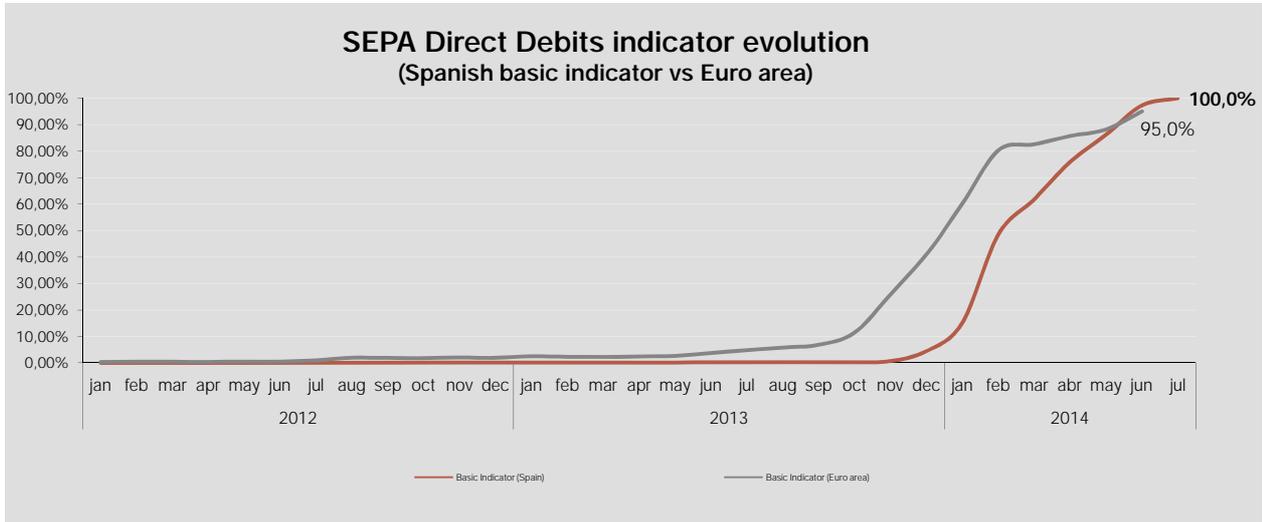


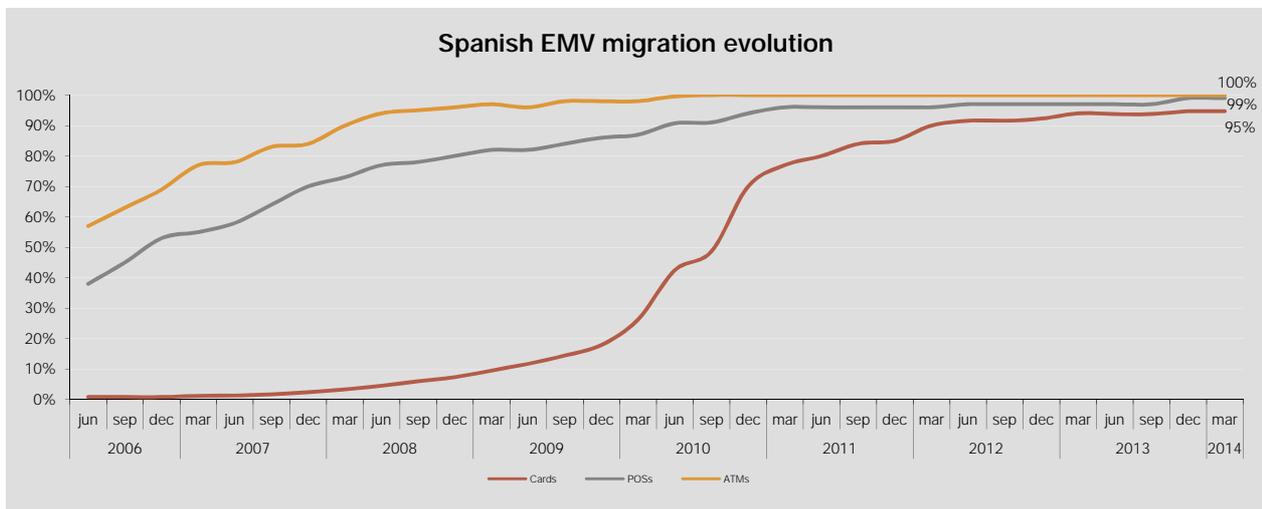
STATISTICS SEPA INDICATORS



SOURCE: BCE, Iberpay and BE.

