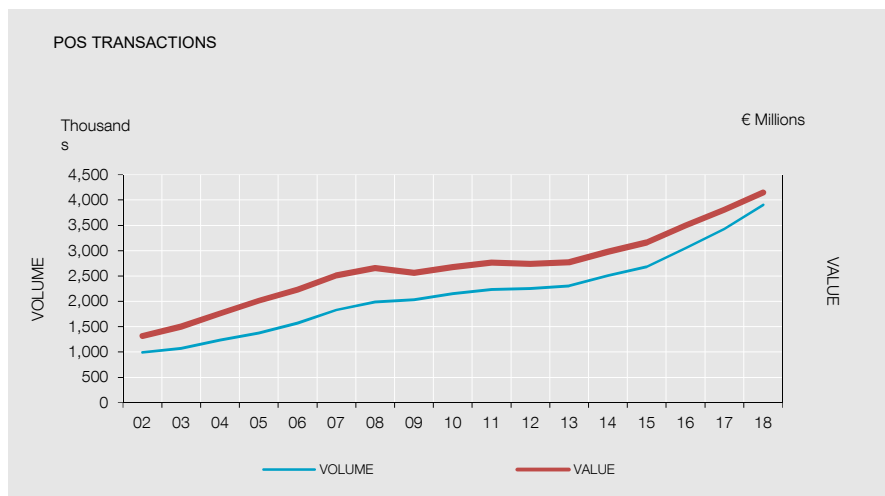


TRANSACTIONS AT POS (a)

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	2,149,184	5.82%	95,184.09	4.51%
2011	2,232,631	3.88%	98,267.79	3.24%
2012	2,251,098	0.83%	97,385.29	-0.90%
2013	2,305,657	2.42%	98,534.58	1.18%
2014	2,502,611	8.54%	105,854.26	7.43%
2015	2,683,857	7.24%	112,330.26	6.12%
2016	3,045,589	13.48%	124,406.51	10.75%
2017	3,429,385	12.60%	135,246.47	8.71%
2018	3,903,657	13.83%	147,431.09	9.01%
2019				
1st Quarter	1,015,737	15.27%	36,041.10	9.27%



SOURCES: Spanish cards schemes

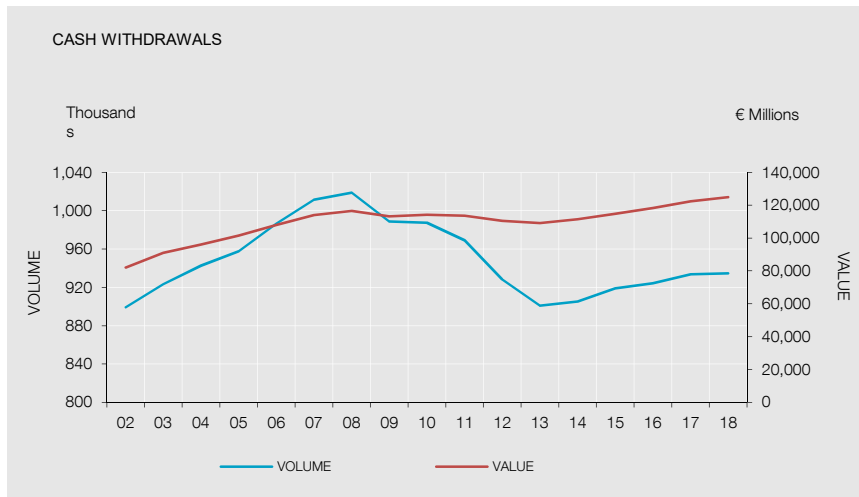
- a. Devices located in Spain owned by Spanish banks and Spanish-issued cards.
- b. All the percentage changes contained in these tables refer to variations registered with respect to the same period of the previous year.

