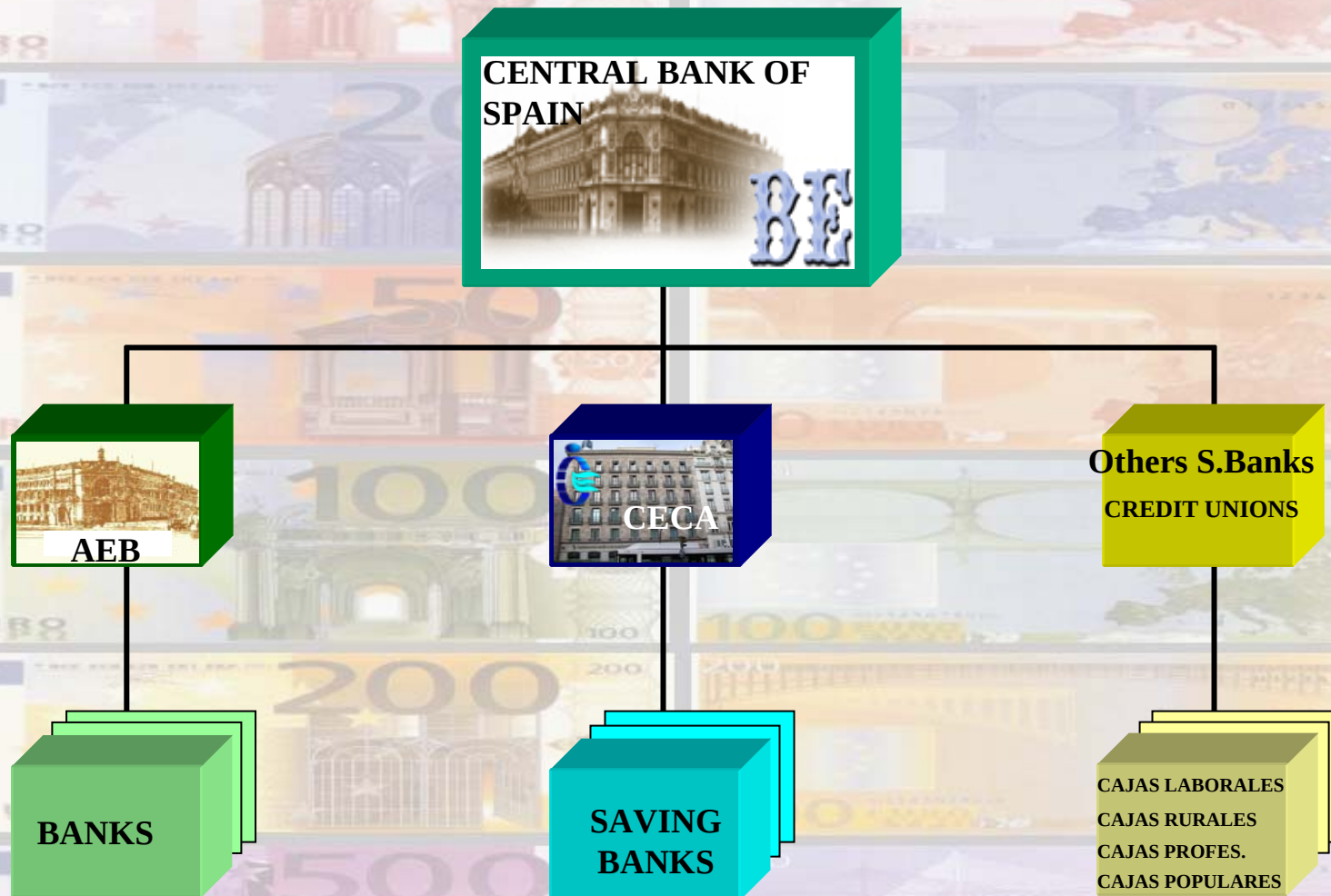


**THE SPANISH FINANCIAL
SECTOR EVOLUTION REVIEW
WITH REGARD TO CASH
MANAGEMENT: SUCCEEDS
AND TRENDS**

**José Antonio Soler de Arespachaga
C.E.C.A.**

The Spanish Financial Sector (Middlemen)



