

TRANSACTIONS AT POS (a)

Volume and Value

Transactions in thousands and values in EUR millions

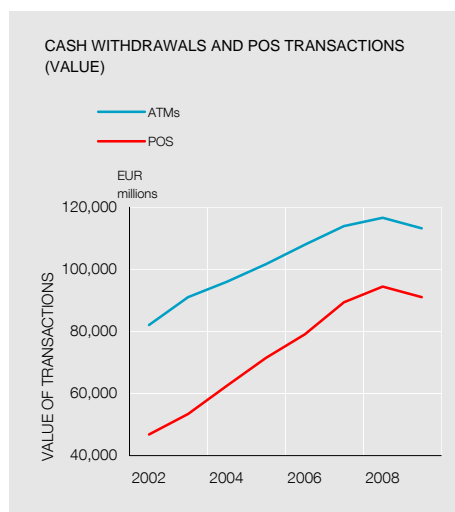
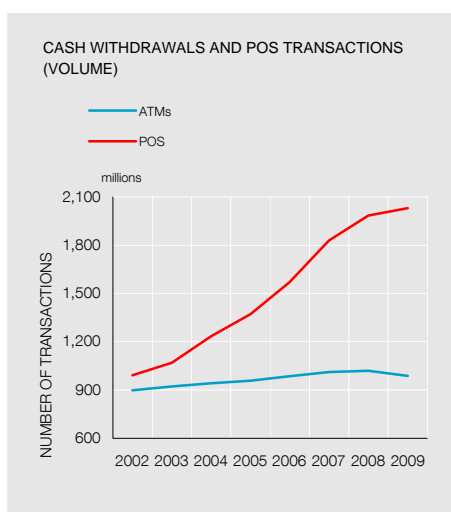
	Total			
	Volume	% increase	Value	% increase
2002	991,564		46,828.92	
2003	1,070,162	7.93%	53,403.00	14.04%
2004	1,235,093	15.41%	62,515.42	17.06%
2005	1,372,055	11.09%	71,468.43	14.32%
2006	1,571,046	14.50%	79,115.03	10.70%
2007	1,830,000	16.48%	89,395.89	12.99%
2008	1,985,168	8.48%	94,413.92	5.61%
2009	2,030,902	2.30%	91,075.50	-3.54%
<i>1st Quarter</i>	472,258	-0.09%	20,823.08	-5.93%
<i>2nd Quarter</i>	499,938	1.65%	22,102.06	-6.68%
<i>3rd Quarter</i>	524,120	2.40%	23,915.78	-3.37%
<i>4th Quarter</i>	534,585	5.07%	24,234.58	1.64%

TRANSACTIONS AT ATMs (b)

Volume and value

Transactions in thousands and values in EUR millions

	Total			
	Volume	% increase	Value	% increase
2002	899,075		82,024.59	
2003	923,126	2.68%	91,023.74	10.97%
2004	942,503	2.10%	96,013.22	5.48%
2005	957,561	1.60%	101,619.36	5.84%
2006	986,399	3.01%	107,976.41	6.26%
2007	1,011,467	2.54%	113,936.79	5.52%
2008	1,018,939	0.74%	116,555.44	2.30%
2009	988,827	-2.96%	113,196.09	-2.88%
<i>1st Quarter</i>	232,986	-3.10%	25,919.34	-3.33%
<i>2nd Quarter</i>	252,782	-2.54%	28,508.97	-2.19%
<i>3rd Quarter</i>	252,787	-4.03%	29,848.93	-4.07%
<i>4th Quarter</i>	250,272	-2.14%	28,918.85	-1.90%



SOURCES: Most data are based on the last informations provided by the cards networks.

- a. Devices located in Spain and Spanish-issued cards.
- b. All the percentage changes contained in these tables refer to variations registered with respect to the same period of the previous year.
- c. Devices located in Spain and cards issued by any scheme.

NUMBER OF ACCEPTING DEVICES

End of year

	Total			
	ATMs	% increase	POS	% increase
2000	44,851		802,698	
2001	46,990	4.77%	853,055	6.27%
2002	49,876	6.14%	892,952	4.68%
2003	51,978	4.21%	959,404	7.44%
2004	55,399	6.58%	1,055,103	9.97%
2005	56,333	1.69%	1,193,872	13.15%
2006	58,454	3.77%	1,385,839	16.08%
2007	60,588	3.65%	1,462,459	5.53%
2008	61,714	1.86%	1,557,355	6.49%
2009	61,374	-0.55%	1,543,910	-0.86%
<i>1st Quarter</i>	61,605	0.22%	1,557,294	4.75%
<i>2nd Quarter</i>	62,121	0.56%	1,578,393	4.99%
<i>3rd Quarter</i>	61,319	-1.25%	1,543,290	1.09%
<i>4th Quarter</i>	61,374	-0.55%	1,543,910	-0.86%

