

# General notes: Spain

Source for Table 1: Eurostat.

Source for all other tables: Banco de España, unless otherwise indicated.

## Table 2: Settlement media used by non-MFIs

### Currency in circulation outside MFIs

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Value of overnight deposits held at MFIs

Overnight deposits held at MFIs (excluding the ECB). The counterpart sector “non-MFIs” includes the component sectors “central government” and “rest of the world”. Thus this indicator is not synonymous with the same term as used in the ECB concept of narrow money supply (M1).

Data do not include overnight deposits of “central government” and “rest of the world” for 2002.

The value of overnight deposits has increased significantly since 2005 following the rising trend in credit institutions’ overnight deposits. Savings accounts were classified up to May 2005 as deposits redeemable at up to three months’ notice. After this date these deposits are included within overnight deposits.

### Narrow money supply (M1)

Since the introduction of the euro banknotes and coins on 1 January 2002 these figures have been provided solely at an aggregated euro area level.

### Memo item: Overnight deposits in foreign currencies held at MFIs

Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2002.

### Table 3: Settlement media used by credit institutions

#### **Overnight deposits held at other credit institutions**

Figures from June 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32 concerning the balance sheet of the monetary financial institutions sector.

Figures from December 2014 have been estimated on the basis of the information collected under Regulation ECB/2013/33 concerning the balance sheet of the monetary financial institutions sector.

### Table 4: Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

### Table 5: Institutions offering payment services to non-MFIs

#### **Central bank: number of overnight deposits**

Figures from 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32.

Figures from December 2014 have been estimated on the basis of information collected under Regulation ECB/2013/33.

#### **Credit institutions irrespective of their legal incorporation: number of internet/PC-linked overnight deposits**

Figures from 2010 to November 2014 have been estimated on the basis of information collected under Regulation ECB/2008/32.

Figures from December 2014 have been estimated on the basis of information collected under Regulation ECB/2013/33.

#### **Institutions offering payment services to non-MFIs (total): value of overnight deposits**

For the period up to and including 2002, does not include credit institutions.

The increase in the value of overnight deposits in both credit institutions legally incorporated in the reporting country and the institutions offering payment services to non-MFIs relates to the fact that savings accounts were classified up to May 2005 as

deposits redeemable at up to three months' notice. After this date, these deposits are included within overnight deposits.

### **Electronic money institutions**

Figures from December 2021 have increased due to a new regulation (Bank of Spain Circular 5/2020) that entered into force on the 1st January 2021, establishing new reporting requirements which obliged entities to report their data.

## **Table 6: Payment card functions and accepting devices**

### **Cards issued by resident PSPs: cards with a debit function**

Includes prepaid cards.

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.

This new criteria implies 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.

## **Tables 7a and 8a: Payments per type of payment service involving non-MFIs**

### **Payments per type of payment service**

Data for payment instruments other than cards and e-money devices are, prior to 2014, estimations based on the information provided by a representative sample of payment service providers.

2014 data are estimations based on the figures for the second half-year.

## Credit transfers

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2010	146,558,408	1,416,683
2011	238,409,288	1,781,373
2012	331,579,568	2,329,373
2013	465,683,654	3,209,846

## Card payments with cards issued by resident PSPs (except cards with an e-money function only)

Payments with cards issued by three-party schemes are not included for the years prior to 2014.

The breakdown per type of card does not add up to the total for the years prior to 2014 because the breakdown of payments made at ATMs is not available for those years.

## Payments with cards with a debit function

Includes payments with prepaid cards.

## Payments with cards with a credit and/or delayed debit function

It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made with delayed debit cards.

## Memo item: Credits to the accounts by simple book entry

Estimations based on the information provided by a representative sample of payment service providers

## Memo item: Debits from the accounts by simple book entry

Estimations based on the information provided by a representative sample of payment service providers

### **Memo item: Other services (not included in the Payment Services Directive)**

Estimations based on the information provided by a representative sample of payment service providers. Includes bills of exchange and other non-standardised payment instruments.

### **Tables 7b and 8b: Payments per type of terminal involving non-MFIs**

#### **Memo item: OTC cash withdrawals**

Data on OTC cash withdrawals using a bank form are, up to 2014, estimations based on the information provided by a representative sample of payment service providers.

#### **Memo item: OTC cash deposits**

These data are, up to 2014, estimations based on the information provided by a representative sample of payment service providers.

### **Tables 10 and 11: Payments processed by selected payment systems**

#### **TARGET component: SLBE & TARGET2-Banco de España**

Data preceding the migration to TARGET2 (on 18 February 2008) are from the Banco de España Settlement Service (SLBE).

#### **Retail system: SNCE**

SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2010	65,682,083	165,592
2011	113,104,870	222,625
2012	155,546,719	296,300
2013	213,808,181	422,256