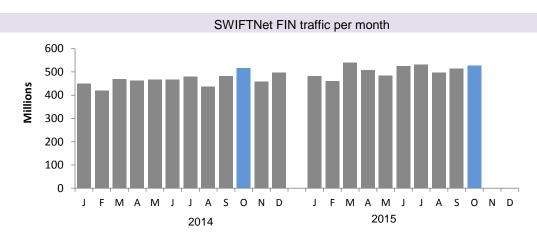


SWIFTNet FIN traffic

FIN	October 2015 YTD	Growth(*)	October 2015		
Total number of messages	5,072,702,786	8.9%	526,683,026		
Average daily traffic	24,058,349	9.2%	24,159,772		
(*) Growth adjusted to business days (210.85 in 2015 vs. 211.35 in 2014)					

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



SWIFTNet FIN customer base (October 2015)

Live countries> 200Live members2,467Live sub-members3,400Live participants5,208Total live users11,075

SWIFTNet FileAct traffic

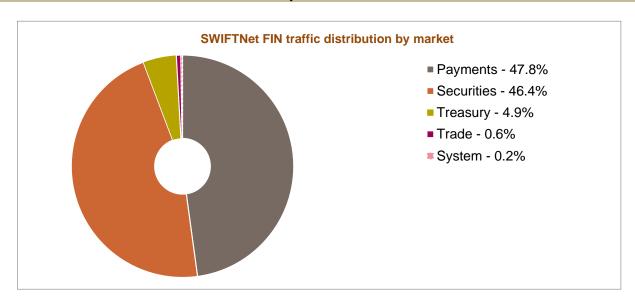
FileAct	October 2015 YTD	Growth(*)	October 2015		
Average daily kilocharacters	0.6%	13,775,580			
(*) Growth adjusted to business days (210.85 in 2015 vs 211.35 in 2014)					

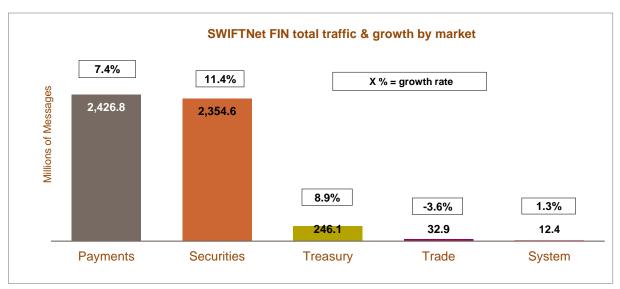
SWIFTNet InterAct traffic

InterAct	October 2015 YTD	Growth(*)	October 2015		
Average daily messages	23.1%	3,065,127			
(*) Growth adjusted to business days (210.85 in 2015 vs 211.35 in 2014)					



SWIFTNet FIN traffic by market --- October 2015 YTD



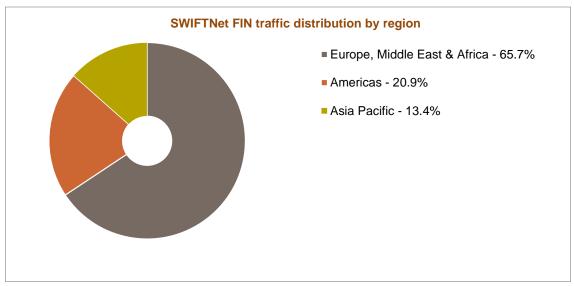


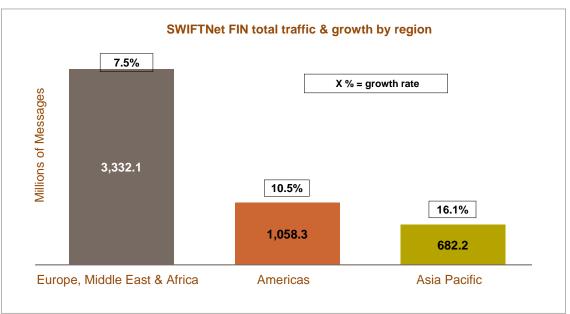
SWIFTNet FIN total traffic distribution and growth by market

