

SPAIN

Table 11: Payments processed by selected payment systems

Value of payments sent (Total for the period; EUR millions)

Payments processed	2014	2015	2016	2017	2018	2019	2020	2021	2022	H1 2022	H2 2022	H1 2023
TARGET/TARGET2 component												
Credit transfers and direct debits	62.229.478	57.391.667	46.605.524	26.998.166	16.088.320	16.438.100	13.978.944	14.961.488	16.833.293	8.083.621	8.749.673	7.674.307
within the same TARGET2 component system	54.086.718	48.783.477	38.765.101	20.415.370	11.020.981	10.172.618	7.817.379	8.150.800	9.002.167	4.463.117	4.539.050	3.848.249
to another TARGET2 component system	8.142.760	8.608.190	7.840.423	6.582.796	5.067.339	6.265.482	6.161.565	6.810.688	7.831.126	3.620.503	4.210.622	3.826.058
to a euro area TARGET2 component system	8.121.942	8.595.335	7.830.546	6.572.884	5.051.813	6.246.829	6.150.282	6.800.017	7.817.362	3.611.874	4.205.488	3.819.704
to a non-euro area TARGET component system	20.818	12.855	9.877	9.911	15.527	18.653	11.283	10.671	13.764	8.629	5.134	6.354
of which: TIPS (a)									653	287	366	433
Concentration ratio	0,618	0,622	0,628	0,622	0,706	0,731	0,696	0,771	0,764	0,806	0,764	0,716
Retail Systems: SNCE												
Total transactions	1.462.132	1.536.663	1.581.901	1.739.210	1.826.024	1.902.075	1.839.588	2.143.958	2.222.543	1.190.423	1.032.120	1.250.530
Credit transfers	856.948	937.220	995.589	1.129.656	1.218.337	1.308.413	1.353.516	1.619.536	1.649.004	894.223	754.781	962.677
Initiated electronically	856.948	937.220	995.589	1.129.656	1.218.337	1.308.413	1.353.516	1.619.536	1.649.004	894.223	754.781	962.677
of which: Instant Credit Transfers (a)									67.468	31.582	35.885	37.686
Direct debits	307.495	305.901	299.343	309.403	315.620	318.849	287.652	319.516	375.402	186.235	189.166	192.155
Cheques	248.578	248.866	244.661	256.968	248.337	232.990	171.202	183.027	164.860	91.990	72.870	84.489
Other payment services	49.112	44.676	42.308	43.184	43.730	41.822	27.217	21.879	33.277	17.975	15.302	11.209
Concentration ratio	0,623	0,643	0,657	0,656	0,666	0,691	0,704	0,698	0,736	0,756	0,736	0,752

(a) New item reported from 2022 after the modification of Regulation (EU) 1409/2013 on Payment Statistics by Regulation (EU) 2020/2011