SWIFT IN FIGURES

SWIFTNet FIN traffic

FIN	January 2015 YTD	Growth(*)	January 2015
Total number of messages	482,822,430	7.3%	482,822,430
Average daily traffic	24,021,016	11.3%	24,021,016
(*) Growth adjusted to business days (20.1 in 2015 vs 20.85 in 2014)			

Last peak day: 30th September 2014 with 25,877,390 messages

SWIFTNet FIN traffic per month
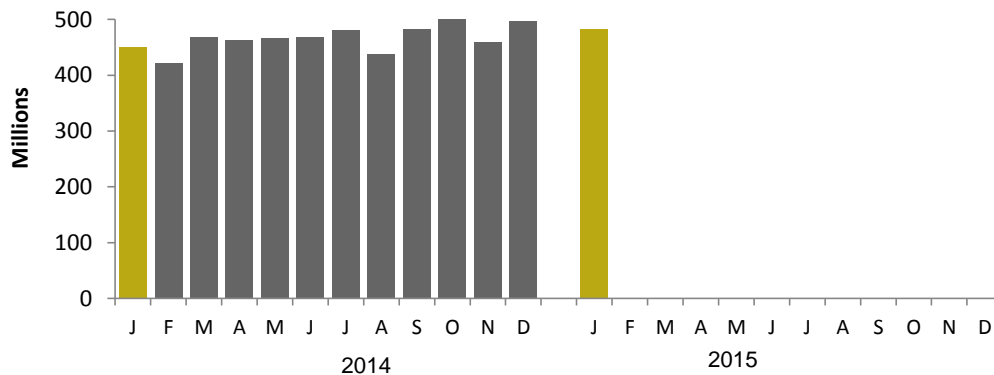
SWIFTNet FIN customer base (January 2015)

Live countries	> 200
Live members	2,373
Live sub-members	3,352
Live participants	5,106
Total live users	10,831

SWIFTNet FileAct traffic

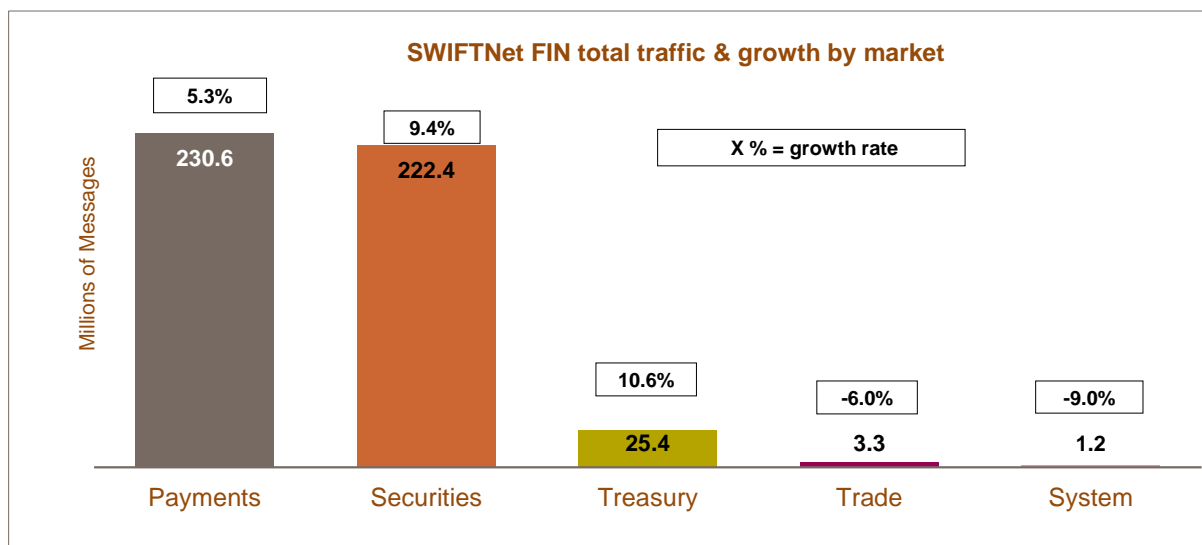| FileAct	January 2015 YTD	Growth(*)	January 2015
Average daily kilocharacters	12,335,837	-1.2%	12,335,837
(*) Growth adjusted to business days (20.1 in 2015 vs 20.85 in 2014)			

