SWIFT IN FIGURES

SWIFTNet FIN traffic

FIN	January 2016 YTD	Growth(*)	January 2016
Total number of messages	493,407,826	2.2%	493,407,826
Average daily traffic	25,433,393	5.9%	25,433,393
(*) Growth adjusted to business days (19.4 in 2016 vs 20.1 in 2015)			

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

SWIFTNet FIN traffic per month
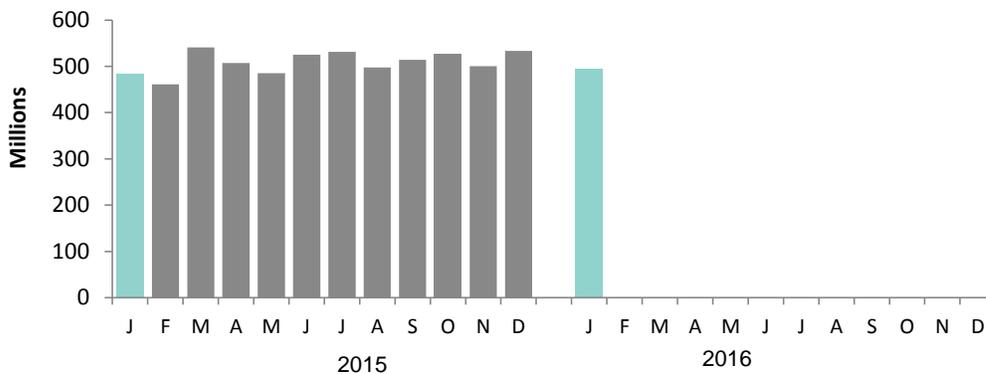
SWIFTNet FIN customer base (January 2016)

Live countries	> 200
Live members	2,455
Live sub-members	3,395
Live participants	5,244
Total live users	11,094

