

IN-PERSON ACCESS TO BANKING
SERVICES IN SPAIN. 2024 MONITORING
REPORT

2025

BANCO DE **ESPAÑA**
Eurosistema

Documentos Ocasionales
N.º 2502

Banco de España

IN-PERSON ACCESS TO BANKING SERVICES IN SPAIN. 2024 MONITORING REPORT

Banco de España ^(*)

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Documentos Ocasionales. N.º 2502

February 2025

<https://doi.org/10.53479/41859>

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ISSN: 1696-2230 (on-line edition)

Abstract

According to the report on in-person access to banking services in Spain, the number of access points declined slightly in 2023 (by 0.55%), although less than in 2022. The number of bank branches decreased, albeit far less than in previous years, while there was a slight increase in the number of automated teller machines (ATMs). Meanwhile, the number of municipalities with no in-person access to banking services fell by just 10, compared with a drop of 167 in 2022. In-person channels continue to be widely used for banking operations, with 84% of customers using ATMs and 64% visiting a branch, compared with 58% who used online banking. The digital gap by age group, education level and income level persists, but is expected to gradually narrow, particularly across age groups. Customer preferences are tilted towards in-person services, especially among the elderly and those with lower levels of income and education. Users also report being satisfied with banking services, highlighting their trust in in-person services and the ease of online banking.

Keywords: financial inclusion, accessibility, customer preferences, banking services, cash, online banking, rural areas.

JEL classification: R51, I31, E41, D31, G21.

Resumen

Este informe sobre la accesibilidad presencial a los servicios bancarios en España muestra una ligera reducción —del 0,55 %— de los puntos de acceso en 2023, menor que en 2022. El número de oficinas bancarias disminuyó, pero mucho menos que en años previos, mientras que el de cajeros automáticos aumentó ligeramente. Por su parte, el número de municipios sin acceso presencial se redujo tan solo en 10, comparado con la reducción de 167 de 2022. La utilización de canales presenciales para las gestiones bancarias sigue siendo alta, con un 84 % de usuarios que utilizan cajeros automáticos y un 64 % que acuden a sucursales. Un 58 % usan la banca *online*. La brecha digital persiste, con diferencias por edad, nivel de estudios y rentas, pero se espera que se reduzca progresivamente, en particular entre los distintos tramos de edad. Las preferencias de los clientes indican una inclinación hacia la atención presencial, especialmente entre personas mayores y con menor nivel educativo. La valoración de los servicios bancarios es, en general, positiva, y destacan la confianza en la atención presencial y la comodidad de la banca *online*.

Palabras clave: inclusión financiera, accesibilidad, preferencias del cliente, servicios bancarios, efectivo, banca *online*, áreas rurales.

Códigos JEL: R51, I31, E41, D31, G21.

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Overview

This second monitoring report on in-person access to banking services in Spain documents, on the supply side, developments in the various channels of in-person access to banking services in Spain during 2023. In addition, drawing on information obtained from a number of surveys conducted by the Banco de España, the report also analyses, on the demand side, the public's usage, preferences and level of satisfaction in relation to these channels.

The main conclusions as regards the **developments in in-person access points** to banking services in Spain over 2023 are as follows:

- There was a slight reduction (-0.55%) in the **number of in-person access points** in 2023, although this was smaller than the 0.8% decrease recorded in 2022.
- The decline in the **number of branches** was the smallest since 2009 and there was a slight increase in the number of **ATMs**; the **number of in-person alternatives** decreased.
- Nevertheless, the **number of municipalities with no in-person access points** fell by ten during 2023; this was much smaller than the decrease of 167 municipalities observed in 2022.
- In 2023, 2,879 **municipalities with fewer than 500 inhabitants** (accounting for around 424,000 people) and 190 municipalities with over 500 inhabitants (around 166,000 people) had no point of in-person access to banking services.

The main findings of an analysis of the public's usage, preferences and satisfaction as regards the different channels available for carrying out banking operations are as follows:

- **Usage:**
 - The public continues **to make widespread use of in-person channels** to access banking services, in spite of the growth of online banking. Considering the three channels most frequently used to carry out operations in 2023, 84% of customers used ATMs, 64% went to a branch and 58% made use of online banking.
 - There is a marked **divide in the use of online banking** within the Spanish population, with low usage among the elderly, the less educated and those on lower incomes. The digital gap between age groups may narrow relatively swiftly in the future, but the gaps across income and educational levels may prove more persistent.

— **Preferences:**

- The surveys available suggest that, broadly speaking, bank customers prefer to carry out their **operations in person**, rather than remotely. Indeed, going to a **branch** is cited as the preferred option by close to, or more than, 50% in all the groups considered.
- The **elderly** show an appreciably stronger preference than other population groups for the in-person channel, particularly for bank branches. This preference is also observed among lower income and less educated customers.
- Customers name **trust and security** as the advantages of in-person channels, whereas those carrying out banking operations online particularly value the convenience and speed of such channels.

— **Discrepancies between usage and preference:**

- In most cases, **in-branch services** are reported as being the preferred option more than they are actually used by the population groups analysed. By contrast, across all the population groups analysed, the percentage of **online banking users** is somewhat higher than the percentage that report it as a preference. ATMs are used to carry out banking operations to a far greater extent than they are cited as the preferred option.
- Around **15%** of the population did not use **any of their preferred options** to access banking services in 2023. Customers who only report bank branches as their preferred option but did not use them account for 9.5% of the population. This percentage is somewhat higher for the elderly, those on lower incomes and the less educated.
- Residents in municipalities without a stable bank branch show a stronger than average preference for the in-branch channel, and the use of alternative channels is also low in these municipalities. A significant portion of such residents will likely go to other municipalities with branches to carry out their banking operations.

— **Satisfaction with banking services:**

- The public has a **positive** view of the quality of banking services.
- The surveys point to a high level of household satisfaction with both in-person services and online banking. As regards households that use online banking, satisfaction levels are higher among those with a higher income

level or where the reference person is younger. By contrast, in the case of in-person services, satisfaction levels are somewhat higher among households that are on lower incomes or have a lower level of education, and the elderly.

- Respondents also report a high level of satisfaction with their regular cash withdrawal point; satisfaction is higher among the elderly and increased in 2023.

This report marks another step in the analysis and diagnosis of in-person access to banking services in Spain and the **risks of financial exclusion** that could affect certain groups of the population.

Going forward, there is room for **improving the effectiveness of the measures** recently adopted by financial institutions to foster the accessibility of banking services in rural areas. Specifically, they should continue to promote the alternative channels that have been deployed, by launching information campaigns and walking customers through the process.

For its part, in addition to publishing this report, the **Banco de España** is also contributing through two key initiatives:

- By enriching the relevant statistical information that can be extracted from the various surveys available.
- By rigorously assessing the effectiveness of some of the initiatives. This is the purpose of the collaboration under way with various Spanish financial institutions. In particular, by conducting random controlled experiments, the Bank is analysing the effectiveness and the public's perception of different alternative channels for in-person access to banking services.

1 Introduction

Branch closures and the progressive digitalisation of financial services expose some population groups to a greater risk of financial exclusion.¹ To try to mitigate it, in February 2022 the main Spanish banking associations signed the updated “[Strategic Protocol to Reinforce the Social and Sustainability Commitment of Banking](#)” and, later that year, in October, the “[Roadmap to Reinforce Financial Inclusion in Rural Areas](#)”.² Also in 2022, the Banco de España undertook to monitor regularly in-person access to banking services, a commitment that materialises in the publication of a yearly report.

Following the publication of the [first monitoring report](#) in 2023, this edition provides a supply-side update on the changes in the channels for in-person access to banking services in Spain (both the most traditional channels, such as branches and ATMs, and other alternatives). To do so, using data on 2023 we home in on the use of and access to cash, which requires in-person channels, and on the municipalities with less access to banking services, which are typically small rural municipalities with a relatively old population.³

Section 3 of this report delves deeper into the demand side: how the public uses banking channels, along with their preferences and satisfaction levels. To do so, we present specific data on these matters from three complementary surveys conducted by the Banco de España: the Study on Cash Use Habits 2024, the Spanish Survey of Household Finances 2022 and the Survey of Financial Competences 2021.

¹ See, for example, Diana Posada Restrepo. (2021). “Cash infrastructure and cash access vulnerability in Spain”. *Economic Bulletin - Banco de España*, 3/2021, Analytical Articles. <https://repositorio.bde.es/handle/123456789/17532>, and Laura Crespo, Najiba El Amrani, Carlos Gento and Ernesto Villanueva. (2023). “Heterogeneidad en el uso de los medios de pago y la banca online: un análisis a partir de la Encuesta Financiera de las Familias (2002-2020)”. Documentos Ocasionales, 2308, Banco de España. <https://repositorio.bde.es/handle/123456789/29816?locale=en>

² The updated protocol envisages a series of measures that aim to improve the service banks provide to their elderly customers, focusing, in particular, on strengthening in-person service at the bank branch and ensuring in-person access to banking services in all Spanish municipalities. The roadmap focuses on new alternative in-person access points in rural areas, the bulk of which were deployed in 2022.

