

SPAIN

Table 5: Institutions offering payment services to non-MFIs

(End of period; original units unless otherwise stated, value in EUR millions)

Type of institution	2017	2018	2019	2020	2021	2022	H1 2022	H2 2022	H1 2023
Credit institutions									
Number of overnight deposits	75.734.079	73.523.722	74.434.603	77.932.304	78.012.050	69.304.096	66.518.356	69.304.096	70.455.424
Number of internet/PC-linked overnight deposits	46.404.310	51.133.372	53.510.142	54.967.844	55.958.349	60.475.819	58.048.920	60.475.819	61.686.255
Number of transferable overnight deposits	60.921.656	61.140.826	62.288.877	62.169.319	63.611.357	57.887.375	55.738.307	57.887.375	58.749.186
Number of internet/PC-linked transferable overnight deposits	46.404.310	51.133.372	53.510.142	54.967.844	55.958.349	52.057.627	50.056.248	52.057.627	34.864.390
Number of payment accounts	73.803.791	72.262.139	72.366.455	73.519.763	74.509.584	73.568.801	72.249.332	73.568.801	74.461.235
Number of e-money accounts	0	0	0	.	1.721.627	1.190.575	2.160.155	1.190.575	1.327.013
Outstanding value on e-money storages issued	144	160	169	196	185	193	201	193	210
Credit institutions legally incorporated in the reporting country									
Number of offices	27.263	25.958	23.801	22.202	18.922	17.558	17.931	17.558	17.427
Value of overnight deposits held by non-MFIs	885.709	968.495	1.053.738	1.205.838	1.322.507	1.520.854	1.555.773	1.520.854	1.480.103
Branches of euro area-based credit institutions									
Number of offices	197	191	191	182	174	169	174	169	161
Value of overnight deposits held by non-MFIs	44.512	48.087	52.189	60.743	63.301	65.393	67.630	65.393	65.231
Branches of EEA-based credit institutions outside the euro area									
Number of offices	15	14	9	5	5	5	5	5	5
Value of overnight deposits held by non-MFIs	1.867	2.314	1.818	1.483	1.461	537	2.246	537	242
Branches of non-EEA-based credit institutions									
Number of offices	5	3	3	3	3	3	3	3	4
Value of overnight deposits held by non-MFIs	304	294	308	302	367	448	353	448	507
Electronic money institutions									
Number of institutions	7	9	15	16	12	14	13	14	16
Number of payment accounts	0	0	0	.	.	588.212	603.772	588.212	362.801
Number of e-money accounts	0	0	0	.	1.916.015	1.096.100	1.981.606	1.096.100	1.577.288
Outstanding value on e-money storages issued	0	1	4	6	120	133	129	133	103
Payment institutions									
Number of institutions	65	65	65	72	74	88	80	88	82
of which:									
Payment Initiation Services Providers (PISP)						71	63	71	73
Account Information Services Providers (AISP)						31	29	31	31
Number of offices	152	152	172	164	144	155	150	155	154
Number of payment accounts	11.056	11.510	15.244	30.497	52.217	147.992	114.733	147.992	201.637
Total number of payment institutions operating in the country on a cross-border basis									
Number of payment institutions providing services through an established branch	14	12	12	14	7	8	8	8	8
Number of payment institutions providing services through an agent	33	33	34	35	42	13	43	13	10
Number of payment institutions providing services neither establishing a branch nor through an agent	400	410	453	506	240	255	242	255	265