



EUROPEAN CENTRAL BANK

EUROSYSTEM

Spain

1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	46,533	46,729	47,105	47,354	47,327
GDP (EUR billions)	1,162	1,203	1,244	1,122	1,205
GDP per capita (EUR)	24,969	25,750	26,417	23,693	25,463
HICP (annual percentage changes)	2.0	1.7	0.8	-0.3	3.0

Explanatory information on certain data items is given in the notes accompanying these tables.



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2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	957,799	1,041,112	1,124,945	1,289,005	1,427,331
<i>of which:</i>					
Transferable deposits	902,411	981,934	1,064,948	1,225,538	1,368,665
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	14,412	14,140	16,906	22,357	26,963
Outstanding value on e-money storages issued by MFIs	144	160	168	196	185
<i>of which:</i>					
Hardware-based electronic money	127	142	146	167	147
Software-based electronic money	17	18	22	29	38

Explanatory information on certain data items is given in the notes accompanying these tables.



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3. Settlement media used by credit institutions

(EUR millions; average for the first reserve maintenance period, unless otherwise indicated)

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	108,113	127,199	116,452	249,338	371,384
Overnight deposits held at other credit institutions (end of period)	61,373	39,887	34,583	42,523	46,473
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	41,545	32,929	30,277	37,359	45,269
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	170,054	167,337	130,485	261,210	289,689
Intraday borrowing from the central bank (average for last reserve maintenance period)	215	71	91	75	33

Explanatory information on certain data items is given in the notes accompanying these tables.



Spain

5. Institutions offering payment services to non-MFIs - page 1

(original units, unless otherwise indicated; values in EUR millions; end of period)

	2017	2018	2019	2020	2021
Institutions offering payment services to non-MFIs (total)					
Number of institutions	261	258	264	264	265
Number of offices	27,648	26,334	24,192	22,572	19,264
Number of overnight deposits (thousands)	75,736.0	73,525.5	74,436.3	77,934.1	78,013.5
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	46,404.3	51,133.4	53,510.1	54,967.8	55,958.3
Value of overnight deposits	957,797	1,041,110	1,124,938	1,288,999	1,427,324
Number of payment accounts (thousands)	73,814.8	72,273.6	74,555.0	76,069.2	77,313.7
Number of e-money accounts (thousands)	0.0	0.0	0.0	2,512.7	3,637.6
Outstanding value on e-money storages issued	144	161	173	202	305
Central bank					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	1.9	1.8	1.7	1.8	1.5
Value of overnight deposits	25,405	21,920	16,885	20,633	39,688
<i>of which:</i>					
Value of transferable deposits	25,358	21,883	16,850	20,585	39,636
Credit institutions irrespective of their legal incorporation					
Number of institutions	206	200	197	192	194
Number of offices	27,480	26,166	24,004	22,392	19,104
Number of overnight deposits (thousands)	75,734.1	73,523.7	74,434.6	77,932.3	78,012.1
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	46,404.3	51,133.4	53,510.1	54,967.8	55,958.3
Number of transferable overnight deposits (thousands)	60,921.7	61,140.8	62,288.9	62,169.3	63,611.4
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	46,404.3	51,133.4	53,510.1	54,967.8	55,958.3
Value of overnight deposits	932,392	1,019,190	1,108,053	1,268,366	1,387,636
<i>of which:</i>					
Value of transferable deposits	877,053	960,051	1,048,098	1,204,953	1,329,029
Number of payment accounts (thousands)	73,803.8	72,262.1	72,366.5	73,519.8	74,509.6
Number of e-money accounts (thousands)	0.0	0.0	0.0	.	1,721.6
Outstanding value on e-money storages issued	144	160	169	196	185
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	122	116	117	115	111
Number of offices	27,263	25,958	23,801	22,202	18,922
Value of overnight deposits	885,709	968,495	1,053,738	1,205,838	1,322,507
Branches of euro area-based credit institutions					
Number of institutions	68	72	73	73	78
Number of offices	197	191	191	182	174
Value of overnight deposits	44,512	48,087	52,189	60,743	63,301
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	12	10	5	1	2
Number of offices	15	14	9	5	5
Value of overnight deposits	1,867	2,314	1,818	1,483	1,461
Branches of non-EEA-based credit institutions					
Number of institutions	4	2	2	3	3
Number of offices	5	3	3	3	3
Value of overnight deposits	304	294	308	302	367
Electronic money institutions					
Number of institutions	7	9	15	16	12
Number of payment accounts (thousands)	0.0	0.0	0.0	.	.
Number of e-money accounts (thousands)	0.0	0.0	0.0	.	1,916.0
Outstanding value on e-money storages issued	0	1	4	6	120
Other payment service providers					
Number of institutions	47	48	51	55	58
Number of offices	152	152	172	164	144
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	11.1	11.5	2,188.6	.	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.



