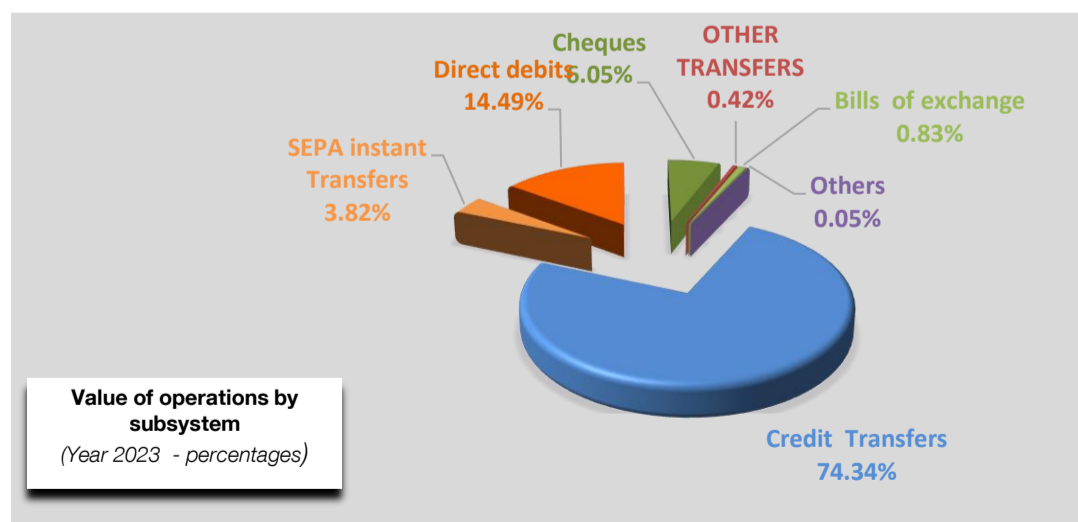
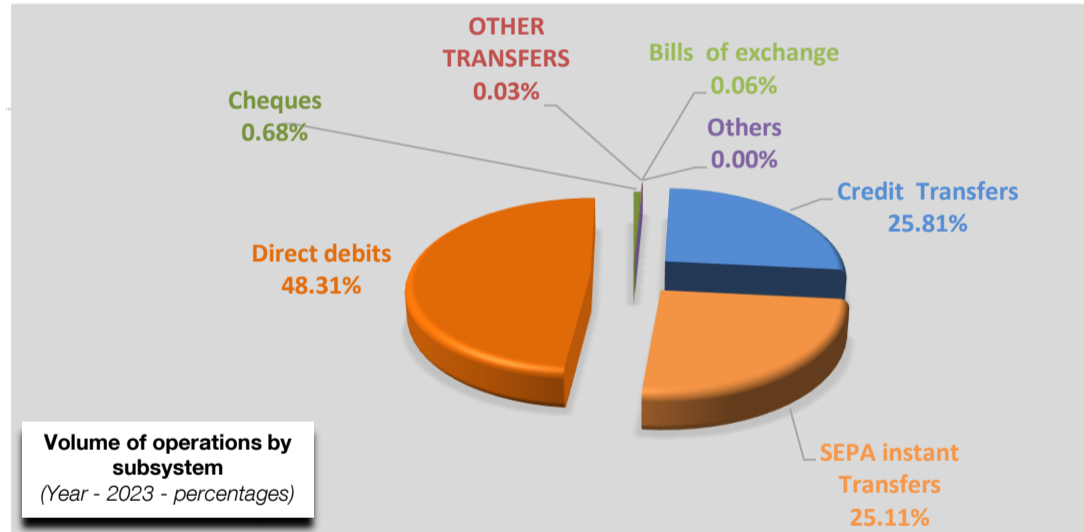


NATIONAL ELECTRONIC CLEARING SYSTEM - SNCE

2023	Volume and value of operations			
	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%
May	242,982,363	8.34%	231,526.3	12.44%
June	250,025,540	2.90%	243,258.1	5.07%
July	236,135,365	-5.56%	232,066.7	-4.60%
August	218,189,191	-7.60%	197,418.3	-14.93%
September	227,750,316	4.38%	209,028.9	5.88%
October	244,400,345	7.31%	226,311.4	8.27%
2023	2,314,061,323		2,197,161.7	
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



