ECB-PUBLIC

15 October 2015

PAYMENTS STATISTICS: GENERAL NOTES

PAYMENTS STATISTICS: ACRONYMS

ATM	automated teller machine
ECB	European Central Bank
EEA	European Economic Area
EFTPOS	electronic funds transfer at point of sale
EU	European Union
MFI	monetary financial institution
NCB	national central bank
POS	point of sale
PSP	payment service provider

PAYMENTS STATISTICS: CONVENTIONS

The following conventions are used in the statistical tables:

- "-" phenomenon does not exist / data are not available
- "." data are confidential / data have not been reported

Due to rounding and/or confidentiality of the components totals may not equate to the sum of components. Totals are calculated based on the available data; thus, they are calculated even if all components are not available.

PAYMENTS STATISTICS: DEFINITIONS

1 GENERAL OBSERVATIONS

The definitions are arranged alphabetically by term. The list contains all entries in the comparative, euro area and country tables, as well as general definitions which are applicable to most or all of the tables.

The definitions present the following information:

- *General definition* and *detailed description* of the item, including scope, further breakdowns and cross-references to other definitions.
- *Calculation*: indicated if the item is calculated on the basis of other items.
- *Measurement*: states whether a number or a value is collected.
- *Reference period*: states the point in time or the period for which data are provided.
- *Currency*: indicates the currency in which the item is originally denominated or in which the transaction takes place ("transaction currency") and the currency in which it is reported for the purposes of payments statistics ("reporting currency").
- *Exchange rate* for the recalculation of data in the comparative tables: indicated only if it departs from the rule that data in national currency are recalculated in euro using:
    1) for flow data accumulating throughout the year (e.g. all transaction data), the daily ECB reference exchange rate applicable to each transaction, or, if this is impossible, the average ECB reference exchange rate for the period for all transactions;
    2) for stock data showing an end-of-year status (e.g. value of overnight deposits), the end-of-year ECB reference exchange rate.
- *Counterparty area*: the country of the receiver or acquirer.
- *Counterparty sector*: the institutional receiving or acquiring sector (e.g. MFIs and sub-sectors or systems).

The definitions are consistent with the following legal acts to the extent possible:

- Regulation ECB/2013/43 of the European Central Bank of 28 November 2013 on payments statistics;
- Guideline ECB/2014/15 of the European Central Bank of 4 April 2014 on monetary and financial statistics (as amended);
- Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market;
- Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions.

2 GENERAL REMARKS

2.1 CARDS ISSUED BY RESIDENT PAYMENT SERVICE PROVIDERS

General remarks:

1. If a card offers several functions, it is counted in each applicable sub-category. Thus the total number of cards may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting. The total number of cards is stated separately in "Total number of cards (irrespective of the number of functions on the card)".
2. Cards are counted on the card-issuing side regardless of the cardholder's residency or the location of the account to which the card is linked.
3. Unless otherwise specified in the country notes, as of the reference year 2014 each country must report the number of cards that have been issued by *PSPs resident in that country*, including both cards issued in the country and cards issued abroad. Up to reference year 2013, the data comprise cards issued *in the reporting country*, irrespective of whether the issuer is resident in the reporting country or not. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference period 2014.
4. Co-branded cards are included.
5. All valid cards in circulation are included, irrespective of when they were issued or how actively they are used. A card is included from the moment it is posted to the cardholder by the card issuer, irrespective of whether the cardholder has activated it. Cards which are posted to the cardholder for the purpose of a regular re-issue on account of the card's limited period of validity are not counted – i.e. the card is only counted the first time it is issued.
6. Expired or withdrawn cards are not included.
7. Cards that are inactive because of a temporary stop which is effective at the time of reporting are included.
8. Cards issued by three-party or four-party card schemes (e.g. American Express or Diners) are included.
9. Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a PSP (co-branding).
10. Cards linked to savings accounts as well as cards linked to prepaid accounts are included according to the function(s) offered by the card.

2.2 TERMINALS PROVIDED BY RESIDENT PAYMENT SERVICE PROVIDERS

General remarks:

1. All terminals provided by resident PSPs are reported, whether located in or outside the reporting country.
2. Unless otherwise specified in the country notes, as of the reference year 2014 each country must report the number of terminals provided by *PSPs resident in that country*, covering both terminals

located in the country and terminals located abroad. Up to the reference year 2013, the data cover terminals *located in the reporting country* irrespective of whether or not the provider is resident in the country. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference period 2014.