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5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in EUR millions; end of period)

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	447	455	499	555	289
<i>of which:</i>					
Institutions providing services through an established branch	14	12	12	14	7
Institutions providing services through an agent	33	33	34	35	42
Institutions providing services neither establishing a branch nor through an agent	400	410	453	506	240

Explanatory information on certain data items is given in the notes accompanying these tables.



Spain

6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2017	2018	2019	2020	2021
Cards issued by resident PSPs					
Cards with a cash function	77,618	81,627	84,354	86,334	88,458
Cards with a payment function*	79,641	84,094	86,377	89,845	90,997
<i>of which:</i>					
Cards with a debit function	26,935	47,084	48,416	49,260	49,855
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	52,706	37,010	37,960	40,585	41,142
Cards with an e-money function	0	0	0	.	.
Cards on which e-money can be stored directly	0	0	0	0	.
Cards which give access to e-money stored on e-money accounts	0	0	0	.	.
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	0	0	0	.	.
Total number of cards (irrespective of the number of functions on the card)	79,641	84,094	86,377	89,847	92,313
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	0	0	.	.
Terminals provided by resident PSPs					
ATMs	50,842	53,379	53,367	49,481	47,639
Located in the reporting country	50,842	53,379	53,367	49,481	47,639
Located abroad	0	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	50,842	53,379	53,367	49,481	47,639
Located in the reporting country	50,842	53,379	53,367	49,481	47,639
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	42,337	40,848	40,209	40,849	38,348
Located in the reporting country	42,337	40,848	40,209	40,849	38,348
Located abroad	0	0	0	0	0
POS terminals	1,570,982	1,642,795	1,752,259	1,850,426	1,949,806
Located in the reporting country	1,570,021	1,641,178	1,749,970	1,846,743	1,946,897
Located abroad	961	1,617	2,289	3,683	2,909
POS terminals					
<i>of which:</i>					
EFTPOS terminals	1,570,982	1,642,795	1,752,259	1,850,426	1,949,393
Located in the reporting country	1,570,021	1,641,178	1,749,970	1,846,743	1,946,646
Located abroad	961	1,617	2,289	3,683	2,747
E-money card POS terminals	0	0	0	.	.
Located in the reporting country	0	0	0	.	.
Located abroad	0	0	0	0	.
E-money card terminals	0	0	0	.	.
Located in the reporting country	0	0	0	.	.
Located abroad	0	0	0	0	.
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	.	.
Located in the reporting country	0	0	0	.	.
Located abroad	0	0	0	0	.

Explanatory information on certain data items is given in the notes accompanying these tables.

*Except cards with an e-money function only.