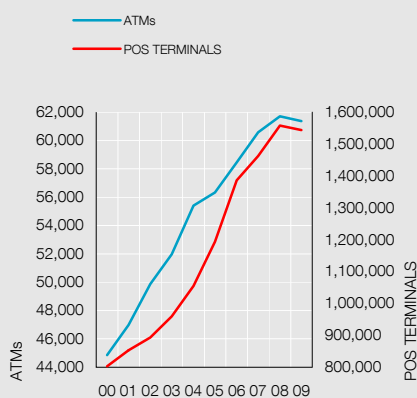
CARDS IN CIRCULATION

Volume

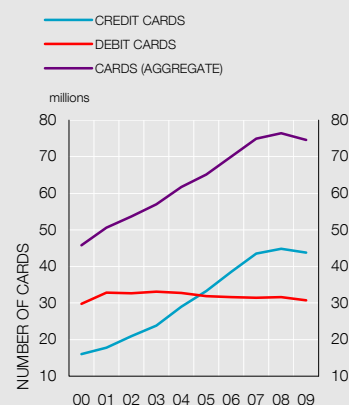
millions

	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%	74.54	-2.42%
<i>1st Quarter</i>	44.46	1.54%	31.36	-0.31%	75.82	0.77%
<i>2nd Quarter</i>	43.96	-1.83%	31.13	-1.39%	75.12	-1.61%
<i>3rd Quarter</i>	43.71	-3.64%	30.99	-2.56%	74.73	-3.17%
<i>4th Quarter</i>	43.77	-2.34%	30.74	-2.63%	74.54	-2.42%

NUMBER OF ATMs AND POS TERMINALS



CARDS IN CIRCULATION ISSUED IN SPAIN

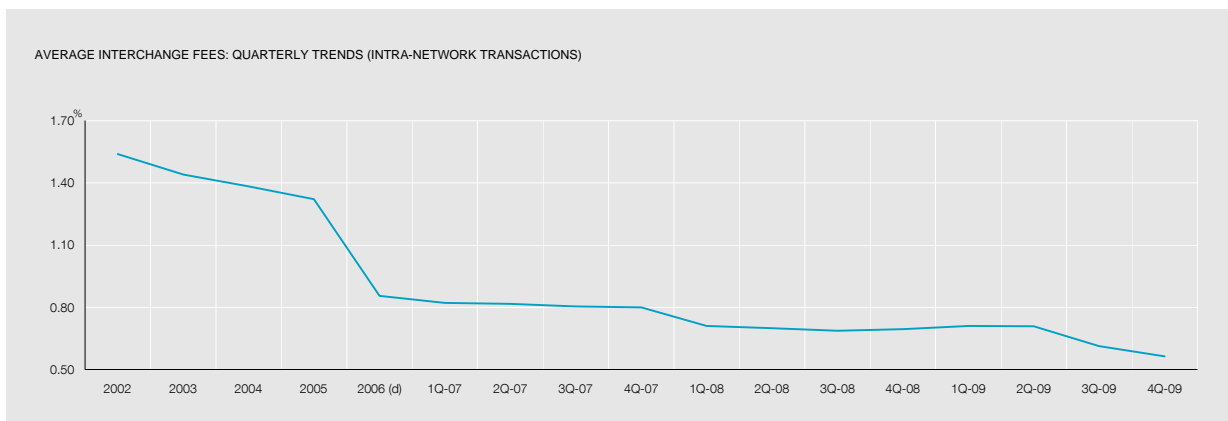
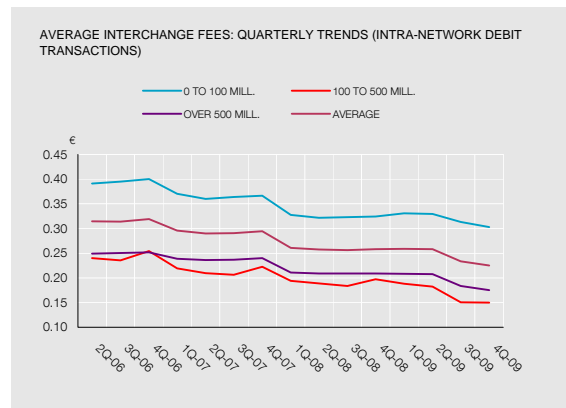
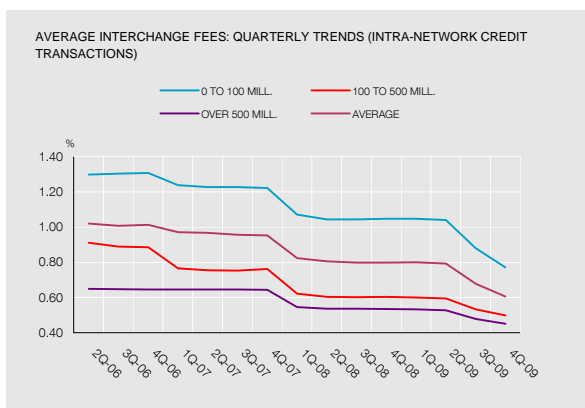


SOURCES: Most data are based on the last informations provided by the cards networks.

a. Rough estimates based on branding.