3. The entity which provides terminals is the acquirer, regardless of the ownership of the terminals. Only terminals provided by the acquirer are counted.
4. Terminals provided by branches and/or subsidiaries of PSPs resident outside the reporting country are not reported by the parent PSP but by the branches and/or subsidiaries themselves.
5. Every terminal is counted individually, even where several terminals of the same type are provided at one merchant location.
6. If a terminal offers several functions, it is counted in each applicable sub-category. Thus the total number of terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.

2.3 TRANSACTIONS PER TYPE OF PAYMENT SERVICE

General remarks:

1. Payment transactions can be initiated by non-MFIs, with any counterparty, or by PSPs, if the counterparty is a non-MFI. They include:
   a) all payment transactions which take place between two accounts held at different PSPs and are executed with the use of an intermediary, i.e. where payments are sent to another PSP or to a payment system;
   b) all payment transactions which take place between two accounts held at the same PSP, e.g. on-us transactions, with the transaction being settled either on the accounts of the PSP itself or with the use of an intermediary (another PSP or a payment system).
2. Payment transactions initiated by a resident PSP and executed without a specific transaction order, i.e. without the use of a payment service, by simple book entry in the account of a customer, are not included but instead shown in two separate memorandum items, “Credits to the accounts by simple book entry” and “Debits from the accounts by simple book entry”. If they cannot be distinguished, such transactions are included under “Transactions per type of payment service”.
3. Funds transfers between accounts in the same name (and also between different types of account, such as savings and current accounts) are included according to the payment service used.
4. Transactions denominated in foreign currency and initiated in the reporting country are included. Data are converted into euro using the ECB reference exchange rate or the exchange rate applied for the transaction.
5. The scope of payment transactions with cards reported under “Transactions per type of payment service” is broader than that of transactions reported in the section “Transactions per type of terminal”. “Transactions per type of payment service” includes card transactions at virtual points of sale, e.g. over the internet or the telephone, which are not reported under “Transactions per type of terminal”.

6. The direction of the flow of funds depends on the payment service and the initiation channel used:
   a) in the case of credit transfers as well as e-money (electronic money) payments and similar transactions where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds;
   b) in the case of direct debits, cheques, and e-money payments and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds;
   c) in the case of card payments, although the payee initiates the transaction, the treatment followed within corresponds to that where the payer initiates the transaction.
7. The indicator "Total payment transactions involving non-MFIs" is the sum of the six mutually exclusive sub-categories: "Credit transfers", "Direct debits", "Card payments with cards issued by resident PSPs (except cards with an e-money function only)", "E-money payment transactions", "Cheques" and "Other payment services". As data are only collected on card payments with cards issued by resident PSPs, the indicator "Total cross-border transactions received" does not include received card payments.

2.4 TRANSACTIONS PER TYPE OF TERMINAL

General remarks:

1. All indicators refer to cash or cashless transactions performed at a physical (not virtual) terminal.
2. The scope of payment transactions with cards reported in this section is narrower than that of transactions reported in the section "Transactions per type of payment service". The latter section includes card transactions at virtual points of sale, e.g. over the internet or the telephone, while this section does not. Unless otherwise specified in the country notes, as of the reference year 2014 transactions per type of terminal are broken down into three different categories according to the *residency of the terminal provider and card issuer*:
   a) transactions at terminals provided by resident PSPs with cards issued by resident PSPs;
   b) transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs;
   c) transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs.
8. Up to the reference year 2013, the categories differentiate between transactions on the basis of the *location of the terminal and the country where the card was issued*. Thus, data for the reference periods prior to 2014 are not fully comparable with data for the reference period 2014.
3. These different categories allow the calculation of all transactions at terminals provided by resident PSPs, irrespective of where the card used was issued, and also of all transactions with cards issued by non-resident PSPs. This provides for easy comparison with data in Country table 6, both on cards (where only cards issued by resident PSPs are counted, i.e. categories a and c) and on terminals (where only terminals provided by resident PSPs are counted; i.e. levels a and b). The geographical breakdown is based on the location of the terminal.