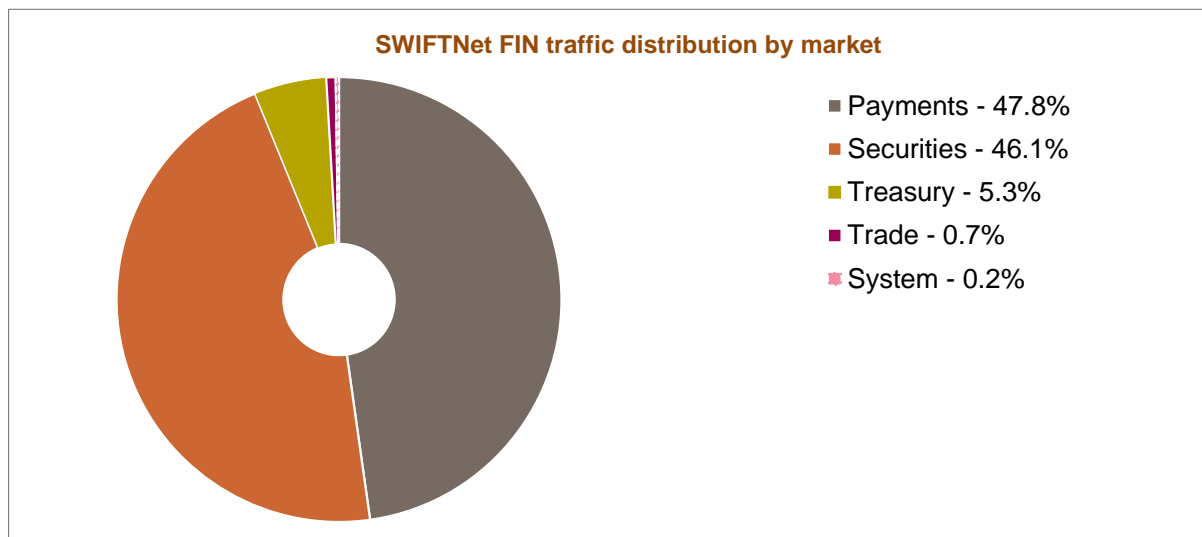## SWIFTNet InterAct traffic

InterAct	January 2015 YTD	Growth(*)	January 2015
Average daily messages	2,498,487	12.9%	2,498,487
(*) Growth adjusted to business days (20.1 in 2015 vs 20.85 in 2014)			

SWIFTNet FIN traffic by market --- January 2015 YTD

SWIFTNet FIN traffic distribution by market

- Payments - 47.8%
- Securities - 46.1%
- Treasury - 5.3%
- Trade - 0.7%
- System - 0.2%

SWIFTNet FIN total traffic & growth by market

X % = growth rate

Millions of Messages

	Payments	Securities	Treasury	Trade	System
Growth	5.3%	9.4%	10.6%	-6.0%	-9.0%
Value	230.6	222.4	25.4	3.3	1.2

SWIFTNet FIN total traffic distribution and growth by market

Markets	January 2015 YTD	Distribution	Growth	Growth Adjusted (*)	Contribution to growth (*)
Payments	230,631,737	47.8%	5.3%	9.2%	35.3%
Securities	222,385,177	46.1%	9.4%	13.5%	58.3%
Treasury	25,361,634	5.3%	10.6%	14.7%	7.4%
Trade	3,291,080	0.7%	-6.0%	-2.5%	-0.6%
System	1,152,802	0.2%	-9.0%	-5.6%	-0.3%
Grand Total	482,822,430	100.0%	7.3%	11.3%	100.0%

(*) Growth adjusted to business days (20.1 in 2015 vs 20.85 in 2014)