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	987,458	-0.14%	114,161.80	0.85%
2011	969,156	-1.85%	113,570.13	-0.52%
2012	928,193	-4.23%	110,570.43	-2.64%
2013	901,063	-2.92%	109,223.01	-1.22%
2014	905,096	0.45%	111,404.04	2.00%
2015	918,773	1.51%	114,862.75	3.10%
2016	924,127	0.58%	118,275.31	2.97%
2017	933,515	1.02%	122,473.62	3.55%
2018	934,640	0.12%	124,864.10	1.95%
2019				
1st Quarter	217,449	1.27%	28,986.70	3.26%



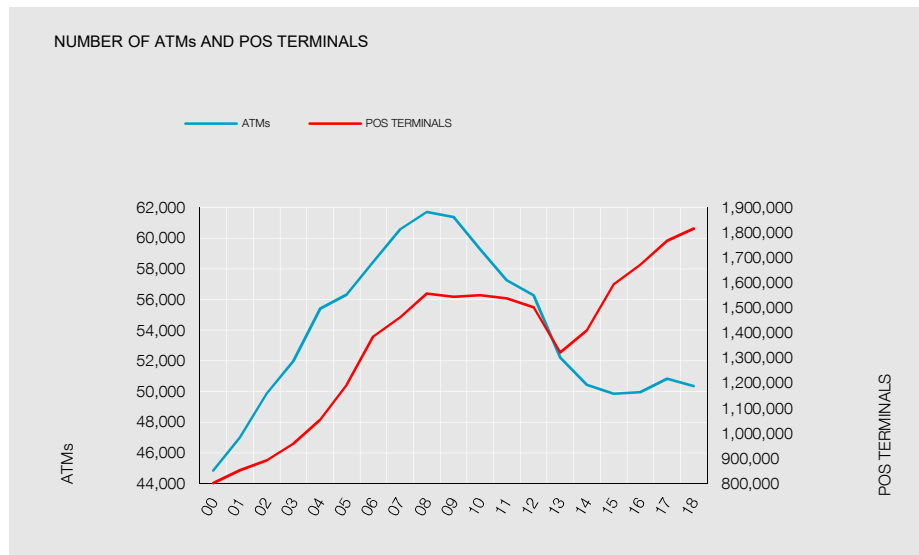
SOURCES: Spanish cards schemes

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

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	59,263	-3.44%	1,550,283	0.41%
2011	57,243	-3.41%	1,538,243	-0.78%
2012	56,258	-1.72%	1,502,144	-2.35%
2013	52,221	-7.18%	1,322,124	-11.98%
2014	50,441	-3.41%	1,410,004	6.65%
2015	49,864	-1.14%	1,593,432	13.01%
2016	49,958	0.19%	1,671,642	4.91%
2017	50,839	1.76%	1,767,665	5.74%
2018	50,363	-0.94%	1,815,516	2.71%
2019				
<i>1st Quarter</i>	50,336	0.11%	1,867,864	3.26%