2.5 PAYMENTS PROCESSED BY SELECTED PAYMENT SYSTEMS

General remarks:

1. Transactions submitted to and processed through a payment system. Each payment is counted once on the sending participant's side (not twice – i.e. the debiting of the payer's account and the crediting of the payee's account are not counted separately). For multiple credit transfers (bulk payments), each item of the payment is counted. In the case of netting systems, the gross number and value of transactions are presented, not the result after netting.
2. Excludes cancelled payments. Transactions that are later rejected are included.
3. Includes only those payments that are made within the payment system. In the case of a payment system in which another payment system (ancillary system) settles its positions, the system of settlement reports the actual number of settlement operations and the actual amount settled. This means that in cases where transactions are cleared outside the payment system and only net positions are settled via the payment system, only transactions for the settlement of net positions are counted, and these are allocated to the payment service used for the settlement transaction.
4. All payment transactions are divided into those made via TARGET components and those made by non-TARGET payment systems. For all payment transactions, cross-border transactions are counted in the country in which the transaction originated, in order to avoid double-counting.
4. A direct participant can be either the sender or recipient of a payment order. A sending participant is one which instructs the system to carry out a certain transaction using a certain payment service. A receiving participant is one which receives the payment service (but not always the funds).
5. The direction of the flow of funds depends on the payment service used. In the case of credit transfers as well as e-money payments and similar transactions where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds. In the case of direct debits, cheques, and e-money payments and similar transactions where the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds. In the case of card payments, although the payee initiates the transaction, the treatment followed corresponds to that where the payer initiates the transaction.

3 DETAILED REPORTING REQUIREMENTS

Term	Detailed reporting requirements
Acquirer	The term is applicable in the following cases. (a) The entity that holds deposit accounts for card acceptors, i.e. merchants, and to which the card acceptor transmits the data relating to the transactions. The acquirer is responsible for the collection of transaction information and settlement with the acceptors. (b) In POS transactions, the entity to which the acceptor, usually a merchant, transmits the information necessary in order to process the card payment. The acquirer is the entity that manages the account of the merchant. (c) In ATM transactions, the entity which makes banknotes available to the cardholder, whether directly or via the use of third-party providers. (d) The entity which provides terminals, regardless of the ownership of the terminals.
Acquiring	Means services enabling a payee to accept a payment instrument or a payment transaction, by providing authentication, authorisation, and settling services resulting in a transfer of funds to the payee.
Agent	A natural or legal person which acts on behalf of a payment institution in providing payment services.
ATM (automated teller machine)	Electromechanical device that allows authorised users, typically using machine-readable physical cards, to withdraw cash from their accounts and/or access other services, allowing them, for example, to make balance enquiries, transfer funds or deposit money. A device allowing only balance enquiries does not qualify as an ATM. The ATM may be operated online, with a real-time request for authorisation, or offline. The following breakdown of ATMs is provided: – ATMs with a cash withdrawal function; – ATMs with a credit transfer function. If an ATM performs both functions, it is counted in both sub-categories. Thus the total number of ATMs may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting. *Measurement: number of terminals.* *Reference period: status at the end of the year.* See also the notes in Section 2.2 above.
ATM cash deposit (except e-money transactions)	Cash deposit performed at an ATM using a card with a cash function. Includes all transactions in which cash is deposited at a terminal, without manual intervention, and the payer is identified with a payment card. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.4 above and the entry for “Cash withdrawal/cash deposit”.
ATM cash withdrawal (except e-money transactions)	Cash withdrawal performed at an ATM using a card with a cash function. Cash advances at POS terminals using a card with a debit, credit or delayed debit function are only included if they are unconnected to a payment transaction. Cash withdrawals together with a payment transaction are not included (instead, they are “”POS transactions). *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.4 above and the entry for “Cash withdrawal/cash deposit”.
ATM with a cash withdrawal function	ATM allowing authorised users to withdraw cash from their accounts by using a card with a cash function. *Measurement: number of terminals.* *Reference period: status at the end of the year.* See also the notes in Section 2.2 above.