³ See, for example, Camarero. (2022). “Los habitantes de los territorios de baja densidad en España. Una lectura de las diferencias urbano-rurales”. *Mediterráneo Económico*, 35. <https://dialnet.unirioja.es/servlet/articulo?codigo=8402893>, and Eduardo Gutiérrez, Enrique Moral-Benito and Roberto Ramos. (2020). “Tendencias recientes de la población en las áreas rurales y urbanas de España”. Documentos Ocasionales, 2027, Banco de España. <https://repositorio.bde.es/handle/123456789/14123?locale=en>

2 In-person access to banking services in Spain⁴

In 2023 the number of points of in-person access to banking services decreased slightly in Spain from 68,320 to 67,943 (see Table 1 and Chart 1.a). This decline (-0.55%) was somewhat smaller than that recorded a year earlier (-0.8%).

Table 1

Access to banking services. Points of access, municipalities without access and population without access, by size of municipality (a)

	All municipalities					
	Bank branches			Bank branches and alternative channels		
	2022	2023	Change 2023/2022 (% and pp)	2022	2023	Change 2023/2022 (% and pp)
Access points	17,648	17,601	-0.27	68,320	67,943	-0.55
Municipalities without access	4,599	4,508	-1.98	3,079	3,069	-0.32
% of the total	56.6	55.4	-1.12	37.9	37.7	-0.12
Population without access	1,715,357	1,621,415	-5.50	592,731	589,591	-0.50
% of the total	3.6	3.4	-0.24	1.2	1.2	-0.02

	Municipalities with over 500 inhabitants					
	Bank branches			Bank branches and alternative channels		
	2022	2023	Change 2023/2022 (% and pp)	2022	2023	Change 2023/2022 (% and pp)
Access points	17,269	17,206	-0.36	66,587	66,218	-0.55
Municipalities without access	934	857	-8.24	197	190	-3.55
% of the total	22.6	20.7	-1.86	4.8	4.6	-0.17
Population without access	1,094,869	1,003,223	-8.40	168,740.0	165,837	-1.70
% of the total	2.3	2.1	-0.22	0.4	0.4	-0.01

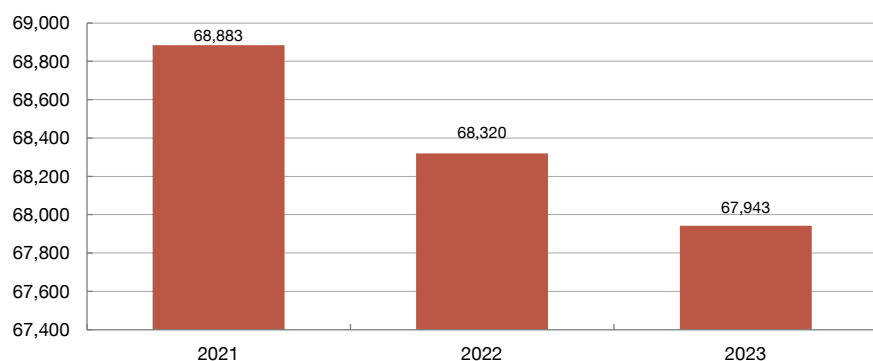
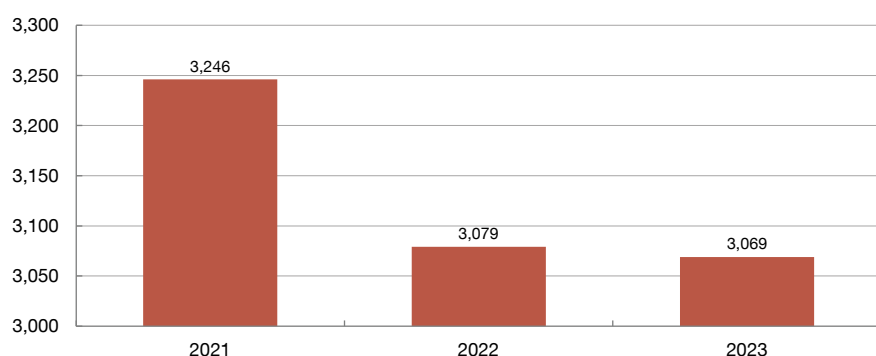
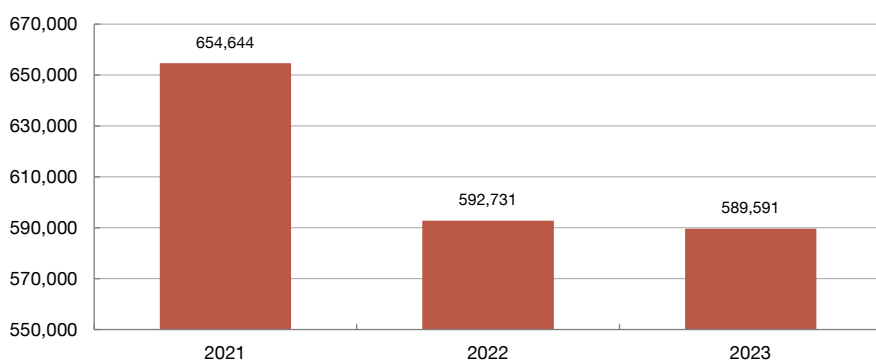
	Municipalities with fewer than 500 inhabitants					
	Bank branches			Bank branches and alternative channels		
	2022	2023	Change 2023/2022 (% and pp)	2022	2023	Change 2023/2022 (% and pp)
Access points	379	395	4.22	1,733	1,725	-0.46
Municipalities without access	3,665	3,651	-0.38	2,882	2,879	-0.10
% of the total	91.8	91.5	-0.35	72.2	72.1	-0.08
Population without access	620,488	618,192	-0.40	423,991	423,754	-0.10
% of the total	85.2	84.3	-0.82	58.2	57.8	-0.38

SOURCES: Banco de España and INE.

a The change in the number of bank branches is influenced by the reclassification of financial agents as branches by one bank, meaning a smaller fall in bank branches in the register. Table A.1 in the annex shows the figures adjusted for this reclassification.

⁴ The data used in this section are drawn from two different sources. For the number of branches, we use the information from the register of branches of supervised entities. For alternative channels, we use the information from the banks signed up to the ordinary cash service and other information provided voluntarily. These data may differ from those published by the *Observatorio de Inclusión Financiera* (Financial Inclusion Watchdog), which are provided directly by banking association members.

Chart 1

In-person access to banking services between 2021 and 2023**1.a Access points****1.b Municipalities without access****1.c Population without access in their municipality**

SOURCES: Banco de España and INE

Nevertheless, the number of municipalities with no in-person access points fell by ten during 2023 (see Chart 1.b).⁵ This was much smaller than the decrease observed in 2022 (167 municipalities). Thus, at end-2023, 3,069 Spanish municipalities (37.7%) lacked in-person access to banking services.

⁵ The decrease in 2023 followed the opening of at least one in-person point of access to banking services in 49 municipalities that lacked one in 2022, and the closure of the last in-person access point in 39 municipalities that previously did have one.

The **population** residing in municipalities without an in-person access point declined by 3,000 people in 2023 (see Chart 1.c), a decrease that, once again, was much shallower than that recorded in 2022. Thus, at end-2023 a total of 1.2% of the Spanish population (close to 590,000 people) continued to lack in-person access to banking services in their municipality.

2.1 In-person access channels

The decline in in-person points of access in 2023 was the result of the decrease in both the number of bank **branches** registered (47 fewer branches, to 17,603) and the number of **in-person alternatives** (330 fewer points of access, to 50,342) (see Chart 2.a). That said, this breakdown between branches and alternative channels is affected by the reclassification, by one bank, of a high number of agents (169) as bank branches. Disregarding this reclassification (see Table A.1), branch closures would have been higher (216 fewer branches overall, as opposed to 47), while the fall in alternative channels would have been smaller (161 fewer points of access). Nevertheless, branch closures – the lowest on record since 2009 – did not entail any change in the number of municipalities without access to banking services in 2023 (see Chart 2.b).

