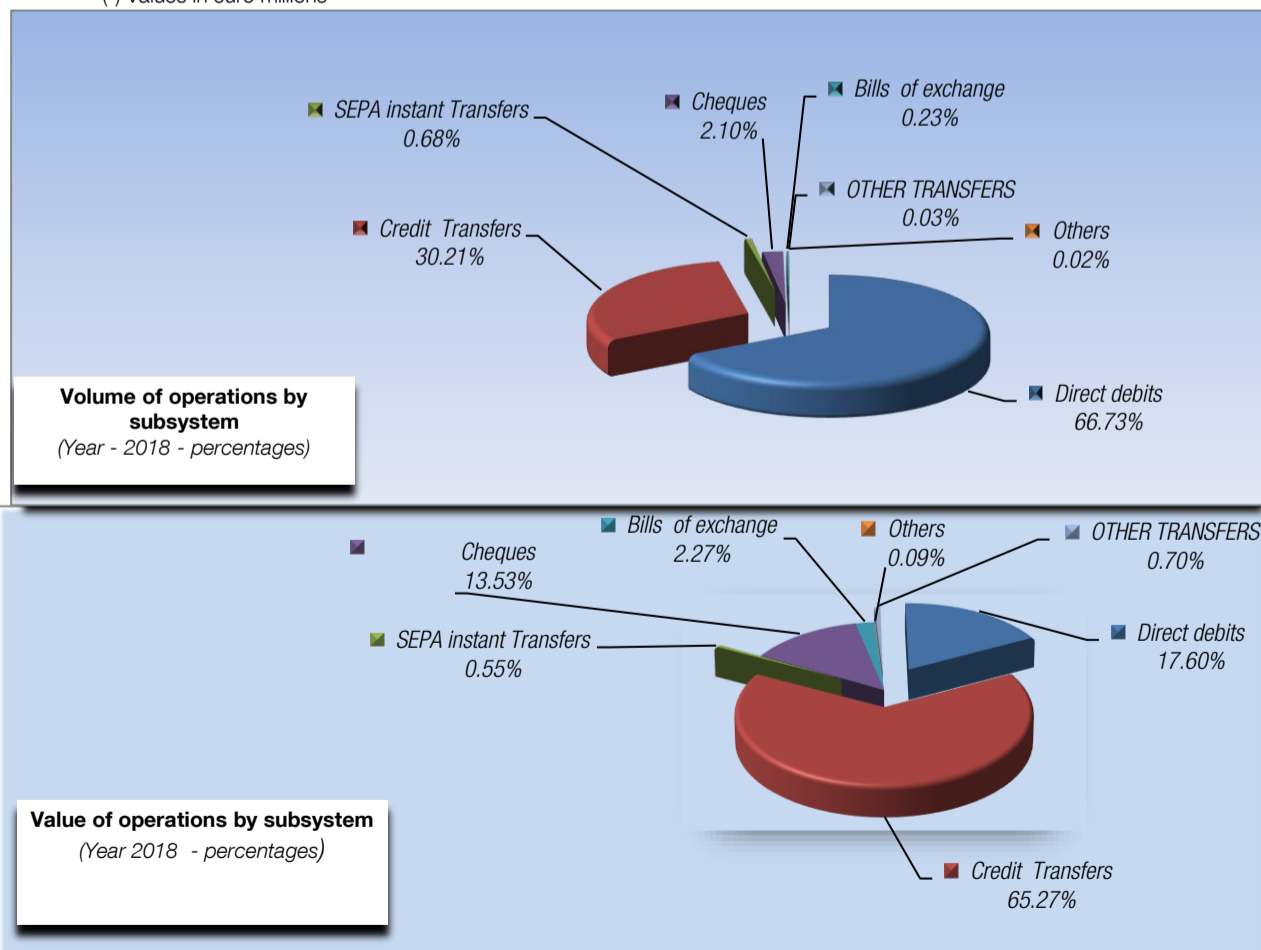


NATIONAL ELECTRONIC CLEARING SYSTEM - SNCE

Volume and value of operations

2018	Totals			
	Volume	% var.	Value (*)	% var.
January	159,508,468	0.14%	154,468	9.74%
February	148,355,316	-6.99%	140,683	-8.92%
March	156,587,256	5.55%	148,176	5.33%
April	167,097,560	6.71%	153,522	3.61%
May	164,597,404	-1.50%	158,891	3.50%
June	164,097,404	-0.30%	156,891	-1.26%
July	167,334,895	0.43%	171,759	3.45%
August	146,111,014	-12.68%	137,730	-19.81%
2018	1,422,315,830		1,368,997	
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%
2011	1,617,524,802	1.79%	1,633,510	-2.60%
2010	1,589,010,746	2.85%	1,677,179	-1.03%
2009	1,544,950,720	2.27%	1,694,705	-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%	1,695,562	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



SNCE. Volume of Operations - by Subsystem

2018	Direct debits		Credit transfers		SEPA instant Transfers		CHEQUES		Bills of exchange		Other (*)		OTHER TRANSFERS	
	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%
January	109,120,082	68.41%	46,198,125	28.96%			3,720,552	2.33%	376,694	0.24%	27,786	0.02%	65,229	0.04%
February	100,685,342	67.87%	44,039,929	29.69%			3,184,071	2.15%	364,397	0.25%	29,093	0.02%	52,484	0.04%
March	105,163,137	67.62%	46,668,043	30.01%	1,075,568	0.69%	3,225,111	2.07%	368,956	0.24%	27,220	0.02%	59,221	0.04%
April	111,728,022	67.23%	50,516,852	30.40%	917,832	0.55%	3,502,283	2.11%	366,517	0.22%	25,446	#jREF!	40,608	0.02%
May	107,055,204	65.24%	51,988,220	31.68%	1,119,189	0.69%	3,483,313	2.12%	381,613	0.23%	25,297	0.02%	44,568	0.03%
June	108,475,872	65.11%	52,963,023	31.79%	1,436,778	0.87%	3,300,263	1.98%	366,522	0.22%	23,663	0.01%	46,782	0.03%