SWIFTNet FIN traffic by region --- January 2015 YTD
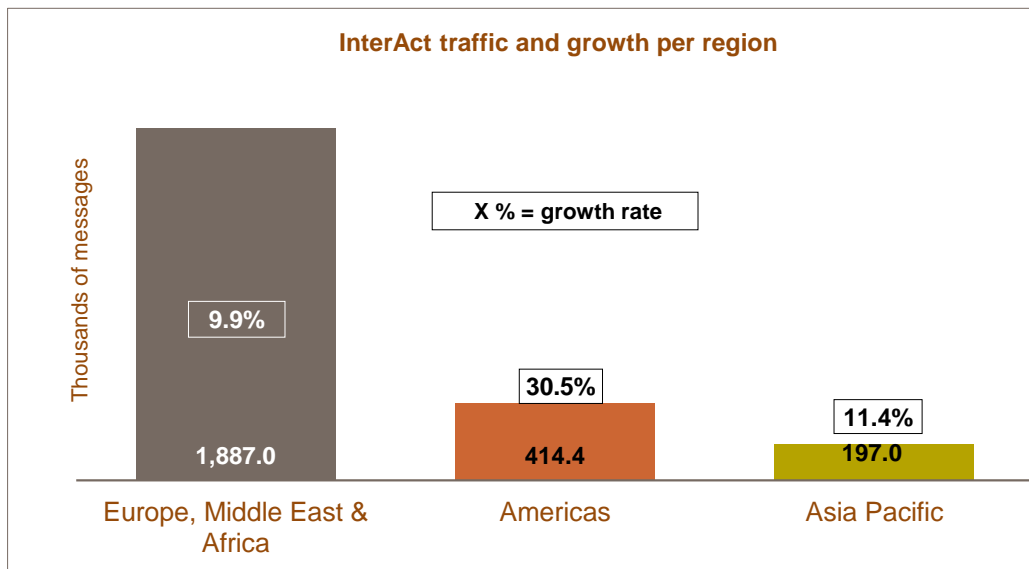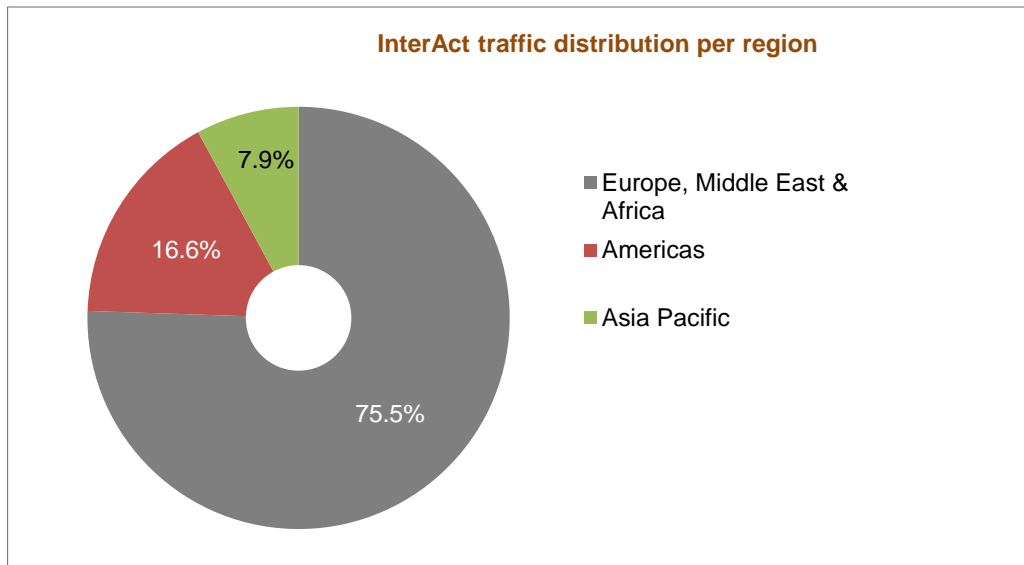
SWIFTNet FIN traffic distribution by region

