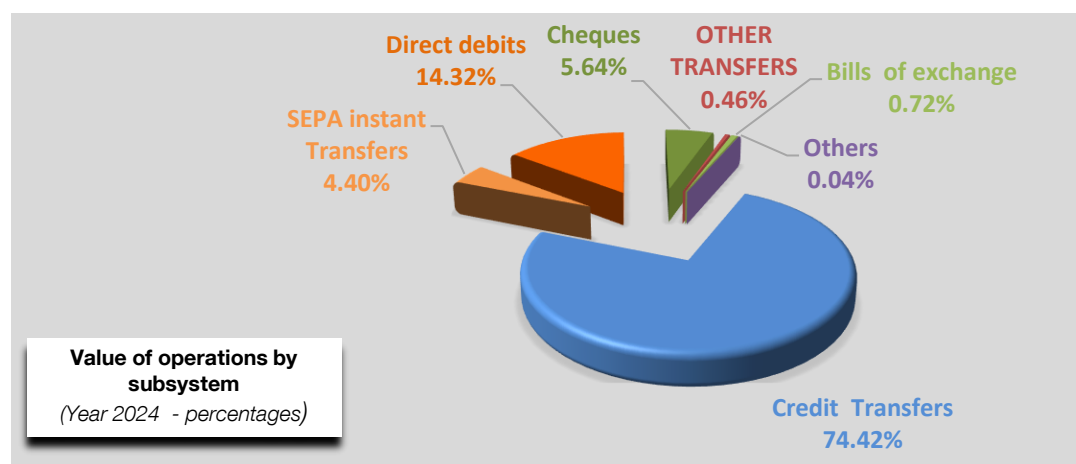
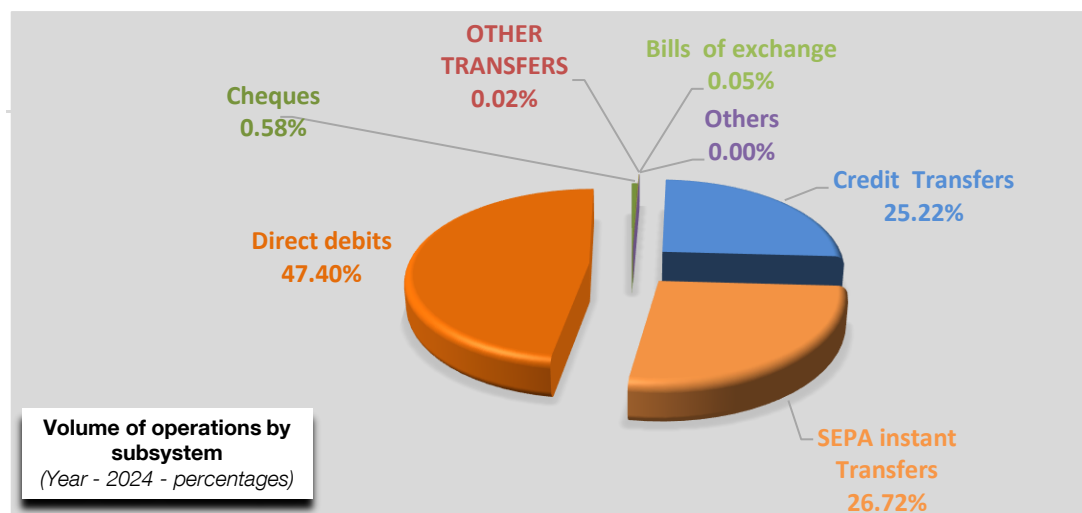


<b>NATIONAL ELECTRONIC CLEARING SYSTEM - SNCE</b>				
<b>Volume and value of operations</b>				
<b>2024</b>	<b>Totals</b>			
	<b>Volume</b>	<b>% var.</b>	<b>Value (*)</b>	<b>% var.</b>
January	241,860,304	0.92%	227,413.7	-6.14%
February	230,672,702	-4.63%	212,482.6	-6.57%
March	237,975,986	-1.61%	209,864.4	-7.72%
April	259,160,874	12.35%	235,699.8	10.93%