SWIFTNet FileAct traffic

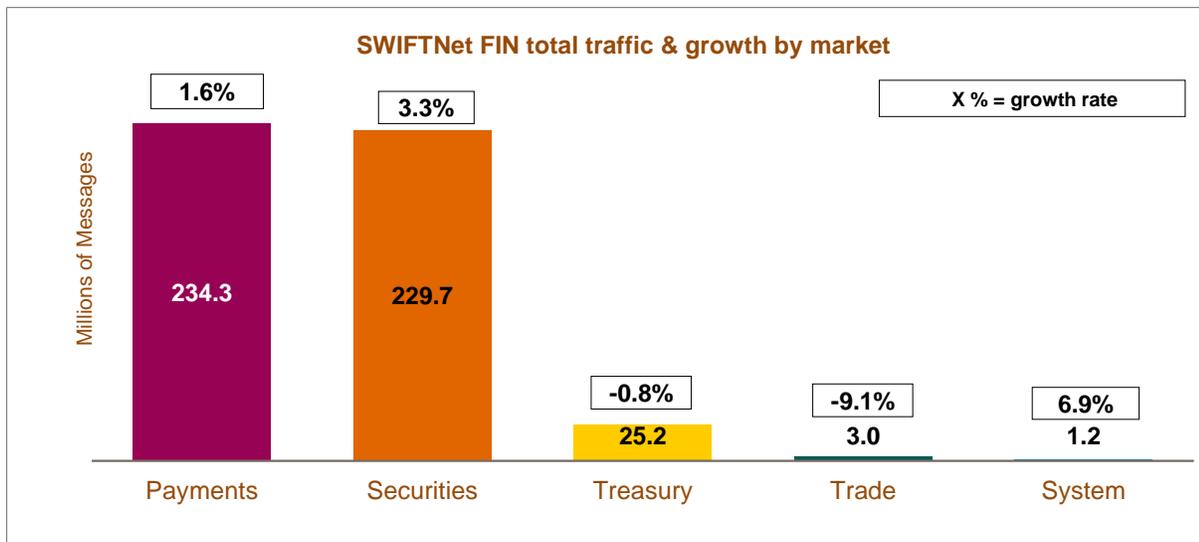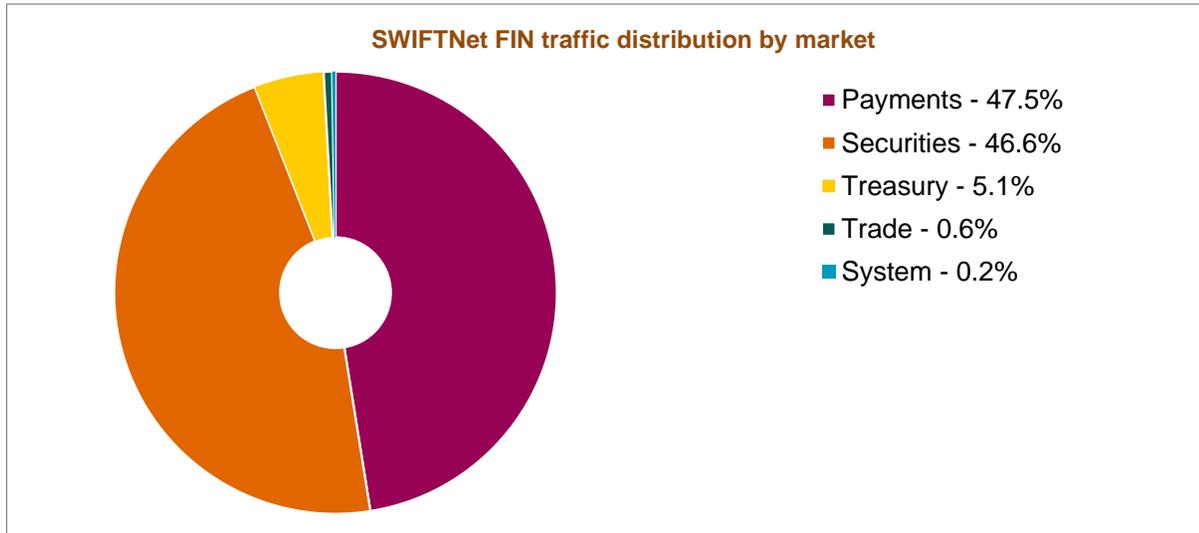| FileAct	January 2016 YTD	Growth(*)	January 2016
Average daily kilocharacters	15,007,246	21.7%	15,007,246
(*) Growth adjusted to business days (19.4 in 2016 vs 20.1 in 2015)			

SWIFTNet InterAct traffic

InterAct	January 2016 YTD	Growth(*)	January 2016
Average daily messages	3,215,043	43.1%	3,215,043
(*) Growth adjusted to business days (19.4 in 2016 vs 20.1 in 2015)			