July	110,217,829	65.87%	51,004,398	30.48%	2,084,772	1.26%	3,581,758	2.14%	375,697	0.22%	21,580	0.01%	47,881	0.03%
August	98,777,938	67.60%	42,042,997	28.77%	2,050,969	1.42%	2,852,471	1.95%	332,102	0.23%	20,786	0.01%	33,753	0.02%
2018 (***)	851,223,426	66.73%	385,421,587	30.21%	8,685,108	0.68%	26,849,822	2.10%	2,932,498	0.23%	200,871	0.02%	390,526	0.03%
2017	1,241,638,086	67.58%	545,803,099	29.71%			43,078,574	2.34%	4,541,634	0.25%	326,714	0.02%	1,775,826	0.10%
2016	1,192,467,163	68.33%	499,930,111	28.65%			45,798,412	2.62%	4,833,050	0.28%	358,494	0.02%	1,749,924	0.10%
2015	1,180,320,139	69.42%	462,347,983	27.19%			48,421,725	2.85%	6,904,973	0.41%	414,909	0.02%	1,826,156	0.11%
2014	1,201,309,118	71.18%	427,544,436	25.33%			50,518,050	2.99%	7,887,021	0.47%	500,995	0.03%		
2013	1,141,985,244	70.67%	410,159,017	25.38%			53,882,321	3.33%	9,492,878	0.59%	497,486	0.03%		
2012	1,167,626,956	71.16%	401,565,844	24.47%			58,072,171	3.54%	12,100,346	0.74%	1,592,771	0.10%		
2011	1,144,716,419	70.77%	390,441,520	24.14%			65,069,250	4.02%	15,045,456	0.93%	2,252,157	0.14%		
2010	1,119,611,372	70.46%	378,414,106	23.81%			70,873,498	4.46%	17,137,514	1.08%	2,974,256	0.19%		
2009	1,075,763,405	69.63%	367,887,286	23.81%			76,814,672	4.97%	20,252,481	1.31%	4,232,876	0.27%		
2008	1,021,927,481	67.65%	362,178,739	23.98%			91,563,537	6.06%	28,175,233	1.87%	6,758,305	0.45%		
2007	961,072,622	66.78%	337,012,486	23.42%			101,255,967	7.04%	32,095,028	2.23%	7,805,911	0.54%		
2006	899,614,852	66.57%	304,652,397	22.54%			104,455,886	7.73%	33,608,816	2.49%	8,983,563	0.66%		
2005	847,043,916	66.29%	277,139,776	21.69%			107,981,180	8.45%	35,398,226	2.77%	10,309,597	0.81%		