**AGGREGATED AVERAGE INTERCHANGE FEES - INTRA-NETWORK TRANSACTIONS
(BROKEN DOWN BY TURNOVER VALUE BANDS) (a) (b)**

Turnover value bands (c) (€)	2006 (d)		2007		2008		1Q-2009		2Q-2009		3Q-2009		4Q-2009	
	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)
0 to 100 mill.	1.30%	0.40 €	1.23%	0.37 €	1.05%	0.32 €	1.05%	0.33 €	1.04%	0.33 €	0.88%	0.31 €	0.77%	0.30 €
100 to 500 mill.	0.89%	0.24 €	0.76%	0.21 €	0.61%	0.19 €	0.60%	0.19 €	0.60%	0.18 €	0.53%	0.15 €	0.50%	0.15 €
over 500 mill.	0.65%	0.25 €	0.65%	0.24 €	0.54%	0.21 €	0.53%	0.21 €	0.53%	0.21 €	0.48%	0.18 €	0.45%	0.18 €
Average	1.01%	0.32 €	0.96%	0.29 €	0.81%	0.26 €	0.80%	0.26 €	0.79%	0.26 €	0.68%	0.23 €	0.61%	0.22 €



SOURCES: Most data are based on the last informations provided by the cards networks.

a. Tables on interchange fees have been redesigned at the time of publication of Q2 2006 data. These new tables present a breakdown in terms of turnover values and, moreover, distinguish between credit and debit card transactions in line with the criteria established in December 2005's 'Agreement between commercial sector associations and credit institutions on the gradual reduction of interchange fees applied to card payments' (for more information, in Spanish only, <http://www.comercio.es/NR/rdonlyres/4E3963C6-D1A5-4984-8826-45E368EFBDF6/0/NotaAcuerdoTarjetasWeb131205.pdf>).

A breakdown per economic sector will continue to be published for informative purposes only.

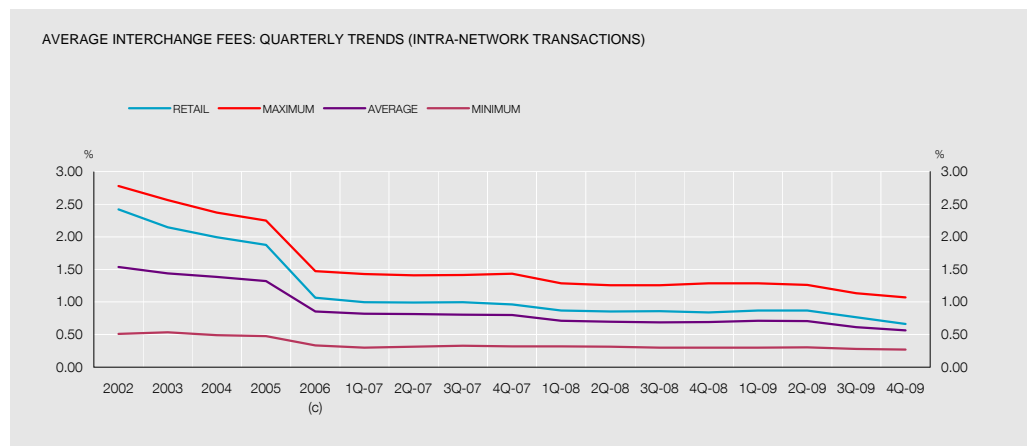
b. Figures weighted by value for credit transactions and by volume for debit transactions from the average percentage provided by each card scheme.

c. Referred to the turnover value generated by card transactions correspondent to each individual firm.

d. On the second quarter of 2006, the methodology used for obtaining the interchange fees changed. Therefore, and in order to avoid distortions, the figures of the first quarter of 2006 have not been taken into account in the calculation of the annual fees for 2006.

AGGREGATED AVERAGE INTERCHANGE FEES - INTRA-NETWORK TRANSACTIONS (a) (b)

	2002	2003	2004	2005	2006 (c)	2007	2008	1Q-2009	2Q-2008	3Q-2008	4Q-2009
L. Supermarkets - Food	0.51%	0.61%	0.67%	0.67%	0.57%	0.56%	0.50%	0.51%	0.51%	0.46%	0.44%
L. Supermarkets - Others	1.20%	1.13%	1.08%	0.98%	0.66%	0.61%	0.51%	0.51%	0.51%	0.45%	0.42%
Petrol stations	0.55%	0.54%	0.64%	0.67%	0.67%	0.66%	0.57%	0.62%	0.61%	0.53%	0.51%
Supermarkets	1.16%	1.16%	1.16%	1.16%	1.14%	1.12%	1.06%	1.10%	1.09%	0.95%	0.84%
Travel agencies	1.82%	1.76%	1.66%	1.50%	0.80%	0.78%	0.68%	0.70%	0.65%	0.56%	0.53%
Toll-Highways	0.68%	0.62%	0.49%	0.48%	0.33%	0.32%	0.31%	0.30%	0.31%	0.28%	0.27%
Chemists	1.47%	1.48%	1.48%	1.49%	1.47%	1.42%	1.27%	1.29%	1.26%	1.13%	1.07%
Hotels	2.21%	2.17%	2.12%	2.06%	1.08%	1.00%	0.84%	0.86%	0.84%	0.66%	0.63%
Drugstores	2.69%	2.46%	2.30%	2.15%	1.32%	1.20%	1.03%	1.04%	1.03%	0.91%	0.80%
Restaurants	2.66%	2.48%	2.30%	2.16%	1.30%	1.21%	1.06%	1.09%	1.08%	0.91%	0.85%
Transportation	1.66%	1.63%	1.58%	1.53%	0.81%	0.72%	0.59%	0.58%	0.54%	0.47%	0.45%
Jewelry	2.78%	2.54%	2.36%	2.22%	1.07%	1.00%	0.87%	0.86%	0.88%	0.76%	0.67%
Car rental	2.69%	2.22%	2.02%	1.85%	1.04%	0.98%	0.84%	0.83%	0.85%	0.70%	0.61%
Casinos	2.68%	2.14%	1.87%	1.85%	1.14%	1.08%	0.93%	0.91%	0.92%	0.75%	0.66%
Entertainment	2.39%	2.19%	2.01%	1.86%	1.23%	1.14%	0.98%	0.98%	0.98%	0.83%	0.77%
MO/TO	2.65%	2.35%	2.07%	1.96%	1.24%	1.12%	0.87%	0.93%	0.93%	0.78%	0.70%
Massage, saunas and disco.	2.75%	2.56%	2.37%	2.25%	1.17%	1.10%	0.96%	0.99%	0.94%	0.86%	0.80%
Retailers	2.42%	2.15%	1.99%	1.88%	1.07%	0.99%	0.85%	0.87%	0.87%	0.77%	0.66%
Low value categories (d) (e)					1.30%	1.34%	1.21%	1.18%	1.20%	1.10%	1.01%
Charity and solidarity (d)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Others	1.69%	1.76%	1.79%	1.88%	0.99%	0.92%	0.78%	0.78%	0.78%	0.67%	0.59%
Maximum	2.78%	2.56%	2.37%	2.25%	1.47%	1.42%	1.27%	1.29%	1.26%	1.13%	1.07%
Minimum	0.51%	0.54%	0.49%	0.48%	0.33%	0.32%	0.31%	0.30%	0.31%	0.28%	0.27%
Average	1.54%	1.44%	1.38%	1.32%	0.86%	0.81%	0.70%	0.71%	0.71%	0.61%	0.56%