Term	Detailed reporting requirements
ATM with a credit transfer function	ATM allowing authorised users to make credit transfers using a payment card. *Measurement: number of terminals.* *Reference period: status at the end of the year.* See also the notes in Section 2.2 above.
Branch	A place of business other than the head office located in the reporting country and established by a PSP legally incorporated in another country. It has no legal personality and carries out some or all of the transactions inherent in the business of a PSP. All of the places of business set up in the reporting country by the same institution legally incorporated in another country constitute a single branch. Each of these places of business is counted as an individual office (see also "Office" and "Number of offices").
Branch of a euro area-based credit institution	A branch (located in the reporting country) of a credit institution legally incorporated outside the reporting country but within the euro area. See also "Branch".
Branch of an EEA-based credit institution (outside the euro area)	A branch (located in the reporting country) of a credit institution legally incorporated in an EEA country which is not the reporting country and is outside the euro area. See also "Branch".
Branch of a non-EEA-based bank	A branch (located in the reporting country) of a non-EEA-based bank. See also "Branch".
Brand	A particular payment product, especially a card, which has been licensed by its owner for use in a given territory.
Card	A device that can be used by its holder either to conduct transactions or to withdraw money. Cards offer the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit, credit and e-money. Cards linked to an e-money account are included in the category "cards with an e-money function" as well as in other categories according to the functions offered by the card. Cards are counted on the sending participant's side (i.e. the card-issuing side). See also the notes in Section 2.1 above.
Card issuer	A financial institution that makes payment cards available to cardholders, authorises transactions at POS terminals or ATMs and guarantees payment to the acquirer for transactions that are in conformity with the rules of the relevant scheme. In the case of three-party schemes, the card issuer is the card scheme itself. In the case of four-party schemes, the issuer is a credit institution (or, more rarely, another undertaking) which is a member of a card scheme and has a contractual relationship with a cardholder that results in the provision and use of a card of that card scheme.
Cards on which e-money can be stored directly	Cards on which e-money is held in the e-money holder's possession. See also "electronic money". *Measurement: number of cards.* *Reference period: status at the end of the year.*
Card payment initiated at a physical EFTPOS	Electronically initiated card payment transaction at a physical POS allowing electronic fund transfers. This item typically includes payments with cards through an EFTPOS terminal at a merchant's location. It does not include e-money payment transactions. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*

Term	Detailed reporting requirements
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	Payment transactions performed using cards with a debit, credit or delayed debit function at a terminal or via other channels. The following breakdown of card payments is provided: – payments with cards with a debit function; – 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. Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number/value of card payments is the sum of the sub-categories. The sub-categories “Payments with cards with a debit and/or delayed debit function” and “Payments with cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories. E-money payment transactions are not included. <u>For Country tables 7a and 8a/Comparative tables 7 and 9</u>: Payment transactions with cards issued by resident PSPs are reported, regardless of the country of the brand under which the payment transaction has been made. Transactions reported by payment service include data on card transactions at virtual POSs, e.g. over the internet or the telephone. Card payments with cards issued by resident PSPs which only have an e-money function are not included. Credit transfers at ATMs are not included but are shown under “Credit transfers”. Cash advances at POS terminals are excluded. Payments by telephone and over the internet using a card are included. Payments with cards issued by merchants, i.e. retailer cards, are excluded, except where the retailer card was issued in cooperation with a PSP, i.e. co-branded. <u>For Country tables 7b and 8b/Comparative tables 14 and 15</u>: All indicators refer to cash or cashless payment transactions performed at a physical (not virtual) terminal. Cash withdrawals/deposits at ATMs represent the use of the cash function on the card and are reported as “ATM cash withdrawals” and “ATM cash deposits”. <u>For Country tables 10 and 11/Comparative table 16</u>: All card payments processed in the respective payment system are included, irrespective of where the card was actually issued or used Payments are counted on the card-issuing side. Only transactions with cards issued by resident PSPs – both in and outside the country of issue – are reported. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 and 2.4 above.
Card payments with cards issued by resident PSPs initiated remotely	Electronically initiated card payment transactions which are not initiated at a physical POS terminal. This item typically includes payments with cards for products and services purchased by telephone or over the internet. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*

Term	Detailed reporting requirements
Card scheme	A technical and commercial arrangement set up to serve one or more brands of card which provides the organisational, legal and operational framework necessary for the functioning of the services marketed by those brands. A three-party card scheme is a card scheme involving the following stakeholders: a) the card scheme itself, which acts as issuer and acquirer; b) the cardholder; c) the accepting party. A four-party card scheme is a card scheme where the stakeholders involved are: a) the issuer; b) the acquirer; c) the cardholder; d) the card acceptor. In the case of ATM transactions, it is usually the acquirer that offers its services via the ATM.
Cards which give access to e-money stored on e-money accounts	See “e-money accounts”. *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Card with a cash function	A card enabling the holder to withdraw cash from an ATM and/or to deposit cash to an ATM. The cash function is usually combined with a payment function. *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Card with a combined debit, cash and e-money function	A card issued by a PSP which has a combined cash, debit and e-money function. A card with a combined function is counted in each of the following sub-categories: – cards with a cash function; – cards with a debit function; – cards with an e-money function.. A card with a combined function may offer additional functions. In that case it is also counted in each additional applicable sub-category. *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Card with a credit and/or delayed debit function	A card which has a credit and/or delayed debit function. This category is only reported if the data cannot be broken down into “Cards with a credit function” and “Cards with a delayed debit function”. This will be the case where it is clear that the card in question has a credit line attached to it, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the latter is allowed to draw extended credit (the distinguishing feature of a “card with a credit function”, irrespective of whether the cardholder makes actual use of this feature), or whether the cardholder is contractually obliged to settle the full balance at the end of a specified period (the distinguishing feature of a “card with a delayed debit function”). *Measurement: number of cards.* *Reference period: status at the end of the year*. See also the notes in Section 2.1 above.

