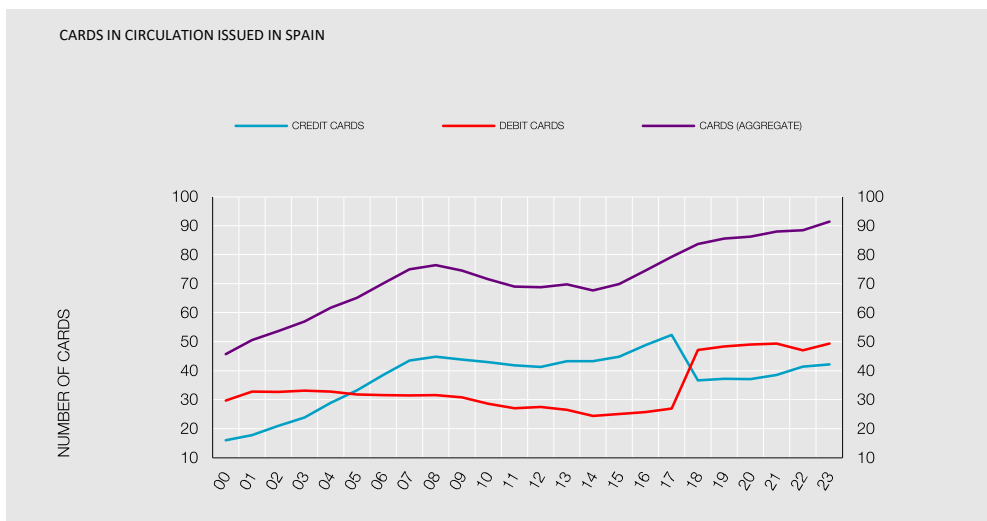


CARDS IN CIRCULATION

Volume

	Total					
	Credit (a)	% increase	Debit (a)	% increase	Total	% increase
2000	16.06		29.74		45.80	
2001	17.75	10.52%	32.84	10.39%	50.58	10.44%
2002	20.95	18.04%	32.67	-0.49%	53.62	6.01%
2003	23.86	13.88%	33.10	1.29%	56.95	6.21%
2004	28.96	21.40%	32.76	-1.00%	61.73	8.38%
2005	33.25	14.79%	31.83	-2.84%	65.08	5.43%
2006	38.49	15.76%	31.58	-0.80%	70.07	7.66%
2007	43.49	13.00%	31.47	-0.36%	74.96	6.98%
2008	44.82	3.05%	31.57	0.34%	76.40	1.92%
2009	43.77	-2.34%	30.74	-2.63%	74.52	-2.46%
2010	42.96	-1.85%	28.62	-6.92%	71.58	-3.94%
2011	41.89	-2.50%	27.08	-5.37%	68.97	-3.65%
2012	41.33	-1.33%	27.47	1.44%	68.80	-0.25%
2013	43.26	4.68%	26.48	-3.58%	69.75	1.38%
2014	43.24	-0.05%	24.41	-7.82%	67.66	-3.00%
2015	44.82	3.65%	25.10	2.80%	69.92	3.34%
2016	48.75	8.77%	25.76	2.65%	74.51	6.57%
2017	52.35	7.38%	26.93	4.55%	79.28	6.40%
2018	36.64	6.57%	47.08	4.86%	83.72	5.60%
2019	37.25	1.67%	48.35	2.70%	85.61	2.25%
2020	37.14	-0.29%	49.04	1.42%	86.19	0.68%
2021	38.55	3.78%	49.44	0.80%	87.99	2.09%
2022	41.36	7.28%	47.07	-4.79%	88.42	0.50%
2023	42.15	1.91%	49.37	4.89%	91.52	3.50%
1st Quarter	41.46	5.20%	47.35	-2.95%	88.81	0.69%
2nd Quarter	41.98	3.78%	48.27	1.57%	90.26	2.58%
3rd Quarter	42.29	3.10%	49.28	4.57%	91.56	3.88%
4th Quarter	42.15	7.28%	49.37	4.89%	91.52	3.50%



SOURCE: Sistema de Tarjetas y Medios de Pago S.A. (STMP)

a. The criteria used to disaggregate the number of payment cards according to their function (i.e credit and debit function) have been modified in first quarter 2018. These new criteria imply a significant change on the figures shown under this breakdown. Previous to this date, the published figures were estimations based on information provided by the Spanish card payment schemes. Since Q1 2018, however, data are reported by the payment service providers adhered to the Spanish card payment schemes, according to the requirements set out in Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions. Finally, and in order to ease an homogeneous comparison, the inter annual variation rates has been calculated by using the new criteria back to 2017 estimated data