SOURCES: Most data are based on the last informations provided by the cards networks.

a. Tables on interchange fees have been redesigned at the time of publication of Q2 2006 data. These new tables present a breakdown in terms of turnover values and, moreover, distinguish between credit and debit card transactions in line with the criteria established in December 2005's 'Agreement between commercial sector associations and credit institutions on the gradual reduction of interchange fees applied to card payments' (for more information, in Spanish only, <http://www.comercio.es/NR/rdonlyres/4E3963C6-D1A5-4984-8826-45E368EFBDF6/0/NotaAcuerdoTarjetasWeb131205.pdf>).

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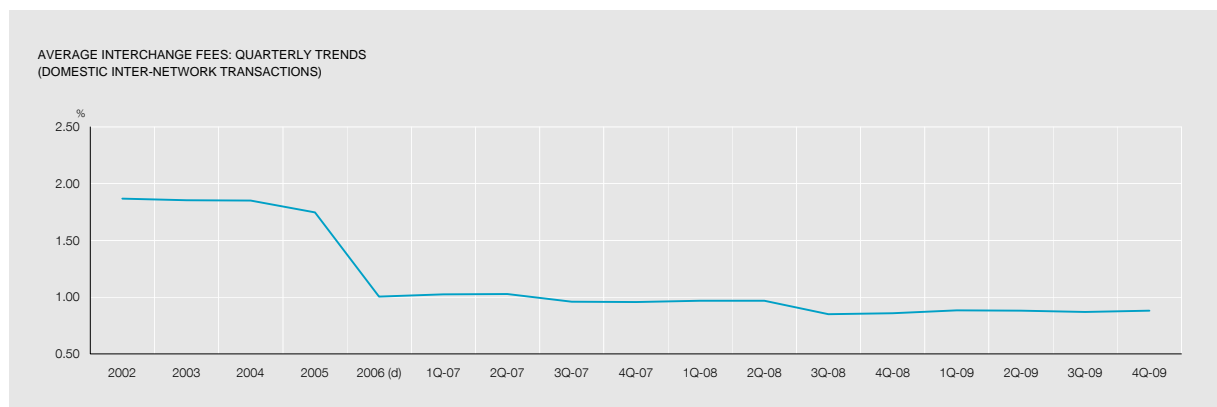
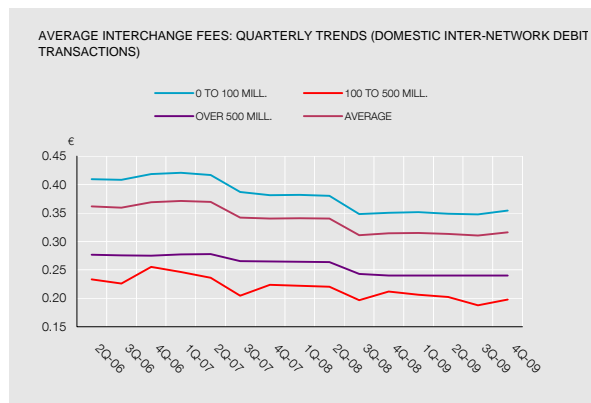
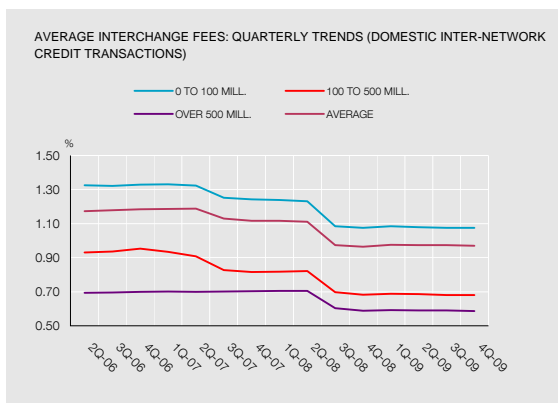
b. Figures weighted by value for credit transactions and by volume for debit transactions from the average percentage provided by each card scheme.

c. Referred to the turnover value generated by card transactions correspondent to each individual firm.

d. On the second quarter of 2006, the methodology used for obtaining the interchange fees changed. Therefore, and in order to avoid distortions, the figures of the first quarter of 2006 have not been taken into account in the calculation of the annual fees for 2006.

