

TRANSACTIONS AT POS (a)

Volume and Value

Transactions in thousands and values in EUR millions

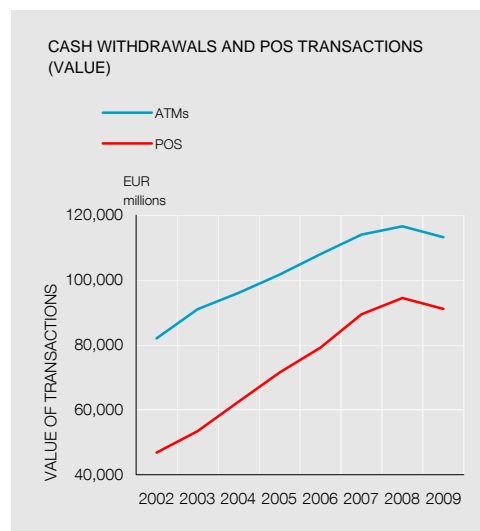
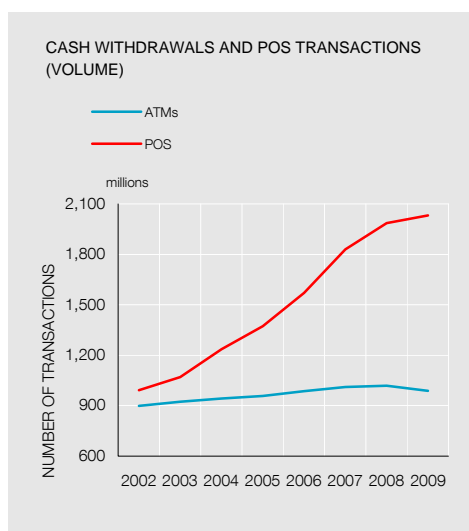
| | Total | | | |
|-------------|-----------|------------|-----------|------------|
| | Volume | % increase | Value | % increase |
| 2002 | 991,564 | | 46,828.92 | |
| 2003 | 1,070,162 | 7.93% | 53,403.00 | 14.04% |
| 2004 | 1,235,093 | 15.41% | 62,515.42 | 17.06% |
| 2005 | 1,372,055 | 11.09% | 71,468.43 | 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% |
| 2010 | | | | |
| 1st Quarter | 502,274 | 6.36% | 22,142.73 | 6.34% |

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% |
| 2010 | | | | |
| 1st Quarter | 229,253 | -1.60% | 25,943.08 | 0.09% |



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

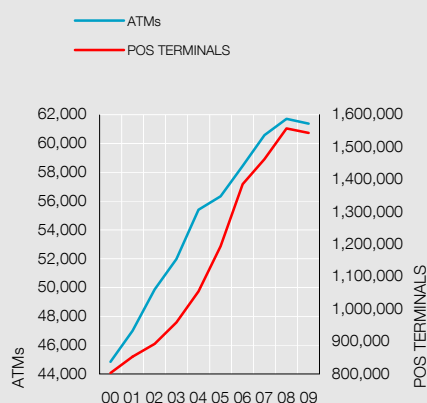
| | Total | | | |
|-------------|--------|------------|-----------|------------|
| | ATMs | % increase | POS | % increase |
| 2000 | 44,851 | | 802,698 | |
| 2001 | 46,990 | 4.77% | 853,055 | 6.27% |
| 2002 | 49,876 | 6.14% | 892,952 | 4.68% |
| 2003 | 51,978 | 4.21% | 959,404 | 7.44% |
| 2004 | 55,399 | 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% |
| 2010 | | | | |
| 1st Quarter | 60,641 | -1.56% | 1,553,163 | -0.27% |

CARDS IN CIRCULATION

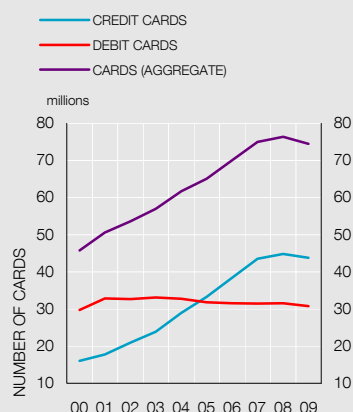
Volume

| | 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 | | | | | | |
| 1st Quarter | 43.56 | -2.01% | 29.45 | -6.10% | 73.01 | -3.70% |