While modest, the decrease in alternative channels in 2023 contrasts with the increase of 1.6% recorded a year earlier.⁶

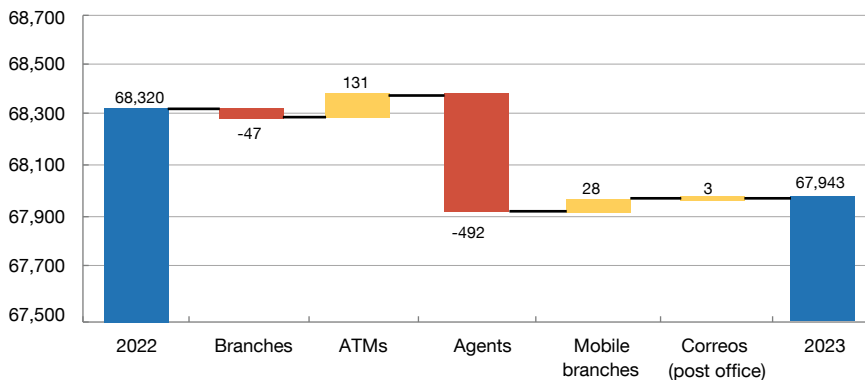
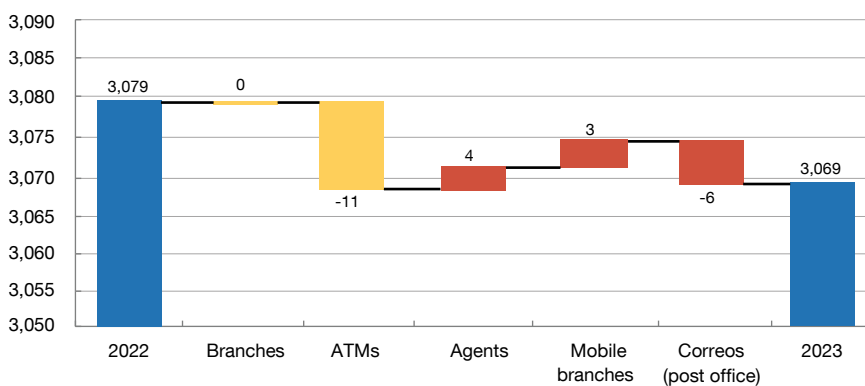
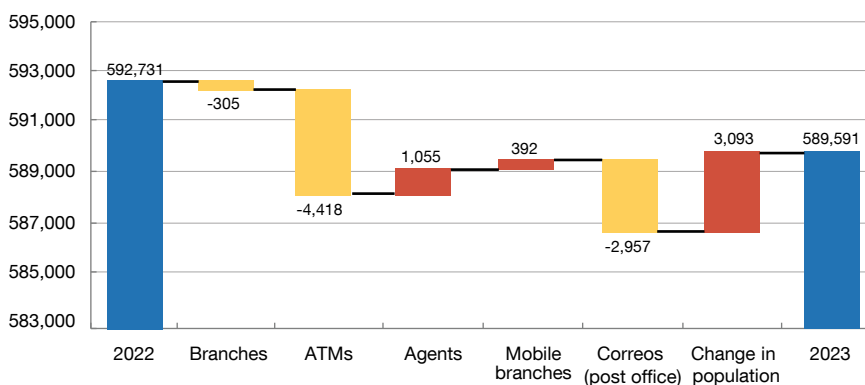
- The number of **ATMs** increased slightly in 2023 (0.3%, according to data reported to the Banco de España's ordinary cash service).⁷ This meant that the number of municipalities without access to banking services decreased by 11, where somewhat over 4,400 people reside (see Chart 2.c).
- In the same year, the number of **financial agents** handling cash fell by 492 (more than 20%), prompting the loss of the last point of access in four municipalities.⁸
- The number of municipalities where **mobile branches** stop increased by 28 in 2023 (3.6%), considerably below the increase of 28.4% in 2022.
- The **Correos** branches and rural customer service points with access to cash (Correos Cash) barely changed in 2023 (+3), although there was a net decrease of six municipalities with access.

⁶ The figures published by the banking associations show a somewhat higher number of mobile branch stops and, above all, more financial agents (the data included in the Banco de España report only count agents who handle cash). By contrast, this report records more ATMs. Unlike the banking associations, the Banco de España does not include in this analysis the data on cashback (cash withdrawals when paying with a card at participating stores) due to concerns over their accuracy. According to the information available, there are some 30,000 cashback points in Spain, largely unchanged compared with 2022.

⁷ The increase was mainly accounted for by the number of independent ATMs (+3.4% or +209, to 6,385), while the number of off-site ATMs decreased (-1.8% or -82, to 4,474). In-branch ATMs barely changed, amounting to 32,213 in 2023. The ATM data used in this report, which include geolocation, differ slightly from those published by the Banco de España on its website, due to some adjustments to that time series.

⁸ If we consider the above-mentioned reclassification of 169 financial agents, the number would have fallen by 323 (14%).

Chart 2

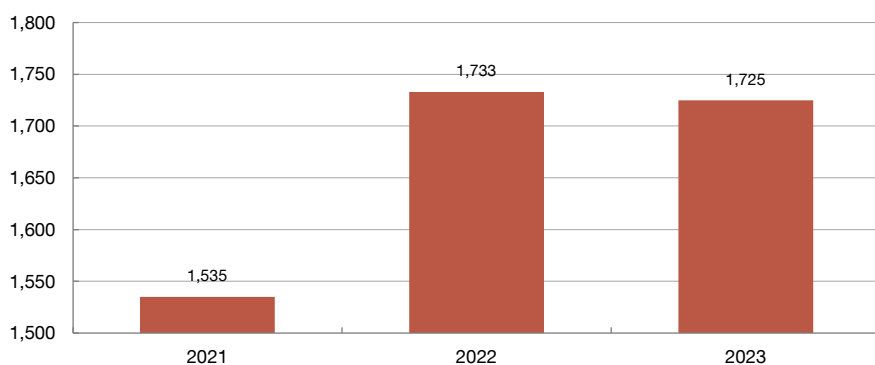
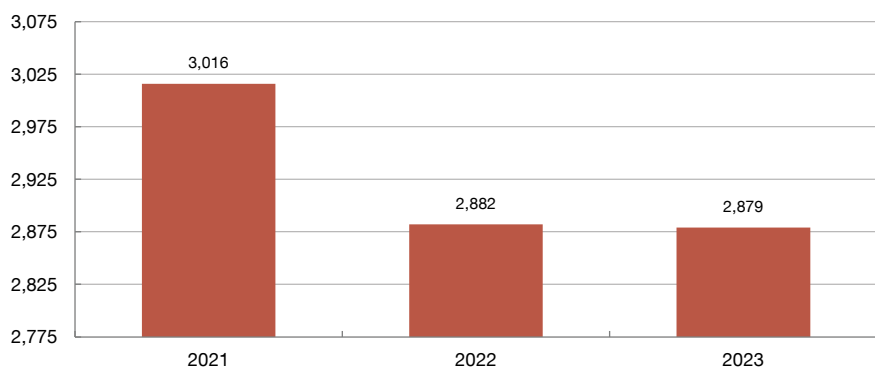
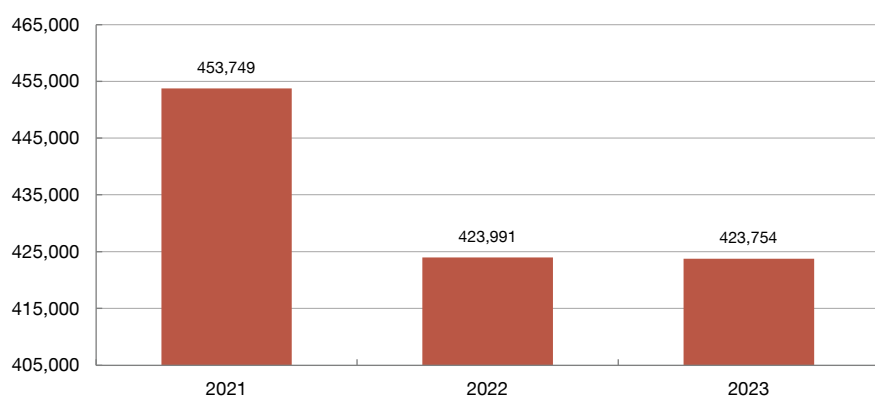
Change in in-person access to banking services between 2022 and 2023. Access points, municipalities and population**2.a Change in number of access points****2.b Change in number of municipalities without access and contribution of each channel****2.c Change in population without access in their municipality and contribution of each channel**

SOURCES: Banco de España and INE.

2.2 Territorial distribution of the access points

In 2023, 2,879 municipalities with fewer than 500 inhabitants had no in-person point of access to banking services (see Chart 3). This accounts for 72.2% of such municipalities and 35% of all Spanish municipalities. By contrast, 190 municipalities with more than 500