**AGGREGATED AVERAGE INTERCHANGE FEES - DOMESTIC INTER-NETWORK TRANSACTIONS
(BROKEN DOWN BY TURNOVER VALUE BANDS) (a) (b)**

Turnover value bands (c) (€)	2006 (d)		2007		2008		1Q-2009		2Q-2008		3Q-2008		4Q-2009	
	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)	Credit (%)	Debit (€)
0 to 100 mill.	1.32%	0.41 €	1.28%	0.40 €	1.15%	0.36 €	1.08%	0.35 €	1.08%	0.35 €	1.08%	0.35 €	1.08%	0.35 €
100 to 500 mill.	0.94%	0.24 €	0.87%	0.23 €	0.75%	0.21 €	0.69%	0.21 €	0.69%	0.20 €	0.68%	0.19 €	0.68%	0.20 €
over 500 mill.	0.70%	0.28 €	0.70%	0.27 €	0.65%	0.25 €	0.59%	0.24 €	0.59%	0.24 €	0.59%	0.24 €	0.59%	0.24 €
Average	1.18%	0.36 €	1.15%	0.35 €	1.04%	0.33 €	0.98%	0.31 €	0.97%	0.31 €	0.97%	0.31 €	0.97%	0.32 €



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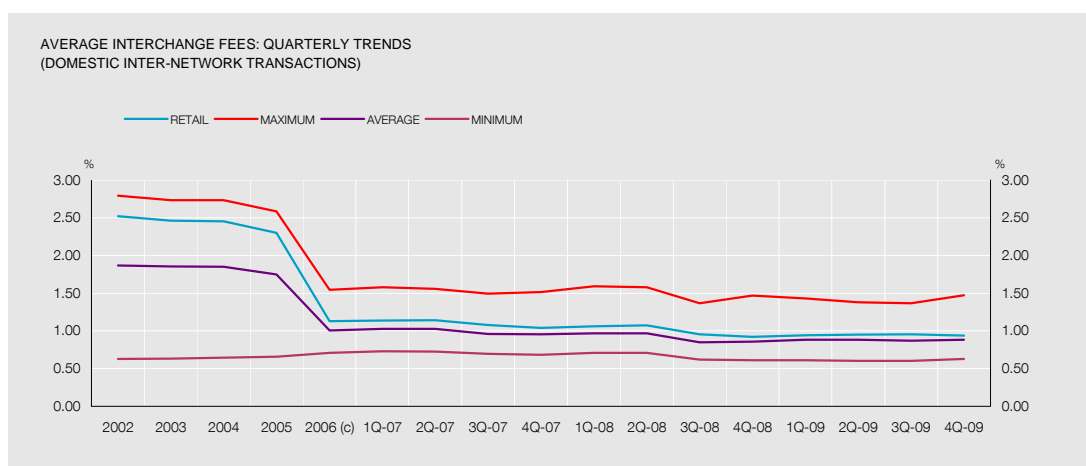
b. Figures weighted by value for credit transactions and by volume for debit transactions from the average percentage provided by each card scheme. In line with the criteria established in the agreement between commercial sector associations and credit institutions, the interchange fees for domestic inter-network transactions, include an element to reflect the interconnection cost, which is a fixed value per transaction that can be up to six euro cents long.

c. Referred to the turnover value generated by card transactions correspondent to each individual firm.

d. On the second quarter of 2006, the methodology used for obtaining the interchange fees changed. Therefore, and in order to avoid distortions, the figures of the first quarter of 2006 have not been taken into account in the calculation of the annual fees for 2006.

AGGREGATED AVERAGE INTERCHANGE FEES - DOMESTIC INTER-NETWORK TRANSACTIONS (a) (b)