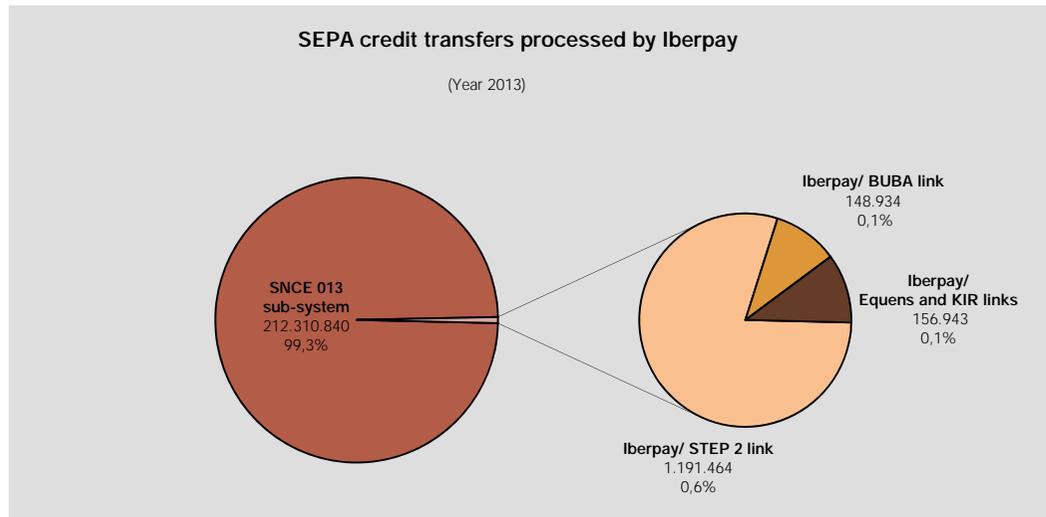
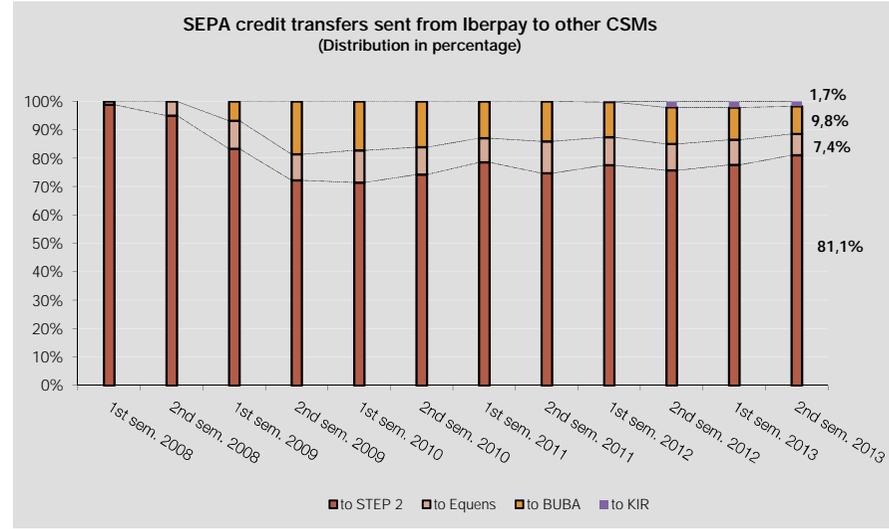
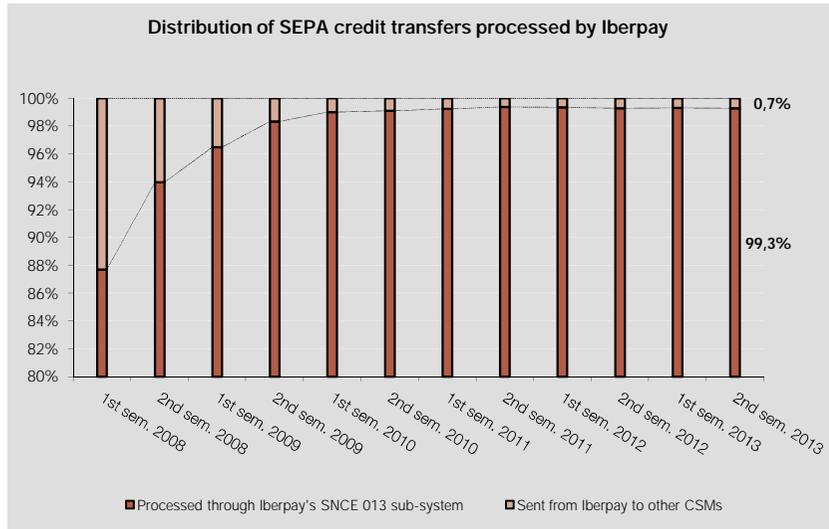
- a. Basic indicator (Spain) shows the share of SEPA direct debits sent through the SNCE as a percentage of the total volume of direct debits sent through this system.
- b. Basic indicator (Euro area) shows the share of SEPA direct debits sent through the clearing and settlement infrastructures located in the euro area, as a percentage of the total volume of direct debits sent through these systems.