NUMBER OF ATMs AND POS TERMINALS



CARDS IN CIRCULATION ISSUED IN SPAIN

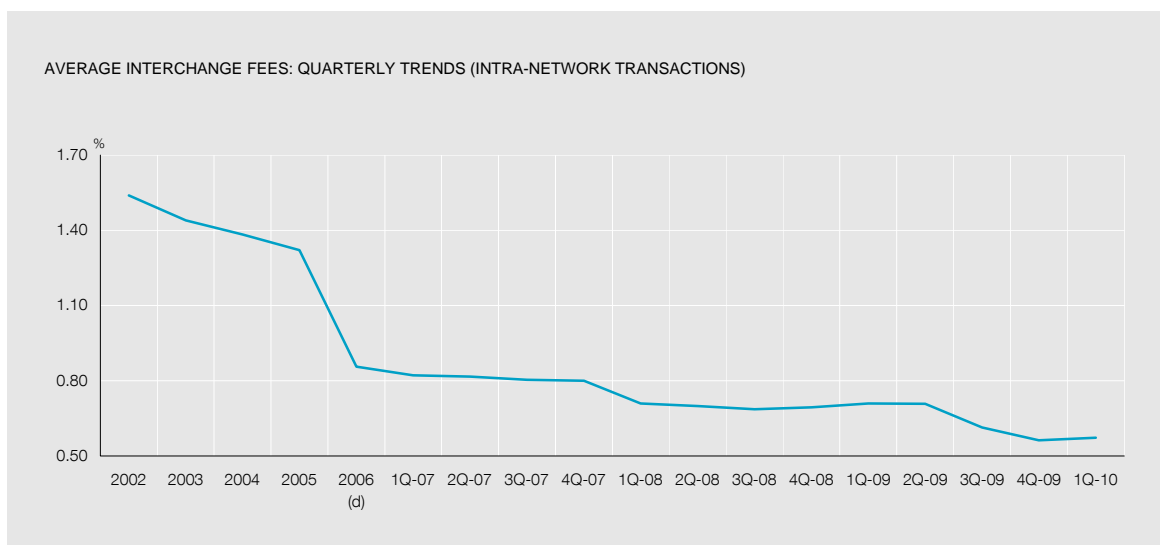
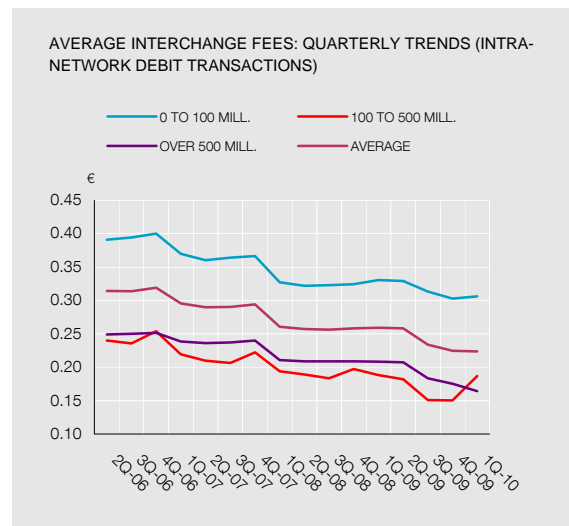
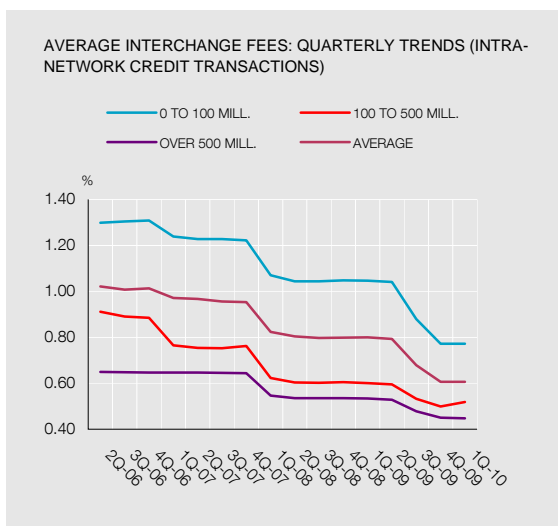


SOURCES: Most data are based on the last informations provided by the cards networks.