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7a. Payments per type of payment service involving non-MFIs - page 1
(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
Payments per type of payment service					
Total payments involving non-MFIs	7,837.9	8,184.6	9,265.3	9,454.1	11,503.9
Domestic	7,360.1	7,616.6	8,585.6	8,714.3	10,564.9
Cross-border	477.8	568.0	679.8	739.8	939.0
Credit transfers	1,149.7	1,141.4	1,426.6	1,329.0	1,587.6
Domestic	1,127.1	1,114.9	1,395.1	1,304.9	1,543.8
Cross-border	22.6	26.5	31.5	24.1	43.8
Credit transfers					
Initiated in paper-based form	106.0	106.0	97.4	78.9	88.8
Initiated electronically	1,043.6	1,035.5	1,329.3	1,250.1	1,498.7
Initiated in a file/batch	563.8	487.4	495.5	494.2	451.1
Initiated on a single payment basis	479.8	548.1	833.7	755.8	1,047.7
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	84.2	83.5	88.6	93.9	98.4
Direct debits	2,241.1	2,000.1	1,956.0	1,911.1	2,066.8
Domestic	2,214.9	1,996.3	1,950.5	1,903.5	2,055.9
Cross-border	26.2	3.8	5.6	7.5	11.0
Direct debits					
Initiated in a file/batch	2,211.3	1,970.3	1,931.4	1,892.4	2,046.2
Initiated on a single payment basis	29.8	29.8	24.6	18.7	20.6
Direct debits					
of which:					
Non-SEPA direct debits	52.5	25.7	3.7	1.7	1.4
Card payments with cards issued by resident PSPs*	4,038.6	4,703.3	5,584.6	5,993.1	7,639.5
Domestic card payments	3,625.2	4,182.9	4,961.3	5,306.4	6,780.8
Cross-border card payments	413.4	520.4	623.3	686.7	858.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2,519.6	3,221.2	3,863.7	4,177.7	5,275.2
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	1,519.0	1,482.1	1,720.9	1,815.4	2,364.3
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	3,530.4	4,010.9	4,681.6	4,869.2	6,238.0
Payments initiated remotely	508.2	692.3	903.0	1,123.9	1,401.5
E-money payments with e-money issued by resident PSPs	0.0	0.0	0.0	34.8	46.1
Domestic	0.0	0.0	0.0	31.8	.
Cross-border	0.0	0.0	0.0	3.0	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	8.3	17.1
With e-money accounts	0.0	0.0	0.0	26.5	29.0
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
Cheques	60.8	48.0	43.4	30.5	30.0
Domestic	60.0	47.2	42.9	30.2	.
Cross-border	0.8	0.8	0.5	0.3	.
Other payment services	347.8	291.8	254.7	155.7	134.0
Domestic	333.0	275.4	235.8	137.4	113.8
Cross-border	14.8	16.4	18.9	18.2	20.1

Explanatory information on certain data items is given in the notes accompanying these tables.

*Except cards with an e-money function only.



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7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
Total cross-border payments received (excluding card payments)	521.6	605.6	795.2	654.0	442.6
Cross-border credit transfers received	163.1	185.2	221.5	205.7	189.4
Cross-border direct debits received	346.2	409.7	433.3	437.0	245.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	.	.
Cross-border cheques received	11.4	10.3	9.6	6.6	4.2
Other cross-border payment services received	0.3	0.3	0.4	1.2	1.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	436.7	535.7	441.7	416.5	412.5
Debits from the accounts by simple book entry	1,781.1	1,874.6	2,312.0	2,427.2	2,821.8
Money remittances	15.1	16.7	19.2	18.6	20.5
Domestic	0.3	0.3	0.4	0.4	0.4
Cross-border	14.8	16.4	18.9	18.2	20.1
Transactions via telecommunication, digital or IT device	0.0	0.0	0.0	0.0	.
Other services (not included in the Payment Services Directive)	7.7	7.1	7.3	6.6	3.7
Domestic	7.6	7.1	7.2	6.5	3.7
Cross-border	0.1	0.1	0.1	0.0	0.0
Cross-border money remittances received	0.3	0.3	0.4	1.2	1.4
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.



Spain

7b. Payments per type of terminal involving non-MFIs
(number of payments sent; millions; total for the period)