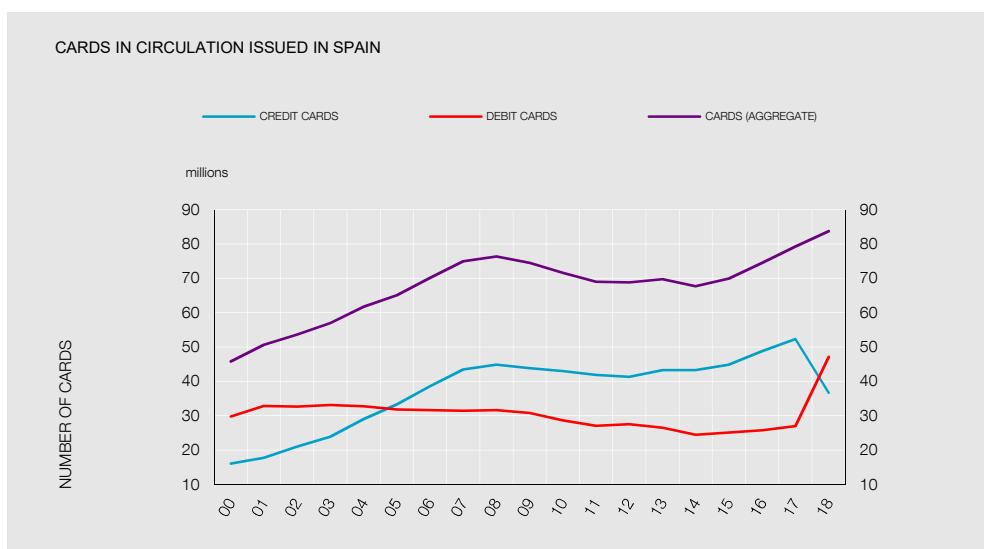


SOURCES: Spanish cards schemes

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%	83.7	5.60%
2019						
1st Quarter	36.97	5.28%	47.61	3.50%	84.58	4.27%



SOURCES: Spanish cards schemes

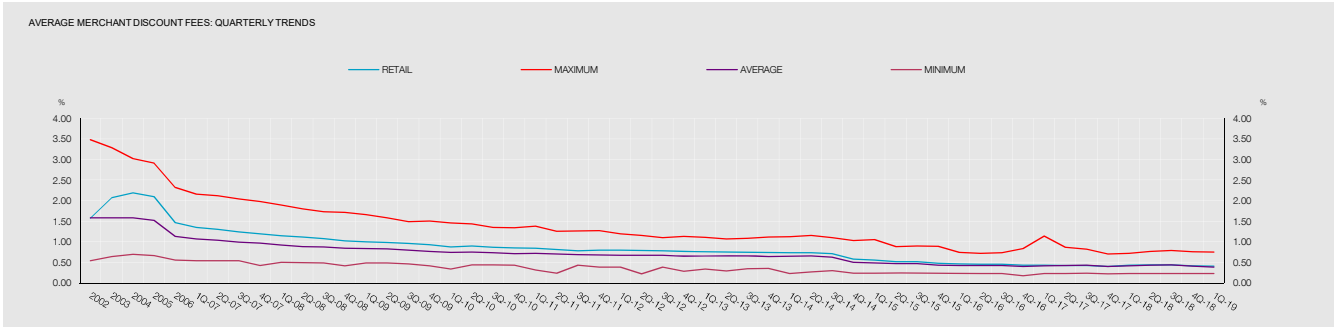
a. The criteria used to disaggregate the number of payment cards according to their function (i.e credit and debit function) have been modified in first quarter 2018. These new criteria imply a significant change on the figures shown under this breakdown. Previous to this date, the published figures 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