SWIFTNet FIN traffic by market --- January 2016 YTD
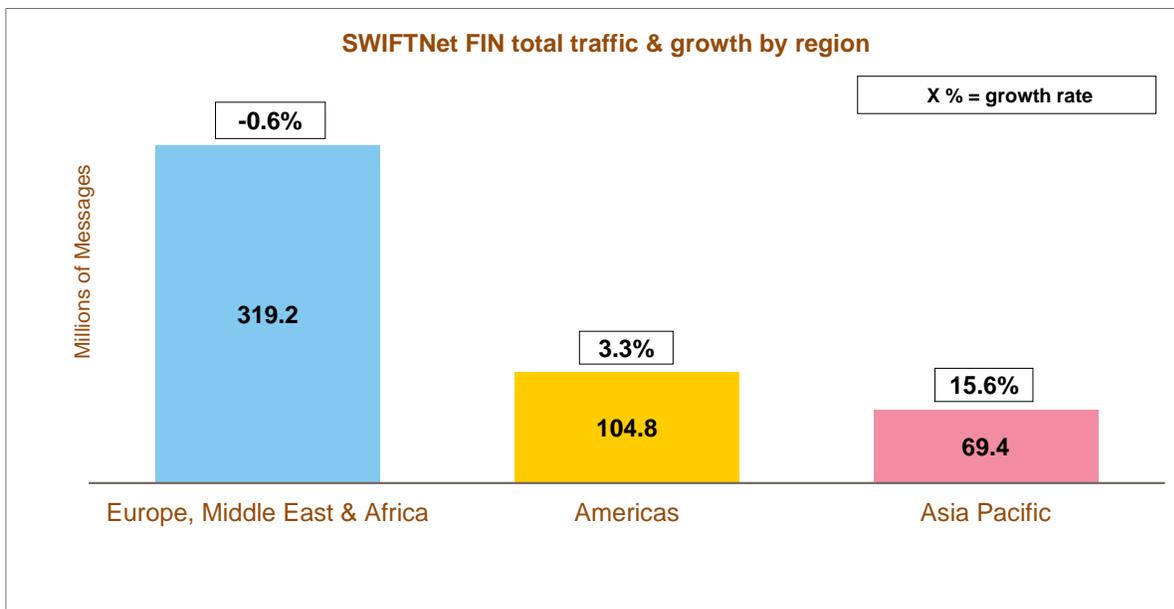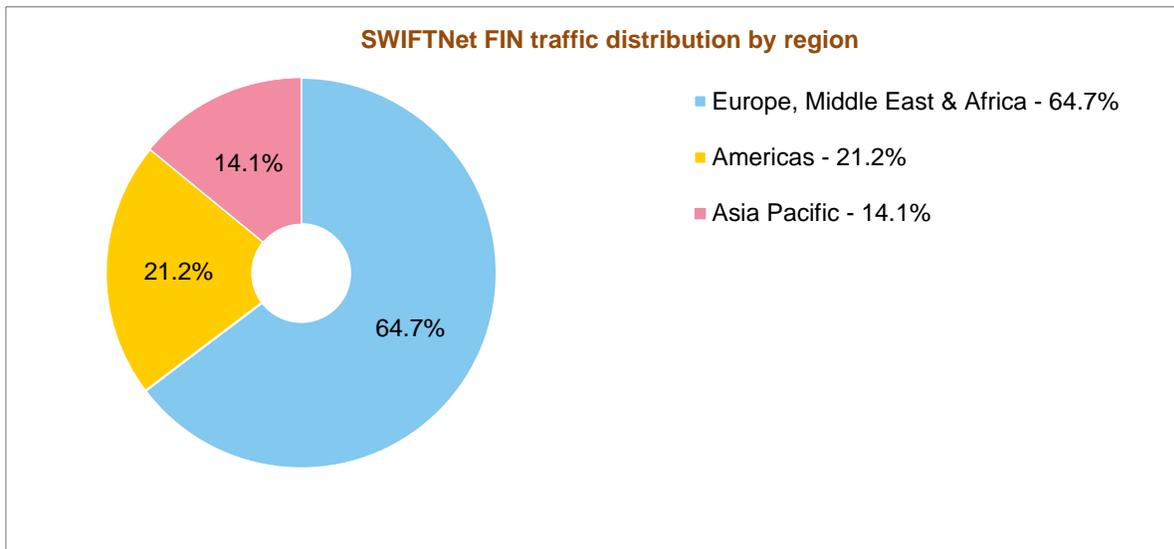
SWIFTNet FIN traffic distribution by market

- Payments - 47.5%
- Securities - 46.6%
- Treasury - 5.1%
- Trade - 0.6%
- System - 0.2%

SWIFTNet FIN total traffic & growth by market

X % = growth rate

Payments	Securities	Treasury	Trade	System
1.6%	3.3%	-0.8%	-9.1%	6.9%
234.3	229.7	25.2	3.0	1.2