- Europe, Middle East & Africa - 66.5%
- Americas - 21.0%
- Asia Pacific - 12.4%

SWIFTNet FIN total traffic & growth by region

6.3%

X % = growth rate

9.2%

9.3%

Millions of Messages

321.2

101.5

60.1

Europe, Middle East & Africa | Americas | Asia Pacific
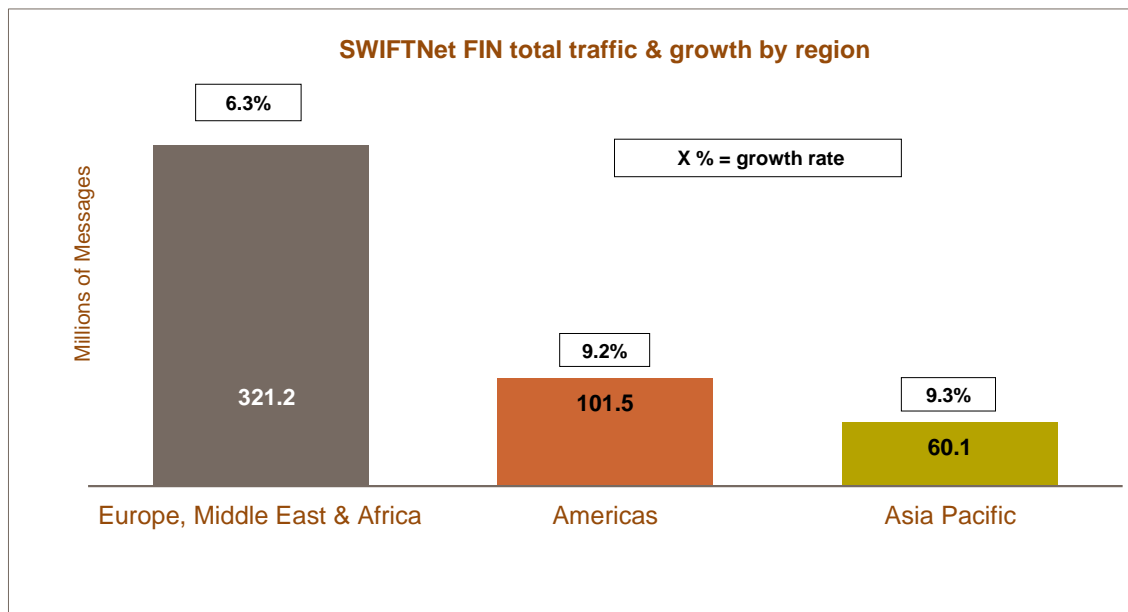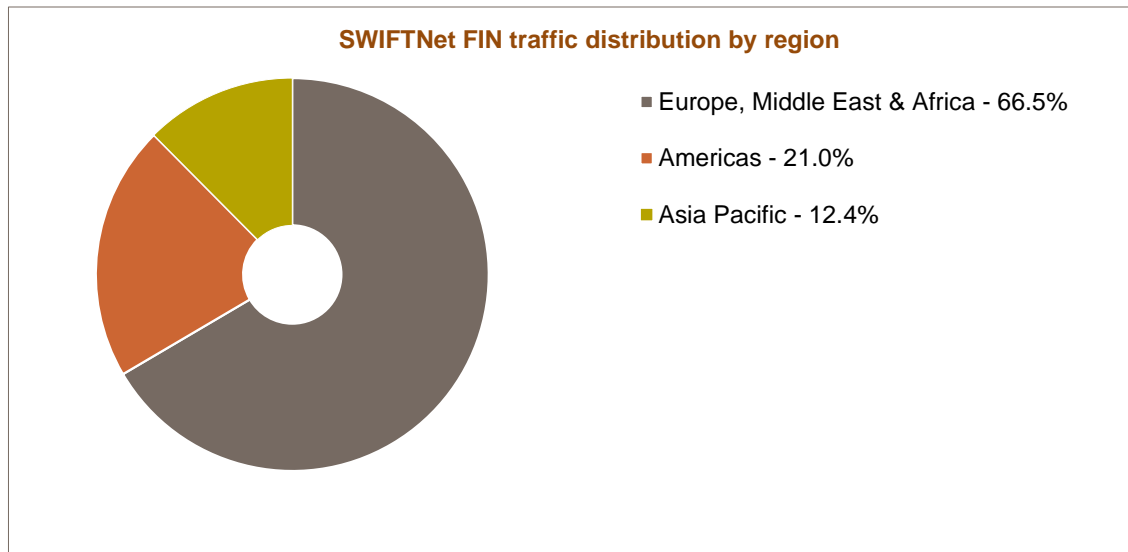
SWIFTNet FIN total traffic distribution and growth by region

Region	January 2015 YTD	Distribution	Growth	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	321,244,626	66.5%	6.3%	10.3%	58.4%
Americas	101,496,048	21.0%	9.2%	13.3%	26.1%
Asia Pacific	60,081,756	12.4%	9.3%	13.4%	15.6%
Grand Total	482,822,430	100.0%	7.3%	11.3%	100.0%
(*) Growth adjusted to business days (20.1 in 2015 vs 20.85 in 2014)					

SWIFTNet InterAct traffic by region --- January 2015 YTD

InterAct traffic distribution per region

- Europe, Middle East & Africa
- Americas
- Asia Pacific

7.9%
16.6%
75.5%

InterAct traffic and growth per region

Thousands of messages

X % = growth rate

9.9%
1,887.0
Europe, Middle East & Africa

30.5%
414.4
Americas

11.4%
197.0
Asia Pacific

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

Regions	January 2015 YTD	Distribution	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	1,887,030	75.5%	9.9%	59.2%
Americas	414,411	16.6%	30.5%	33.8%
Asia Pacific	197,047	7.9%	11.4%	7.0%
Grand Total	2,498,487	100.0%	12.9%	100.0%
(*) Growth adjusted to business days (20.1 in 2015 vs 20.85 in 2014)				