	2017	2018	2019	2020	2021
a) At terminals provided by resident PSPs with cards issued by resident PSPs	4,271.7	4,726.6	5,239.5	5,136.3	6,478.0
At terminals located in the reporting country	4,271.3	4,726.1	5,217.4	5,110.0	6,459.6
At terminals located abroad	0.5	0.5	22.2	26.3	18.3
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	889.6	897.1	872.3	610.6	634.9
At terminals located in the reporting country	889.6	897.1	872.3	610.6	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
ATM cash deposits (except e-money transactions)	89.1	114.0	148.2	134.2	143.4
At terminals located in the reporting country	89.1	114.0	148.2	134.2	143.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3,293.1	3,715.6	4,219.0	4,384.6	5,694.9
At terminals located in the reporting country	3,292.6	3,715.1	4,196.9	4,358.3	5,679.8
At terminals located abroad	0.5	0.5	22.2	26.3	15.1
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	6.9	.
At terminals located in the reporting country	0.0	0.0	0.0	6.9	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	449.1	531.4	739.8	446.0	603.2
At terminals located in the reporting country	432.6	500.4	599.0	319.9	537.9
At terminals located abroad	16.5	31.0	140.8	126.1	65.3
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	44.6	50.2	46.1	16.9	20.6
At terminals located in the reporting country	44.6	43.1	38.9	16.9	20.6
At terminals located abroad	0.0	7.1	7.2	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	404.6	481.2	693.7	429.2	582.7
At terminals located in the reporting country	388.1	457.3	560.1	303.1	517.3
At terminals located abroad	16.5	23.9	133.6	126.1	65.3
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	253.2	307.0	390.8	311.9	359.7
At terminals located in the reporting country	114.9	168.6	225.9	236.5	246.1
At terminals located abroad	138.3	138.3	165.0	75.3	113.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	10.2	10.1	10.0	5.1	5.3
At terminals located in the reporting country	0.3	0.1	0.1	0.1	0.1
At terminals located abroad	9.9	10.0	9.8	5.1	5.3
ATM cash deposits (except e-money transactions)	0.0	0.1	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.1	0.0	0.0	0.0
POS transactions (except e-money transactions)	243.0	296.8	380.9	305.4	354.4
At terminals located in the reporting country	114.6	168.6	225.7	236.2	246.0
At terminals located abroad	128.4	128.2	155.1	69.2	108.3
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	1.3	.
At terminals located in the reporting country	0.0	0.0	0.0	0.3	0.0
At terminals located abroad	0.0	0.0	0.0	1.0	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	138.3	115.0	100.4	56.4	43.3
OTC cash deposits	194.4	160.0	135.0	80.6	70.0

Explanatory information on certain data items is given in the notes accompanying these tables.



Spain

8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
Payments per type of payment service					
Total payments involving non-MFIs	11,645.2	11,077.0	11,300.2	10,567.7	11,573.0
Domestic	9,393.3	9,273.7	9,690.2	9,278.4	10,027.5
Cross-border	2,251.8	1,803.4	1,610.1	1,289.4	1,545.5
Credit transfers	10,197.5	9,798.2	9,916.2	9,511.9	10,385.4
Domestic	7,978.0	8,027.0	8,345.7	8,256.6	8,888.5
Cross-border	2,219.5	1,771.2	1,570.5	1,255.4	1,496.9
Credit transfers					
Initiated in paper-based form	4,539.8	3,998.9	3,838.6	3,767.5	3,521.6
Initiated electronically	5,657.8	5,799.2	6,077.6	5,744.4	6,863.8
Initiated in a file/batch	2,386.0	2,563.5	2,710.5	2,873.1	3,148.5
Initiated on a single payment basis	3,271.8	3,235.8	3,367.1	2,871.3	3,715.3
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	3,704.8	3,298.2	2,768.1	2,378.9	2,981.4
Direct debits	580.7	531.8	584.3	480.3	552.9
Domestic	575.1	529.1	579.3	477.7	549.2
Cross-border	5.6	2.8	5.1	2.6	3.7
Direct debits					
Initiated in a file/batch	552.8	506.5	553.5	466.7	538.4
Initiated on a single payment basis	27.9	25.3	30.8	13.6	14.5
Direct debits					
of which:					
Non-SEPA direct debits	46.4	23.2	4.8	2.4	2.3
Card payments with cards issued by resident PSPs*	166.6	186.7	210.6	211.7	255.6
Domestic card payments	148.2	164.9	184.3	187.0	223.6
Cross-border card payments	18.3	21.8	26.2	24.7	32.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	92.7	115.0	129.9	136.1	161.4
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	73.8	71.7	80.7	75.6	94.2
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	139.4	151.7	165.3	161.1	192.8
Payments initiated remotely	27.2	35.0	45.3	50.6	62.8
E-money payments with e-money issued by resident PSPs	0.0	0.0	0.0	0.7	2.8
Domestic	0.0	0.0	0.0	0.7	.
Cross-border	0.0	0.0	0.0	0.1	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.2	0.4
With e-money accounts	0.0	0.0	0.0	0.5	2.4
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
Cheques	351.5	269.6	277.8	183.3	209.2
Domestic	347.5	266.5	274.7	181.7	.
Cross-border	3.9	3.1	3.1	1.6	.
Other payment services	348.9	290.8	311.3	179.8	167.1
Domestic	344.4	286.2	306.1	174.8	161.5
Cross-border	4.4	4.6	5.2	5.1	5.6

Explanatory information on certain data items is given in the notes accompanying these tables.