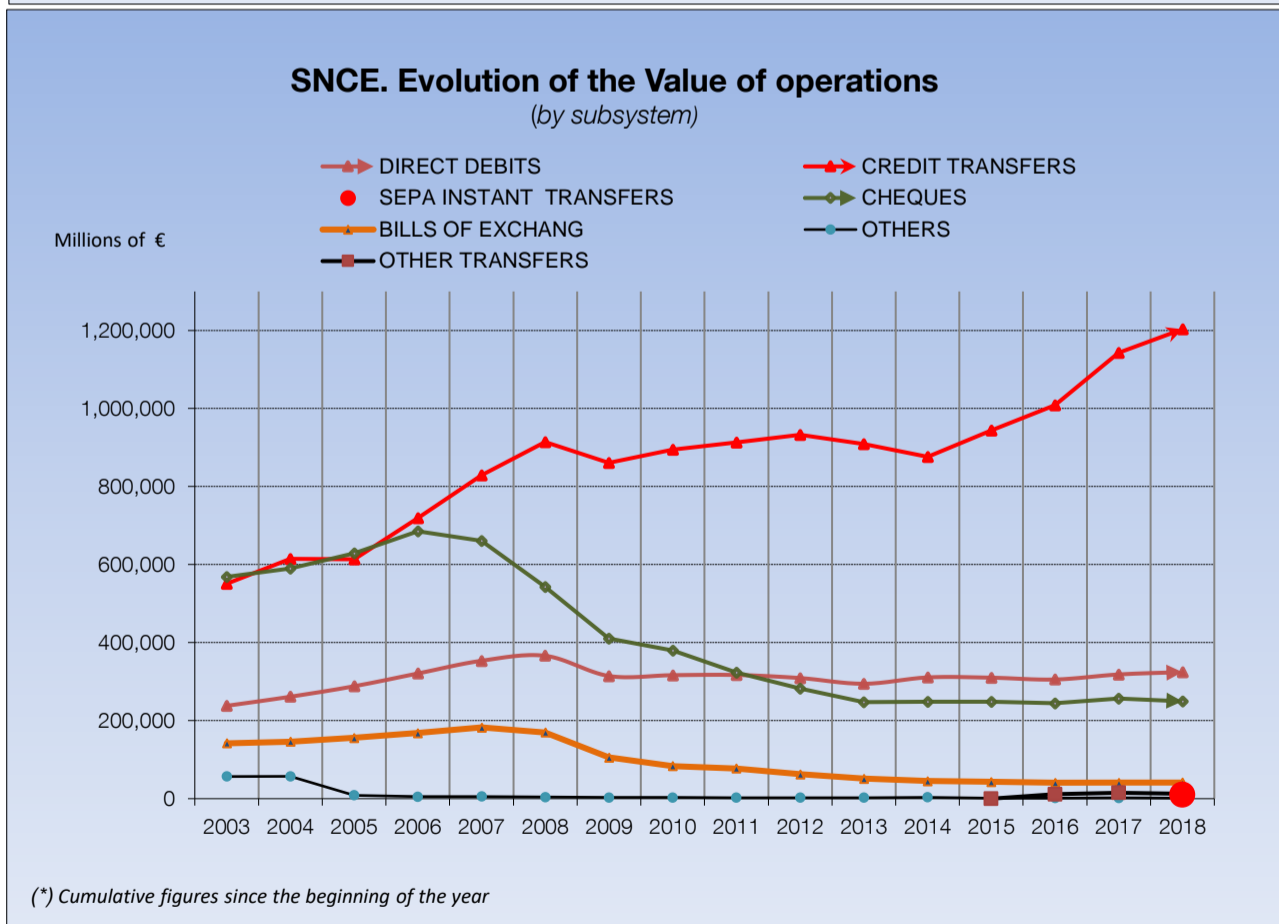
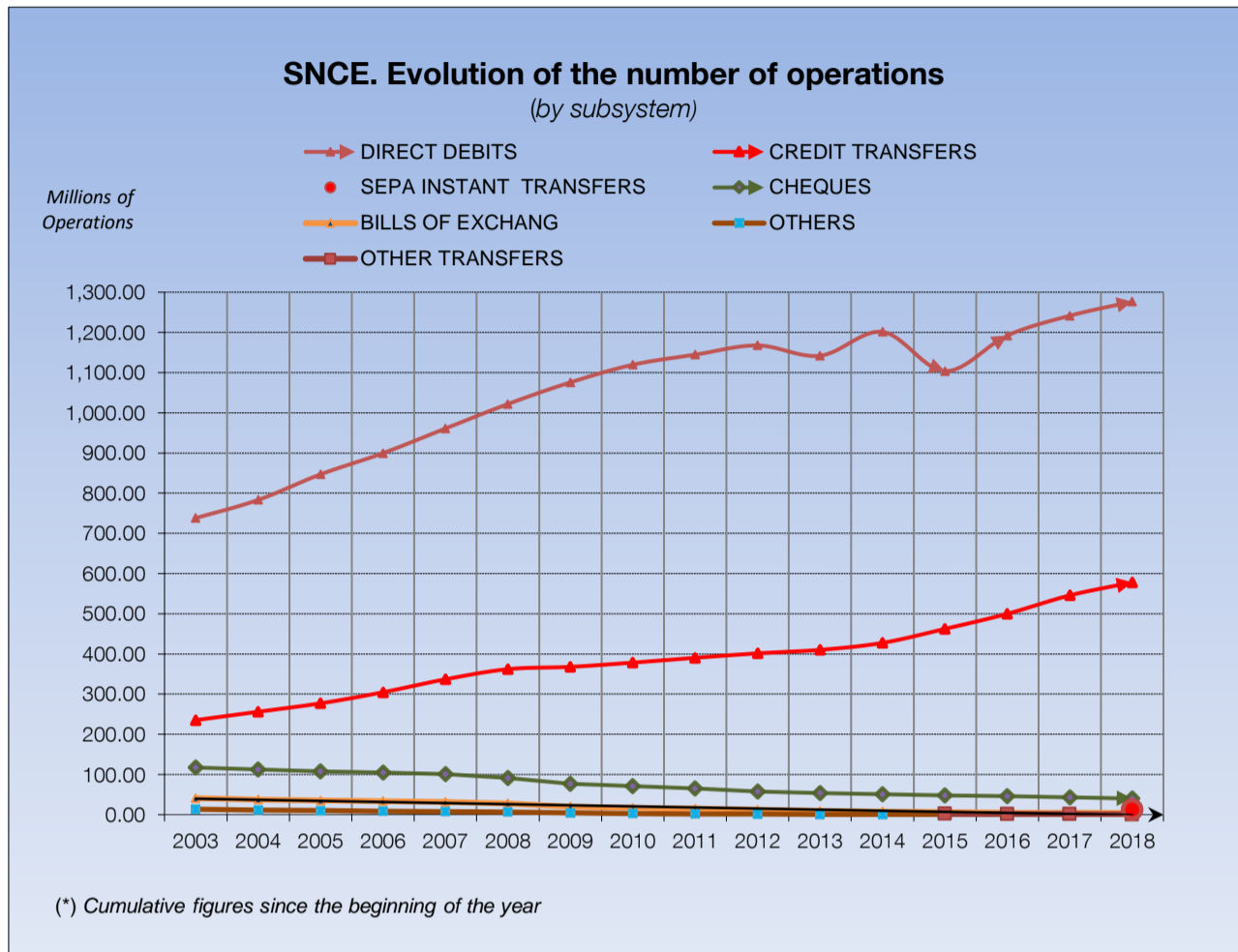
SNCE. Amount of Operations - by Subsystem (**)