SEPA CARDS STATISTICS INDICATORS



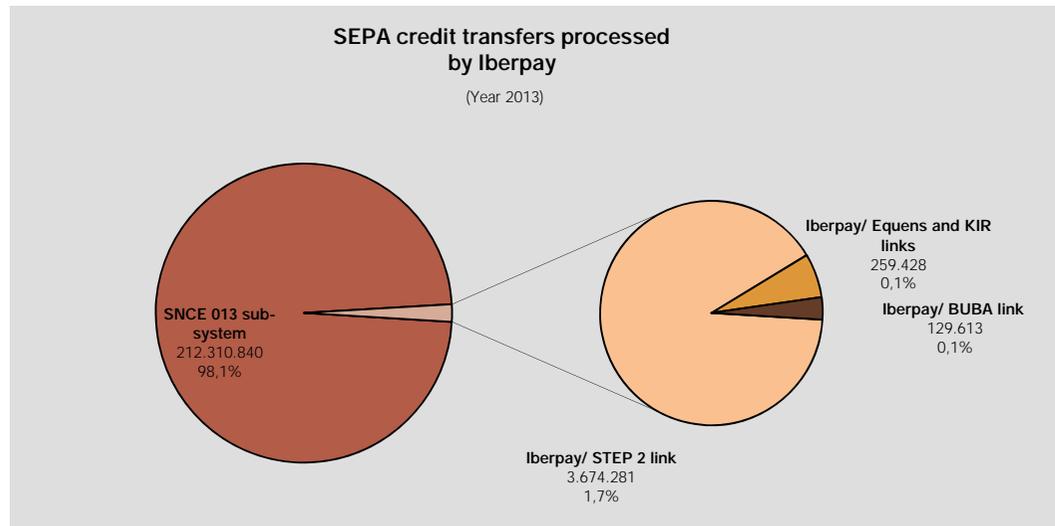
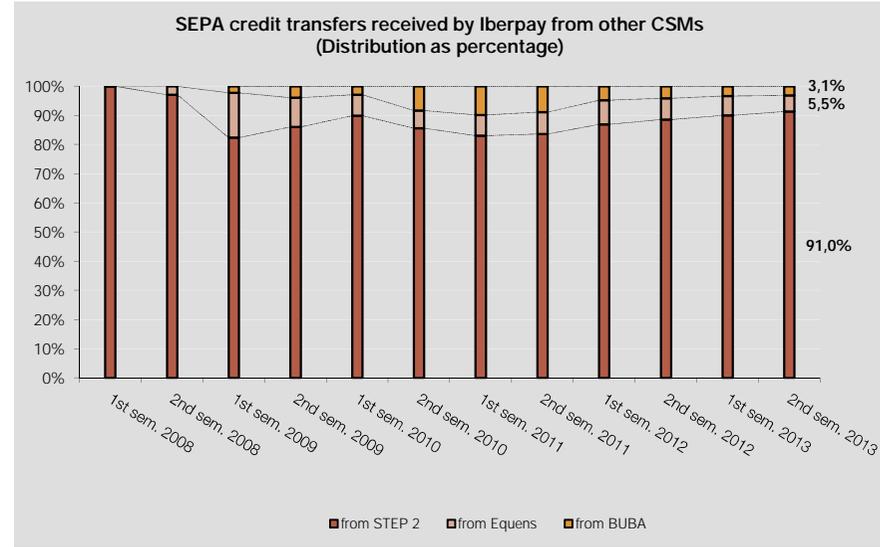
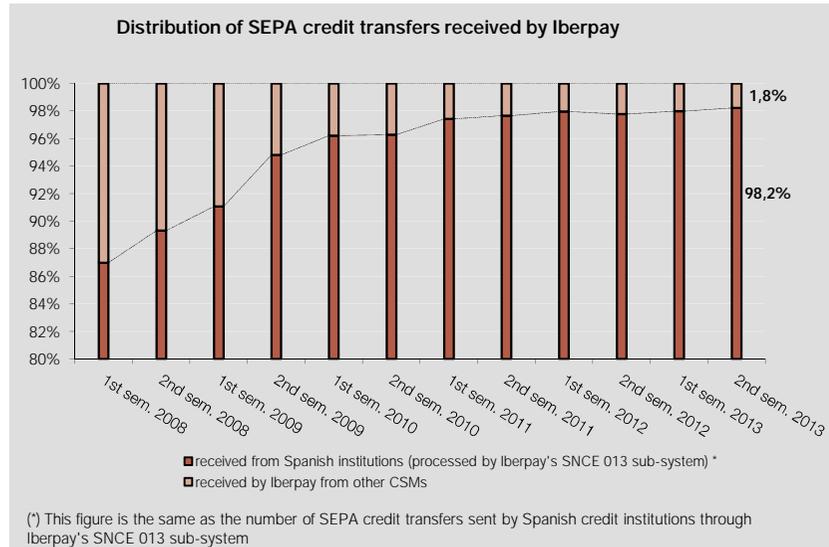
SOURCE: Spanish cards schemes