Chart 3

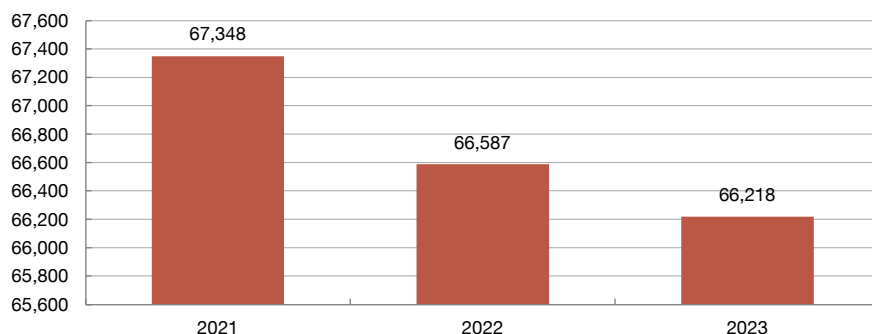
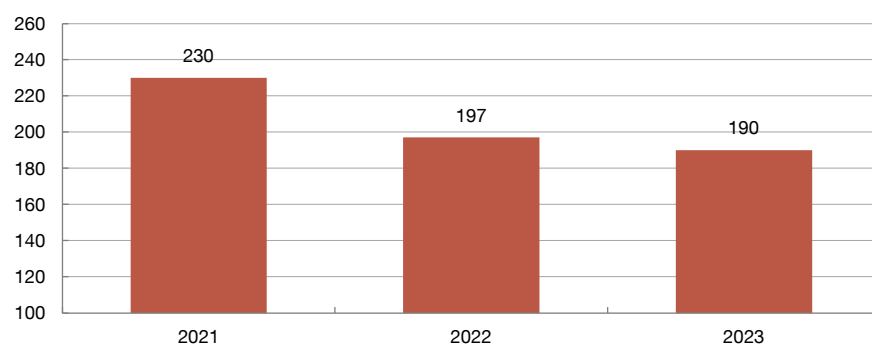
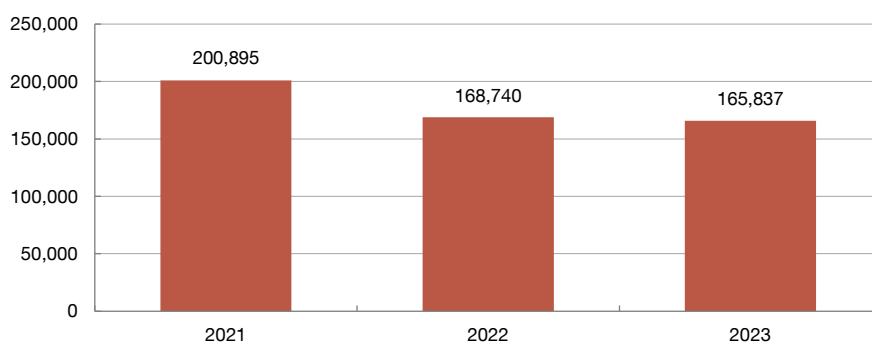
In-person access to banking services in municipalities with fewer than 500 inhabitants between 2021 and 2023**3.a Access points****3.b Municipalities without access****3.c Population without access in their municipality**

SOURCES: Banco de España and INE.

inhabitants (4.6% of such municipalities in Spain) had no in-person access to banking services (see Chart 4).⁹

⁹ Municipalities are broken down by population based on the population at January 2021.

Chart 4

In-person access to banking services in municipalities with over 500 inhabitants between 2021 and 2023**4.a Access points****4.b Municipalities without access****4.c Population without access in their municipality**

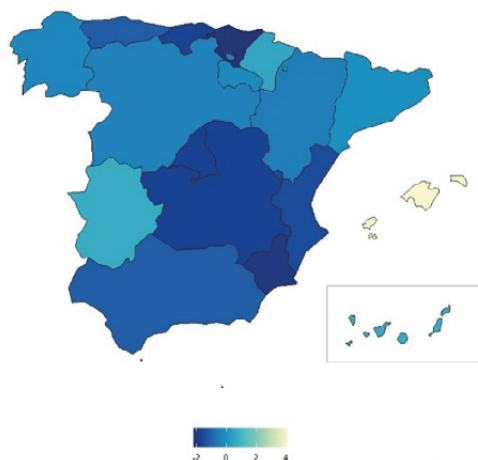
SOURCES: Banco de España and INE.

In-person access to banking services in 2023 evolved very similarly in both **municipalities with more than 500 inhabitants and those with fewer:**

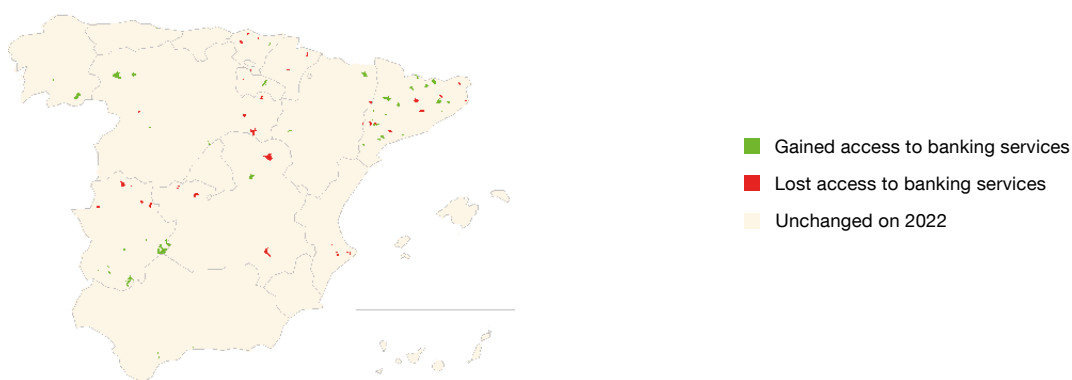
- The total number of in-person access points decreased in both types of municipality by a similar percentage, although the decline was higher in absolute terms in the bigger municipalities.

Change in in-person access, by region. Access points and municipalities

5.a Change in access points, by region (% 2023/2022)



5.b Municipalities that gained and lost access in 2023



SOURCES: Banco de España and INE.

- The number of municipalities with in-person access increased in both cases: by seven in those with over 500 inhabitants and by three in those with fewer.¹⁰
- In the municipalities with over 500 inhabitants, the population without in-person access decreased by almost 3,000 people (1.7%), while in those with fewer than 500 inhabitants this decline was just over 200 people (0.1%).

These overall developments in in-person access conceal high cross-**regional** heterogeneity. This partly reflects the different distribution of the population across Spain and the regions' different initial levels of access.

¹⁰ 30 municipalities with fewer than 500 inhabitants gained in-person access, while 27 lost their sole point of in-person access.

Table A.2 in the annex reflects the information in this section, broken down by region. For instance, in 2023 the number of in-person access points (see Chart 5.a) increased in the Balearic Islands (2.8%), in Extremadura (0.6%) and in Navarre and Castile and Leon (0.1%). By contrast, this number fell in Madrid and the Basque Country (by around 2%), and in Asturias, Rioja and Cantabria (by slightly over 1%).

The cross-regional differences are less pronounced when we observe the changes in the number of the municipalities without in-person access to banking services and in their population. Chart 5.b shows, in green, the municipalities that gained a point of access in 2023 after lacking one in 2022 and, in red, the municipalities that lost their last point of access in 2023. In general, the former are concentrated in areas of Extremadura, Castile and Leon and Catalonia. Meanwhile, the municipalities that have lost their in-person access to banking services tend to be located in the north of Extremadura, some areas of Castile-La Mancha, the Basque Country and Catalonia.

3 Usage, preferences and level of satisfaction in relation to access to cash and banking services

This section draws on information obtained from three regular Banco de España surveys, which have been adapted in recent years to include aspects relating to the use of financial services by the public at large and to their preferences and level of satisfaction. The surveys address these issues for different population groups according to their socio-economic characteristics.

- The **Study on Cash Use Habits (EHUE)** has been conducted annually since 2022, providing information on the use, access and acceptance of cash in Spain, as well as on users' assessment of the means of access to banking services. The 2024 EHUE is based on 5,022 interviews with a representative sample of the population. Of these, 351 were conducted with a representative sample of municipalities with no stable bank branch presence which represent rural areas that are particularly vulnerable to the risk of financial exclusion. The last two editions of the EHUE included specific questions on the public's use and preferences regarding the channels for accessing banking services other than traditional bank branches, with the aim of assessing their usefulness and the degree of customer satisfaction. The reference period for the 2024 EHUE is the first half of 2024.
- The **Spanish Survey of Household Finances (EFF)** has been conducted since 2002. It provides detailed information on the income, assets, debt and spending of Spanish households. The EFF also collects specific information on the use of online and telephone banking, and on the use and ownership of different payment means by household members. The 2022 edition, in which 6,385 households were interviewed, included specific questions on households' trust in financial institutions or banks in Spain, how they prefer to interact with banks and their level of satisfaction therewith. The reference period for the 2022 EFF was end-2022.
- The **Survey of Financial Competences (ECF)** illustrates the financial competences of Spain's adult population. It also provides information on the use and preferences of the population regarding the different ways of interacting with banks. The reference period for the 2021 ECF (the latest edition), for which 7,764 adults were interviewed, was end-2021.

3.1 Use of and access to cash

According to the 2024 EHUE, cash remains the main means of payment at physical points of sale for 59% of the population (60% in 2023).¹¹ Nonetheless, daily cash use has decreased

¹¹ For person-to-person payments (for instance, between friends and family members), 63% of the population commonly uses cash, compared with 33% using Bizum.

(from 64% in 2023 to 57% in 2024) and the percentage of the population that uses digital payment means regularly continues to trend upwards.

11.7% of the population only uses cash as a payment means, a similar figure to that observed in 2023, while a mere 1% only uses digital payment means. Most people combine several payment methods for their daily purchases.

Age is an important factor in the use of cash, although it remains the main means of payment across all age groups. Thus, 77.5% of over-64s use cash as their usual means of payment, compared with 39.4% of young people between 18 and 34 (76.3% and 41.3%, respectively, in 2023).

The **level of educational attainment** is also a determinant in the use of cash, which is the most commonly used payment means for 77% (74.3% in 2023) of the population with a lower secondary education at most. This percentage drops to 42% (44% in 2023) for those with a university education.