2018	Direct debits		Credit transfers		SEPA instant Transfers		CHEQUES		Bills of exchange		Other (*)		OTHER TRANSFERS	
	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%	Operations	%
January	27,638	17.89%	99,745	64.57%			21,934	14.20%	3,698	2.39%	144	0.09%	1,309	0.85%
February	25,156	17.88%	91,398	64.97%			19,401	13.79%	3,384	2.41%	123	0.09%	1,221	0.87%
March	26,083	17.60%	95,649	64.55%	838	0.01	20,665	13.95%	3,565	2.41%	158	0.11%	1,218	0.82%
April	27,124	17.76%	100,133	65.57%	807	0.01	20,975	13.73%	3,387	2.22%	145	0.09%	951	0.62%
May	27,035	17.23%	102,876	65.57%	964	0.01	21,280	13.56%	3,544	2.26%	142	0.09%	1,050	0.67%
June	27,743	16.71%	110,813	66.74%	1,151	0.69%	21,600	13.01%	3,463	2.09%	146	0.09%	1,122	0.68%
July	28,894	16.82%	112,861	65.71%	1,582	0.92%	23,699	13.80%	3,576	2.08%	125	0.07%	1,022	0.60%
August	26,637	19.34%	88,749	64.44%	1,441	1.05%	16,753	12.16%	3,348	2.43%	137	0.10%	665	0.48%
2018 (***)	216,310	17.60%	802,224	65.26%	6,783	0.55%	166,307	13.53%	27,965	2.27%	1,120	0.09%	8,558	0.70%
2017	318,500	17.92%	1,143,333	64.34%			256,968	14.46%	41,298	2.32%	1,886	0.11%	15,044	0.85%
2016	305,492	18.95%	1,008,285	62.54%			244,661	15.18%	40,955	2.54%	1,353	0.08%	11,428	0.71%
2015	310,142	19.85%	944,213	60.42%			248,866	15.93%	43,335	2.77%	1,341	0.09%	14,813	0.95%
2014	310,858	20.94%	876,088	59.01%			248,578	16.74%	45,237	3.05%	3,876	0.26%		
2013	294,527	19.57%	909,044	60.39%			247,937	16.47%	51,151	3.40%	2,511	0.17%		
2012	309,250	19.45%	933,172	58.70%			282,345	17.76%	62,721	3.95%	2,354	0.15%		
2011	317,126	19.41%	913,000	55.89%			323,658	19.81%	77,316	4.73%	2,410	0.15%		
2010	316,611	18.88%	894,507	53.33%			379,412	22.62%	83,783	5.00%	2,866	0.17%		
2009	314,484	18.56%	860,895	50.80%			410,851	24.24%	105,480	6.22%	2,995	0.18%		
2008	366,226	18.33%	914,503	45.77%			543,110	27.18%	169,724	8.50%	4,291	0.21%		
2007	353,580	17.40%	829,469	40.82%			660,530	32.50%	182,756	8.99%	5,822	0.29%		
2006	320,936	16.90%	719,357	37.88%			685,415	36.09%	168,016	8.85%	5,202	0.27%		
2005	288,187	17.00%	613,882	36.21%			628,910	37.09%	155,955	9.20%	8,628	0.51%		

(*) 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



SNCE - Other information of interest

YEAR 2017

1. Netting percentage (*) 8.06%

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

2. Concetration index (*)

Volume	63.84%
Value	63.61%

() Market share of the five largest participants*

3. Average value per payment

	Value in euros
DIRECT DEBITS	256.52
CREDIT TRANSFERS	2,094.77
CHEQUES	5,965.09
BILLS OF EXCHANGE	9,093.15
OTHERS	5,774.05
OTHER TRANSFERS	8,471.41