SEPA credit transfers sent by Spanish credit institutions and processed by Iberpay



SOURCE: Iberpay

SEPA credit transfers received by Spanish credit institutions and processed by Iberpay

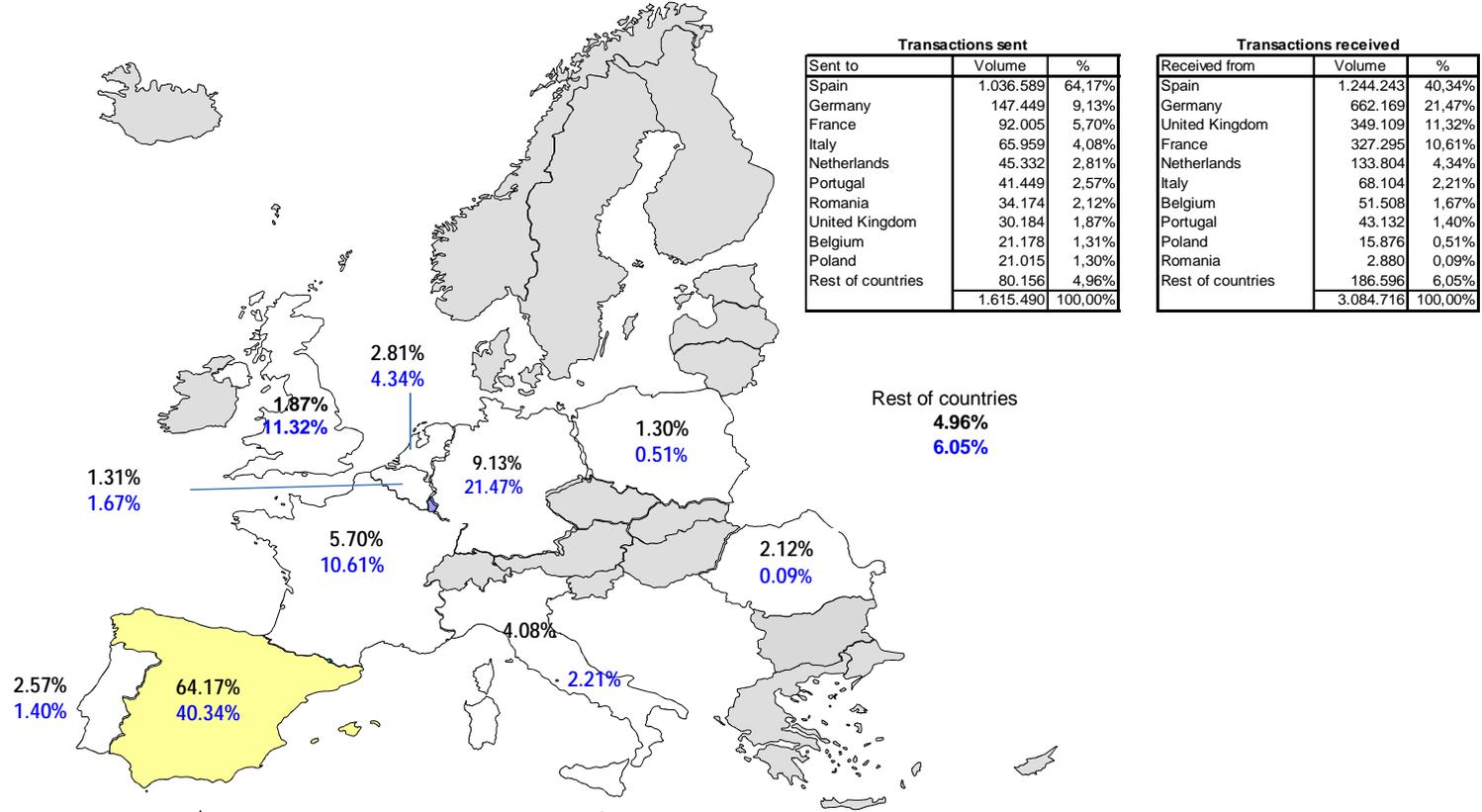


SOURCE: Iberpay

Geographical breakdown of SEPA credit transfers processed by Iberpay and sent to/received from other CSMs

YEAR 2014 (aggregated data up to June 2014)

(Distribution in percentages)