Millions of Messages

SWIFTNet FIN total traffic distribution and growth by market

Markets	January 2016 YTD	Distribution	Growth	Growth Adjusted (*)	Contribution to growth (*)
Payments	234,267,544	47.5%	1.6%	5.2%	34.3%
Securities	229,745,576	46.6%	3.3%	7.0%	69.5%
Treasury	25,170,557	5.1%	-0.8%	2.8%	-1.8%
Trade	2,991,830	0.6%	-9.1%	-5.8%	-2.8%
System	1,232,319	0.2%	6.9%	10.8%	0.8%
Grand Total	493,407,826	100.0%	2.2%	5.9%	100.0%

(*) Growth adjusted to business days (19.4 in 2016 vs 20.1 in 2015)

SWIFTNet FIN traffic by region --- January 2016 YTD

SWIFTNet FIN traffic distribution by region

- Europe, Middle East & Africa - 64.7%
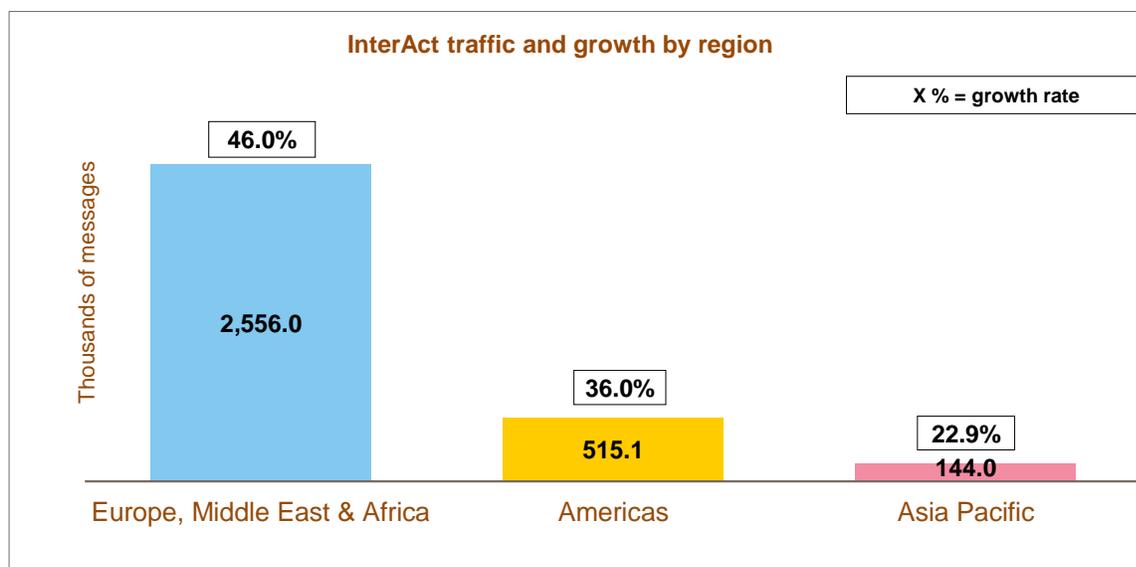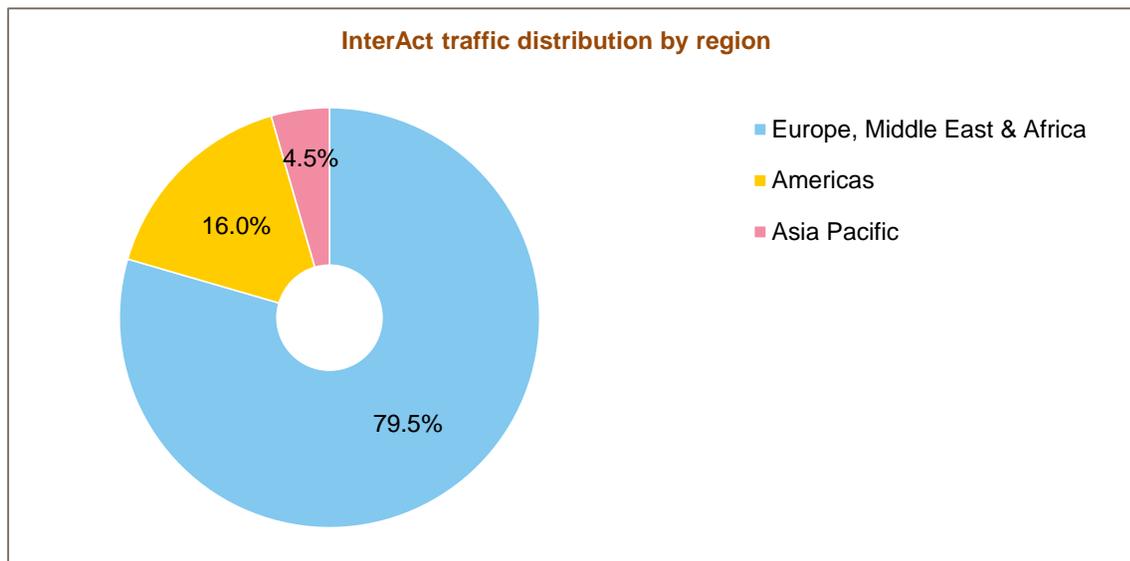- Americas - 21.2%
- Asia Pacific - 14.1%

