



SWIFT IN FIGURES

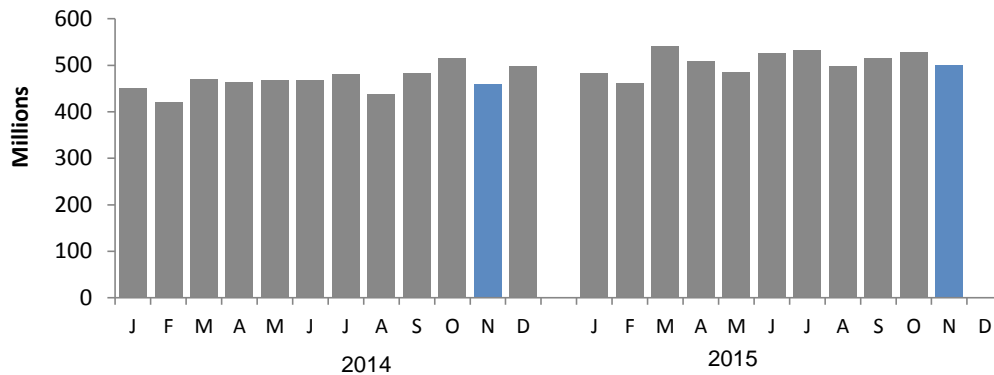
SWIFTNet FIN traffic

FIN	November 2015 YTD	Growth(*)	November 2015
Total number of messages	5,573,320,259	9.0%	500,617,473
Average daily traffic	24,100,844	8.8%	24,540,072

(*) Growth adjusted to business days (231.25 in 2015 vs 230.95 in 2014)

Last peak day: 30th April 2015 with 27,547,533 messages

SWIFTNet FIN traffic per month



SWIFTNet FIN customer base (November 2015)

Live countries	> 200
Live members	2,463
Live sub-members	3,399
Live participants	5,228
Total live users	11,090

SWIFTNet FileAct traffic

FileAct	November 2015 YTD	Growth(*)	November 2015
Average daily kilocharacters	12,806,998	2.4%	15,233,386

(*) Growth adjusted to business days (231.25 in 2015 vs 230.95 in 2014)