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 | | 2009 | | 1Q-2010 | |
|---------------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | 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 € | 0.93% | 0.32 € | 0.77% | 0.31 € |
| 100 to 500 mill. | 0.89% | 0.24 € | 0.76% | 0.21 € | 0.61% | 0.19 € | 0.55% | 0.17 € | 0.52% | 0.19 € |
| over 500 mill. | 0.65% | 0.25 € | 0.65% | 0.24 € | 0.54% | 0.21 € | 0.49% | 0.19 € | 0.45% | 0.16 € |
| Average | 1.01% | 0.32 € | 0.96% | 0.29 € | 0.81% | 0.26 € | 0.71% | 0.24 € | 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.

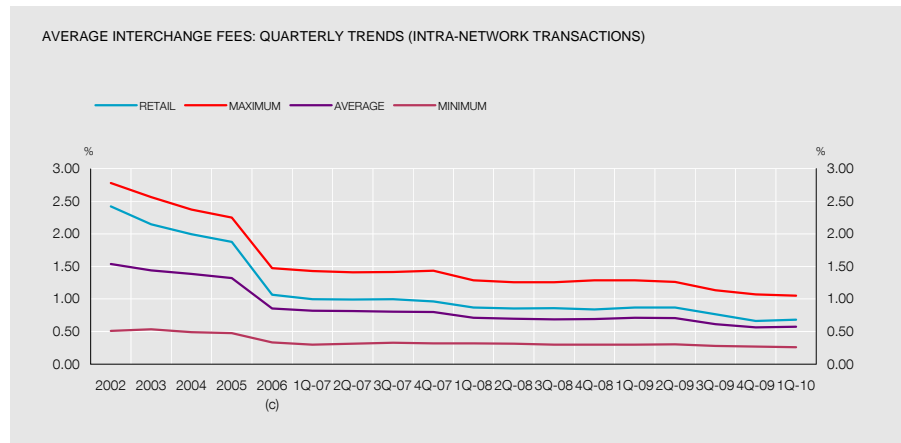
b. Figures weighted by value for credit transactions and by volume for debit transactions from the average percentage provided by each card scheme.

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 | 2009 | 1Q-2010 |
|------------------------------|-------|-------|-------|-------|----------|-------|-------|-------|---------|
| L. Supermarkets - Food | 0.51% | 0.61% | 0.67% | 0.67% | 0.57% | 0.56% | 0.50% | 0.48% | 0.45% |
| L. Supermarkets - Others | 1.20% | 1.13% | 1.08% | 0.98% | 0.66% | 0.61% | 0.51% | 0.47% | 0.42% |
| Petrol stations | 0.55% | 0.54% | 0.64% | 0.67% | 0.67% | 0.66% | 0.57% | 0.56% | 0.51% |
| Supermarkets | 1.16% | 1.16% | 1.16% | 1.16% | 1.14% | 1.12% | 1.06% | 0.99% | 0.89% |
| Travel agencies | 1.82% | 1.76% | 1.66% | 1.50% | 0.80% | 0.78% | 0.68% | 0.60% | 0.54% |
| Toll-Highways | 0.68% | 0.62% | 0.49% | 0.48% | 0.33% | 0.32% | 0.31% | 0.29% | 0.26% |
| Chemists | 1.47% | 1.48% | 1.48% | 1.49% | 1.47% | 1.42% | 1.27% | 1.19% | 1.05% |
| Hotels | 2.21% | 2.17% | 2.12% | 2.06% | 1.08% | 1.00% | 0.84% | 0.73% | 0.64% |
| Drugstores | 2.69% | 2.46% | 2.30% | 2.15% | 1.32% | 1.20% | 1.03% | 0.94% | 0.82% |
| Restaurants | 2.66% | 2.48% | 2.30% | 2.16% | 1.30% | 1.21% | 1.06% | 0.98% | 0.86% |
| Transportation | 1.66% | 1.63% | 1.58% | 1.53% | 0.81% | 0.72% | 0.59% | 0.51% | 0.44% |
| Jewelry | 2.78% | 2.54% | 2.36% | 2.22% | 1.07% | 1.00% | 0.87% | 0.79% | 0.66% |
| Car rental | 2.69% | 2.22% | 2.02% | 1.85% | 1.04% | 0.98% | 0.84% | 0.75% | 0.60% |
| Casinos | 2.68% | 2.14% | 1.87% | 1.85% | 1.14% | 1.08% | 0.93% | 0.81% | 0.66% |
| Entertainment | 2.39% | 2.19% | 2.01% | 1.86% | 1.23% | 1.14% | 0.98% | 0.88% | 0.77% |
| MO/TO | 2.65% | 2.35% | 2.07% | 1.96% | 1.24% | 1.12% | 0.87% | 0.83% | 0.71% |
| Massage, saunas and disco. | 2.75% | 2.56% | 2.37% | 2.25% | 1.17% | 1.10% | 0.96% | 0.90% | 0.82% |
| Retailers | 2.42% | 2.15% | 1.99% | 1.88% | 1.07% | 0.99% | 0.85% | 0.79% | 0.68% |
| Low value categories (d) (e) | | | | | 1.30% | 1.34% | 1.21% | 1.12% | 0.98% |
| Charity and solidarity (d) | | | | | 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% | 0.70% | 0.60% |
| Maximum | 2.78% | 2.56% | 2.37% | 2.25% | 1.47% | 1.42% | 1.27% | 1.19% | 1.05% |
| Minimum | 0.51% | 0.54% | 0.49% | 0.48% | 0.33% | 0.32% | 0.31% | 0.29% | 0.26% |
| Average | 1.54% | 1.44% | 1.38% | 1.32% | 0.86% | 0.81% | 0.70% | 0.64% | 0.57% |