Transactions sent		
Sent to	Volume	%
Spain	1.036.589	64,17%
Germany	147.449	9,13%
France	92.005	5,70%
Italy	65.959	4,08%
Netherlands	45.332	2,81%
Portugal	41.449	2,57%
Romania	34.174	2,12%
United Kingdom	30.184	1,87%
Belgium	21.178	1,31%
Poland	21.015	1,30%
Rest of countries	80.156	4,96%
	1.615.490	100,00%

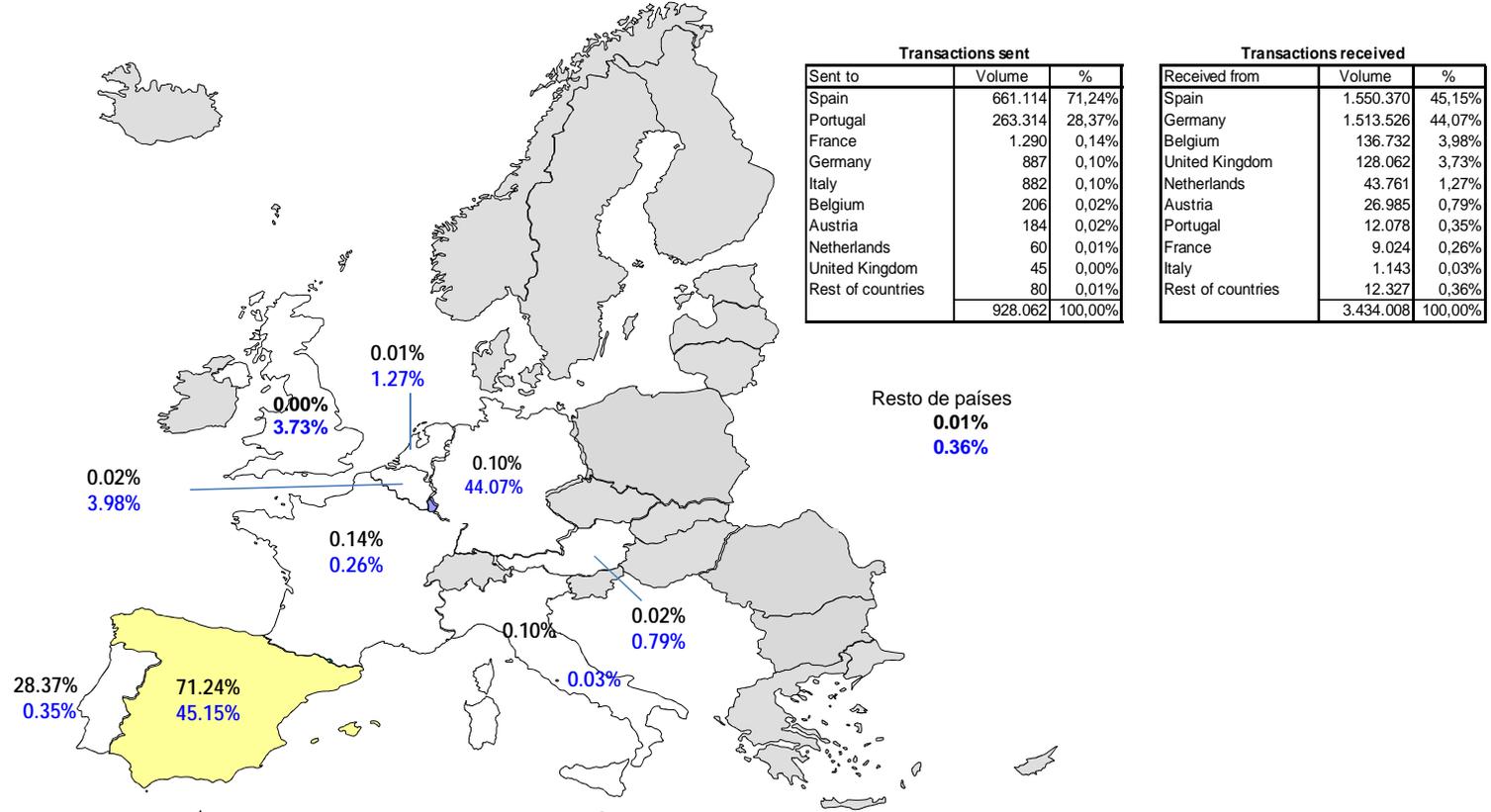
Transactions received		
Received from	Volume	%
Spain	1.244.243	40,34%
Germany	662.169	21,47%
United Kingdom	349.109	11,32%
France	327.295	10,61%
Netherlands	133.804	4,34%
Italy	68.104	2,21%
Belgium	51.508	1,67%
Portugal	43.132	1,40%
Poland	15.876	0,51%
Romania	2.880	0,09%
Rest of countries	186.596	6,05%
	3.084.716	100,00%

- % of SCTs sent to the relevant country through Iberpay's link
- % of SCTs received from the relevant country through Iberpay's link