SWIFTNet FIN total traffic & growth by region

X % = growth rate

SWIFTNet FIN total traffic distribution and growth by region

Regions	January 2016 YTD	Distribution	Growth	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	319,171,392	64.7%	-0.6%	2.9%	-19.6%
Americas	104,803,854	21.2%	3.3%	7.0%	31.2%
Asia Pacific	69,432,580	14.1%	15.6%	19.7%	88.3%
Grand Total	493,407,826	100.0%	2.2%	5.9%	100.0%

(*) Growth adjusted to business days (19.4 in 2016 vs 20.1 in 2015)

SWIFTNet InterAct traffic by region --- January 2016 YTD

InterAct traffic distribution by region

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

4.5%
16.0%
79.5%

InterAct traffic and growth by region

X % = growth rate

Thousands of messages

Europe, Middle East & Africa	Americas	Asia Pacific
46.0%	36.0%	22.9%
2,556.0	515.1	144.0

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

Regions	January 2016 YTD	Distribution	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	2,556,004	79.5%	46.0%	83.1%
Americas	515,076	16.0%	36.0%	14.1%
Asia Pacific	143,963	4.5%	22.9%	2.8%
Grand Total	3,215,043	100.0%	43.1%	100.0%

(*) Growth adjusted to business days (19.4 in 2016 vs 20.1 in 2015)