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.

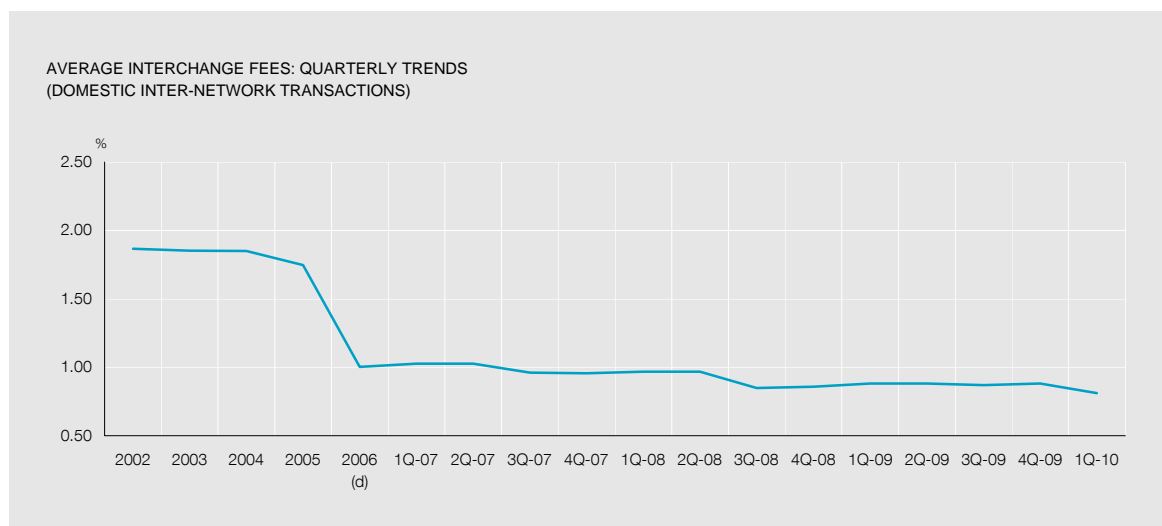
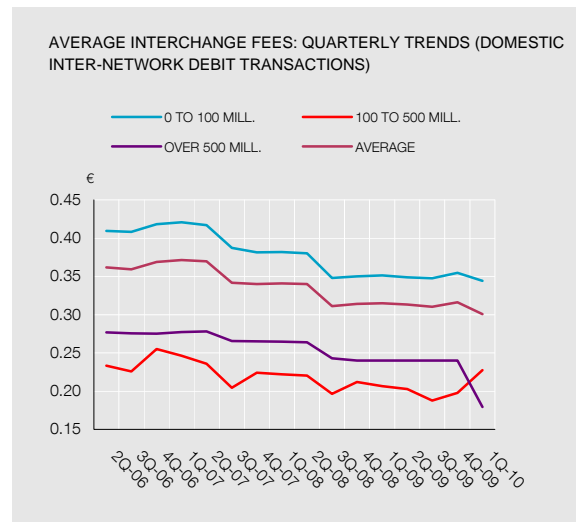
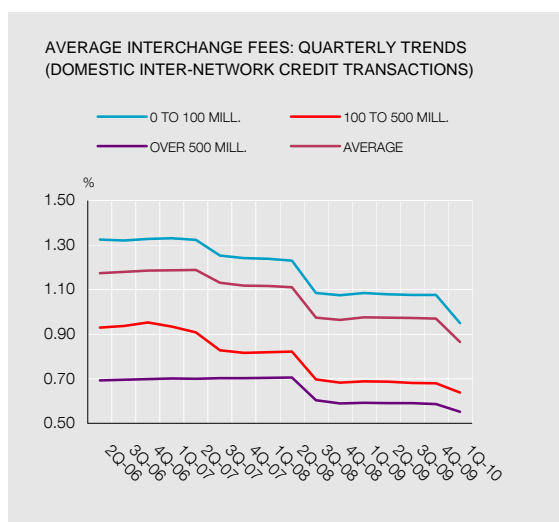
b. Figures weighted by value for credit transactions and by volume for debit transactions from the average percentage provided by each card scheme.

