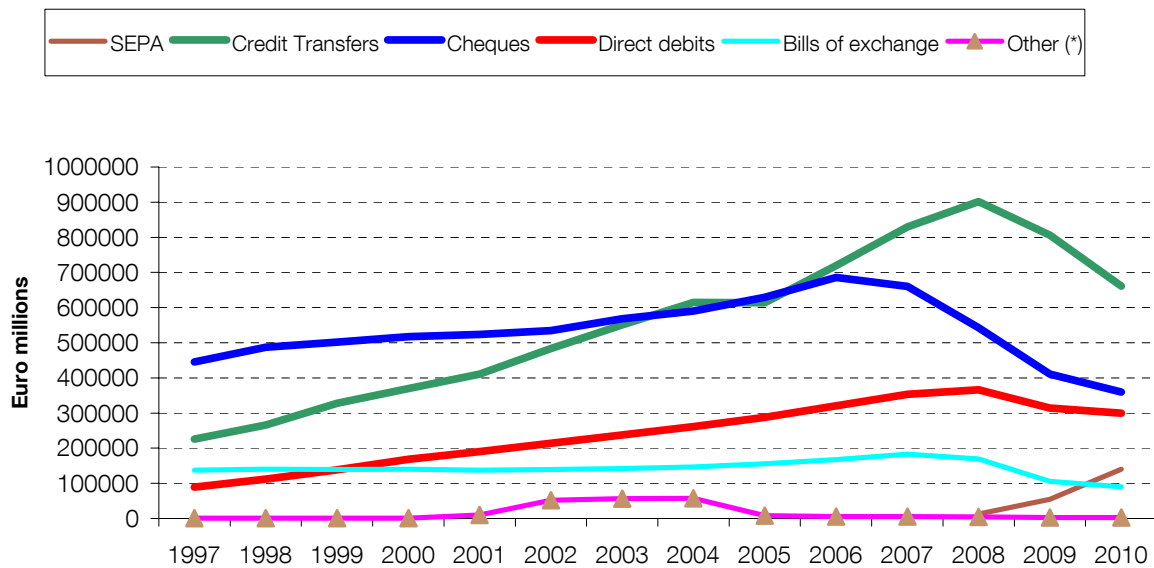
(****) SEPA transfers received from other European Clearing Houses are also included in this item.

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 2009

1. Netting percentage (*)	7.91%
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(*) 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	60.73%
Value	58.53%

(*) Market share of the five largest participants

3. Average value per payment

	Value in euros
Cheques	5,348.60
Credit transfers	2,302.87
Direct debits	292.34
Bills of exchange	5,208.24
Credit Transfers SEPA	3,065.86
Other (*)	707.52

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