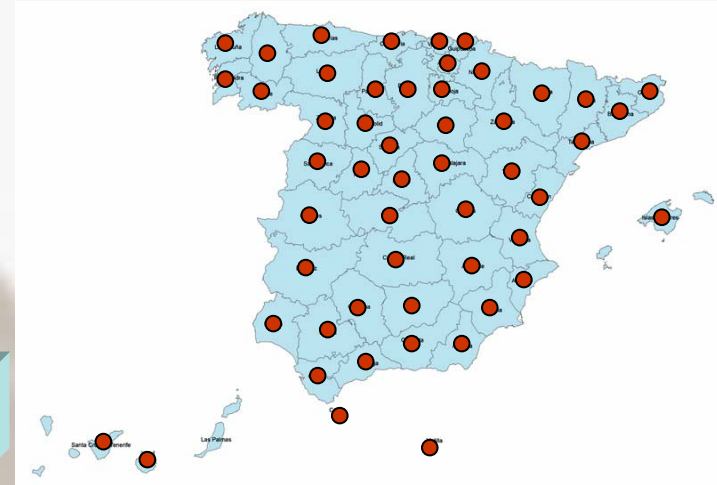
CENTRAL BANK OF SPAIN DEVELOPMENT

CENTRAL BANK OF
SPAIN



Till 12-31-2001

There were 52 Branches



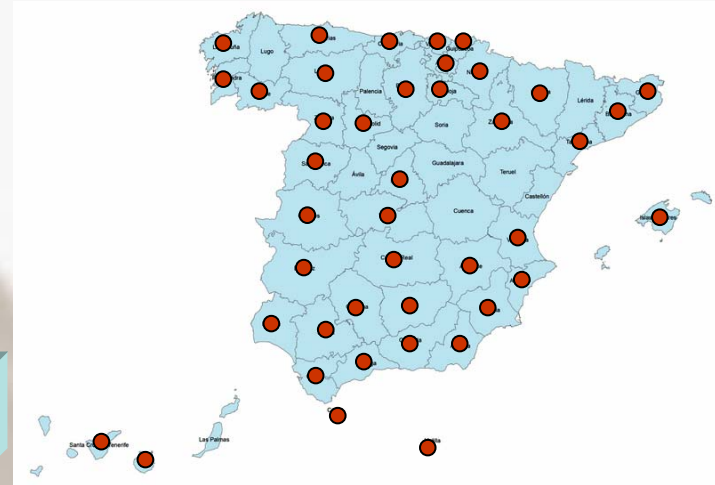
CENTRAL BANK OF SPAIN DEVELOPMENT

CENTRAL BANK OF
SPAIN



Till 12-31-2001

There were 52 Branches



Since 1-1-2002

10 Branches Closed

**Avila, Castellón, Cuenca, Guadalajara,
Lérida, Lugo, Palencia, Segovia, Soria y
Teruel**

CENTRAL BANK OF SPAIN DEVELOPMENT

CENTRAL BANK OF
SPAIN



Till 12-31-2001

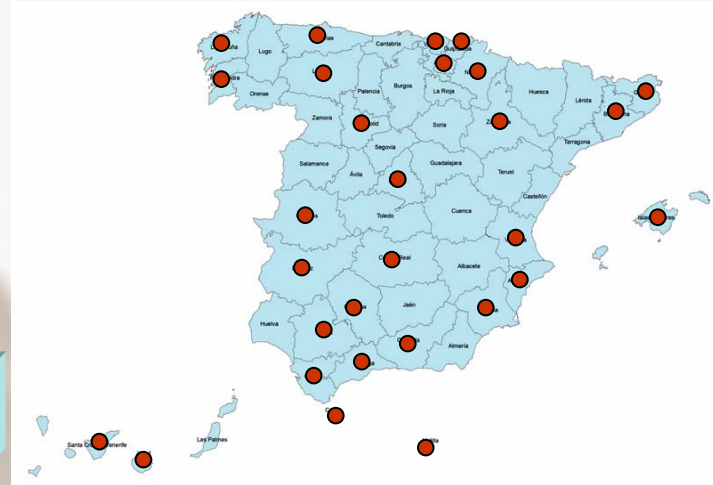
There were 52 Branches

Since 1-1-2002

10 Branches Closed

Since 1-1-2003

10 Branches Closed
3 Branches without cash services

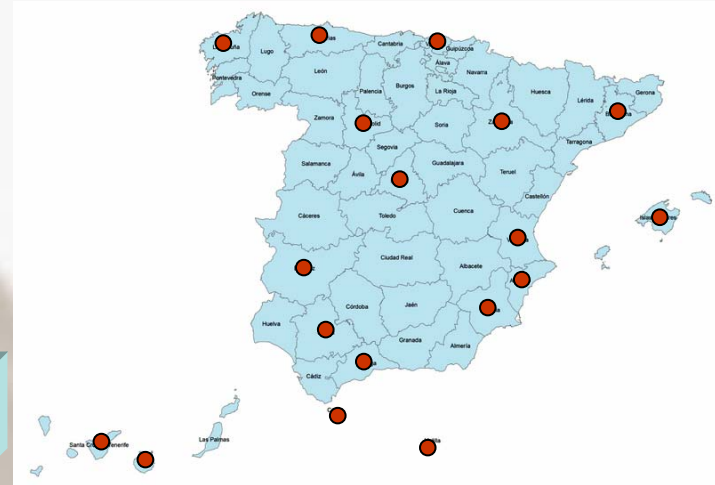


Avila, Castellón, Cuenca, Guadalajara,
Lérida, Lugo, Palencia, Segovia, Soria y
Teruel

Albacete, Almería, Burgos, Huelva, Huesca,
Jaén, Orense, Salamanca, Tarragona y