SWIFTNet FileAct traffic (in number of kilocharacters) --- January 2016 YTD

FileAct traffic by region - Kilocharacters distribution

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

3.0%   1.3%   95.7%

FileAct - Kilocharacters traffic and growth by region

X % = growth rate

	21.5%	27.9%	21.5%
Thousands of Kilochars	14,365.8	451.8	189.6
	Europe, Middle East & Africa	Americas	Asia Pacific
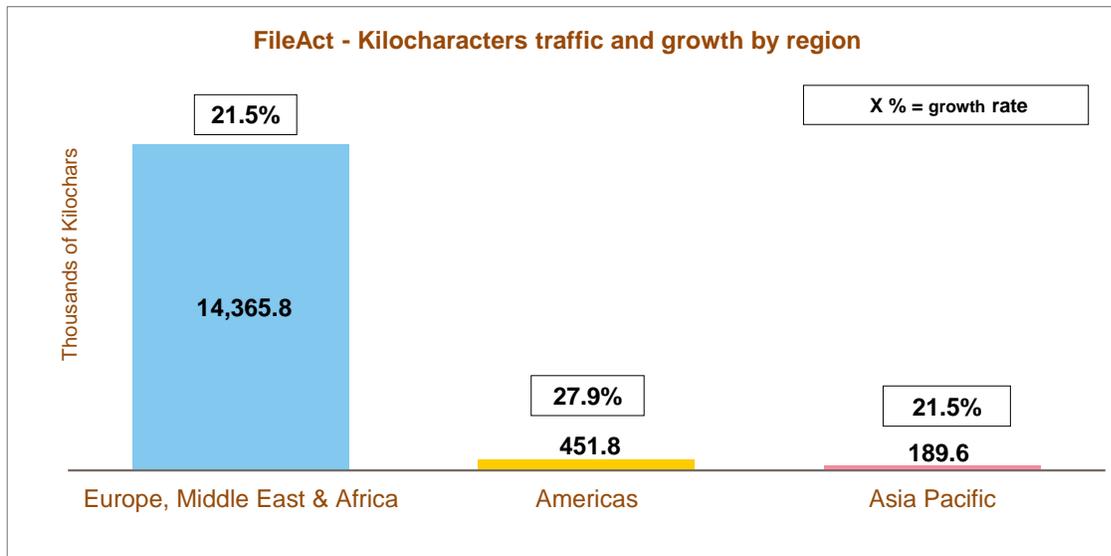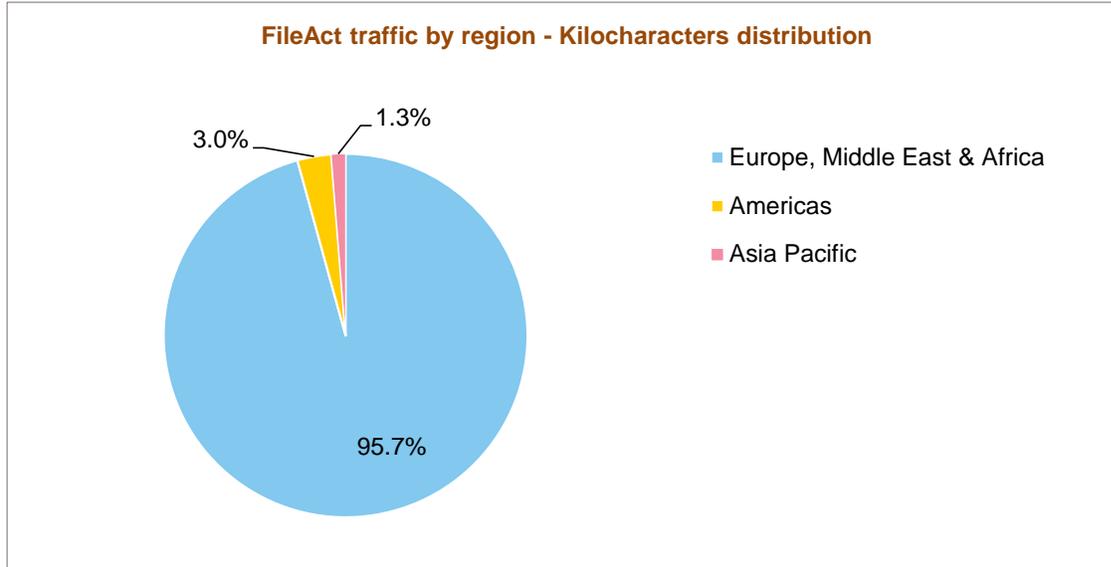
FileAct daily average traffic distribution per region (number of kilocharacters)

Regions	January 2016 YTD	Distribution	Growth adjusted (*)	Contribution to growth (*)
Europe, Middle East & Africa	14,365,796	95.7%	21.5%	95.1%
Americas	451,808	3.0%	27.9%	3.7%
Asia Pacific	189,642	1.3%	21.5%	1.3%
Grand Total	15,007,246	100.0%	21.7%	100.0%
(*) Growth adjusted to business days (19.4 in 2016 vs 20.1 in 2015) and to changes in compression parameters				