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

| Turnover value bands (c) (€) | 2006 (d) | | 2007 | | 2008 | | 2009 | | 1Q-2010 | |
|---------------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | 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 € | 0.95% | 0.34 € |
| 100 to 500 mill. | 0.94% | 0.24 € | 0.87% | 0.23 € | 0.75% | 0.21 € | 0.68% | 0.20 € | 0.64% | 0.23 € |
| over 500 mill. | 0.70% | 0.28 € | 0.70% | 0.27 € | 0.65% | 0.25 € | 0.59% | 0.24 € | 0.55% | 0.18 € |
| Average | 1.18% | 0.36 € | 1.15% | 0.35 € | 1.04% | 0.33 € | 0.97% | 0.31 € | 0.87% | 0.30 € |



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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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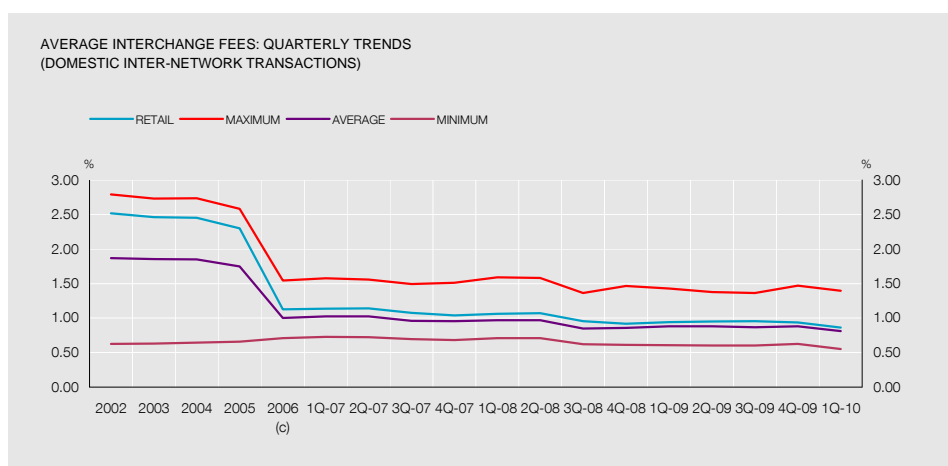
b. Figures weighted by value for credit transactions and by volume for debit transactions from the average percentage provided by each card scheme. In line with the criteria established in the agreement between commercial sector associations and credit institutions, the interchange fees for domestic 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 | 2009 | 1Q-2010 |
|------------------------------|-------|-------|-------|-------|----------|-------|-------|-------|---------|
| L. Supermarkets - Food | 0.68% | 0.69% | 0.69% | 0.67% | 0.71% | 0.71% | 0.68% | 0.67% | 0.66% |
| L. Supermarkets - Others | 1.98% | 1.97% | 1.92% | 1.59% | 0.79% | 0.76% | 0.67% | 0.64% | 0.60% |
| Petrol stations | 0.63% | 0.63% | 0.64% | 0.66% | 0.77% | 0.76% | 0.70% | 0.72% | 0.67% |
| Supermarkets | 1.17% | 1.17% | 1.17% | 1.16% | 1.16% | 1.17% | 1.15% | 1.13% | 1.06% |
| Travel agencies | 1.80% | 1.80% | 1.80% | 1.78% | 0.89% | 0.88% | 0.80% | 0.71% | 0.67% |
| Toll-Highways | 0.79% | 0.88% | 0.80% | 0.85% | 1.10% | 1.04% | 1.05% | 0.99% | 1.08% |