Zamora – Logroño, Santander y Toledo

CENTRAL BANK OF SPAIN DEVELOPMENT

CENTRAL BANK OF SPAIN



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Avila, Castellón, Cuenca, Guadalajara, Lérida, Lugo, Palencia, Segovia, Soria y Teruel

Since 1-1-2003

**10 Branches Closed
3 Branches without cash services**

Albacete, Almería, Burgos, Huelva, Huesca, Jaén, Orense, Salamanca, Tarragona y Zamora – Logroño, Santander y Toledo

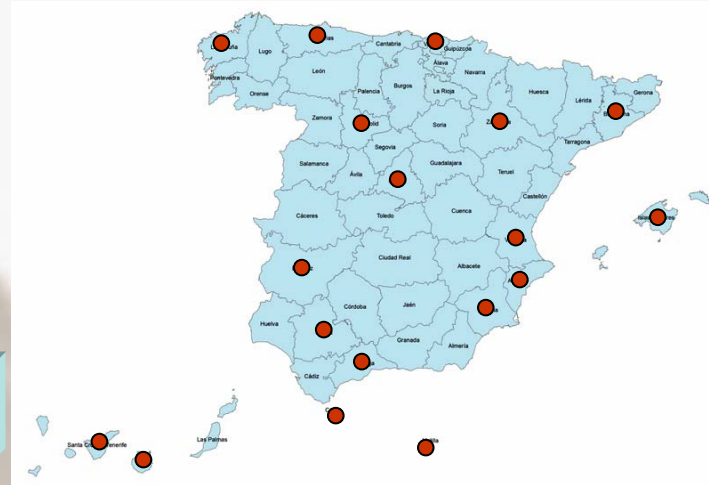
Since 1-1-2004

**10 Branches Closed
2 Branches without cash services**

Cáceres, Cádiz, Ciudad Real, Córdoba, Gerona, Granada, León, Pontevedra, Santiago y Vitoria – Pamplona y S. Sebast

CENTRAL BANK OF SPAIN DEVELOPMENT

CENTRAL BANK OF
SPAIN



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Cáceres, Cádiz, Ciudad Real, Córdoba,
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Santiago y Vitoria – Pamplona y S. Sebast