	2002	2003	2004	2005	2006 (c)	2007	2008	1Q-2009	2Q-2008	3Q-2008	4Q-2009
L. Supermarkets - Food	0.68%	0.69%	0.69%	0.67%	0.71%	0.71%	0.68%	0.68%	0.68%	0.68%	0.66%
L. Supermarkets - Others	1.98%	1.97%	1.92%	1.59%	0.79%	0.76%	0.67%	0.63%	0.66%	0.64%	0.63%
Petrol stations	0.63%	0.63%	0.64%	0.66%	0.77%	0.76%	0.70%	0.73%	0.73%	0.71%	0.71%
Supermarkets	1.17%	1.17%	1.17%	1.16%	1.16%	1.17%	1.15%	1.15%	1.15%	1.14%	1.10%
Travel agencies	1.80%	1.80%	1.80%	1.78%	0.89%	0.88%	0.80%	0.76%	0.70%	0.68%	0.77%
Toll-Highways	0.79%	0.88%	0.80%	0.85%	1.10%	1.04%	1.05%	1.03%	0.99%	0.93%	1.02%
Chemists	1.47%	1.48%	1.49%	1.49%	1.54%	1.53%	1.43%	1.37%	1.35%	1.37%	1.39%
Hotels	2.25%	2.25%	2.26%	2.21%	1.10%	1.07%	0.95%	0.91%	0.89%	0.84%	0.89%
Drugstores	2.68%	2.61%	2.61%	2.50%	1.38%	1.31%	1.16%	1.09%	1.11%	1.10%	1.07%
Restaurants	2.68%	2.66%	2.65%	2.54%	1.32%	1.28%	1.19%	1.14%	1.13%	1.10%	1.14%
Transportation	1.68%	1.67%	1.66%	1.63%	0.81%	0.78%	0.69%	0.61%	0.60%	0.60%	0.63%
Jewelry	2.78%	2.69%	2.69%	2.57%	1.07%	1.04%	0.96%	0.88%	0.91%	0.91%	0.92%
Car rental	2.75%	2.69%	2.69%	2.50%	1.02%	1.00%	0.92%	0.85%	0.87%	0.88%	0.89%
Casinos	2.79%	2.73%	2.73%	2.50%	1.09%	1.06%	0.97%	0.91%	0.91%	0.91%	0.90%
Entertainment	2.44%	2.44%	2.45%	2.33%	1.19%	1.15%	1.04%	0.96%	0.98%	0.97%	1.01%
MO/TO	2.69%	2.62%	2.61%	2.44%	1.24%	1.22%	1.08%	0.94%	0.97%	0.97%	0.98%
Massage, saunas and disco.	2.77%	2.68%	2.68%	2.58%	1.16%	1.14%	1.05%	1.00%	0.99%	1.00%	1.02%
Retailers	2.52%	2.46%	2.45%	2.30%	1.13%	1.10%	1.00%	0.94%	0.95%	0.96%	0.94%
Low value categories (d) (e)					1.38%	1.46%	1.50%	1.43%	1.38%	1.32%	1.47%
Charity and solidarity (d)					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Others	2.17%	2.22%	2.23%	2.10%	0.99%	0.96%	0.87%	0.84%	0.82%	0.81%	0.81%
Maximum	2.79%	2.73%	2.73%	2.58%	1.54%	1.53%	1.50%	1.43%	1.38%	1.37%	1.47%
Minimum	0.63%	0.63%	0.64%	0.66%	0.71%	0.71%	0.67%	0.61%	0.60%	0.60%	0.63%
Average	1.87%	1.85%	1.85%	1.75%	1.00%	0.99%	0.91%	0.88%	0.88%	0.87%	0.88%



SOURCES: Most data are based on the last informations provided by the cards networks.

a. Tables on interchange fees have been redesigned at the time of publication of Q2 2006 data. These new tables present a breakdown in terms of turnover values and, moreover, distinguish between credit and debit card transactions in line with the criteria established in December 2005's 'Agreement between commercial sector associations and credit institutions on the gradual reduction of interchange fees applied to card payments' (for more information, in Spanish only, <http://www.comercio.es/NR/rdonlyres/4E3963C6-D1A5-4984-8826-45E368EFBDF6/0/NotaAcuerdoTarjetasWeb131205.pdf>).

A breakdown per economic sector will continue to be published for informative purposes only.

b. Value weighted average fee in domestic transactions. The breakdown per economic sectors is the result of the aggregation of up to 100 different business categories. In line with the criteria established in the agreement between commercial sector associations and credit institutions, the interchange fees for domestic inter-network transactions, include an element to reflect the interconnection cost, which is a fixed value per transaction that can be up to six euro cents long.

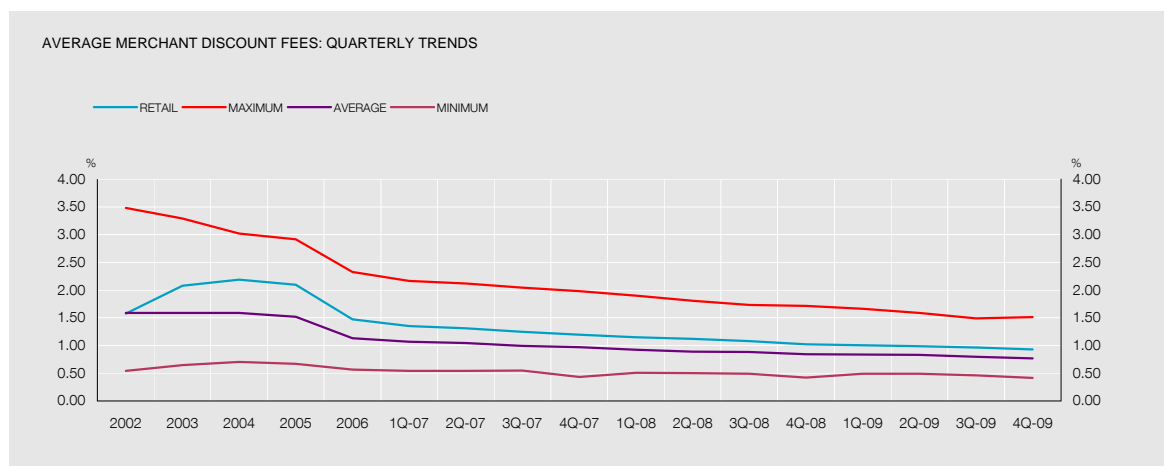
c. On the second quarter of 2006, the methodology used for obtaining the interchange fees changed. Therefore, and in order to avoid distortions, the figures of the first quarter of 2006 have not been taken into account in the calculation of the annual fees for 2006.

d. At the time of publication of Q2 2006 data, two new economic areas have been included ("low value categories" and "charity and solidarity"). The item "low value categories" has not been considered in the calculation of the average fees.

e. The item "low value categories" includes those business categories (except toll-highways) in which the average purchase value using payment cards does not exceed 15 euros and whose prices, in general, are conditioned by a particular regulatory framework, (e.g. Public transport, parking, telephone booths etc..)