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

FileAct traffic by region - Kilocharacters distribution

- Europe, Middle East & Africa
- Americas
- Asia Pacific

2.9%
1.3%
95.9%

FileAct - Kilocharacters traffic and growth per region

Thousands of Kilochars

-1.6%

11,826.4

X % = growth rate

19.2%
353.3

-1.5%
156.1

Europe, Middle East & Africa | Americas | Asia Pacific
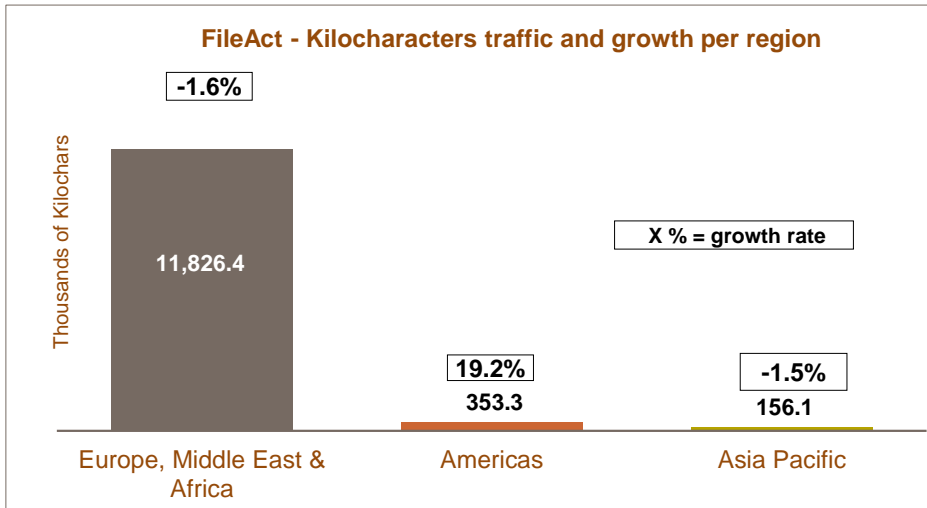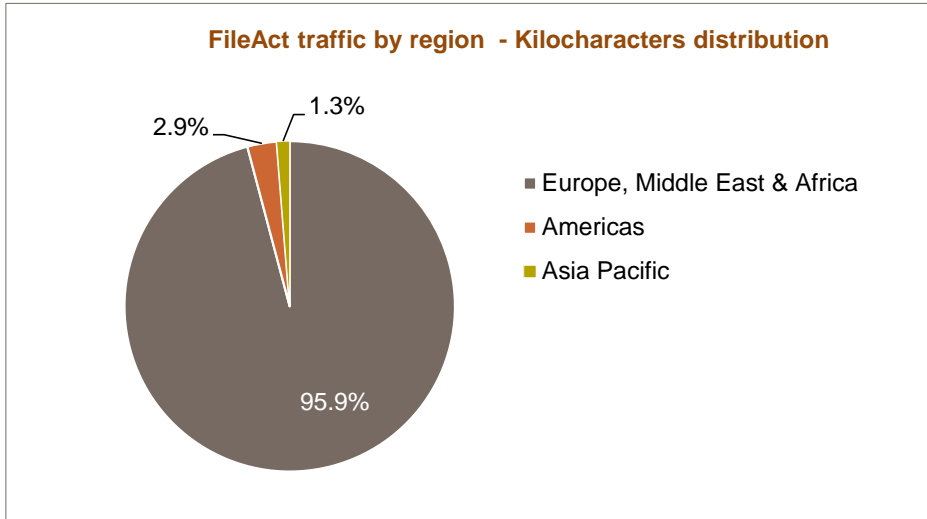
FileAct daily average traffic distribution per region (number of kilocharacters)

Regions	January 2015 YTD	Distribution	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	11,826,439	95.9%	-1.6%	138.0%
Americas	353,287	2.9%	19.2%	-39.7%
Asia Pacific	156,110	1.3%	-1.5%	1.6%
Grand Total	12,335,837	100.0%	-1.2%	100.0%
(*) Growth adjusted to business days (20.1 in 2015 vs 20.85 in 2014) and to changes in compression parameters				