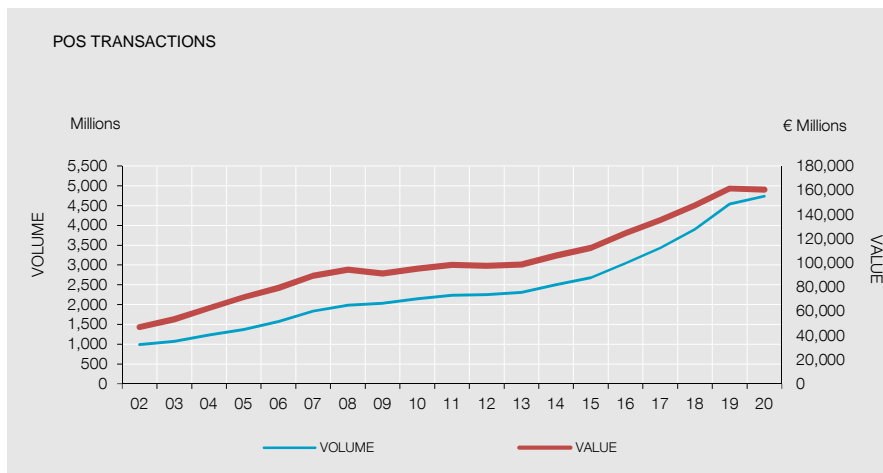


TRANSACTIONS AT POS (a)

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	4,536,207	16.20%	161,343.34	9.44%
2020	4,735,994	4.40%	160,551.64	-0.49%
2021				
1st Quarter	1,259,909	15.18%	39,207.54	6.38%
2nd Quarter	1,495,595	60.33%	46,780.09	41.22%



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

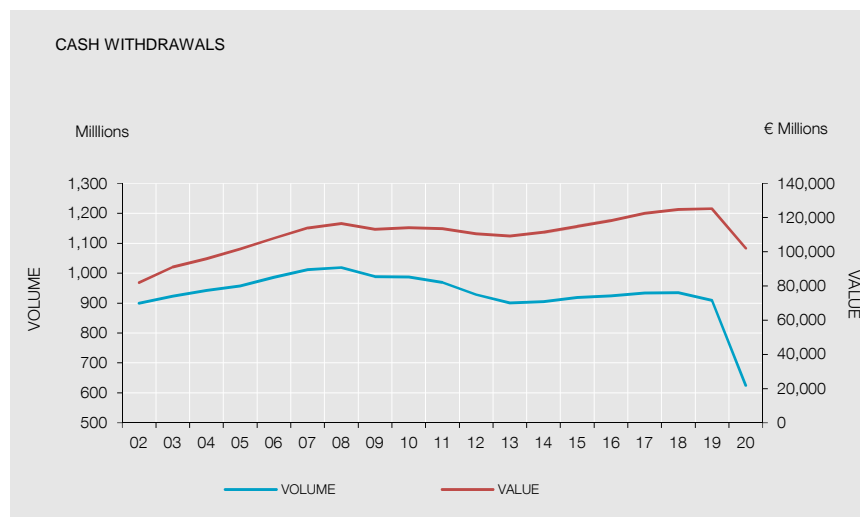
- a. Devices located in Spain owned by Spanish banks and Spanish-issued cards.
- b. All the percentage changes contained in these tables refer to variations registered with respect to the same period of the previous year.

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	908,590	-2.79%	125,188.58	0.26%
2020	624,664	-31.25%	102,197.97	-18.36%
2021				
1st Quarter	142,459	-20.38%	24,164.02	-8.13%
2nd Quarter	166,243	47.98%	27,881.73	35.11%



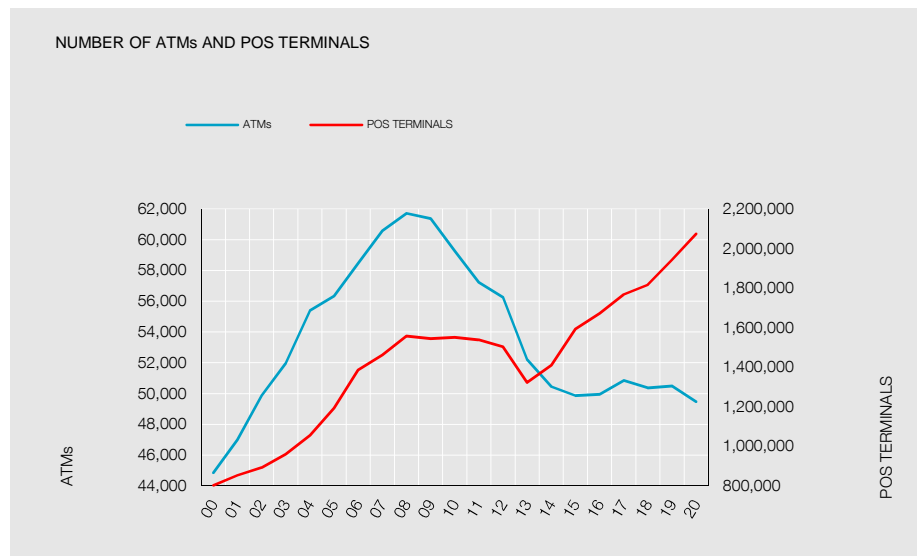
SOURCES: Sistema de Tarjetas y Medios de Pago S.A. (STMP)