Markets	October 2015 YTD	Distribution	Growth	Growth Adjusted (*)	Contribution to growth (*)	
Payments	2,426,799,844	47.8%	7.1%	7.4%	38.9%	
Securities	2,354,573,429	46.4%	11.1%	11.4%	56.7%	
Treasury	246,098,945	4.9%	8.6%	8.9%	4.7%	
Trade	32,868,660	0.6%	-3.8%	-3.6%	-0.3%	
System	12,361,908	0.2%	1.0%	1.3%	0.0%	
Grand Total	5,072,702,786	100.0%	8.9%	9.2%	100.0%	
(*) Growth adjusted to business days (210.85 in 2015 vs 211.35 in 2014)						



SWIFTNet FIN traffic by region --- October 2015 YTD



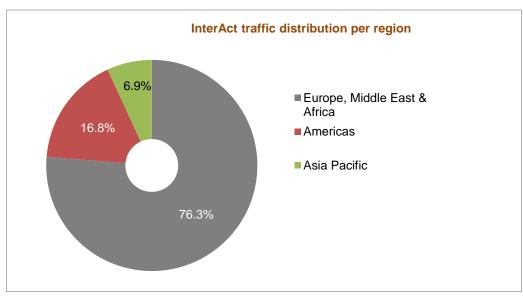


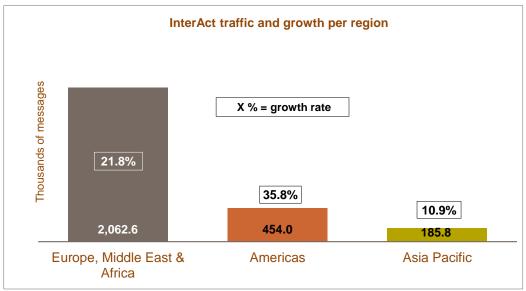
SWIFTNet FIN total traffic distribution and growth by region

Region	October 2015 YTD	Distribution	Growth	Growth adjusted (*)	Contributi on to growth (*)	
Europe, Middle East & Africa	3,332,148,722	65.7%	7.2%	7.5%	53.9%	
Americas	1,058,341,161	20.9%	10.3%	10.5%	23.7%	
Asia Pacific	682,212,903	13.4%	15.9%	16.1%	22.4%	
Grand Total	5,072,702,786	100.0%	8.9%	9.2%	100.0%	
(*) Growth adjusted to business days (210.85 in 2015 vs 211.35 in 2014)						



SWIFTNet InterAct traffic by region --- October 2015 YTD



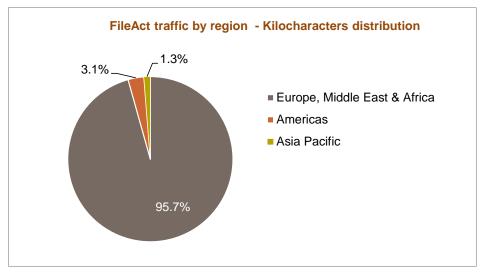


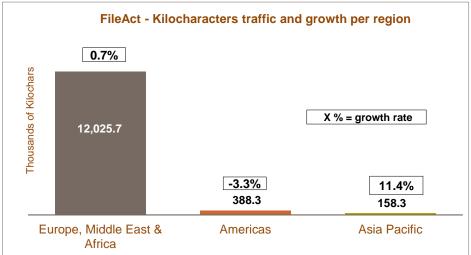
InterAct daily average traffic distribution per region (number of messages)

Regions	October 2015 YTD	Distribution	Growth adjusted (*)	Contribution to growth (*)		
Europe, Middle East & Africa	2,062,559	76.3%	21.8%	72.8%		
Americas	453,962	16.8%	35.8%	23.6%		
Asia Pacific	185,789	6.9%	10.9%	3.6%		
Grand Total	2,702,311	100.0%	23.1%	100.0%		
(*) Growth adjusted to business days (210.85 in 2015 vs 211.35 in 2014)						



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





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

Regions	October 2015 YTD	Distribution	Growth adjusted (*)	Contribution to growth (*)	
Europe, Middle East & Africa	12,025,656	95.7%	0.7%	96.3%	
Americas	388,285	3.1%	-3.3%	-16.3%	
Asia Pacific	158,302	1.3%	11.4%	20.0%	
Grand Total	12,572,242	100.0%	0.6%	100.0%	
(*) Growth adjusted to business days (210.85 in 2015 vs 211.35 in 2014) and to changes in compression parameters					