SWIFTNet InterAct traffic

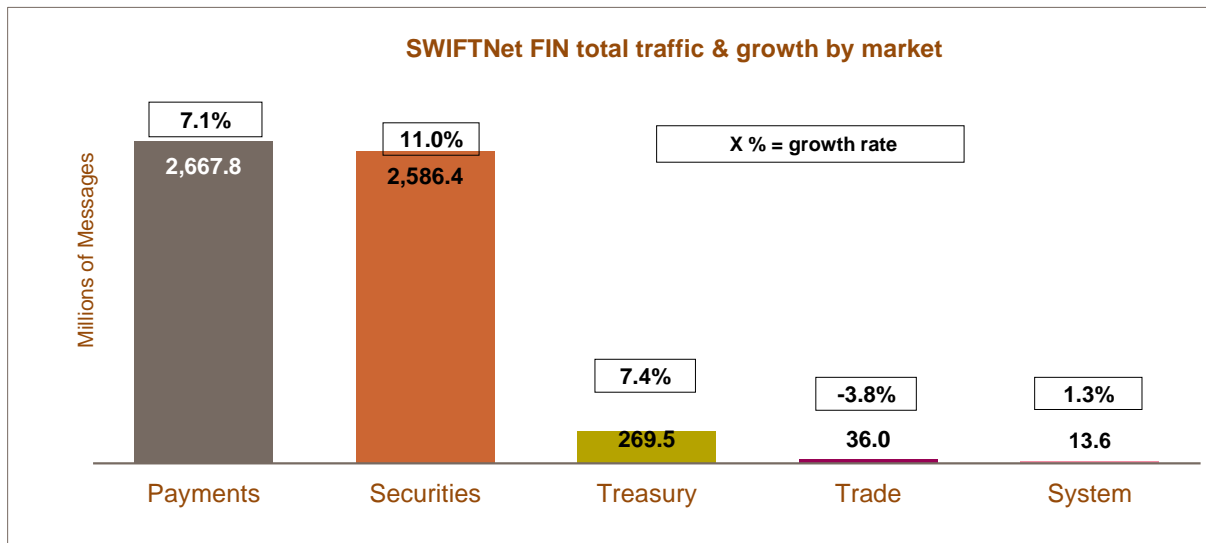
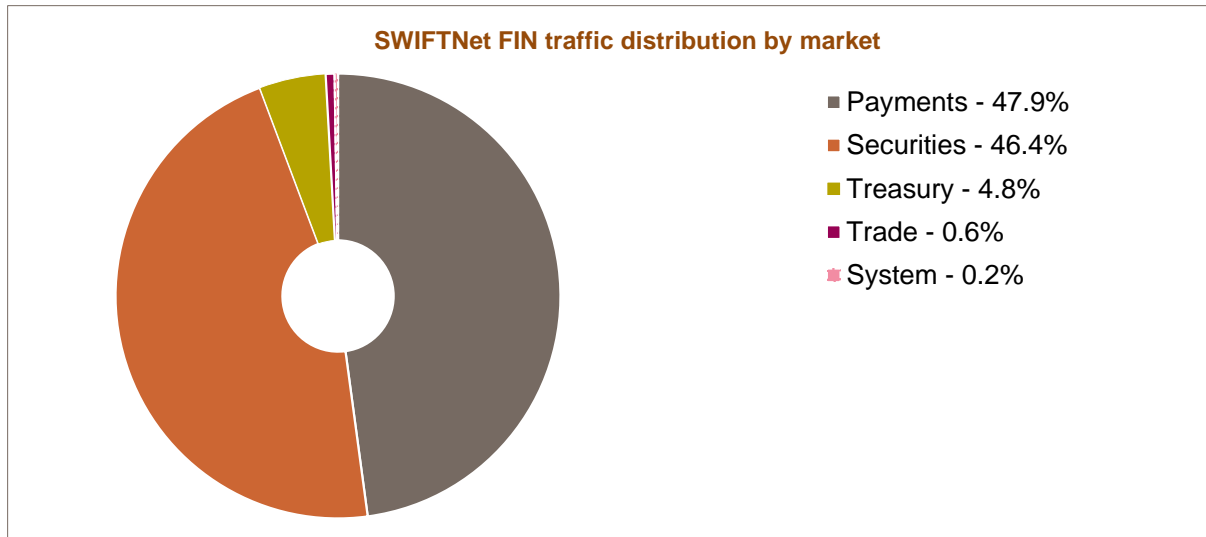
InterAct	November 2015 YTD	Growth(*)	November 2015
Average daily messages	2,771,975	26.1%	3,492,000

(*) Growth adjusted to business days (231.25 in 2015 vs 230.95 in 2014)



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SWIFTNet FIN traffic by market --- November 2015 YTD