| Chemists | 1.47% | 1.48% | 1.49% | 1.49% | 1.54% | 1.53% | 1.43% | 1.37% | 1.27% |
| Hotels | 2.25% | 2.25% | 2.26% | 2.21% | 1.10% | 1.07% | 0.95% | 0.87% | 0.78% |
| Drugstores | 2.68% | 2.61% | 2.61% | 2.50% | 1.38% | 1.31% | 1.16% | 1.09% | 1.01% |
| Restaurants | 2.68% | 2.66% | 2.65% | 2.54% | 1.32% | 1.28% | 1.19% | 1.12% | 1.05% |
| Transportation | 1.68% | 1.67% | 1.66% | 1.63% | 0.81% | 0.78% | 0.69% | 0.61% | 0.55% |
| Jewelry | 2.78% | 2.69% | 2.69% | 2.57% | 1.07% | 1.04% | 0.96% | 0.91% | 0.82% |
| Car rental | 2.75% | 2.69% | 2.69% | 2.50% | 1.02% | 1.00% | 0.92% | 0.87% | 0.77% |
| Casinos | 2.79% | 2.73% | 2.73% | 2.50% | 1.09% | 1.06% | 0.97% | 0.91% | 0.79% |
| Entertainment | 2.44% | 2.44% | 2.45% | 2.33% | 1.19% | 1.15% | 1.04% | 0.98% | 0.91% |
| MO/TO | 2.69% | 2.62% | 2.61% | 2.44% | 1.24% | 1.22% | 1.08% | 0.97% | 0.87% |
| Massage, saunas and disco. | 2.77% | 2.68% | 2.68% | 2.58% | 1.16% | 1.14% | 1.05% | 1.00% | 0.92% |
| Retailers | 2.52% | 2.46% | 2.45% | 2.30% | 1.13% | 1.10% | 1.00% | 0.95% | 0.86% |
| Low value categories (d) (e) | | | | | 1.38% | 1.46% | 1.50% | 1.40% | 1.40% |
| Charity and solidarity (d) | | | | | 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% | 0.82% | 0.72% |
| Maximum | 2.79% | 2.73% | 2.73% | 2.58% | 1.54% | 1.53% | 1.50% | 1.40% | 1.40% |
| Minimum | 0.63% | 0.63% | 0.64% | 0.66% | 0.71% | 0.71% | 0.67% | 0.61% | 0.55% |
| Average | 1.87% | 1.85% | 1.85% | 1.75% | 1.00% | 0.99% | 0.91% | 0.88% | 0.81% |



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.

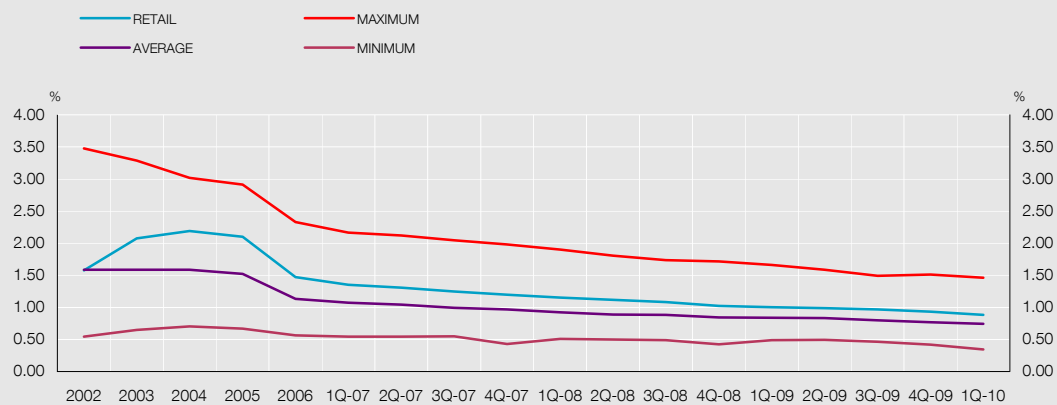
d. At the time of publication of Q2 2006 data, two new economic areas have been included ("low value categories" and "charity and solidarity"). The item "low value categories" has not been considered in the calculation of the average fees.