The **size of the municipality of residence** also has a strong bearing on the use of cash. In particular, according to the EHUE, its use is more common in smaller municipalities. For example, 71% of the population living in municipalities with fewer than 5,000 inhabitants usually uses cash, compared with 47% in municipalities with over 500,000 inhabitants. Meanwhile, 64% of the population in municipalities with no stable branch presence commonly uses cash. This figure is 6 percentage points (pp) higher than that observed for the general population, but 6 pp lower than that for municipalities with fewer than 5,000 inhabitants.

As regards the **channels used to obtain cash**, 77% of the population (74.5% in 2023) commonly uses ATMs (see Chart 6.a). Bank counters remain the second main source of access to cash, albeit in a much smaller proportion (9% of the population, as in 2023).

ATMs are somewhat less used by residents in municipalities with no stable branch office and among those over 64. By contrast, the use of bank counters to obtain cash by both these groups (14.8% and 22.4%, respectively) is greater than average.

Lastly, the use of other in-person alternatives to obtain cash, such as cashback and Correos Cash, remains very limited in the Spanish economy and has not changed significantly since 2023.¹²

3.2 Banking services usage

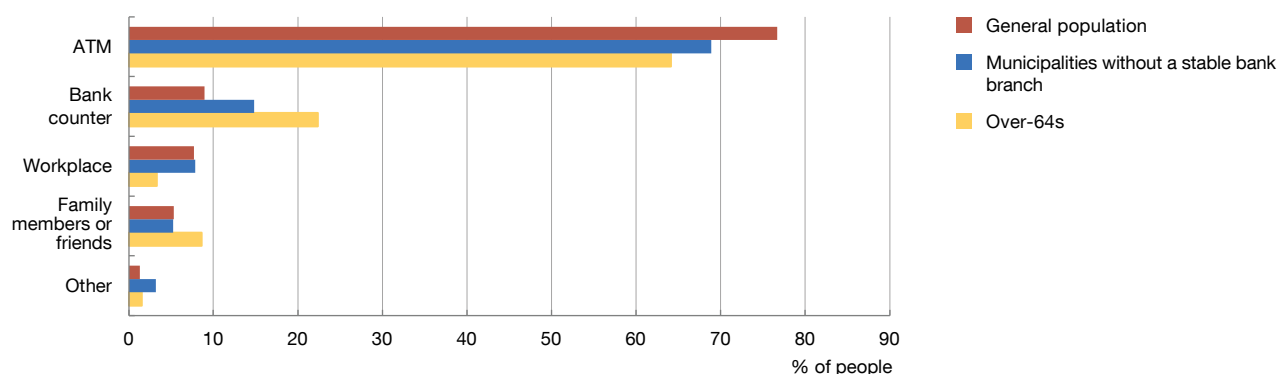
According to the EHUE, despite the growth of online banking, in 2024 the public continued to make widespread use of **in-person channels** to access banking services (see Chart 6.b).

¹² In 2024 less than 2% of the population used postal services (Correos Cash or home delivery postal workers) to obtain cash, even though nearly 30% of the population is aware that they exist. Cashback was used by 3.5% of the population.

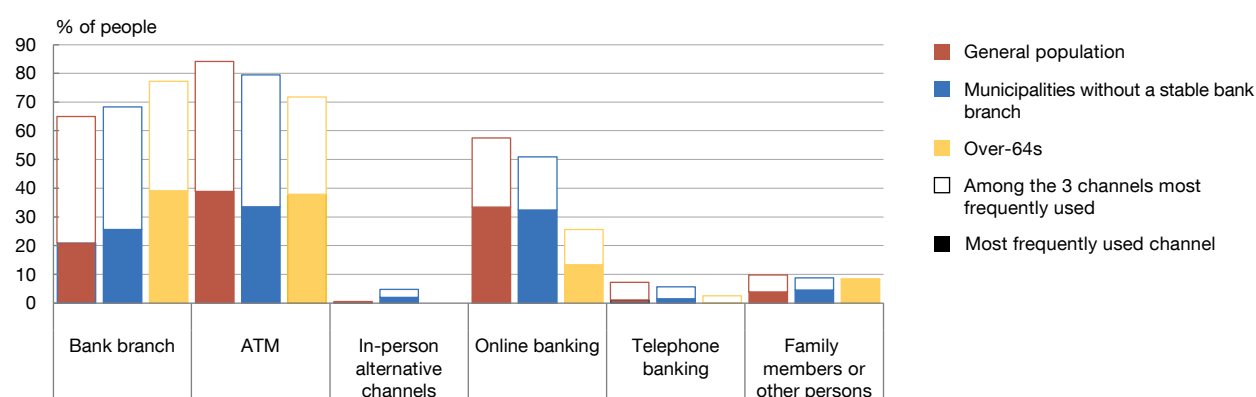
Chart 6

Channels used for accessing cash and conducting banking operations (2004 EHUE)

6.a Cash withdrawal point



6.b Channels most used for banking operations



SOURCE: Banco de España.

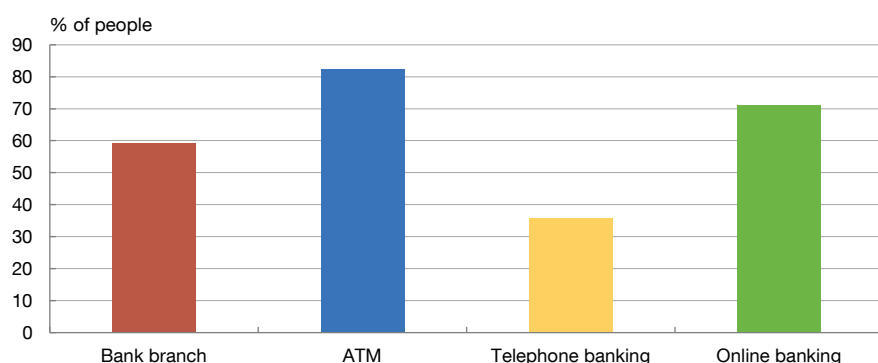
ATMs are the most commonly used means to carry out banking operations¹³ for 39% of the population (35% in 2023), followed by online banking (for around 34% in both 2024 and 2023) and visits to bank branches (for 21% in 2024, 3 pp less than in 2023). Considering the three channels most frequently used to carry out operations in 2024,¹⁴ going to a branch ranked second. 84% of customers used ATMs (76.3% in 2023), 64% went to a branch (62.2% in 2023) and 58% opted for online banking (50.6% in 2023).

Only 7.2% of the 2024 EHUE respondents mention telephone banking as one of the three most used channels. Other alternative in-person channels (such as agents, post offices, mobile branches and cashback) are even less used and account for less than 1%. Lastly, nearly 10% of the population reports that they conduct their banking affairs through family members and friends.

¹³ Among others, banking operations comprise the opening and consultation of accounts, cash withdrawals and deposits, applying for loans and mortgages and purchasing savings, investment and insurance products.

¹⁴ When analysing the three most used channels, the percentage refers to the sum of persons using each channel as the first, second or third most commonly used to carry out banking operations. This is why the aggregate figure for the channels exceeds 100%.

Chart 7

Channels used for banking operations (2021 ECF) (a)

SOURCE: Banco de España.

a Channels used in the last 12 months, multiple options.

These results are relatively similar to those obtained from the 2021 ECF, which delves into the use of different ways of interacting with banks over the past 12 months. Over 82% of the population reports having used an ATM, 71% online banking, 60% a bank branch and 36% telephone banking, the least used channel (see Chart 7).

The use of a bank branch as the main channel to conduct banking affairs is more common among residents in municipalities without a stable bank branch (26%) than among the general population (21%).¹⁵ However, as seen in Chart 6.b, alternative in-person channels are used more frequently in these municipalities (they are mentioned among the three most used means of interacting with banks) than in Spain as a whole. In any event, their use remains residual: only 2% of the population in these municipalities uses them as the main interaction channel and only 4.8% considers them among the three most used channels.

The channel used to access banking services varies significantly depending on the **socio-economic characteristics of the population**.¹⁶

— **Age:**

- According to the EHUE, visiting a bank branch was the channel most used in 2024 for 39% of over-64s, 18 pp more than for the population as a whole (see Chart 6.b).
- The use of online banking is low in this age group and only 13% mentions it as the

¹⁵ According to the data provided by one of Spain's major financial institutions, one-fourth of the operations by customers living in municipalities without a stable bank branch are conducted outside the municipality of residence. This figure rises to almost 40% when the municipality does not have an ATM either.

¹⁶ Laura Crespo, Najiba El Amrani, Carlos Gento and Ernesto Villanueva. (2023). "Heterogeneidad en el uso de los medios de pago y la banca online: un análisis a partir de la Encuesta Financiera de las Familias (2002-2020)". Documentos Ocasionales, 2308, Banco de España. <https://repositorio.bde.es/handle/123456789/29816>

most used means, 20 pp below the general population. This negative correlation between age and online banking usage is also seen in the ECF and the EFF.¹⁷

- Finally, the EHUE suggests that as age increases, so does resorting to family members or friends to conduct banking operations. Thus, for 8.6% of the over-64s, this is the most used channel to interact with their bank, compared with 5.3% of the total population.