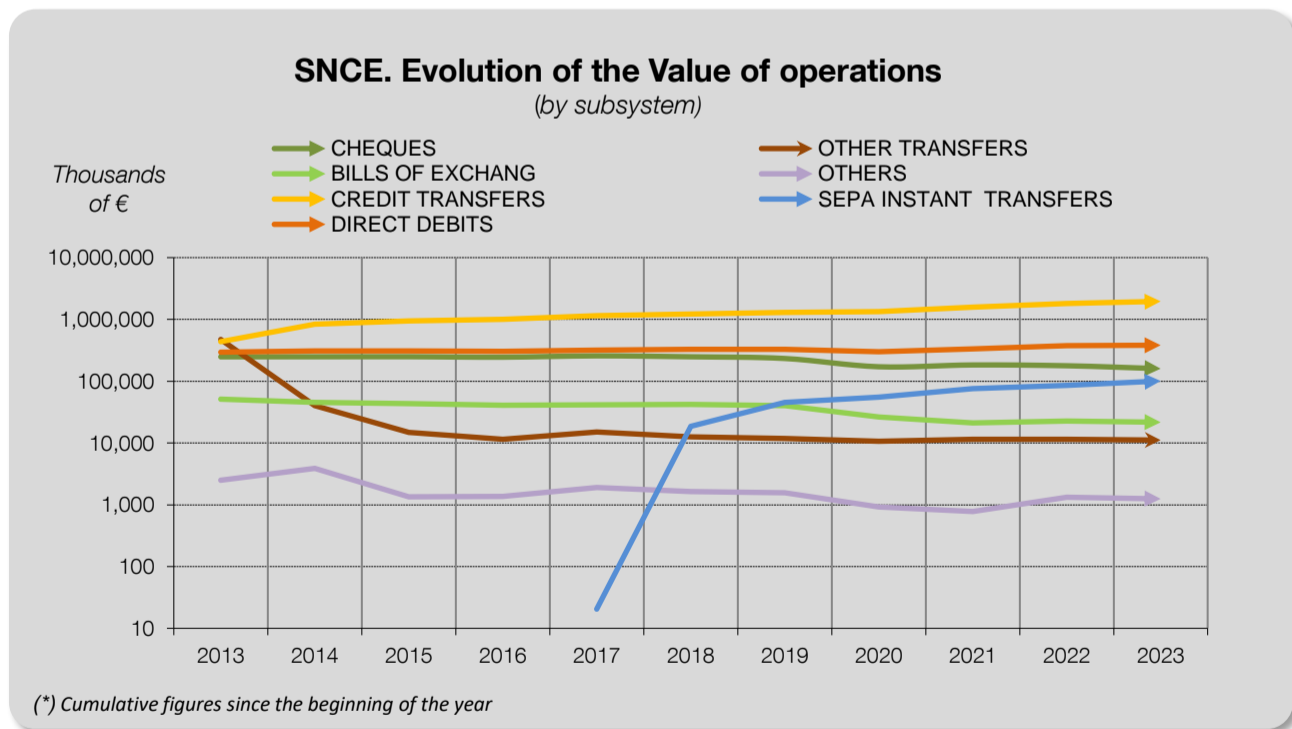
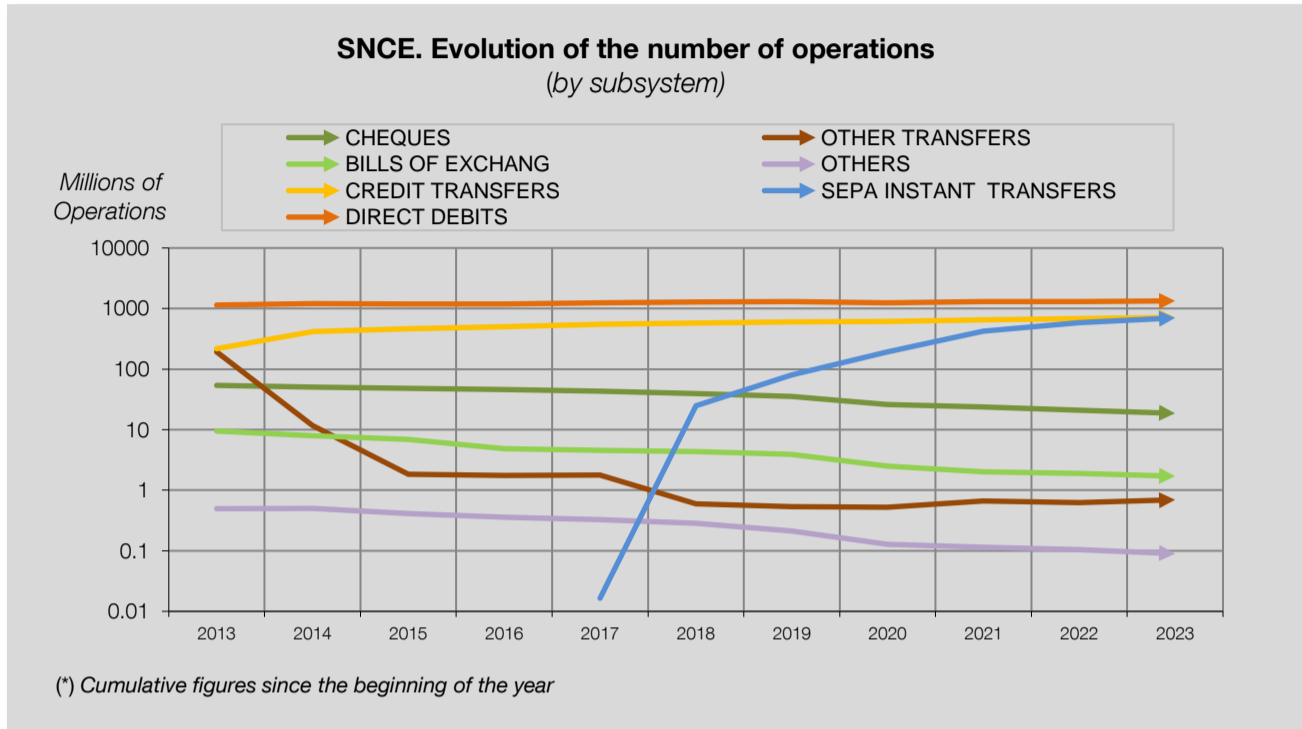
SNCE. Volume of Operations - by Subsystem