AGGREGATED AVERAGE MERCHANT DISCOUNT FEES - DOMESTIC PAYMENT TRANSACTIONS (a)

	2002	2003	2004	2005	2006	2007	2008	1Q-2009	2Q-2008	3Q-2008	4Q-2009
L. Supermarkets - Food	0.54%	0.65%	0.71%	0.67%	0.56%	0.55%	0.50%	0.49%	0.49%	0.46%	0.44%
L. Supermarkets - Others	1.63%	1.42%	1.37%	1.28%	0.77%	0.72%	0.63%	0.60%	0.60%	0.56%	0.52%
Petrol stations	0.68%	0.68%	0.70%	0.72%	0.70%	0.70%	0.69%	0.69%	0.69%	0.69%	0.66%
Supermarkets	1.15%	1.20%	1.21%	1.21%	1.14%	1.08%	1.02%	0.98%	0.96%	0.93%	0.95%
Travel agencies	1.57%	1.59%	1.59%	1.61%	0.93%	0.78%	0.75%	0.75%	0.70%	0.65%	0.70%
Toll-Highways	2.32%	2.30%	1.89%	1.76%	1.80%	1.71%	1.68%	1.61%	1.58%	1.38%	1.37%
Chemists	1.59%	1.52%	1.50%	1.46%	1.26%	1.16%	1.04%	0.97%	0.94%	0.92%	0.88%
Hotels	1.83%	1.78%	1.75%	1.76%	1.41%	1.24%	1.09%	1.02%	0.99%	0.96%	0.95%
Drugstores	2.21%	2.24%	2.17%	2.10%	1.45%	1.25%	1.09%	1.03%	0.99%	0.95%	0.95%
Restaurants	2.43%	2.45%	2.42%	2.31%	1.68%	1.45%	1.25%	1.15%	1.12%	1.09%	1.07%
Transportation	1.70%	1.79%	1.83%	1.82%	1.38%	1.02%	0.73%	0.73%	0.76%	0.73%	0.67%
Jewelry	2.51%	2.42%	2.31%	2.21%	1.49%	1.30%	1.12%	1.02%	0.99%	0.97%	0.93%
Car rental	2.48%	1.76%	1.67%	1.63%	1.37%	1.24%	1.11%	1.09%	1.05%	1.02%	1.08%
Casinos	2.04%	2.10%	2.35%	2.08%	1.36%	1.21%	1.13%	1.10%	1.09%	1.03%	1.08%
Entertainment	1.82%	1.91%	1.87%	1.83%	1.51%	1.29%	1.15%	1.03%	1.13%	1.12%	0.94%
MO/TO	2.97%	2.77%	2.46%	2.46%	1.81%	1.51%	1.30%	1.22%	1.09%	1.06%	1.06%
Massage, saunas and disco.	3.48%	3.29%	3.02%	2.91%	2.33%	2.07%	1.79%	1.66%	1.59%	1.49%	1.51%
Retailers	1.58%	2.08%	2.19%	2.10%	1.47%	1.27%	1.09%	1.00%	0.99%	0.97%	0.93%
Low value categories (b) (c)					1.77%	1.71%	1.59%	1.47%	1.42%	1.39%	1.40%
Charity and solidarity					0.61%	0.58%	0.49%	0.54%	0.62%	0.64%	0.42%
Others (b)	1.96%	2.09%	1.98%	1.98%	1.58%	1.42%	1.15%	1.16%	1.12%	1.06%	1.07%
Maximum	3.48%	3.29%	3.02%	2.91%	2.33%	2.07%	1.79%	1.66%	1.59%	1.49%	1.51%
Minimum	0.54%	0.65%	0.70%	0.67%	0.56%	0.55%	0.49%	0.49%	0.49%	0.46%	0.42%
Average	1.59%	1.59%	1.59%	1.52%	1.13%	1.02%	0.88%	0.84%	0.83%	0.80%	0.77%



FUENTE: La mayoría de los datos están basados en las últimas informaciones proporcionadas por las redes de tarjetas.

- a. Tasas medias ponderadas por importe aplicadas a operaciones realizadas en territorio español. El desglose por sectores es el resultado de agregar hasta 100 categorías empresariales diferentes.
- b. Coincidiendo con la publicación del 2º trimestre de 2006 se han introducido 2 nuevas categorías de sectores económicos ("Categorías de bajo importe" y "Caridad y Solidaridad").
- c. Bajo el epígrafe "Categorías de bajo importe" se agrupan aquellas categorías comerciales (excepto autopistas) cuyo importe medio de compras con tarjeta de pago no excede de 15 euros y cuyos precios, en general, están condicionados por un determinado marco regulatorio. Ejemplos son transporte urbano, metro, cercanías, parkings, cabinas telefónicas, etc..