— **Income level:**

- The ECF shows that the use of bank branches does not vary significantly based on income level. However, there is a growing correlation between the use of ATMs and income level. Specifically, the share of the population that reports having used an ATM for their banking operations is 71.6% in the lower income group, compared with 89.1% in the higher income group.
- A similar pattern is also observed in online banking usage. For instance, more than 90% of people in the two highest income groups report that they use online banking, compared with 43.6% of those in the lowest income group.

— **Level of educational attainment:**

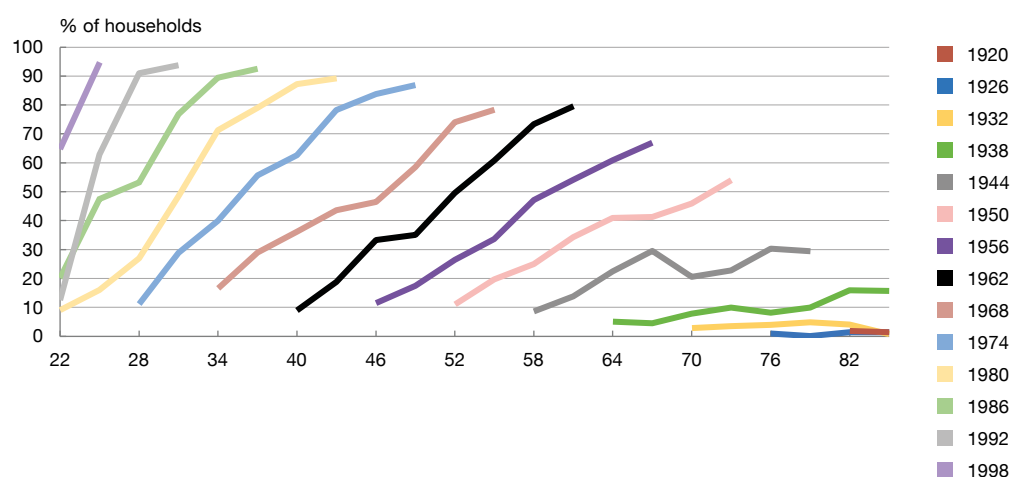
- The ECF suggests that (as is the case with their income level) customers' educational attainment level does not appear to influence the level of bank branch usage to conduct financial operations.
- However, once again there is a positive correlation between educational attainment and the use of ATMs and online banking. In particular, ATMs are used by 76.3% of the adult population with a lower secondary education at most, compared with 89.7% of those with a university education. Likewise, while 93.3% of individuals with a university education declare that they use online banking for their banking operations, only 48% of the population with a lower secondary education at most do so.

These results reveal a marked **divide in the use of online banking** within the Spanish population, with very low usage among the elderly, the less educated and those on lower incomes. Viewing this gap from a broad historical perspective (going back to the early 21st century), the EFF results suggest the following:

¹⁷ The 2021 ECF data on usage and preferences, by access channel and socio-economic characteristics, are shown in Chart 13. According to these data, only 34.4% of the population over 64 mentions online banking among the channels used over the last 12 months. This percentage drops to 21.5% among people over 74. According to the EFF, only 43% of households whose reference person was over 64 reported that they use online banking, 30 pp below the figure for total households.

Chart 8

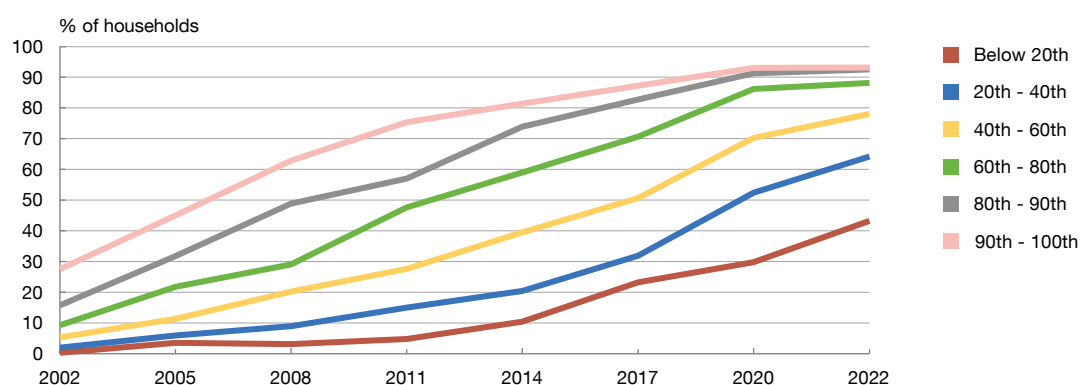
Use of online banking, by year of birth and age of household reference person (2022 EFF)



SOURCE: Banco de España.

Chart 9

Use of online banking, by household income percentile (2022 EFF)

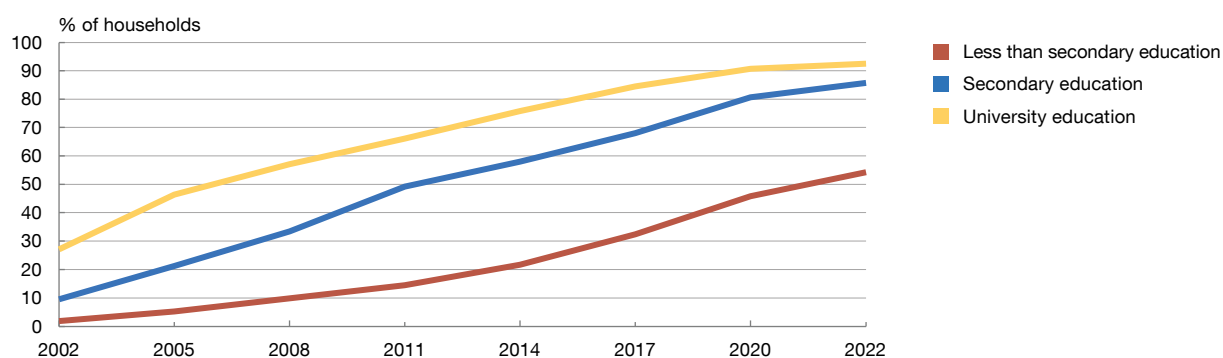


SOURCE: Banco de España.

- On the one hand, the digital divide across age groups could be bridged relatively quickly going forward. Indeed, with the exception of the oldest generations, all age groups have already embraced online banking (see Chart 8). For example, in 2022, 79% of 60-year-olds used online banking, up from just 50% in 2020 and 33% in 2018. Foreseeably, the vast majority of people already familiar with digital banking will continue to use it well into later life,¹⁸ thus bridging the age-based digital divide almost completely.
- On the other hand, the digital gap across income and education levels could prove relatively persistent. Indeed, as Charts 9 and 10 show, not only have these

¹⁸ According to the survey data, use of online banking declines from the age of 80.

Chart 10

Use of online banking, by educational attainment level of household reference person (2022 EFF)

SOURCE: Banco de España.

gaps persisted over the past 20 years, they have even widened slightly between the highest and lowest income groups and between the university-educated population and those with a basic education.

3.3 Customer banking preferences

Not only do the surveys reveal how extensively the different banking channels are used, they also offer insights into user preferences regarding these channels. For instance, the 2024 EHUE indicated that 57% of bank customers prefer to conduct their banking operations in person (essentially at branches or ATMs), while 31% favour remote channels (online and telephone banking) (see Chart 11).

With some nuances, the ECF and the EFF both broadly point in the same direction:

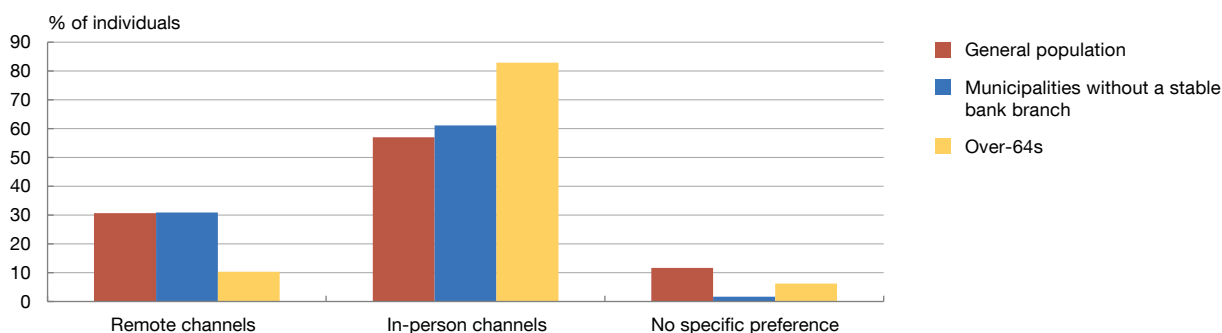
- According to the ECF, 63.6% of the population cite branches as a preferred channel, compared with 51.5% for online banking, 24.2% for ATMs and 16.4% for telephone banking (see Chart 12).¹⁹
- On EFF data, 72.8% of households mention branches as a preference, compared with 47.5% for online banking, 35% for ATMs and 11.8% for telephone banking.²⁰

These preferences vary depending on the socio-economic characteristics of the population. For instance, the EHUE reveals a significantly stronger preference for the in-person channel among older people than among other population groups (see Chart 11). The ECF further clarifies that this essentially reflects a preference for in-branch services

¹⁹ Among the ECF respondents who selected one option only, branches were again the top choice (29%), outstripping online banking by 10 pp (see Chart 12). The percentages are significantly lower for ATMs (3.6%) and telephone banking (1.3%).