<b>2024</b>	969,669,866		885,460.5	
2023	2,814,174,112	8.56%	2,667,677.0	7.39%
2022	2,592,201,514	7.87%	2,484,024.3	12.48%
2021	2,403,109,736	15.66%	2,208,414.8	16.93%
2020	2,077,666,692	2.93%	1,888,662.9	-3.16%
2019	2,018,583,562	4.62%	1,950,246.1	4.27%
2018	1,929,413,217	5.02%	1,870,451.0	5.26%
2017	1,837,180,406	5.27%	1,777,049.1	10.23%
2016	1,745,137,154	2.64%	1,612,174.9	3.17%
2015	1,700,235,885	0.74%	1,562,710.0	5.26%
2014	1,687,759,620	4.44%	1,484,635.1	-1.36%
2013	1,616,016,946	-1.52%	1,505,170.1	-5.18%
2012	1,640,958,088	1.44%	1,587,413.9	-2.66%

(\*) Values in euro millions



### SNCE. Volume of Operations - by Subsystem

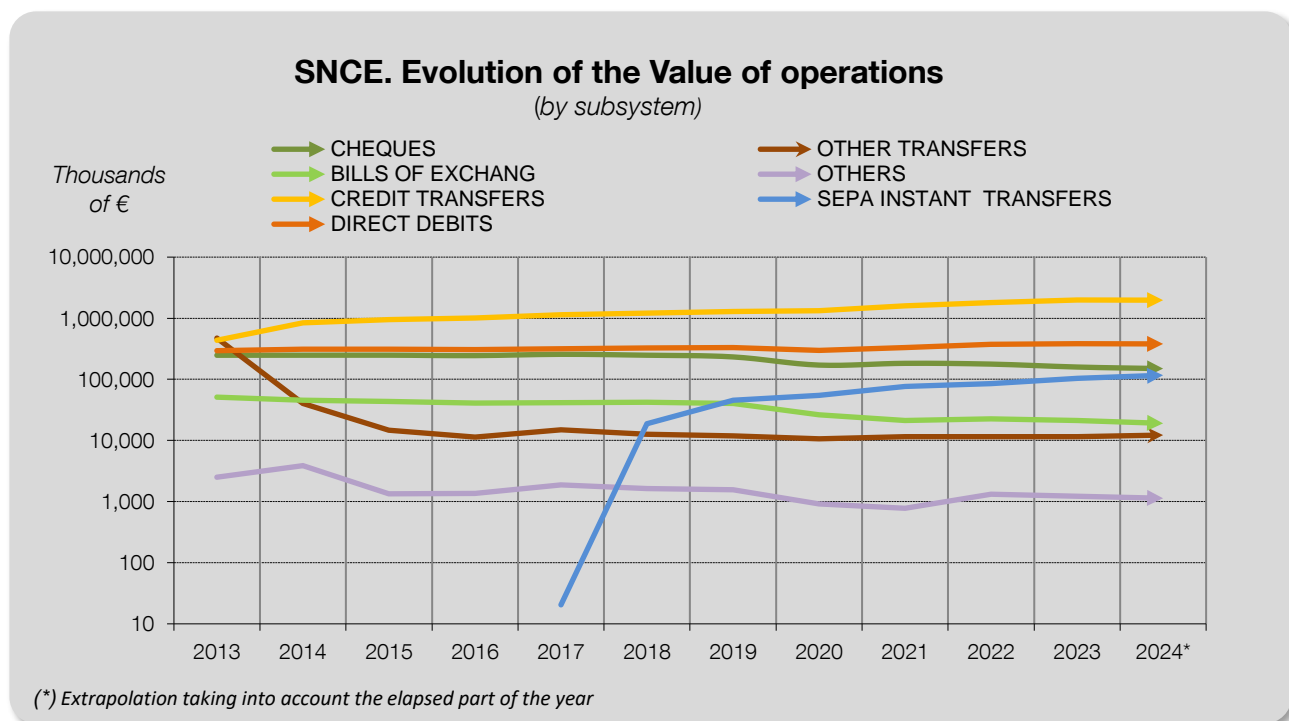
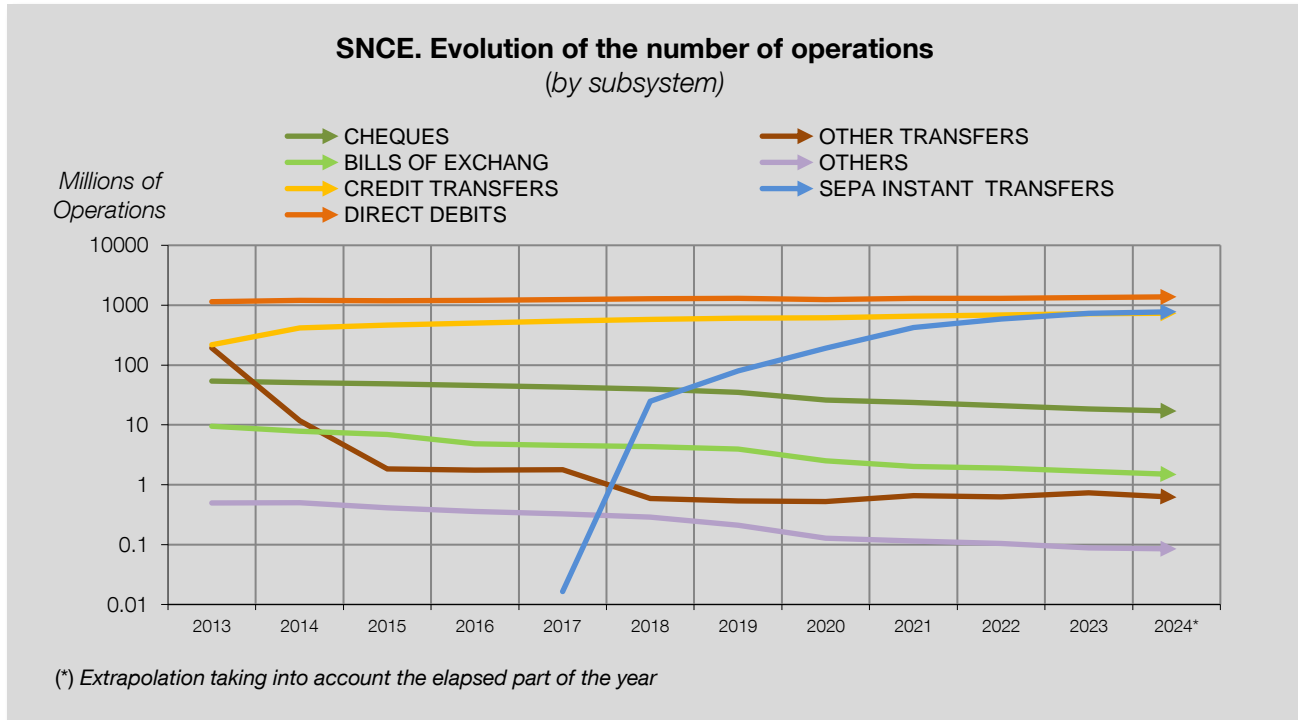
	CHEQUES		OTHER TRANSFERS		Bills of exchange		Other		Credit transfers		SEPA instant Transfers		Direct debits	
	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%
January	1,532,388	0.63%	57,285	0.02%	128,630	0.05%	7,393	0.00%	59,898,101	24.77%	63,668,007	26.32%	116,568,500	48.20%
February	1,367,258	0.59%	53,012	0.02%	125,070	0.05%	7,052	0.00%	58,617,811	25.41%	61,134,050	26.50%	109,368,449	47.41%
March	1,253,710	0.53%	51,623	0.02%	118,319	0.05%	6,762	0.00%	58,289,080	24.49%	66,887,197	28.11%	111,369,295	46.80%