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 | 2009 | 1Q-2010 |
|------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|---------|
| L. Supermarkets - Food | 0.54% | 0.65% | 0.71% | 0.67% | 0.56% | 0.55% | 0.50% | 0.47% | 0.44% |
| L. Supermarkets - Others | 1.63% | 1.42% | 1.37% | 1.28% | 0.77% | 0.72% | 0.63% | 0.56% | 0.50% |
| Petrol stations | 0.68% | 0.68% | 0.70% | 0.72% | 0.70% | 0.70% | 0.69% | 0.68% | 0.66% |
| Supermarkets | 1.15% | 1.20% | 1.21% | 1.21% | 1.14% | 1.08% | 1.02% | 0.95% | 0.93% |
| Travel agencies | 1.57% | 1.59% | 1.59% | 1.61% | 0.93% | 0.78% | 0.75% | 0.69% | 0.68% |
| Toll-Highways | 2.32% | 2.30% | 1.89% | 1.76% | 1.80% | 1.71% | 1.68% | 1.48% | 1.35% |
| Chemists | 1.59% | 1.52% | 1.50% | 1.46% | 1.26% | 1.16% | 1.04% | 0.93% | 0.86% |
| Hotels | 1.83% | 1.78% | 1.75% | 1.76% | 1.41% | 1.24% | 1.09% | 0.98% | 0.94% |
| Drugstores | 2.21% | 2.24% | 2.17% | 2.10% | 1.45% | 1.25% | 1.09% | 0.98% | 0.94% |
| Restaurants | 2.43% | 2.45% | 2.42% | 2.31% | 1.68% | 1.45% | 1.25% | 1.11% | 1.02% |
| Transportation | 1.70% | 1.79% | 1.83% | 1.82% | 1.38% | 1.02% | 0.73% | 0.72% | 0.66% |
| Jewelry | 2.51% | 2.42% | 2.31% | 2.21% | 1.49% | 1.30% | 1.12% | 0.98% | 0.91% |
| Car rental | 2.48% | 1.76% | 1.67% | 1.63% | 1.37% | 1.24% | 1.11% | 1.05% | 1.01% |
| Casinos | 2.04% | 2.10% | 2.35% | 2.08% | 1.36% | 1.21% | 1.13% | 1.07% | 1.05% |
| Entertainment | 1.82% | 1.91% | 1.87% | 1.83% | 1.51% | 1.29% | 1.15% | 1.06% | 0.92% |
| MO/TO | 2.97% | 2.77% | 2.46% | 2.46% | 1.81% | 1.51% | 1.30% | 1.10% | 1.06% |
| Massage, saunas and disco. | 3.48% | 3.29% | 3.02% | 2.91% | 2.33% | 2.07% | 1.79% | 1.56% | 1.46% |
| Retailers | 1.58% | 2.08% | 2.19% | 2.10% | 1.47% | 1.27% | 1.09% | 0.97% | 0.88% |
| Low value categories (b) (c) | | | | | 1.77% | 1.71% | 1.59% | 1.42% | 1.45% |
| Charity and solidarity | | | | | 0.61% | 0.58% | 0.49% | 0.51% | 0.35% |
| Others (b) | 1.96% | 2.09% | 1.98% | 1.98% | 1.58% | 1.42% | 1.15% | 1.10% | 1.04% |
| Maximum | 3.48% | 3.29% | 3.02% | 2.91% | 2.33% | 2.07% | 1.79% | 1.56% | 1.46% |
| Minimum | 0.54% | 0.65% | 0.70% | 0.67% | 0.56% | 0.55% | 0.49% | 0.47% | 0.35% |
| Average | 1.59% | 1.59% | 1.59% | 1.52% | 1.13% | 1.02% | 0.88% | 0.81% | 0.75% |

AVERAGE MERCHANT DISCOUNT FEES: QUARTERLY TRENDS



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

a. 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.

b. At the time of publication of Q2 2006 data, two new economic areas have been included ("low value categories" and "charity and solidarity").

c. 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..)

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.