	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%
May	1,699,776	0.70%	53,143	0.02%	146,996	0.06%	8,151	0.00%	66,606,064	27.41%	59,645,254	24.55%	114,822,979	47.26%
June	1,601,268	0.64%	60,919	0.02%	147,825	0.06%	7,738	0.00%	67,521,275	27.01%	62,138,784	24.85%	118,547,731	47.41%
July	1,556,114	0.66%	74,720	0.03%	140,842	0.06%	6,976	0.00%	60,542,084	25.64%	62,262,570	26.37%	111,552,059	47.24%
August	1,345,165	0.62%	26,133	0.01%	128,848	0.06%	6,275	0.00%	52,459,201	24.04%	58,679,698	26.89%	105,543,871	48.37%
September	1,492,656	0.66%	58,260	0.03%	145,290	0.06%	6,968	0.00%	56,037,002	24.60%	60,944,321	26.76%	109,065,819	47.89%
October	1,537,517	0.63%	49,953	0.02%	130,745	0.05%	7,719	0.00%	62,369,965	25.52%	64,247,040	26.29%	116,057,406	47.49%
2023 (**)	15,507,765	0.67%	580,525	0.03%	1,419,775	0.06%	74,620	0.00%	596,496,598	25.78%	584,026,407	25.24%	1,115,955,633	48.22%
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	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%
May	14,389.08	6.21%	949.19	0.41%	1,862.86	0.80%	99.59	0.04%	172,542.85	74.52%	8,641.83	3.73%	33,040.94	14.27%
June	14,316.59	5.89%	1,008.03	0.41%	1,823.30	0.75%	128.42	0.05%	183,422.73	75.40%	8,969.75	3.69%	33,589.30	13.81%
July	14,130.60	6.09%	1,011.15	0.44%	1,783.39	0.77%	101.09	0.04%	2,022.00	74.89%	9,087.54	3.92%	32,151.79	13.85%
August	10,017.56	5.07%	553.61	0.28%	1,665.71	0.84%	115.72	0.06%	145,725.74	73.82%	8,258.93	4.18%	31,081.07	15.74%
September	12,198.13	5.84%	688.53	0.33%	1,898.71	0.91%	101.75	0.05%	154,113.92	73.73%	8,713.03	4.17%	31,314.81	14.98%
October	13,147.54	5.81%	963.92	0.43%	1,759.07	0.78%	107.41	0.05%	169,280.78	74.80%	9,304.02	4.11%	31,748.68	14.03%
2023 (**)	132,820.13	6.05%	9,287.90	0.42%	18,145.82	0.83%	1,040.43	0.05%	1,633,456.17	74.34%	83,977.36	3.82%	318,433.88	14.49%
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

1. Netting percentage (*) 13.0%

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

2. Concetration index (*)

Volume	70.95%
Value	73.56%

(*) Market share of the five largest participants

3. Average value per payment

	Value in euros
CHEQUES	8,532.93
OTHER TRANSFERS	18,399.59
BILLS OF EXCHANGE	11,963.26
OTHERS	12,565.99
CREDIT TRANSFERS	2,654.92
SEPA INSTANT Transfers	145.41
DIRECT DEBITS	287.42
