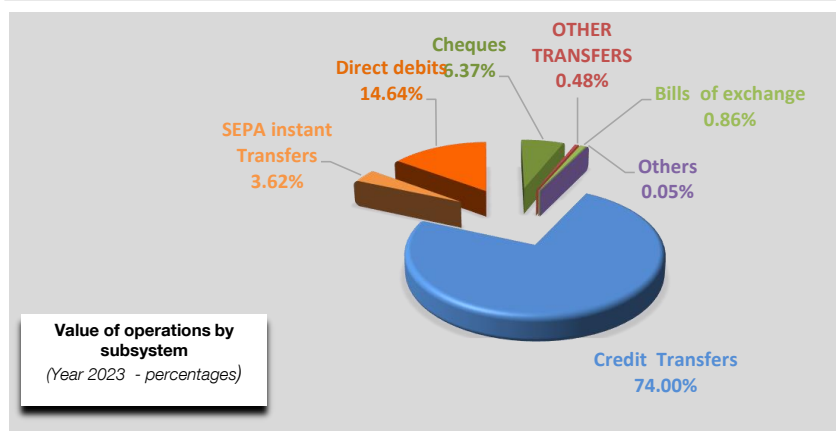
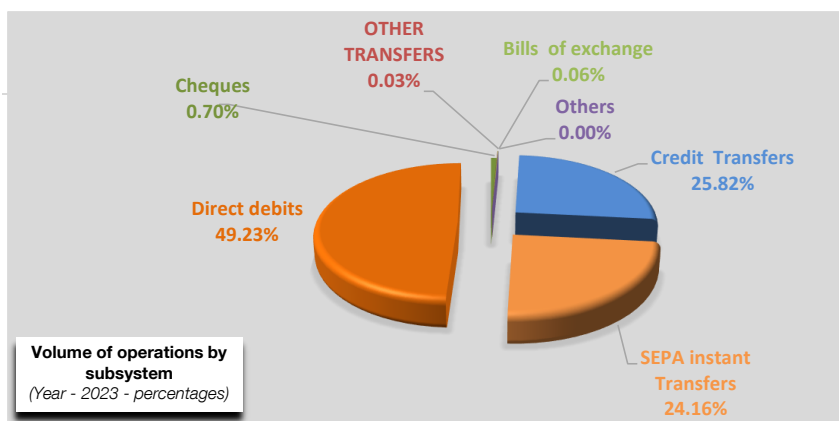


### NATIONAL ELECTRONIC CLEARING SYSTEM - SNCE

2023	Volume and value of operations			
	Totals			
	Volume	% var.	Value (*)	% var.
January	220,068,299	-8.17%	211,386.3	-12.75%
February	209,586,404	-4.76%	201,994.7	-4.44%
March	240,645,496	14.82%	238,253.8	17.95%
April	224,278,004	-6.80%	205,917.1	-13.57%

2023	894,578,203		857,551.9	
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