Term	Detailed reporting requirements
Card with a credit function	A card enabling cardholders to make purchases and in some cases also to withdraw cash up to a pre-arranged ceiling. The credit granted can be settled in full by the end of a specified period or may be settled in part, with the balance taken as extended credit on which interest is usually charged. The holder is sometimes charged other fees, such as an annual fee. The distinguishing feature of a card with a credit function, in contrast to a card with a debit function or a delayed debit function, is the contractual agreement granting the cardholder a credit line allowing for extended credit (irrespective of whether the cardholder actually makes use of this feature or chooses to settle the full amount of the debt incurred at the end of a specified period). *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Card with a debit and/or delayed debit function	A card which has a debit and/or delayed debit function. This category is only reported if the data cannot be broken down into “Cards with a debit function” and “Cards with a delayed debit function”. It will be selected in cases where it is clear that the card in question is used to debit an account at a credit institution, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the account debited is the current account of the cardholder (the distinguishing feature of a “Card with a debit function”), or whether it is one that was set up to serve a credit line granted to the cardholder which he/she must settle at the end of a specified period (the distinguishing feature of a “Card with a delayed debit function”). *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Card with a debit function	A card enabling cardholders to have their purchases directly and immediately charged to their accounts, whether held with the card issuer or not. A card with a debit function may be linked to an account offering overdraft facilities as an additional feature. The number of cards with a debit function refers to the total number of cards in circulation and not to the number of accounts to which the cards are linked. The distinguishing feature of a card with a debit function, in contrast to a card with a credit function or a delayed debit function, is the contractual agreement to charge purchases directly to funds on the cardholder’s current account. *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Card with a delayed debit function	A card enabling cardholders to have their purchases charged to an account with the card issuer, up to an authorised limit. The balance in this account is then settled in full at the end of a pre-defined period. The holder is usually charged an annual fee. The distinguishing feature of a card with a delayed debit function, in contrast to a card with a credit function or a debit function, is the contractual agreement granting a credit line but with an obligation to settle the debt incurred at the end of a pre-defined period. This type of card is commonly referred to as a ”charge card”. *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.

Term	Detailed reporting requirements
Card with a payment function (except cards with an e-money function only)	A card which has at least one of the following functions: a debit function, delayed debit function or credit function. The card may also have other functions, such as an e-money function, but cards with only an e-money function are not counted in this category. The following breakdown is provided: – cards with a debit function; – 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. The sub-categories “Cards with a debit and/or delayed debit function” and “Cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories. If a card offers several functions, it is counted in all relevant sub-categories. Thus the total number of cards with a payment function may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting. *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Card with an e-money function	A card enabling e-money transactions. Cards on which e-money can be stored directly and cards which give access to e-money stored on e-money accounts are included. *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Card with an e-money function which has been loaded at least once	A card with an e-money function which has been loaded at least once and can thus be considered activated. Loading may be interpreted as indicative of the intention to use the e-money function. Sub-category of “Cards with an e-money function”. *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Cash advance at POS terminals	Transactions in which the cardholder receives cash at a POS terminal in combination with a payment transaction for goods or services. If it is not possible to distinguish data on cash advances at POS terminals, these are reported as “POS transactions”. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also “Cash withdrawal/cash deposit”.