- 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	50,501	0.27%	1,942,410	6.99%
2020	49,481	-2.02%	2,073,869	6.77%
2021				
1st Quarter	48,766	-3.14%	2,092,149	7.13%
2nd Quarter	48,300	-3.35%	2,157,931	6.57%



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

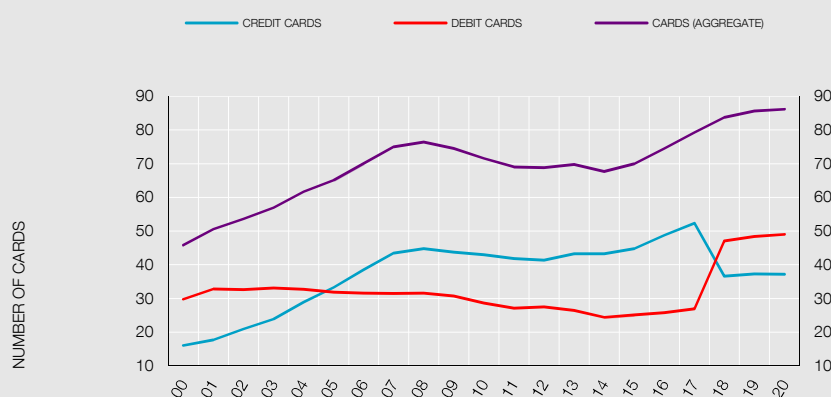
CARDS IN CIRCULATION

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%	74.52	-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	37.25	1.67%	48.35	2.70%	85.6	2.25%
2020	37.14	-0.29%	49.04	1.42%	86.2	0.68%
2021						
1st Quarter	37.38	-1.76%	49.05	0.53%	86.43	-0.47%
2nd Quarter	37.77	1.65%	48.97	-1.87%	86.74	-0.37%

CARDS IN CIRCULATION ISSUED IN SPAIN

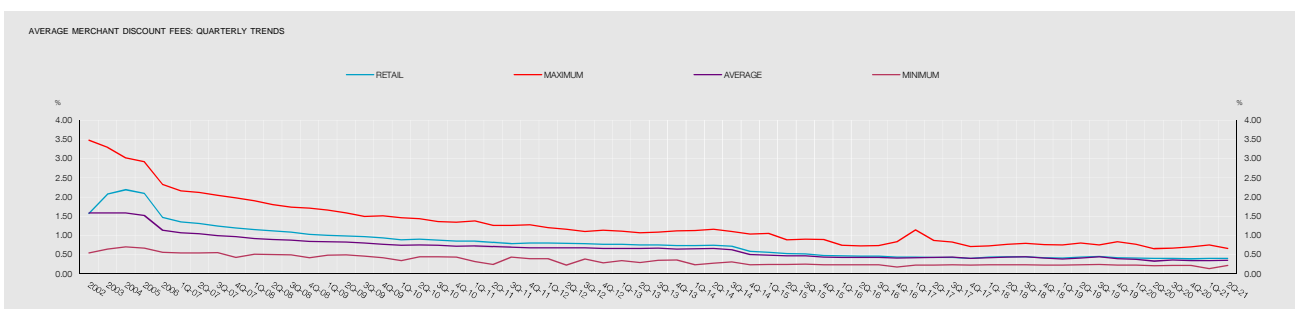


SOURCES: Sistema de Tarjetas y Medios de Pago S.A. (STMP)

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

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	2019	2020	1Q-2021	2Q-2021
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%	0.22%	0.22%	0.22%
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%	0.27%	0.22%	0.21%	0.22%
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%	0.36%	0.36%	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%	0.42%	0.40%	0.40%	0.38%
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%	0.58%	0.58%	0.75%	0.53%
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%	0.47%	0.46%	0.46%	0.45%
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%	0.40%	0.38%	0.37%	0.37%
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%	0.77%	0.60%	0.62%	0.58%
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%	0.37%	0.36%	0.37%
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%	0.53%	0.47%	0.46%	0.46%
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%	0.66%	0.53%	0.47%	0.49%
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%	0.58%	0.49%	0.46%	0.47%
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%	0.49%	0.51%	0.55%	0.49%
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%	0.51%	0.45%	0.45%	0.43%
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%	0.55%	0.53%	0.50%	0.49%
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%	0.47%	0.50%	0.54%	0.52%
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%	0.58%	0.48%	0.41%	0.42%
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%	0.43%	0.40%	0.40%	0.40%
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%	0.62%	0.62%	0.67%	0.68%
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%	0.29%	0.24%	0.14%	0.60%
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%	0.43%	0.45%	0.42%	0.40%	0.37%	0.38%	0.37%
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%	0.77%	0.62%	0.75%	0.68%
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%	0.22%	0.14%	0.22%
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%	0.41%	0.41%	0.35%	0.35%	0.36%



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

- 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-2020, 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