Geographical breakdown of SEPA direct debits processed by Iberpay and sent to/received from other CSMs

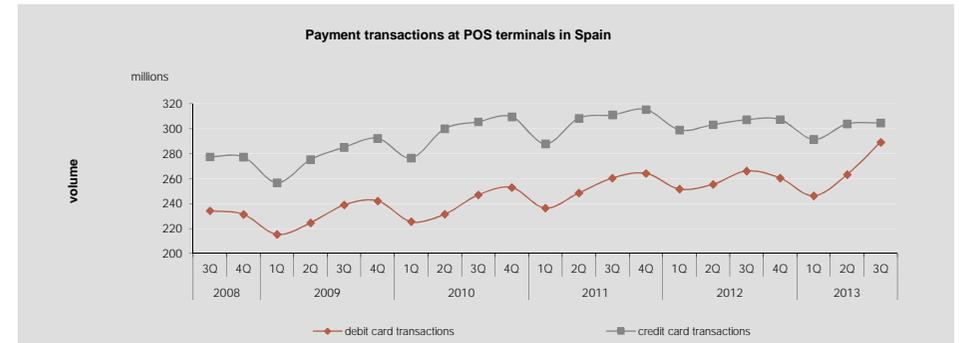
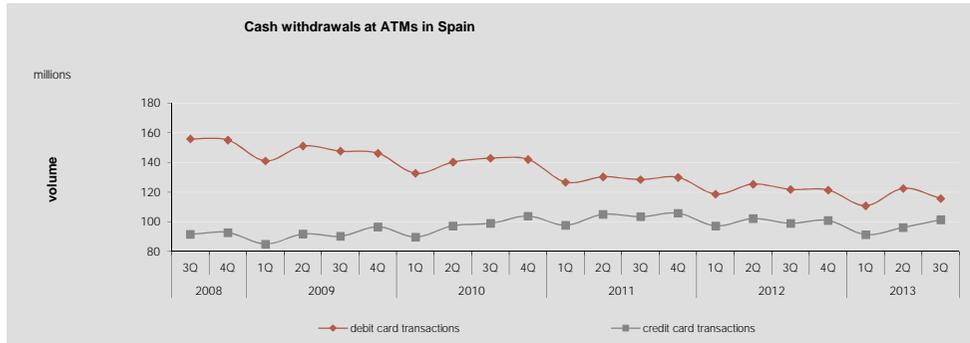
YEAR 2014 (aggregated data up to June 2014)

(Distribution in percentages)

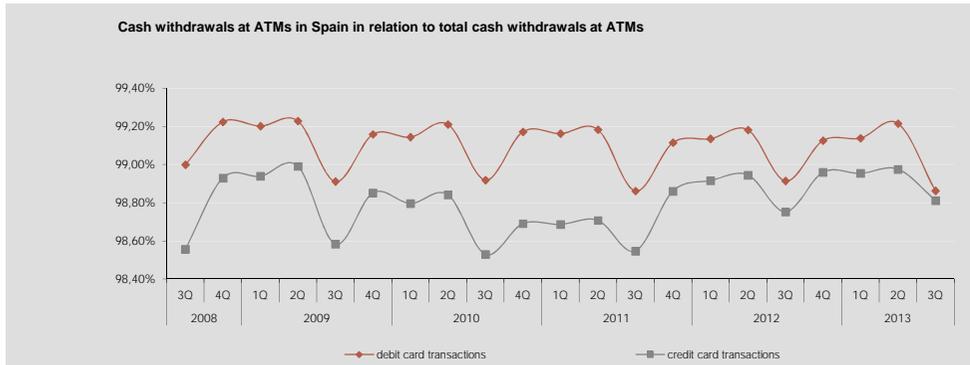


% of SDDs sent to the relevant country through Iberpay's link
 % of SDDs received from the relevant country through Iberpay's link

