

SPAIN

Table 11: Payments processed by selected payment systems

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

ITEM	2014	2015	2016	2017	2018	2019	2020	2021	2022
TARGET/TARGET2 component									
Credit transfers and direct debits	62.229.477,89	57.391.666,74	46.605.523,52	26.998.165,65	16.088.320,04	16.438.099,64	13.978.944,32	14.961.487,71	16.833.293,42
within the same TARGET2 component system	54.086.718,02	48.783.477,14	38.765.100,50	20.415.369,91	11.020.980,61	10.172.617,78	7.817.379,43	8.150.800,14	9.002.167,50
to another TARGET2 component system	8.142.759,87	8.608.189,60	7.840.423,02	6.582.795,74	5.067.339,43	6.265.481,86	6.161.564,89	6.810.687,57	7.831.125,92
to a euro area TARGET2 component system	8.121.942,26	8.595.334,56	7.830.546,00	6.572.884,48	5.051.812,93	6.246.828,64	6.150.282,16	6.800.016,54	7.817.362,35
to a non-euro area TARGET component system	20.817,61	12.855,04	9.877,02	9.911,26	15.526,50	18.653,22	11.282,73	10.671,03	13.763,57
of which: TIPS (a)									652,53
Concentration ratio	0,618	0,622	0,628	0,622	0,706	0,731	0,696	0,771	1,477
Retail Systems: SNCE									
Total transactions	1.462.132,06	1.536.662,89	1.581.900,91	1.739.210,19	1.826.023,87	1.902.074,89	1.839.587,61	2.143.958,23	2.222.543,48
Credit transfers	856.947,57	937.220,32	995.589,40	1.129.655,55	1.218.336,50	1.308.413,20	1.353.516,47	1.619.536,34	1.649.004,38
Initiated electronically	856.947,57	937.220,32	995.589,40	1.129.655,55	1.218.336,50	1.308.413,20	1.353.516,47	1.619.536,34	1.649.004,38
of wich: Instant Credit Transfers (a)									67.467,51
Direct debits	307.494,57	305.900,98	299.342,50	309.402,72	315.620,37	318.849,32	287.651,77	319.516,36	375.401,75
Cheques	248.577,51	248.865,87	244.660,97	256.967,68	248.336,76	232.990,43	171.202,32	183.026,96	164.859,94
Other payment services	49.112,42	44.675,72	42.308,03	43.184,24	43.730,23	41.821,96	27.217,06	21.878,57	33.277,40
Concentration ratio	0,623	0,643	0,657	0,656	0,666	0,691	0,704	0,698	1,428

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