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

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2015	2017	2018	1Q-2019
L. Supermarkets - Food	0.54%	0.65%	0.71%	0.67%	0.56%	0.55%	0.50%	0.47%	0.44%	0.44%	0.42%	0.42%	0.37%	0.24%	0.23%	0.23%	0.23%	0.23%
L. Supermarkets - Others	1.63%	1.42%	1.37%	1.28%	0.77%	0.72%	0.63%	0.56%	0.50%	0.49%	0.48%	0.47%	0.42%	0.30%	0.26%	0.26%	0.26%	0.26%
Petrol stations	0.68%	0.68%	0.70%	0.72%	0.70%	0.70%	0.69%	0.68%	0.65%	0.63%	0.60%	0.60%	0.55%	0.40%	0.36%	0.35%	0.35%	0.35%
Supermarkets	1.15%	1.20%	1.21%	1.21%	1.14%	1.08%	1.02%	0.95%	0.88%	0.83%	0.81%	0.78%	0.74%	0.55%	0.47%	0.45%	0.43%	0.41%
Travel agencies	1.57%	1.59%	1.59%	1.61%	0.93%	0.78%	0.75%	0.69%	0.68%	0.65%	0.64%	0.64%	0.61%	0.54%	0.49%	0.55%	0.56%	0.57%
Toll-Highways	2.32%	2.30%	1.89%	1.76%	1.80%	1.71%	1.68%	1.48%	1.34%	1.23%	1.07%	0.97%	0.95%	0.93%	0.72%	0.68%	0.56%	0.42%
Chemists	1.59%	1.52%	1.50%	1.46%	1.26%	1.16%	1.04%	0.93%	0.82%	0.76%	0.74%	0.73%	0.72%	0.50%	0.43%	0.43%	0.40%	0.39%
Hotels	1.83%	1.78%	1.75%	1.76%	1.41%	1.24%	1.09%	0.98%	0.91%	0.84%	0.81%	0.79%	0.77%	0.66%	0.62%	0.69%	0.72%	0.76%
Drugstores	2.21%	2.24%	2.17%	2.10%	1.45%	1.25%	1.09%	0.98%	0.91%	0.84%	0.79%	0.76%	0.69%	0.51%	0.45%	0.43%	0.40%	0.39%
Restaurants	2.43%	2.45%	2.42%	2.31%	1.68%	1.45%	1.25%	1.11%	1.00%	0.93%	0.91%	0.89%	0.84%	0.64%	0.56%	0.54%	0.53%	0.51%
Transportation	1.70%	1.79%	1.83%	1.82%	1.38%	1.02%	0.73%	0.72%	0.65%	0.66%	0.63%	0.63%	0.61%	0.61%	0.61%	0.68%	0.76%	0.65%
Jewelry	2.51%	2.42%	2.31%	2.21%	1.49%	1.30%	1.12%	0.98%	0.90%	0.82%	0.79%	0.80%	0.78%	0.66%	0.57%	0.57%	0.57%	0.56%
Car rental	2.48%	1.76%	1.67%	1.63%	1.37%	1.24%	1.11%	1.05%	0.99%	0.92%	0.84%	0.78%	0.75%	0.57%	0.53%	0.51%	0.48%	0.48%
Casinos	2.04%	2.10%	2.35%	2.08%	1.36%	1.21%	1.13%	1.07%	1.03%	1.08%	1.04%	0.99%	0.92%	0.70%	0.69%	0.75%	0.50%	0.50%
Entertainment	1.82%	1.91%	1.87%	1.83%	1.51%	1.29%	1.15%	1.06%	0.94%	0.99%	0.97%	0.91%	0.86%	0.67%	0.58%	0.57%	0.54%	0.51%
MO/TO	2.97%	2.77%	2.46%	2.46%	1.81%	1.51%	1.30%	1.10%	1.03%	0.99%	0.90%	0.88%	0.80%	0.63%	0.57%	0.49%	0.48%	0.46%
Massage, saunas and disco.	3.48%	3.29%	3.02%	2.91%	2.33%	2.07%	1.79%	1.56%	1.37%	1.25%	1.14%	1.07%	1.01%	0.81%	0.71%	0.65%	0.61%	0.55%
Retailers	1.58%	2.08%	2.19%	2.10%	1.47%	1.27%	1.09%	0.97%	0.88%	0.81%	0.79%	0.75%	0.70%	0.52%	0.46%	0.42%	0.42%	0.41%
Low value categories (b) (c)					1.77%	1.71%	1.59%	1.42%	1.35%	1.18%	1.11%	1.07%	1.09%	0.84%	0.70%	0.61%	0.61%	0.57%
Charity and solidarity					0.61%	0.58%	0.49%	0.51%	0.43%	0.38%	0.31%	0.35%	0.28%	0.48%	0.13%	0.60%	0.06%	0.00%
Others (b)	1.96%	2.09%	1.98%	1.98%	1.58%	1.42%	1.15%	1.10%	0.99%	0.88%	0.82%	0.79%	0.74%	0.56%	0.48%	0.45%	0.42%	0.41%
Maximum	3.48%	3.29%	3.02%	2.91%	2.33%	2.07%	1.79%	1.56%	1.37%	1.25%	1.14%	1.07%	1.09%	0.93%	0.72%	0.75%	0.76%	0.76%
Minimum	0.54%	0.65%	0.70%	0.67%	0.56%	0.55%	0.49%	0.47%	0.43%	0.38%	0.31%	0.35%	0.28%	0.24%	0.13%	0.23%	0.23%	(d) 0.23%
Average	1.59%	1.59%	1.59%	1.52%	1.13%	1.02%	0.88%	0.81%	0.74%	0.70%	0.67%	0.66%	0.61%	0.47%	0.42%	0.41%	0.39%	



SOURCES: Spanish cards schemes.