Total card transactions

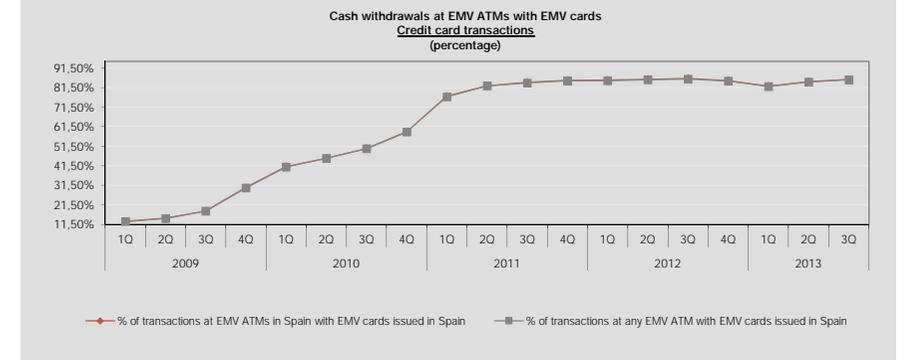
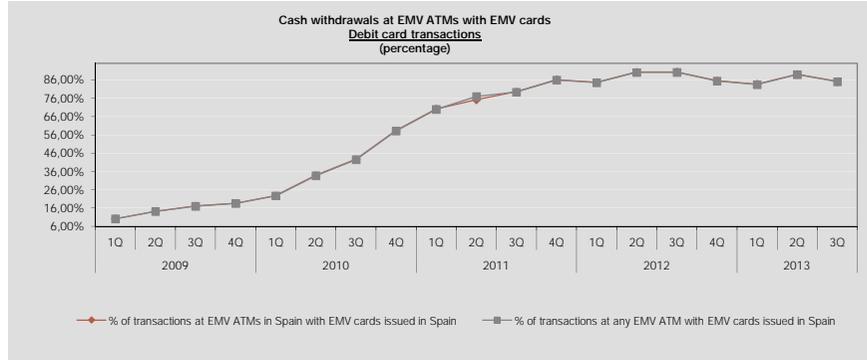


Note: Transactions made at devices in Spain with cards issued in Spain



SOURCE: Spanish card schemes

Transactions at EMV devices with EMV cards issued in Spain

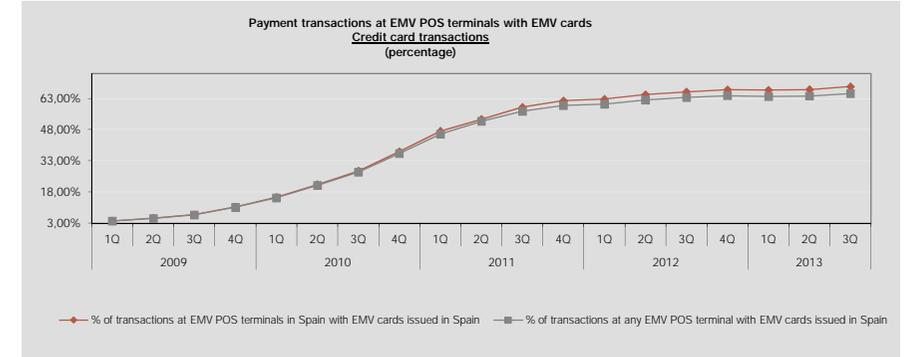
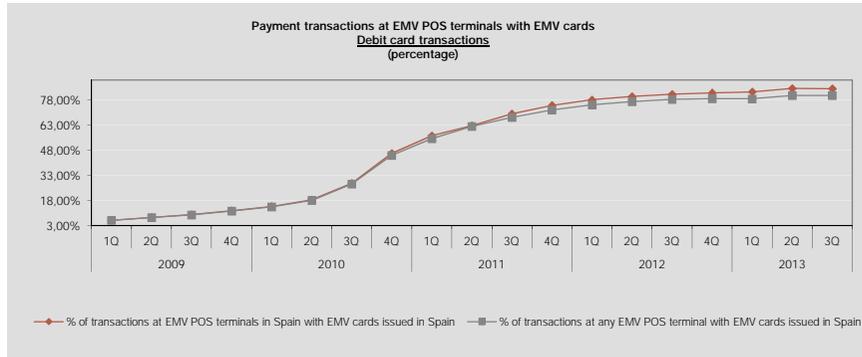


SOURCE: Spanish card schemes

Debit card transactions (volume in millions)

Credit card transactions (volume in millions)