Term	Detailed reporting requirements
Cash withdrawal/ cash deposit	A cash withdrawal from or cash deposit in an account using a card or a bank form. These transactions are included as follows: A. Transactions with a card at a terminal, without manual intervention 1. cash deposit: “ATM cash deposits”; 2. cash withdrawal without a payment transaction at the same time: “ATM cash withdrawals”; 3. cash withdrawal with a payment transaction at the same time: “Cash advances at POS terminals”; B. Transactions at a bank counter 4. cash deposited in an account at the bank, including instances where a card is used merely to identify the payer: “OTC cash deposits”; 5. cash paid in to initiate a credit transfer: “Credit transfers (sent)”; 6. cash withdrawn from an account at the bank, including instances where a card is used merely to identify the payee: “OTC cash withdrawals”; 7. cash paid out on receipt of a credit transfer: “Credit transfers (received)”. C. Cash deposited in a bank’s day/night deposit box 8. cash deposited for crediting to an account at the bank: “OTC cash deposit”. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.4 above.
Central bank	A financial corporation or quasi-corporation whose principal function is to issue currency, to maintain the internal and external value of the currency and to hold all or part of the international reserves of the country (cited from Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank).
Cheque	A written order from one party, i.e. the drawer, to another, i.e. the drawee, which is normally a credit institution, requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer. Cash withdrawals with cheques are included, but cash withdrawals using bank forms are not (these are reported as “OTC cash withdrawals”. Cheques are counted on the payee’s side when submitted for cheque clearing. Cheques issued but not submitted for clearing are not included. <u>For Country tables 10 and 11:</u> All cheques processed in the respective payment systems are included. Payments are counted on the sending participant’s side. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Sections 2.3 and 2.5 above.
Concentration ratio	Concentration ratio in terms of volume: the ratio of the number, i.e. volume, of transactions sent by the five largest participants of a payment system and the total number, i.e. volume, of transactions sent via the payment system. Concentration ratio in terms of value: the ratio of the value of transactions sent by the five largest participants of a payment system and the total value of transactions sent via the payment system. The five largest senders in terms of the value of payment transactions may be different from the five largest senders in terms of the number of payment transactions. Every participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger). *Measurement: percentage of total number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.*

Term	Detailed reporting requirements
Credit institution	"Credit institution" has the same meaning as defined in Article 4(1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms.
Credit institution legally incorporated in the reporting country	A credit institution legally incorporated in the reporting country, irrespective of whether it is subject to minimum reserve requirements. Up to April 2011 this definition includes e-money institutions legally incorporated in the reporting country.
Credit transfer	Payment service which allows the payer to instruct the institution holding its account to transfer funds to the beneficiary. It is a payment order or a sequence of payment orders made for the purpose of placing funds at the disposal of the beneficiary. Both the payment order and the funds described therein move from the PSP of the payer to the PSP of the payee, i.e. the beneficiary, possibly via several other credit institutions as intermediaries and/or one or more payment and settlement systems. The following breakdown of credit transfers is provided: – credit transfers initiated in paper-based form; – credit transfers initiated electronically. Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number of credit transfers is the sum of the sub-categories. <u>For Country tables 7a and 8a/Comparative tables 7 and 9:</u> Credits to the account of a customer by simple book entry without the use of a traditional credit transfer instrument (e.g. dividend or interest payments by the account-holding bank) are not included but are instead reported as "Credits to the accounts by simple book entry". Credit transfers are counted on the payer's side; where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds. SEPA credit transfers (SCTs) are included, as well as non-SEPA transactions. Non-SEPA transactions are also reported in the sub-category "non-SEPA". The data include credit transfers performed via ATMs with a credit transfer function. Credit transfers involving cash at one or both ends of the payment transaction – e.g. money and postal orders – are also included. Credit transfers used to settle outstanding balances of transactions using cards with a credit or delayed debit function are also included, as these are separate payments from the cardholder to the card issuer. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction. Cash payments into an account using a bank form are not included under credit transfers. If data are available, they are shown in the memorandum item "OTC cash deposits". <u>For Country tables 10 and 11/International systems tables 2 and 3:</u> All credit transfers processed in the respective payment system are included. Payments are counted on the sending participant's side. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction. *Calculation: sum of "Credit transfers initiated in paper-based form" and "Credit transfers initiated electronically".* *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in sections 2.3 and 2.5 above.
Credit transfers *of which*: non-SEPA	Credit transfers which do not comply with the requirements for Single Euro Payments Area (SEPA) credit transfers, as stipulated in Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*