SWIFTNet FIN total traffic distribution and growth by market

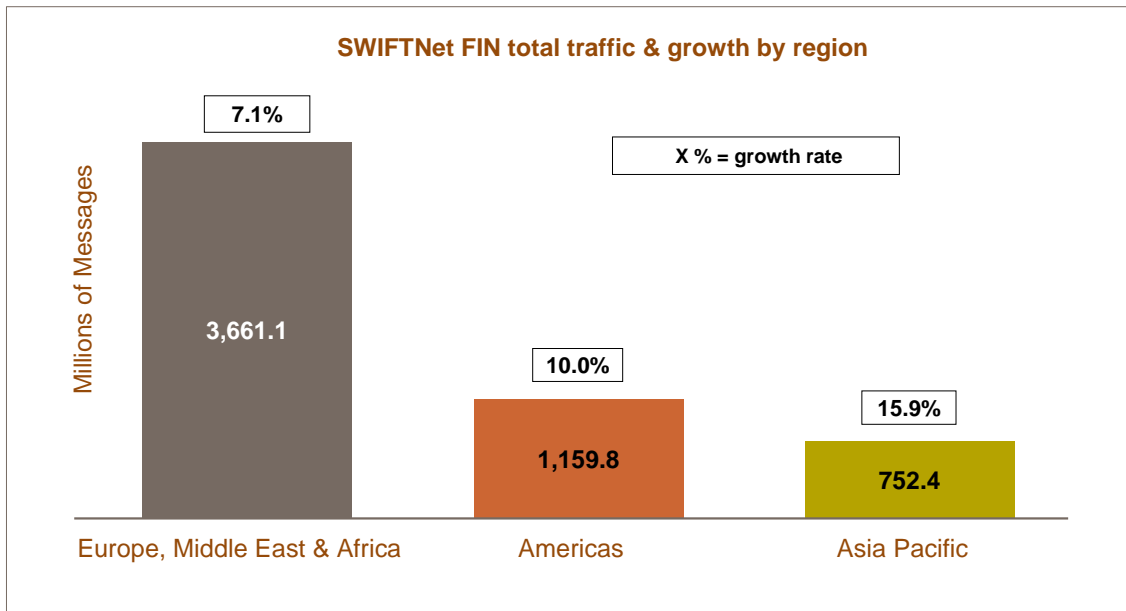
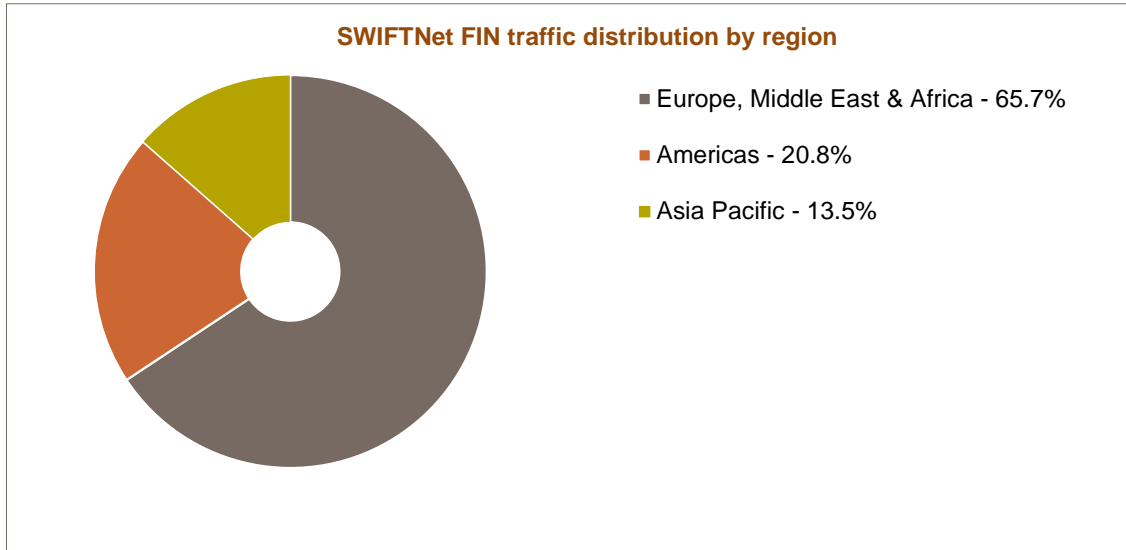
Markets	November 2015 YTD	Distribution	Growth	Growth Adjusted (*)	Contribution to growth (*)
Payments	2,667,785,564	47.9%	7.2%	7.1%	39.3%
Securities	2,586,427,234	46.4%	11.2%	11.0%	56.8%
Treasury	269,498,730	4.8%	7.5%	7.4%	4.1%
Trade	35,973,562	0.6%	-3.7%	-3.8%	-0.3%
System	13,635,169	0.2%	1.4%	1.3%	0.0%
Grand Total	5,573,320,259	100.0%	9.0%	8.8%	100.0%

(*) Growth adjusted to business days (231.25 in 2015 vs 230.95 in 2014)



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SWIFTNet FIN traffic by region --- November 2015 YTD