April	1,510,195	0.58%	44,194	0.02%	121,920	0.05%	7,054	0.00%	67,764,585	26.15%	67,365,447	25.99%	122,347,479	47.21%
<b>2024 (**)</b>	5,663,551	0.58%	206,114	0.02%	493,939	0.05%	28,261	0.00%	244,569,577	25.22%	259,054,701	26.72%	459,653,723	47.40%
2023	18,325,974	0.65%	733,164	0.03%	1,669,288	0.06%	87,420	0.00%	722,433,877	25.67%	726,115,748	25.80%	1,344,808,641	47.79%
2022	20,830,172	0.80%	627,740	0.02%	1,900,027	0.07%	104,691	0.00%	682,505,386	26.33%	587,667,369	22.67%	1,298,566,129	50.10%
2021	23,851,447	0.99%	661,713	0.03%	2,010,458	0.08%	115,144	0.00%	650,622,106	27.07%	421,579,479	17.54%	1,304,269,389	54.27%
2020	25,905,430	1.25%	524,040	0.03%	2,512,449	0.12%	127,894	0.01%	610,850,041	29.40%	192,170,923	9.25%	1,245,576,330	59.95%
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%	16,473	0.00%	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%	11,701,227	0.69%	7,887,021	0.47%	500,995	0.03%	415,843,209	24.64%			1,201,309,118	71.18%
2013	53,882,321	3.33%	192,287,514	11.90%	9,492,878	0.59%	497,486	0.03%	217,871,503	13.48%			1,141,985,244	70.67%
2012	59,179,827	3.61%	242,672,284	14.79%	12,100,346	0.74%	485,115	0.03%	158,893,560	9.68%			1,167,626,956	71.16%