²⁰ Among the single-option preferences given by EFF respondents, bank branches are the preferred option for 33.3%, compared with 29.4% for online banking and 0.6% for telephone banking.

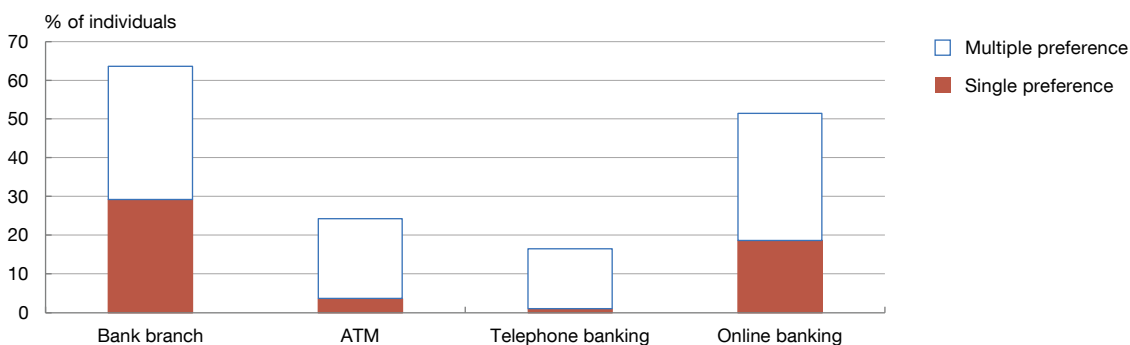
Chart 11

Preferred channels for banking operations (2024 EHUE) (a)

SOURCE: Banco de España.

a Remote channels include online and telephone banking. In-person channels include branch visits, ATMs and other in-person alternatives.

Chart 12

Preferred channels for banking operations (2021 ECF)

SOURCE: Banco de España.

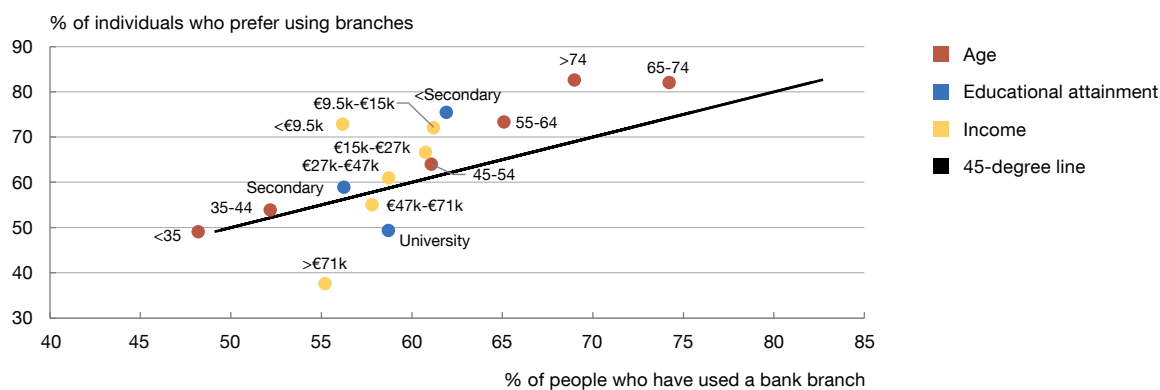
(see Chart 13.a). According to the same survey, users with lower income and lower levels of educational attainment also favour bank branches more strongly. Consistent with this evidence, the preference for online banking declines with age and rises with income and educational attainment (see Chart 13.b). In any event, branch visits are cited as a preferred option by more than half of the population across nearly all of the groups analysed, including the youngest and most educated. However, the most frequently reported option in these latter groups, as well as in the highest income group, is online banking. Respondents identified the following strengths and weaknesses of the various banking channels:

- According to the EHUE, 81% of customers consider in-person service to be more reliable and secure, with 55% finding it the most effective means of conducting their operations. In addition, 16.4% of customers prefer the in-person channel because they find online and telephone banking difficult to use, with this figure rising to 24% among the over-64s.

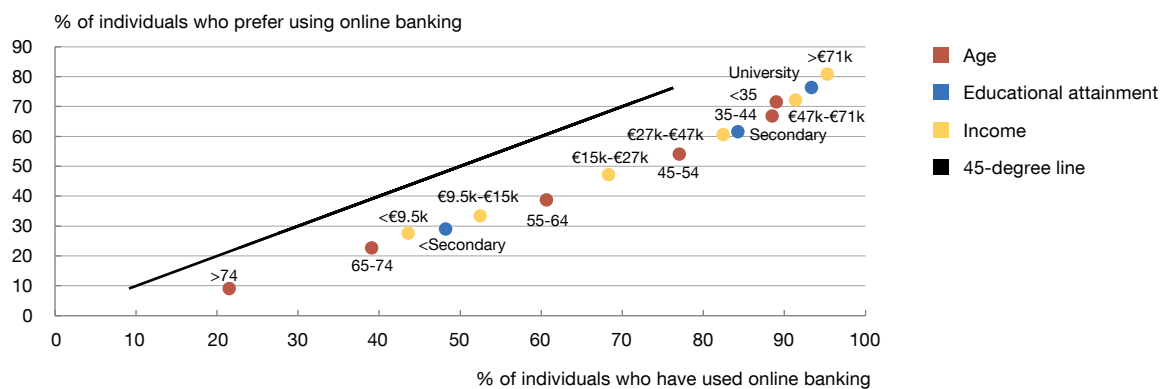
Chart 13

Relationship between usage of and preference for bank service channels, by age, educational attainment level and income (2021 ECF) (a)

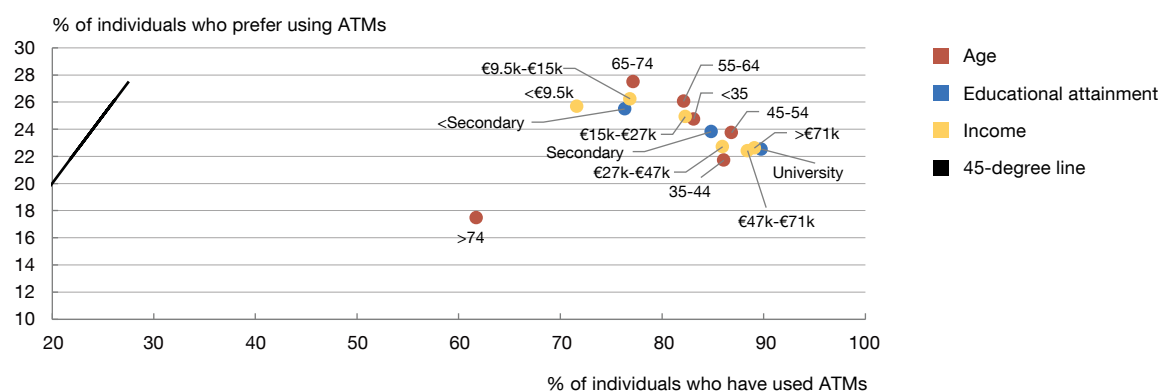
13.a Bank branches: preference and usage



13.b Online banking: preference and usage



13.c ATMs: preference and usage



SOURCE: Banco de España.

a Preferences reflect multiple selection from a list of options.

- According to the same survey, waiting times and limited service hours are the biggest obstacle to cash withdrawals and deposits at bank counters. Both of these weaknesses are cited by 21% of customers, with these figures dropping to 17.5% and 14%, respectively, among those aged over 64. In municipalities without a stable branch presence, distance (mentioned by 18.6% of respondents) joins the previous two as obstacles to accessing cash services.
- At the same time, according to the EHUE, the key strengths of remote channels are speed (76.7%), not having to make a trip (73.2%) and flexible operating hours (52.4%).
- The EFF points in the same direction: 94% of households that use online banking cite convenience as the main reason for doing so. In any event, almost 10% of households who report using online banking select “other reasons”, with this percentage being higher among the over-55s than other groups. Most households that select “other reasons” indicate that online banking is their only option due to the absence of nearby in-person services or insufficient service hours.²¹
- Moreover, according to the EFF, among households that do not use online banking (but do use digital devices), half cite a lack of familiarity, over 40% express concerns about fraud or making mistakes and one-third say they dislike the internet.

3.4 Discrepancies between usage and preference

The surveys reveal some notable differences between the extent to which customers use the various channels to interact with banks and their preferences. These discrepancies may suggest a degree of unmet demand in the use of certain channels, particularly among specific population groups.