SWIFTNet FIN total traffic distribution and growth by region

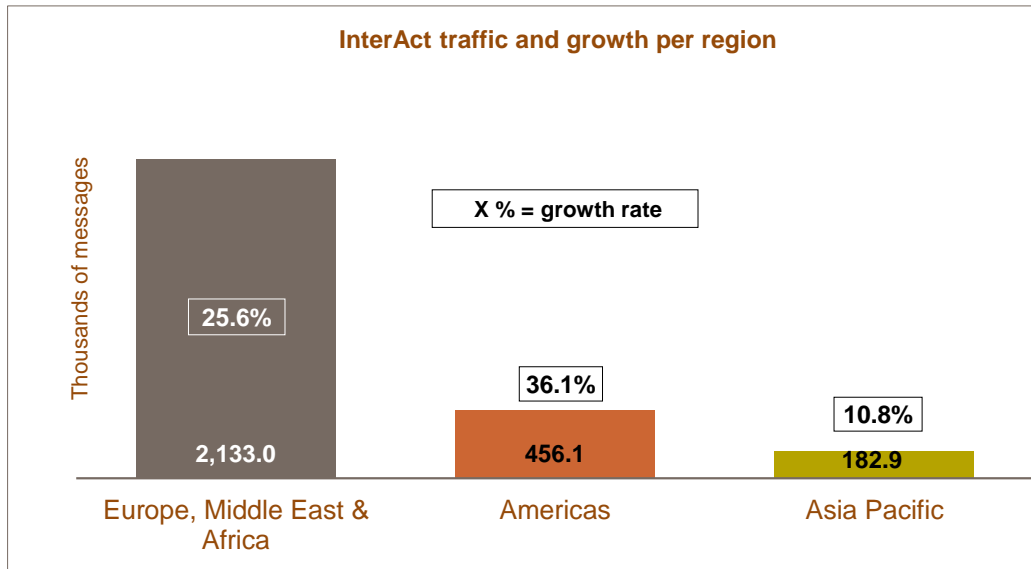
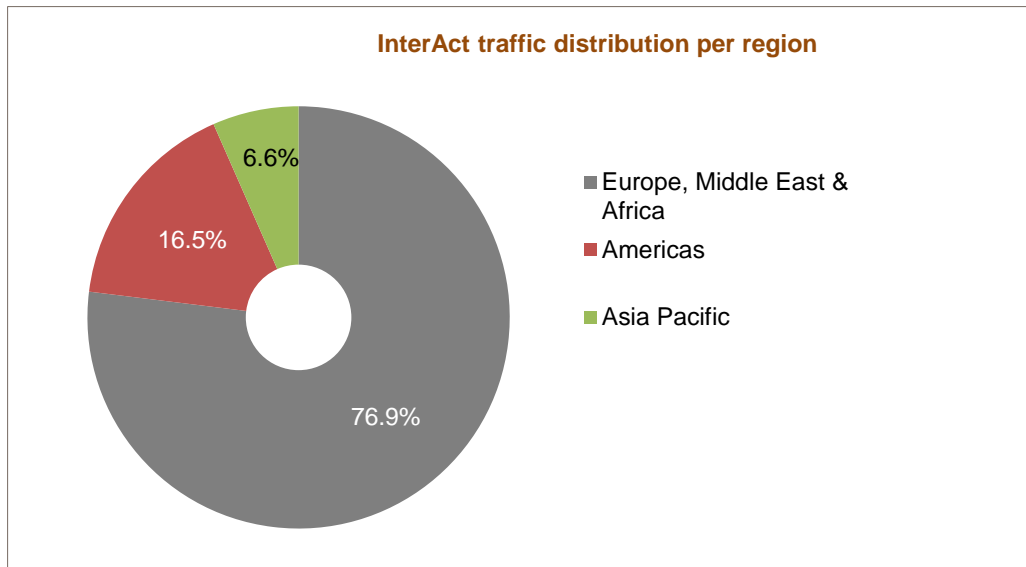
Region	November 2015 YTD	Distribution	Growth	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	3,661,129,308	65.7%	7.2%	7.1%	54.0%
Americas	1,159,750,548	20.8%	10.1%	10.0%	23.2%
Asia Pacific	752,440,403	13.5%	16.1%	15.9%	22.8%
Grand Total	5,573,320,259	100.0%	9.0%	8.8%	100.0%

(*) Growth adjusted to business days (231.25 in 2015 vs 230.95 in 2014)



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SWIFTNet InterAct traffic by region --- November 2015 YTD



InterAct daily average traffic distribution per region (number of messages)