Since 1-1-2004

17 Branches operatives

Spanish Financial Industry Development

BANKS

Branches

ATM'S

Credit Cards

SAVING BANKS

Branches

ATM'S

Credit Cards

Others S. banks

CAJAS LABORALES
CAJAS RURALES
CAJAS PROFES.
CAJAS POPULARES

Branches

ATM'S

Credit Cards

Year 1.995

Year 2.004

15.835

14.309

9.677

18.971

15.767.925

26.232.166

16.683

21.529

15.292

30.355

15.423.811

33.712.401

3.156

8.829

2.128

7.851

921.688

7.527.676

TOTAL 2004

44.667 Branches

49.326 ATM

59.944.567 C. Cards

LEGISLATION DEVELOPMENT

PRIVATE SECURITY LAW SINCE 1992

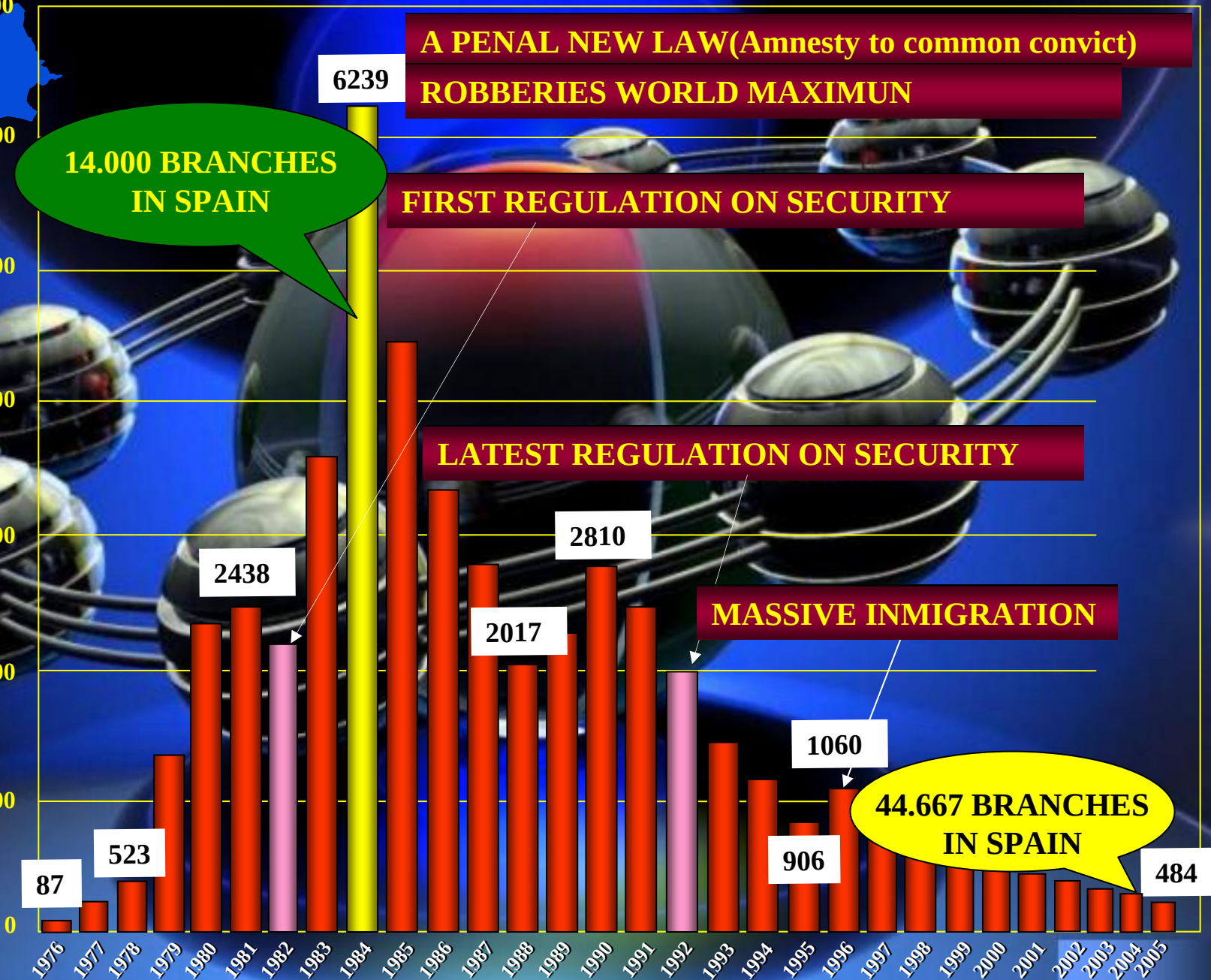


- **GOVERN AND CONTROL ALL THE SECURITY MEASURES IN BANKS AND SAVING BANKS**
- **CONTROL ALL MATTERS RELATING TO SECURITY COMPANIES, IN KEEP-GUARD SERVICES AND CASH-HANDLING OR EQUIPMENT SYSTEMS**

CONCERNED INDUSTRIES

- * **FINANCIAL COMPANIES (BANKS, SAVING BANKS, ETC..)**
- * **SECURITY COMPANIES (Keep-guard Service, Handling, etc...)**
- * **SHOPS (Jeweller`s, Filling-stations,etc...)**
- * **SECURITY SYSTEMS MANUFACTURERS**
- * **SECURITY SYSTEMS INSTALLERS**
- * **ALARM RECEIVER CONTROL CENTERS**
- * **PROFESSIONAL GROUPS (V.S., Managers, Managerial Staff..)**
- * **ETC...**