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

	CHEQUES		OTHER TRANSFERS		Bills of exchange		Other		Credit transfers		SEPA instant Transfers		Direct debits	
	Value	%	Value	%	Value	%	Value	%	Value	%	Value	%	Value	%
January	12,939.19	5.69%	1,009.63	0.44%	1,699.54	0.75%	86.79	0.04%	169,646.75	74.60%	9,539.05	4.19%	32,492.74	14.29%
February	12,207.81	5.75%	1,143.06	0.54%	1,609.31	0.76%	98.89	0.05%	157,698.13	74.22%	9,229.35	4.34%	30,496.07	14.35%
March	11,720.66	5.58%	1,084.49	0.52%	1,510.39	0.72%	73.36	0.03%	155,253.34	73.98%	9,772.32	4.66%	30,449.87	14.51%
April	13,102.00	5.56%	878.30	0.37%	1,529.15	0.65%	116.51	0.05%	176,337.16	74.81%	10,398.90	4.41%	33,337.72	14.14%
<b>2024 (**)</b>	49,969.66	5.64%	4,115.48	0.46%	6,348.39	0.72%	375.55	0.04%	658,935.39	74.42%	38,939.61	4.40%	126,776.41	14.32%
2023	159,067.92	5.96%	11,544.99	0.43%	21,325.69	0.80%	1,220.82	0.05%	1,987,862.96	74.52%	103,645.69	3.89%	383,008.89	14.36%
2022	177,742.47	7.16%	11,550.16	0.46%	22,730.51	0.92%	1,315.55	0.05%	1,811,996.61	72.95%	85,452.94	3.44%	373,236.06	15.03%
2021	183,026.96	8.29%	11,487.42	0.52%	21,101.07	0.96%	777.49	0.04%	1,584,583.48	71.75%	76,300.76	3.46%	331,137.58	14.99%
2020	171,202.32	9.06%	10,647.20	0.56%	26,299.52	1.39%	917.54	0.05%	1,327,279.60	70.28%	54,828.11	2.90%	297,488.64	15.75%
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%	2,022.00	60.42%			310,142.40	19.85%
2014	248,577.51	16.74%	40,301.52	2.71%	45,236.70	3.05%	3,875.71	0.26%	835,786.03	56.30%			310,857.63	20.94%
2013	247,937.01	16.47%	472,773.56	31.41%	51,151.01	3.40%	2,510.64	0.17%	436,270.86	28.98%			294,527.04	19.57%
2012	282,372.09	17.79%	624,443.84	39.34%	62,489.17	3.94%	2,327.22	0.15%	308,610.34	19.44%			307,171.29	19.35%

(\*) Values expressed in euro millions.

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



## SNCE - Other information of interest

YEAR 2023

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**1. Netting percentage (\*)** 13.3%

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

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**2. Concetration index (\*)**

Volume	71.84%
Value	73.17%

(\*) Market share of the five largest participants

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**3. Average value per payment**

	Value in euros
CHEQUES	8,679.92
OTHER TRANSFERS	15,746.81
BILLS OF EXCHANGE	12,775.32
OTHERS	13,965.01
CREDIT TRANSFERS	2,751.62
SEPA INSTANT Transfers	142.74
DIRECT DEBITS	284.81

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