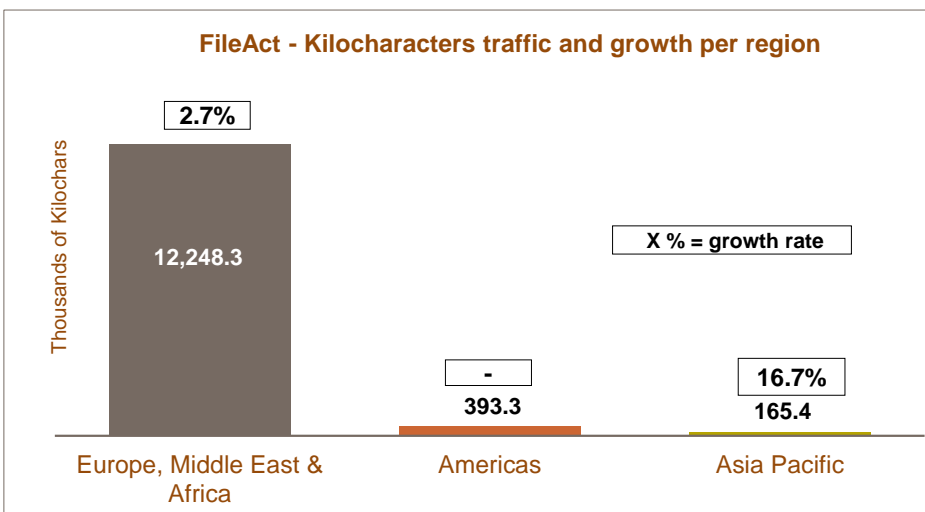
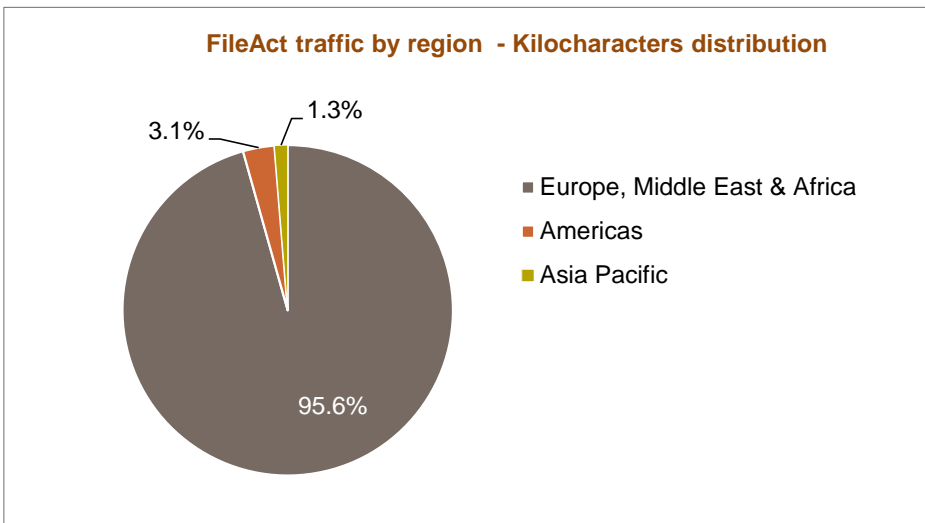
Regions	November 2015 YTD	Distribution	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	2,132,985	76.9%	25.6%	75.8%
Americas	456,084	16.5%	36.1%	21.1%
Asia Pacific	182,905	6.6%	10.8%	3.1%
Grand Total	2,771,975	100.0%	26.1%	100.0%

(*) Growth adjusted to business days (231.25 in 2015 vs 230.95 in 2014)



SWIFT IN FIGURES

SWIFTNet FileAct traffic (in number of kilocharacters) --- November 2015 YTD



FileAct daily average traffic distribution per region (number of kilocharacters)

Regions	November 2015 YTD	Distribution	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	12,248,287	95.6%	2.7%	108.5%
Americas	393,281	3.1%	-11.1%	-16.4%
Asia Pacific	165,431	1.3%	16.7%	7.9%
Grand Total	12,806,998	100.0%	2.4%	100.0%

(*) Growth adjusted to business days (231.25 in 2015 vs 230.95 in 2014) and to changes in compression parameters