PAYMENT CARD FUNCTIONS AND ACCEPTING DEVICES

end of year

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Cash function (b)														
Cards with a cash function (thousands)	33,189	35,770	39,385	43,476	46,682	51,575	57,083	58,431	63,027	66,236	70,993	75,086	77,205	75,272
Number of networks	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Number of ATMs with a cash dispensing function (c)	30,437	33,940	37,893	41,871	44,851	46,990	49,876	51,978	55,399	56,333	58,454	60,588	61,714	61,374
Volume of transactions (millions)	582	605	638	660	728	688	871	894	912	927	955	979	986	959
Value of transactions (EUR billions)	48	49	53	58	62	58	78	87	91	97	103	109	111	108
Debit function (d)														
Cards with a debit function (thousands)	22,431	23,641	25,684	27,006	29,744	32,836	32,674	33,096	32,765	31,835	31,580	31,467	31,575	30,745
Number of networks	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Number of terminals (e)	575,325	656,325	722,498	745,065	802,698	853,055	874,728	937,852	1,075,074	1,161,386	1,345,347	1,409,407	1,478,283	1,454,943
Volume of transactions (millions)	156	183	212	257	287	340	612	631	693	743	807	863	921	952
Value of transactions (EUR billions)	6.00	6.98	8.18	10.01	11.27	13.95	25.06	27.49	30.57	33.49	37.15	39.70	41.68	41.15
Credit and delayed debit cards (charge cards) (f) (g)														
Cards with a credit and delayed debit function (thousands)	10,645	11,634	12,922	15,772	16,057	17,746	20,948	23,857	28,962	33,247	38,487	43,492	44,820	43,774
Number of networks	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Number of terminals (h)	575,325	656,325	722,498	745,065	802,698	853,055	874,728	937,852	1,075,074	1,161,386	1,345,347	1,409,407	1,478,283	1,454,943
Volume of transactions (millions)	138	165	189	219	222	259	401	465	578	675	820	1,037	1,144	1,169
Value of transactions (EUR billions)	8.07	9.52	11.09	12.92	13.55	15.53	23.91	28.47	35.40	42.53	47.37	56.30	59.84	57.02
Electronic money function														
Cards with an e-money function (thousands)	1,344	3,502	5,691	8,089	10,496	9,836	8,831	9,745	7,980	6,815	5,166	4,284	3,922	3,339
Number of accepting terminals	48,524	77,092	99,335	131,702	188,510	186,789	195,200	212,876	148,477	127,267	16,142	10,071	4,305	14,457
Number of networks	3	3	3	3	3	3	3	3	3	3	3	2	2	2
Number of purchase transactions (millions)	0.05	1.92	2.23	2.02	1.79	1.13	1.21	1.28	1.13	0.99	0.85	0.60	0.40	0.37
Value of purchase transactions (EUR millions)	0.23	6.02	6.22	5.71	4.62	2.71	1.92	1.84	2.05	1.84	1.98	1.55	0.97	0.94
Number of loading transactions (millions)	0.15	1.11	1.38	1.27	1.04	0.61	0.25	0.20	0.18	0.24	0.10	0.15	0.08	0.06
Number of loading terminals	4,123	10,942	16,774	22,149	27,279	29,420	32,025	39,623	40,612	41,112	22,274	23,902	25,207	23,171
Value of money loaded (EUR millions)	2.18	17.72	22.48	21.54	18.07	12.09	3.12	3.10	2.86	2.76	1.37	1.82	1.15	0.90
Float (EUR millions)	0.42	0.88	10.28	15.06	16.77	21.63	23.00	19.00	17.66	17.89	1.05	0.99	0.82	1.03
Memorandum item:														
Total number of cards in circulation (thousands)	33,511	36,379	40,380	45,181	48,406	52,912	57,702	60,907	66,746	69,746	74,307	77,991	79,222	76,996
of which:														
cards with a combined debit, cash and e-money function (thousands)	<i>n.d.</i>	<i>n.d.</i>	<i>n.d.</i>	5,217	6,938	6,235	4,751	<i>n.d.</i>	2,961	2,150	925	1,252	1,096	861

SOURCES: Most data are based on the last informations provided by the cards networks.

a. In 2004 there was a change in the methodology that affected the way these statistical data are displayed.

b. Cash operations at ATMs initiated by any kind of card.

c. Out of the total number of ATMs in Spain, the number of limited access ATMs is negligible.

d. Volume and value of transactions initiated at EFTPOS with debit cards, i.e. those which imply the immediate settlement of the transaction on the client account.

e. EFTPOS terminals accepting debit cards. Since 2002 EFTPOS used for virtual transactions (over the phone or the Internet) are not included.

f. Volume and value of transactions initiated at EFTPOS with credit or delayed debit cards. The difference between credit and delayed debit lies on the way funds are transferred. In the case of delayed debit cards, funds are transferred on a single charge at the end of the month without interest charges whereas the payment is split into several collection periods with their respective interest charges in the case of credit cards.

g. Delayed debit cards are used much more in Spain than pure credit cards.

h. EFTPOS terminals accepting credit cards. Since 2002 EFTPOS used for virtual transactions (over the phone or the Internet) are not included.