	1Q-2010	2Q-2010	3Q-2010	4Q-2010	1Q-2011	2Q-2011	3Q-2011	4Q-2011	1Q-2012	2Q-2012	3Q-2012	4Q-2012	1Q-2013	2Q-2013	3Q-2013		1Q-2010	2Q-2010	3Q-2010	4Q-2010	1Q-2011	2Q-2011	3Q-2011	4Q-2011	1Q-2012	2Q-2012	3Q-2012	4Q-2012	1Q-2013	2Q-2013	3Q-2013
Cash withdrawals at ATMs in Spain with cards issued in Spain	132.68	140.20	142.80	142.04	126.70	130.30	128.45	129.93	118.67	125.37	121.79	121.34	110.83	122.45	115.68	.....	89.79	97.34	98.98	103.87	97.76	105.11	103.45	105.83	97.22	102.21	99.00	100.91	91.34	96.20	101.40
Cash withdrawals at EMV ATMs in Spain with EMV cards issued in Spain	30.30	47.50	60.82	82.71	88.81	97.88	102.08	111.89	100.40	113.06	109.95	103.75	92.65	108.91	98.42	.....	36.87	44.14	49.84	61.22	75.36	86.66	87.12	90.24	83.03	87.63	85.33	85.91	75.15	81.33	86.88
 % of cash withdrawals at EMV ATMs in Spain with EMV cards issued in Spain	22,84%	33,88%	42,59%	58,23%	70,10%	75,12%	79,47%	86,12%	84,60%	90,19%	90,28%	85,51%	83,60%	88,95%	85,08%	.....	41,07%	45,35%	50,35%	58,94%	77,09%	82,45%	84,22%	85,27%	85,41%	85,74%	86,20%	85,13%	82,27%	84,55%	85,69%
Cash withdrawals at any ATM with cards issued in Spain	133.83	141.31	144.36	143.23	127.77	131.37	129.93	131.09	119.71	126.40	123.12	122.41	111.79	123.42	117.01	.....	90.88	98.48	100.45	105.25	99.06	106.48	104.98	107.05	98.29	103.30	100.25	101.98	92.30	97.20	102.62
Cash withdrawals at any EMV ATM with EMV cards issued in Spain	30.43	47.72	61.33	83.20	89.33	101.05	103.01	112.59	101.02	113.76	110.89	104.47	93.30	109.63	99.42	.....	37.18	44.59	50.49	61.98	76.15	87.74	88.09	91.00	83.67	88.35	86.14	86.58	75.77	82.03	87.74
 % of cash withdrawals at any EMV ATM with EMV cards issued in Spain	22,74%	33,77%	42,48%	58,09%	69,92%	76,92%	79,28%	85,89%	84,39%	89,99%	90,06%	85,34%	83,45%	88,83%	84,97%	.....	40,91%	45,28%	50,26%	58,89%	76,87%	82,40%	83,92%	85,00%	85,13%	85,53%	85,93%	84,90%	82,09%	84,39%	85,50%



SOURCE: Spanish card schemes

Debit card transactions
(volume in millions)

Credit card transactions
(volume in millions)

	1Q-2010	2Q-2010	3Q-2010	4Q-2010	1Q-2011	2Q-2011	3Q-2011	4Q-2011	1Q-2012	2Q-2012	3Q-2012	4Q-2012	1Q-2013	2Q-2013	3Q-2013	1Q-2010	2Q-2010	3Q-2010	4Q-2010	1Q-2011	2Q-2011	3Q-2011	4Q-2011	1Q-2012	2Q-2012	3Q-2012	4Q-2012	1Q-2013	2Q-2013	3Q-2013	
Payment transactions at POS terminals in Spain with cards issued in Spain	225,61	231,56	247,02	252,93	236,49	248,54	260,46	264,24	251,73	255,44	266,19	260,58	246,27	263,29	289,20	.....	276,67	300,09	305,64	309,66	287,86	308,47	311,13	315,43	299,14	303,30	307,28	307,44	291,49	303,92	304,83
Payment transactions at EMV POS terminals in Spain with EMV cards issued in Spain	32,32	42,50	69,75	116,72	134,10	156,04	181,98	197,90	197,01	205,00	217,15	214,74	204,40	223,95	245,56	.....	42,79	64,78	85,83	115,94	136,15	163,48	182,81	195,23	187,44	196,70	203,28	206,57	195,38	204,41	209,38
◆ % of transactions at EMV POS terminals in Spain with EMV cards issued in Spain	14,33%	18,35%	28,24%	46,15%	56,70%	62,78%	69,87%	74,89%	78,26%	80,25%	81,58%	82,41%	83,00%	85,06%	84,91%	.....	15,47%	21,59%	28,08%	37,44%	47,30%	53,00%	58,76%	61,89%	62,66%	64,85%	66,16%	67,19%	67,03%	67,26%	68,69%
Payment transactions at any POS terminal with cards issued in Spain	234,17	240,18	258,34	264,44	248,08	260,26	275,12	278,84	266,03	269,95	283,11	277,20	263,67	281,35	311,05	.....	291,53	316,02	326,16	327,76	305,10	326,93	334,29	335,90	318,38	323,98	331,50	329,42	313,31	326,87	332,27
Payment transactions at any EMV POS terminal with EMV cards issued in Spain	32,83	43,28	71,80	118,97	136,43	162,06	186,18	201,18	200,05	208,35	222,13	218,54	207,79	227,53	251,30	.....	44,23	66,92	90,04	119,92	140,03	170,07	189,94	200,32	191,79	201,83	210,47	211,85	200,10	209,73	217,28
■ % of transactions at any EMV POS terminal with EMV cards issued in Spain	14,02%	18,02%	27,79%	44,99%	54,99%	62,27%	67,67%	72,15%	75,20%	77,18%	78,46%	78,84%	78,81%	80,87%	80,79%	.....	15,17%	21,18%	27,61%	36,59%	45,90%	52,02%	56,82%	59,64%	60,24%	62,30%	63,49%	64,31%	63,87%	64,16%	65,39%