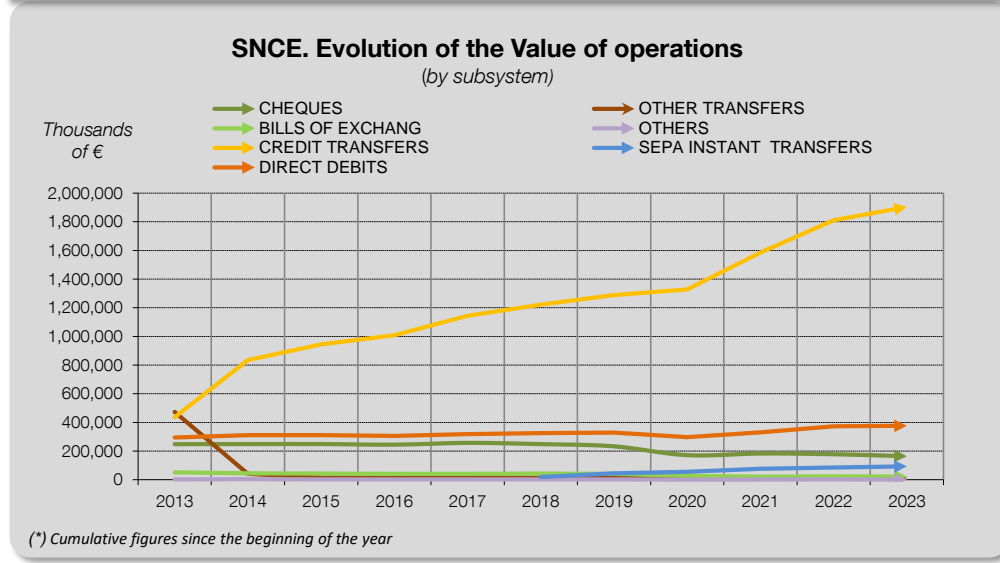
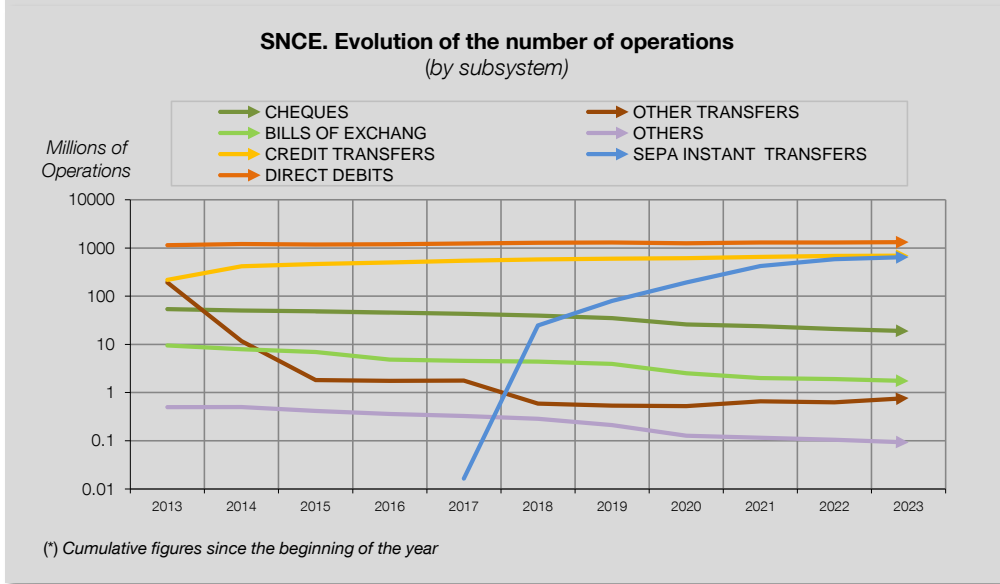
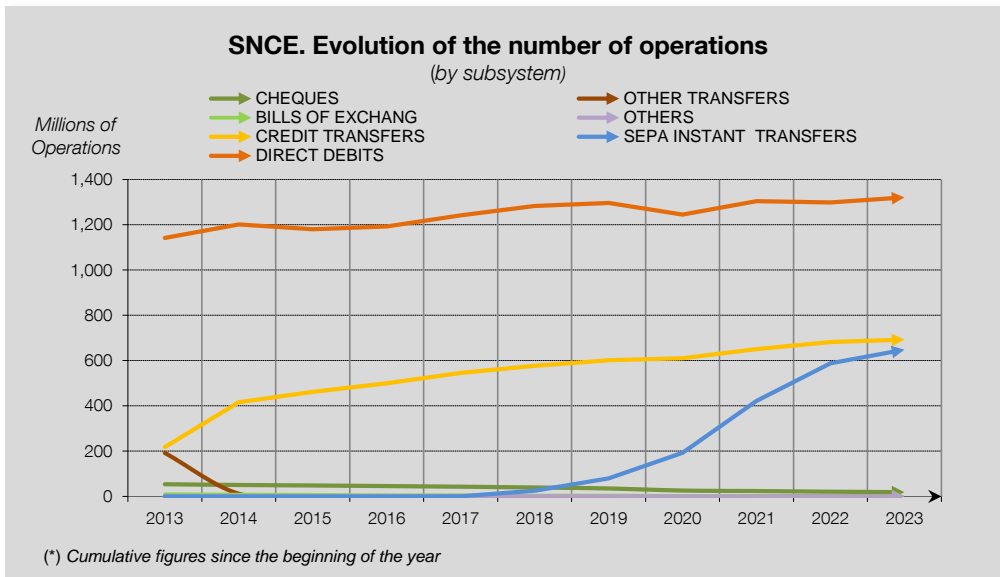
	CHEQUES		OTHER TRANSFERS		Bills of exchange		Other		Credit transfers		SEPA instant Transfers		Direct debits	
	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%
January	1,659,552	0.75%	83,506	0.04%	148,662	0.07%	8,071	0.00%	55,560,738	25.25%	52,717,277	23.95%	109,890,493	49.93%
February	1,488,010	0.71%	50,557	0.02%	144,452	0.07%	7,841	0.00%	54,215,195	25.87%	49,803,040	23.76%	103,877,309	49.56%
March	1,700,645	0.71%	67,694	0.03%	147,206	0.06%	8,676	0.00%	63,006,495	26.18%	56,918,795	23.65%	118,795,985	49.37%
April	1,427,062	0.64%	55,640	0.02%	138,909	0.06%	6,205	0.00%	58,178,579	25.94%	56,669,628	25.27%	107,801,981	48.07%
2023 (**)	6,275,269	0.70%	257,397	0.03%	579,229	0.06%	30,793	0.00%	230,961,007	25.82%	216,108,740	24.16%	440,365,768	49.23%
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%	3,926,000	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	13,639.12	6.45%	886.39	0.42%	1,973.32	0.93%	96.02	0.05%	155,206.29	73.42%	7,493.88	3.55%	32,091.27	15.18%
February	13,078.21	6.47%	1,071.23	0.53%	1,739.31	0.86%	79.73	0.04%	149,550.28	74.04%	7,214.44	3.57%	29,261.50	14.49%
March	15,720.17	6.60%	1,261.17	0.53%	1,909.94	0.80%	123.66	0.05%	177,388.08	74.45%	8,422.37	3.54%	33,428.45	14.03%
April	12,183.13	5.92%	894.68	0.43%	1,730.22	0.84%	87.05	0.04%	152,424.37	74.02%	7,871.58	3.82%	30,726.07	14.92%
2023 (**)	54,620.63	6.37%	4,113.47	0.48%	7,352.79	0.86%	386.45	0.05%	634,569.03	74.00%	31,002.27	3.62%	125,507.29	14.64%
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.

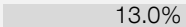
(\*\*) Cumulative figures since the beginning of the year



## SNCE - Other information of interest

YEAR 2022

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**1. Netting percentage (\*)**  13.0%

(\*) 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	70.95%
Value	73.56%

(\*) Market share of the five largest participants

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**3. Average value per payment**

	Value in euros
CHEQUES	8,533
OTHER TRANSFERS	18,400
BILLS OF EXCHANGE	11,963
OTHERS	12,566
CREDIT TRANSFERS	2,655
SEPA INSTANT Transfers	145
DIRECT DEBITS	287

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