ROBBERIES EVOLUTION IN SPAIN



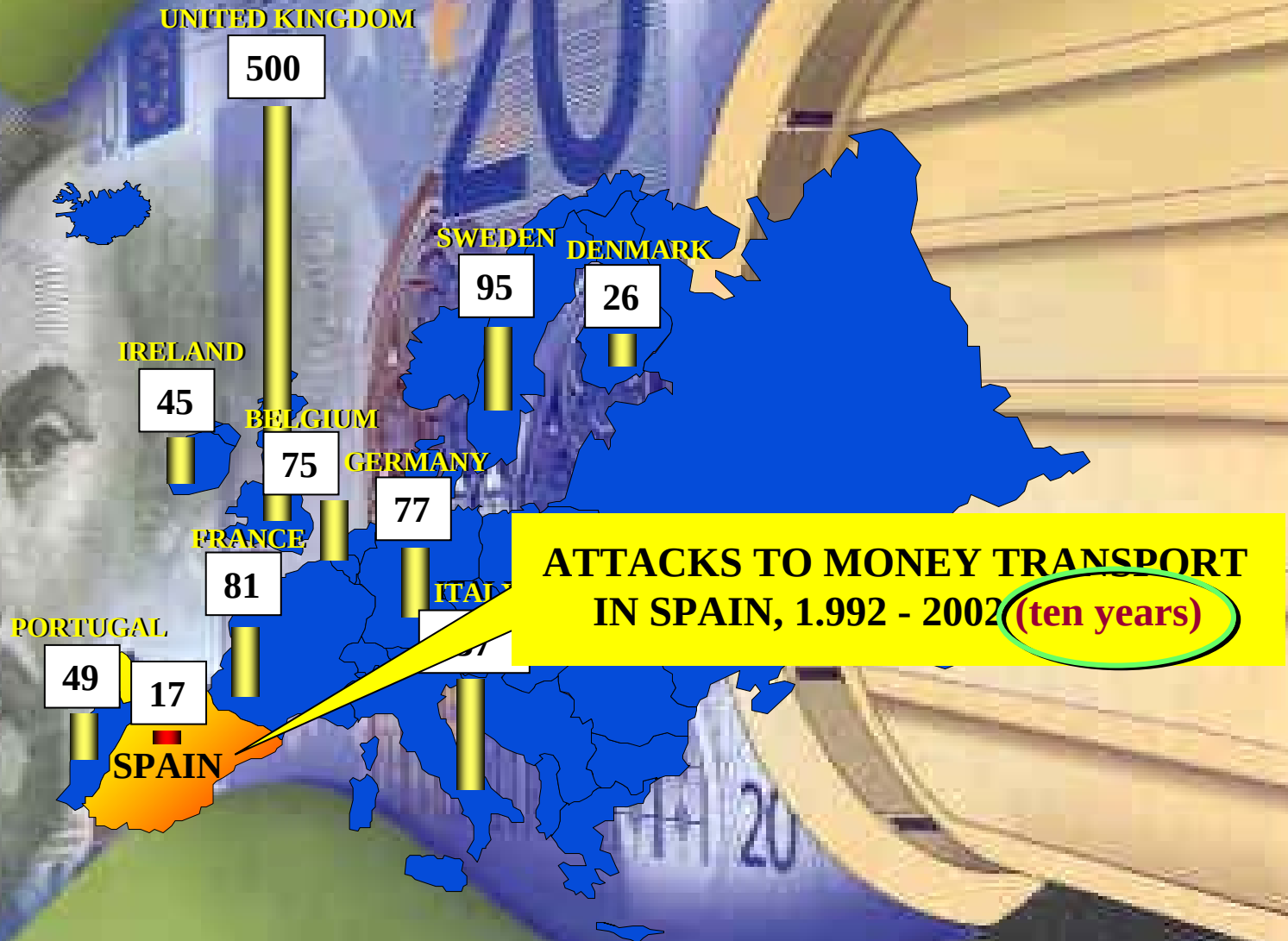
ATTACKS TO MONEY TRANSPORT

1.995 - 2000 (five years)



ATTACKS TO MONEY TRANSPORT

1.995 - 2000 (five years)