Term	Detailed reporting requirements
Credit transfers initiated in paper-based form	Credit transfer which the payer submits in paper-based form. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
Credit transfers initiated in a file/batch	An electronically initiated credit transfer that is part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
Credit transfers initiated electronically	Any credit transfer which the payer submits without the use of paper forms, i.e. electronically. Includes submissions by telefax or other means, such as automated telephone banking, if they are transformed into electronic payments without manual intervention. Includes standing orders originally submitted in paper-based form but then executed electronically. Includes credit transfers which are executed by a PSP on the basis of a financial service, if the financial service is initiated electronically, or if the form of submission of the service is not known and the PSP executed the transfer electronically. Includes credit transfers initiated at an ATM with a credit transfer function. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
Credit transfers initiated on a single payment basis	An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
Credits to the accounts by simple book entry	Credit transaction initiated by a PSP without a specific transaction order and executed by simple book entry (credit entry) to the account of a customer, i.e. without the use of a traditional payment service. The following transactions are reported for this item: 1. interest payments by the bank; 2. dividend payments by the bank; 3. disbursal of the amount of a loan to the current account of the customer; 4. other credits to an account by simple book entry. The list is exhaustive. These data are excluded from credit transfers. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
Cross-border transaction	A payment transaction initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are resident in different countries. Payment systems distinguish and report domestic and cross-border transactions according to the residency of the sending and receiving participants. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*

Term	Detailed reporting requirements
Currency in circulation	Banknotes and coins in circulation that are issued or authorised by monetary authorities. (See Regulation ECB/2013/33 of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector.) Does not include a central bank's stock of own banknotes (as they are not issued) or commemorative coins that are not commonly used to make payments (see Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union – ESA 2010). For non-euro area countries, data on commemorative coins may be included in a memorandum item. Payments statistics provide the following data on banknotes and coins: – the amount of banknotes and coins in circulation ("Currency in circulation", giving also a breakdown by denomination); – the amount of cash withdrawn from or deposited in accounts using a payment card and thus added to/withdrawn from currency in circulation outside MFIs ("ATM cash withdrawals", "ATM cash deposits" and, if available, "Cash advances at POS terminals"); – the amount of cash withdrawn from or deposited in bank accounts using a bank form ("OTC cash withdrawals", "OTC cash deposits"). While other means of withdrawing/depositing cash exist, these are not accounted for in payments statistics. Transaction data on the use of cash are not available. *Measurement: outstanding amount.* *Reference period: status at the end of the year.* *Currency: national (euro for euro area countries).* *Reporting currency: national (euro for euro area countries).*
Debits from the accounts by simple book entry	Debit transaction initiated by a PSP without a specific transaction order and executed by simple book entry (debit entry) to the account of a customer, i.e. without the use of a traditional payment service. The following transactions are reported for this item: 1. charging of interest by the bank; 2. deduction of banking fees; 3. payment of taxes linked to financial assets, if they are a separate transaction but not separately authorised by the customer; 4. repayments of the amount of a loan; 5. other debits from an account by simple book entry. The list is exhaustive. These data are excluded from direct debits. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*

Term	Detailed reporting requirements
Direct debit	A payment service for debiting a payer's payment account, potentially on a recurrent basis, where a payment transaction is initiated by the payee on the basis of the payer's consent given to the payee, to the payee's PSP or to the payer's own PSP. For Country tables 7 and 8/Comparative tables 7 and 9: Debits from the account of a customer by simple book entry without the use of a traditional direct debit service. (e.g. banking fees paid to the account-holding bank) are not included but are instead reported as "Debits from the accounts by simple book entry". Payments are counted on the payee's side. Direct debits include all SEPA direct debits as well as non-SEPA transactions. Non-SEPA transactions are also reported in the sub-category "non-SEPA". Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction. Direct debits used to settle outstanding balances of transactions using cards with a credit or delayed debit function are included, as these are separate payments from the cardholder to the card issuer. Direct debits resulting from the settlement of an individual card transaction should not be reported in order to avoid double-counting. Cash payments out of an account using a bank form are not included under direct debits. Instead, they are shown in the memorandum item "OTC cash withdrawals". See also "Transactions per type of payment service". For Country tables 10 and 11/International systems tables 2 and 3: All direct debits processed in a payment system are included. Payments are counted on the sending participant's side. Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Sections 2.3 and 2.5 above.
Direct debits *of which*: non-SEPA	Direct debits which do not comply with the requirements for SEPA direct debits, as stipulated in Regulation (EU) No 260/2012. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
Direct debit initiated in a file/batch	An electronically initiated direct debit that is part of a group of direct debits jointly initiated by the payee. Each direct debit contained in a batch is counted as a separate direct debit when reporting the number of transactions. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
Direct debit initiated on a single payment basis	An electronically initiated direct debit that is independent from other direct debits, i.e. that is not part of a group of direct debits jointly initiated. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*