Chart 13 explores this based on the ECF results,²² which suggest the following:

- Branch visits are identified as a preferred option by a large percentage of the population, reaching more than 50% in almost all of the groups considered. However, actual usage is somewhat lower in the majority of the groups. Specifically, most of the dots in Chart 13.a stand above the 45-degree line. In other words, the percentage of each population group that has used a bank branch in the past 12 months is lower than the percentage that reports preferring

²¹ Finding based on bulk text analysis techniques to identify recurring words or expressions in the verbatim responses provided with that option.

²² Each dot in the charts represents the usage and preference of each age, household income and educational attainment group for each channel. Specifically, the vertical axis shows the percentage of people citing each channel as a preferred option (when more than one preference is given), while the horizontal axis shows the percentage that report having used it in the past 12 months.

this channel. While the differences are generally small, they are somewhat more pronounced among the oldest, lowest income and least educated groups.

- Across all the population groups analysed, the percentage of online banking users is somewhat higher than the percentage that report it as a preference. However, this discrepancy is especially marked among the lowest income, lowest educational attainment and oldest age groups, where online banking usage doubles the reported preference level (see Chart 13.b).
- Across all groups, use of ATMs to conduct banking operations is far higher than the reported preference level (see Chart 13.c). Indeed, in most groups less than 25% report a preference for ATMs, while usage ranges from 62% to 90%.

To explore more closely the extent to which individuals actually use their stated preference, a binary indicator is constructed for each individual in the ECF sample; the indicator is equal to 1 if the individual did not interact with their bank via any of their preferred channels in the past 12 months and 0 otherwise (i.e. they used at least one). According to this indicator, which will need to be updated as new information becomes available, during the reference period 14.8% of customers were unable to access banking services via any of their preferred options. This percentage rises substantially among lower income individuals (26.6%) and those with a basic education or less (20.4%), and is slightly above the population average for the over-64s (17.85%).

Among the 29.2% of respondents who express branch visits as their sole preference, 32.7% report not having used in-branch services in the past 12 months.²³ This implies that individuals who exclusively prefer the branch channel but had not used it represent 9.5% of the overall population.²⁴

3.5 Satisfaction with banking services

Two of the surveys considered in this report, the EHUE and the EFF, provide information on how customers rate banking services overall and their satisfaction levels.

According to the 2022 EFF, households generally view the quality of services provided by their banks positively (see Table 2). Specifically, 53% of households consider them very good or good, while 36.5% say they are satisfactory. Conversely, 10.4% rate them as poor or very poor. There are no major differences across household groups, although the share of positive opinions is somewhat higher among higher income groups and those with a younger reference person.

²³ This percentage is higher for the lowest income group (37.2%), similar for the lowest educational attainment group (31.7%) and lower for the over-64s (24.7%).

²⁴ The calculations in the last two paragraphs of this section include individuals who have not performed any banking operations over the past 12 months. Excluding these individuals, the percentage who conducted no operations via their preferred channels (but did use others) drops from 14.8% to 11.6%. In the case of bank visits, that figure decreases from 9.5% to 7.6%.

Table 2

How customers rate the quality of bank services (EFF 2022) (a)

%

	Do not use	Among households that are users				
		Very good	Good	Satisfactory	Poor/very poor	DK/NA
All services	—	10.8	42.2	36.5	10.4	0.3
By channel:						
In-person	4.3	18.0	37.1	25.5	18.6	0.8
Online	22.3	24.9	52.2	17.1	3.3	2.6
Telephone	31.8	12.6	36.6	28.4	19.2	3.2

SOURCE: Banco de España.**a** Figures expressed as a percentage of households that are bank customers (99.7% of the total population).

The **information by channel type** provided by the EFF indicates that customers take a largely favourable view of all of them, albeit with some differences.

For instance, around half of the households rate in-branch services as very good or good, and almost a quarter say they are satisfactory. By contrast, 18.6% of households consider the quality of such services to be poor or very poor. Positive assessments (very good or good) are somewhat higher among lower income, lower educational attainment and older households.

In any event, according to the EFF, **online banking** is the most highly rated channel, although 22.3% of households did not express an opinion due to non-usage, compared with just 4.3% for the in-person channel. Among households that do use online banking, 77.1% say that the service quality is very good or good and 17.1% consider it satisfactory. The percentage of very good or good ratings decreases with age, while it rises with household income and the reference person's level of educational attainment.

When asked about their **regular cash withdrawal point**, respondents to the 2024 EHUE indicated a high level of satisfaction. In particular, 83% of customers who withdraw cash at bank counters report being fairly or completely satisfied (up from 75% in 2023), while that figure is 77% among ATM users (73% in 2023). Older people rate the services even more positively. In 2024, 87% of people aged over 64 were fairly or completely satisfied with branch counter services, while 82% reported similar satisfaction levels at ATMs. These percentages are significantly higher than those recorded in 2023 (70.4% and 73.2%, respectively), potentially reflecting the positive effects of the measures that banks have been implementing in Spain in line with their 2022 commitments.

Annex

Table A.1

Access to banking services, adjusted for the reclassification of agents as branches (a)

	All municipalities					
	Bank branches			Bank branches and alternative channels		
	2022	2023	Change 2023/2022 (% and pp)	2022	2023	Change 2023/2022 (% and pp)
Access points	17,648	17,432	-1.22	68,320	67,943	-0.55
Municipalities without access	4,599	4,597	-0.04	3,079	3,069	-0.32
% of the total	56.6	56.5	-0.02	37.9	37.7	-0.12
Population without access	1,715,357	1,728,583	0.77	592,731	589,591	-0.53
% of the total	3.6	3.6	-0.01	1.2	1.2	-0.02
	Municipalities with over 500 inhabitants					
	Bank branches			Bank branches and alternative channels		
	2022	2023	Change 2023/2022 (% and pp)	2022	2023	Change 2023/2022 (% and pp)
Access points	17,269	17,052	-1.26	66,587	66,218	-0.55
Municipalities without access	934	932	-0.21	197	190	-3.55
% of the total	22.6	22.5	-0.05	4.8	4.6	-0.17
Population without access	1,094,869	1,104,359	0.87	168,740	165,837	-1.72
% of the total	2.3	2.3	-0.01	0.4	0.4	-0.01
	Municipalities with fewer than 500 inhabitants					
	Bank branches			Bank branches and alternative channels		
	2022	2023	Change 2023/2022 (% and pp)	2022	2023	Change 2023/2022 (% and pp)
Access points	379	380	0.26	1,733	1,725	-0.46
Municipalities without access	3,665	3,665	0.00	2,882	2,879	-0.10
% of the total	91.8	91.8	0.00	72.2	72.1	-0.08
Population without access	620,488	624,224	0.60	423,991	423,754	-0.06
% of the total	85.2	85.2	0.01	58.2	57.8	-0.38

SOURCES: Banco de España and INE.

a The adjustment consists of disregarding one bank's reclassification of 169 financial agents as bank branches.

Table A.2

Access to banking services, by region

	Points of access to banking services			Municipalities without access to banking services		
	2022	2023	Change 2023/2022 (% and pp)	2022	2023	Change 2023/2022 (% and pp)
Andalusia	11,873	11,769	-0.9	26	25	-3.8
% of the total				3.3	3.2	-0.1
Aragon	2,316	2,308	-0.3	437	436	-0.2
% of the total				59.8	59.6	-0.1
Asturias	1,594	1,578	-1.0	7	6	-14.3
% of the total				9	7.7	-1.3
Balearic Islands	2,691	2,766	2.8	2	2	0.0
% of the total				3	3.0	0.0
Canary Islands	3,746	3,759	0.3	1	1	0.0
% of the total				1.1	1.1	0.0
Cantabria	860	850	-1.2	7	7	0.0
% of the total				6.9	6.9	0.0
Castile and Leon	4,370	4,383	0.3	1,480	1,480	0.0
% of the total				65.8	65.8	0.0
Castile-La Mancha	3,696	3,656	-1.1	391	395	1.0
% of the total				42.5	43	0.4
Catalonia	9,805	9,763	-0.4	311	298	-4.2
% of the total				32.8	31.5	-1.4
Valencia	7,166	7,135	-0.4	53	60	13.2
% of the total				9.8	11.1	1.3
Extremadura	2,176	2,190	0.6	83	76	-8.4
% of the total				21.4	19.6	-1.8
Galicia	3,584	3,571	-0.4	5	3	-40.0
% of the total				1.6	1	-0.6
Madrid	7,071	6,927	-2.0	25	25	0.0
% of the total				14	14	0.0
Murcia	1,861	1,848	-0.7	0	0	0.0
% of the total				0	0	0.0
Navarre	1,231	1,232	0.1	142	144	1.4
% of the total				52.2	52.9	0.7
Basque Country	3,497	3,432	-1.9	48	50	4.2
% of the total				19.1	19.9	0.8
Rioja	672	664	-1.2	61	61	0.0
% of the total				35.1	35.1	0.0
National total	68,320	67,943	-0.6	3,079	3,069	-0.3
% of the total				37.9	37.7	-0.1

SOURCE: Banco de España and INE.

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