*Except cards with an e-money function only.



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8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; EUR billions; total for the period)

	2017	2018	2019	2020	2021
Total cross-border payments received (excluding card payments)	2,847.6	2,719.7	2,532.3	2,409.7	2,029.8
Cross-border credit transfers received	2,649.2	2,556.0	2,374.4	2,280.2	1,944.4
Cross-border direct debits received	69.5	85.3	93.4	82.9	51.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	0.0	0.0	.	.
Cross-border cheques received	128.7	65.4	63.5	46.1	33.7
Other cross-border payment services received	0.1	0.1	0.1	0.3	0.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1,111.5	1,719.5	2,273.8	2,132.0	2,609.6
Debits from the accounts by simple book entry	1,145.7	1,189.0	1,357.6	1,299.2	1,386.2
Money remittances	4.5	5.0	5.7	5.1	5.7
Domestic	0.0	0.4	0.5	0.1	0.1
Cross-border	4.4	4.6	5.2	5.1	5.6
Transactions via telecommunication, digital or IT device	0.0	.	0.0	0.0	0.2
Other services (not included in the Payment Services Directive)	75.0	76.4	76.7	72.8	33.6
Domestic	69.2	70.6	70.9	67.1	33.6
Cross-border	5.8	5.8	5.8	5.7	0.0
Cross-border money remittances received	0.1	0.1	0.1	0.3	0.4
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

Explanatory information on certain data items is given in the notes accompanying these tables.



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8b. Payments per type of terminal involving non-MFIs

(value of payments sent; EUR billions; total for the period)

	2017	2018	2019	2020	2021
a) At terminals provided by resident PSPs with cards issued by resident PSPs	284.9	308.3	330.3	301.6	348.1
At terminals located in the reporting country	284.9	308.3	328.8	300.2	347.2
At terminals located abroad	0.0	0.0	1.5	1.4	1.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	115.3	118.6	119.0	99.2	107.5
At terminals located in the reporting country	115.3	118.6	119.0	99.2	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
ATM cash deposits (except e-money transactions)	38.9	49.7	63.6	58.4	65.5
At terminals located in the reporting country	38.9	49.7	63.6	58.4	65.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	130.7	140.0	147.6	143.7	175.0
At terminals located in the reporting country	130.7	139.9	146.2	142.3	174.1
At terminals located abroad	0.0	0.0	1.5	1.4	0.9
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.2	.
At terminals located in the reporting country	0.0	0.0	0.0	0.2	.
At terminals located abroad	0.0	0.0	0.0	0.0	.
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	32.3	34.2	58.8	29.6	31.4
At terminals located in the reporting country	30.1	31.1	33.0	15.3	24.8
At terminals located abroad	2.1	3.1	25.8	14.3	6.6
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	7.2	7.8	7.6	3.4	4.1
At terminals located in the reporting country	7.2	7.1	6.6	3.4	4.1
At terminals located abroad	0.0	0.8	1.1	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	25.0	26.3	51.2	26.2	27.3
At terminals located in the reporting country	22.9	24.0	26.4	11.9	20.7
At terminals located abroad	2.1	2.3	24.8	14.3	6.6
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	13.8	15.4	17.8	12.9	13.4
At terminals located in the reporting country	6.0	7.8	9.4	9.3	8.4
At terminals located abroad	7.8	7.6	8.4	3.6	5.0
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.4	1.4	1.4	0.8	0.9
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	1.4	1.3	1.4	0.8	0.9
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	12.4	14.0	16.4	12.1	12.5
At terminals located in the reporting country	6.0	7.8	9.4	9.3	8.4
At terminals located abroad	6.4	6.3	7.0	2.8	4.2
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	122.3	102.2	109.6	68.4	55.8
OTC cash deposits	222.1	183.5	196.0	106.3	105.4

Explanatory information on certain data items is given in the notes accompanying these tables.