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.)

d. For the calculation of the minimum merchant discount fee in 2018 and 1Q-2019, the value recorded in the "charity and solidarity" sector were exceptionally excluded, due to their atypical low value which might distort the aggregated value of the full range of sectors

PAYMENT CARD FUNCTIONS AND ACCEPTING DEVICES

end of year

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
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	72,405	69,403	69,139	69,749	67,656	69,917	74,511	79,281	83,724
Number of networks	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1
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	59,263	57,243	56,258	52,221	50,441	49,864	49,958	50,839	50,363
Volume of transactions (millions)	582	605	638	660	728	688	871	894	912	927	955	979	986	959	958	938	895	867	871	884	888	899	902
Value of transactions (EUR billions)	48	49	53	58	62	58	78	87	91	97	103	109	111	108	109	108	105	104	106	109	112	125	119
Debit function (d)																							
Cards with a debit function (thousands) (i)	22,431	23,641	25,684	27,006	29,744	32,836	32,674	33,096	32,765	31,835	31,680	31,467	31,575	30,745	28,617	27,079	27,468	26,485	24,414	25,097	25,762	26,933	47,084
Number of networks	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1
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	1,449,572	1,425,478	1,365,804	1,173,225	1,268,243	1,440,790	1,524,138	1,592,793	1,641,412
Volume of transactions (millions)	156	183	212	257	287	340	612	631	693	743	807	863	921	952	997	1,062	1,098	1,198	1,387	1,712	2,100	2,519	3,205
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	42.60	44.87	45.48	48.94	56.14	67.65	80.52	92.72	113.54
Credit and delayed debit cards (charge cards) (f) (g)																							
Cards with a credit and delayed debit function (thousands) (j)	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	42,964	41,891	41,332	43,264	43,242	44,819	48,749	52,348	36,640
Number of networks	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	1
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	1,449,572	1,425,478	1,365,804	1,173,225	1,268,243	1,440,790	1,524,138	1,592,793	1,641,412
Volume of transactions (millions)	138	165	189	219	222	259	401	465	578	675	820	1,037	1,144	1,169	1,261	1,302	1,304	1,314	1,337	1,233	1,319	1,473	1,462
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	60.64	62.10	61.10	60.69	61.38	58.62	61.98	68.64	67.94
Electronic money function																							
Cards with an e-money function (thousands)	1,344	3,502	5,891	8,089	10,496	9,836	8,831	9,745	7,980	6,815	5,166	4,284	3,922	3,339	2,781	1,912	717	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Number of accepting terminals	48,524	77,092	99,335	131,702	188,510	188,789	195,200	212,876	148,477	127,267	16,142	10,071	4,305	14,457	23,459	16,310	5,021	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Number of networks	3	3	3	3	3	3	3	3	3	3	3	2	2	2	2	2	1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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	0.30	0.15	0.12	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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	0.88	0.62	0.32	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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	0.03	0.05	0.11	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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	22,243	20,429	10,477	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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	0.89	0.63	0.51	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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	1.06	1.04	0.19	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
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	73,436	70,398	69,139	69,749	67,656	69,917	74,511	79,281	83,724
<i>of which:</i>																							
cards with a combined debit, cash and e-money function (thousands)	n.d.	n.d.	n.d.	5,217	6,938	6,235	4,751	n.d.	2,961	2,150	925	1,252	1,096	861	926	484	378	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

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.
- i. The criteria used to disaggregate the number of payment cards according to their function (i.e credit and debit function) have been modified in 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 2016, 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.