Survey of the financial companies to cash and handling companies

Total Outsourcing of the transport and cash management services

ACHIEVEMENTS

EURO TRANSITION

- * Euro distribution

- * Collect and change of bank notes and coins from pesetas to €

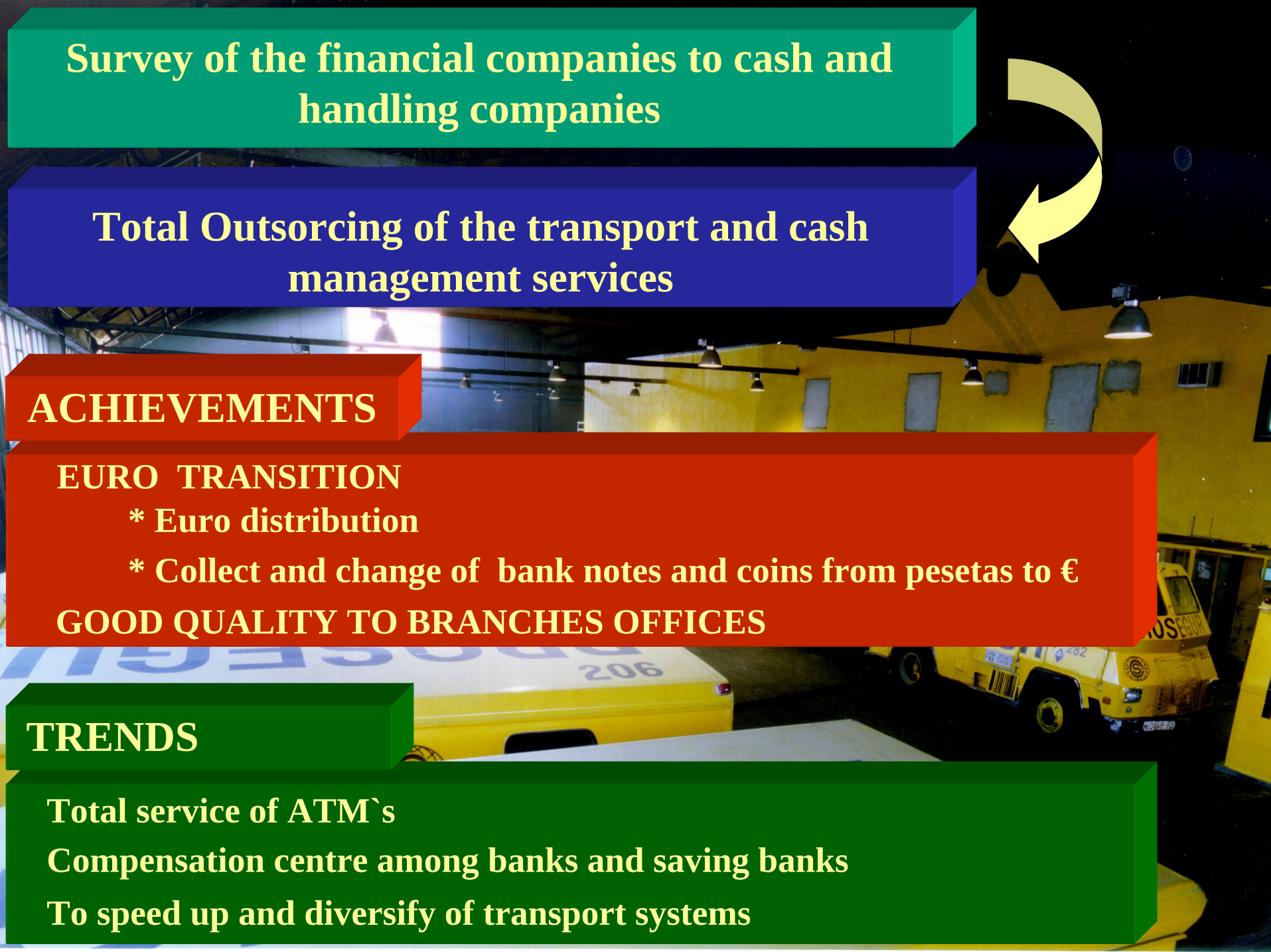
GOOD QUALITY TO BRANCHES OFFICES

TRENDS

Total service of ATM's

Compensation centre among banks and saving banks

To speed up and diversify of transport systems



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THANK YOU