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9. Participation in selected payment systems

(original units; end of period)

	2017	2018	2019	2020	2021
TARGET COMPONENT: TARGET2-Banco de España					
Number of participants	155	152	151	148	138
<i>of which:</i>					
Direct participants	83	77	74	71	66
<i>of which:</i>					
Credit institutions	74	67	65	62	59
Central bank	1	1	1	1	1
Other direct participants	8	9	8	8	6
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	4	6	6	5
Other financial institutions	5	5	2	2	1
Others	0	0	0	0	0
Indirect participants	72	75	77	77	72
RETAIL SYSTEM: SNCE					
Number of participants	151	141	141	141	139
<i>of which:</i>					
Direct participants	17	15	15	15	14
<i>of which:</i>					
Credit institutions	16	14	14	14	13
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	134	126	126	126	125

Explanatory information on certain data items is given in the notes accompanying these tables.



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10. Payments processed by selected payment systems

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
TARGET COMPONENT: TARGET2-Banco de España					
Credit transfers and direct debits	10.1	6.1	6.3	5.9	6.6
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	7.7	3.5	3.7	3.1	3.3
Credit transfers and direct debits to another TARGET component	2.4	2.5	2.6	2.8	3.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	2.3	2.5	2.6	2.7	3.3
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	59.5	73.7	76.0	79.9	79.8
RETAIL SYSTEM: SNCE					
Total transactions	1,801.6	1,888.6	1,969.9	2,020.9	2,329.4
Domestic	1,799.4	1,885.9	1,966.9	2,017.6	2,322.9
Cross-border	2.2	2.7	3.0	3.3	6.5
Credit transfers	537.2	588.8	665.4	782.1	1,039.4
Domestic	535.3	586.7	663.1	779.7	1,034.2
Cross-border	1.9	2.2	2.3	2.4	5.2
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	537.2	588.8	665.4	782.1	1,039.4
Direct debits	1,216.4	1,255.6	1,265.1	1,210.2	1,264.0
Domestic	1,216.2	1,255.1	1,264.4	1,209.3	1,262.7
Cross-border	0.3	0.5	0.7	0.9	1.3
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	43.1	39.5	35.2	25.9	23.9
Domestic	43.1	39.5	35.2	25.9	23.9
Cross-border	-	-	-	-	-
Other payment services	4.9	4.6	4.1	2.6	2.1
Domestic	4.9	4.6	4.1	2.6	2.1
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	70.7	70.3	72.1	72.5	71.5

Explanatory information on certain data items is given in the notes accompanying these tables.



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11. Payments processed by selected payment systems

(value of transactions sent; EUR billions; total for the period)

	2017	2018	2019	2020	2021
TARGET COMPONENT: TARGET2-Banco de España					
Credit transfers and direct debits	26,998.2	16,088.3	16,438.1	13,978.9	14,961.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	20,415.4	11,021.0	10,172.6	7,817.4	8,150.8
Credit transfers and direct debits to another TARGET component	6,582.8	5,067.3	6,265.5	6,161.6	6,810.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	6,572.9	5,051.8	6,246.8	6,150.3	6,800.0
Credit transfers and direct debits to a non-euro area TARGET component	9.9	15.5	18.7	11.3	10.7
Concentration ratio in terms of value (percentages)	62.2	70.6	73.1	69.6	77.1
RETAIL SYSTEM: SNCE					
Total transactions	1,739.2	1,826.0	1,902.1	1,839.6	2,144.0
Domestic	1,727.5	1,811.8	1,889.0	1,826.4	2,131.1
Cross-border	11.7	14.3	13.1	13.2	12.9
Credit transfers	1,129.7	1,218.3	1,308.4	1,353.5	1,619.5
Domestic	1,118.2	1,204.6	1,296.0	1,340.8	1,607.4
Cross-border	11.4	13.7	12.4	12.8	12.1
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	1,129.7	1,218.3	1,308.4	1,353.5	1,619.5
Direct debits	309.4	315.6	318.8	287.7	319.5
Domestic	309.2	315.0	318.2	287.2	318.8
Cross-border	0.2	0.6	0.6	0.4	0.7
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	257.0	248.3	233.0	171.2	183.0
Domestic	257.0	248.3	233.0	171.2	183.0
Cross-border	-	-	-	-	-
Other payment services	43.2	43.7	41.8	27.2	21.9
Domestic	43.2	43.7	41.8	27.2	21.9
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	65.6	66.6	69.1	70.4	69.8

Explanatory information on certain data items is given in the notes accompanying these tables.