Term	Detailed reporting requirements
Direct participant	An entity which is identified or recognised by a payment system and is authorised to send and receive payment orders directly to and from the system without an intermediary or is directly bound by the rules governing the payment system. In some systems, direct participants also exchange orders on behalf of indirect participants. Every participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger). Sub-category of "Number of participants". The following breakdown is provided: – credit institutions; – central bank; – other direct participants, of which: – public administration; – clearing and settlement organisations; – other financial institutions; – others. *Measurement: number of participants.* *Reference period: status at the end of the year.*
Domestic payment transaction	"Domestic payment transaction" has the same meaning as "national payment transaction" as defined in Article 2 of Regulation (EU) No 260/2012.
EFTPOS (electronic funds transfer at point of sale) terminal	POS terminal which captures payment information by electronic means and is designed, in some cases, to transmit such information either online (with a real-time request for authorisation) or offline. Sub-category of "POS terminals". Includes unattended terminals. Each EFTPOS terminal is counted individually, even where several terminals are provided at one merchant location. *Measurement: number of terminals.* *Reference period: status at the end of the year.* See also the notes in Section 2.2 above.
Electronic money	Electronically, including magnetically, stored monetary value, as represented by a claim on the issuer, which is issued on receipt of funds for the purpose of making payment transactions as defined in Article 4(5) of Directive 2007/64/EC, and which is accepted by a natural or legal person other than the electronic money issuer.
Electronic money institution (ELMI)	"Electronic money institution" has the same meaning as defined in Article 2 of Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions.
Electronic money issuer	"Electronic money issuer" has the same meaning as defined in Article 2 of Directive 2009/110/EC.
E-money accounts	Accounts where electronic money is stored. The balance in the account can be used by the account holder to make payments and to transfer funds between accounts. Cards on which e-money can be stored directly are excluded.
E-money accounts accessed through a card	See the definitions for "e-money accounts" and "card with an e-money function".

Term	Detailed reporting requirements
E-money card terminal	Terminal allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary. The following breakdown of e-money card terminals is provided: – e-money card-loading and unloading terminals; – e-money card-accepting terminals. If an e-money card terminal performs both functions, it is counted in both sub-categories. Thus the total number of e-money card terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting. *Measurement: number of terminals*. *Reference period: status at the end of the year.* See also the notes in Section 2.2 above.
E-money card-accepting terminal	Terminal allowing holders of e-money on a card with an e-money function to transfer e- money value from their balance to the balance of the merchant or other beneficiary. Each e-money card-accepting terminal is counted individually, even where several terminals are provided at one merchant location. *Measurement: number of terminals.* *Reference period: status at the end of the year.* See also the notes in Section 2.2 above.
E-money card-loading and unloading terminal	Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa, i.e. loading and unloading. Each e-money card-loading and unloading terminal is counted individually, even where several terminals are provided at one merchant location. *Measurement: number of terminals.* *Reference period: status at the end of the year.* See also the notes in Section 2.2 above.
E-money card-loading/ unloading transaction	Transactions allowing the transfer of e-money value from an issuer of e-money to a card with an e-money function and vice versa. Both loading and unloading transactions are included. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 242 above.
E-money payment transaction	A transaction whereby a holder of e-money transfers e-money value from his/her own balance to the balance of the beneficiary, either with a card on which e-money can be stored directly or with e-money accounts. E-money payment transactions are counted on either the payer's or the payee's side, depending on the initiation channel. If counted on the payer's (payee's) side under transactions received, the transaction should be counted on the payee's (payer's) side under transactions sent. Only transactions with cards or storages issued by resident PSPs are reported; transactions are included irrespective of whether they took place within or outside the country of issue. The following breakdown of e-money payment transactions, with e-money issued by resident PSPs, is provided: – with cards on which e-money can be stored directly; – with e-money accounts. Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number of e-money payment transactions is the sum of the sub-categories. Transactions under "with e-money accounts" are further split to provide information on those "accessed through a card". *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above.

Term	Detailed reporting requirements
E-money payment transaction: with cards on which e-money can be stored directly	A transaction whereby the holder of a card with an e-money function transfers e-money value from his/her balance stored on the card to the balance of the beneficiary. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above and the entry for "E-money payment transaction".
E-money payment transaction: with e-money accounts	A transaction whereby the holder of an e-money storage other than a card with an e-money function transfers e-money value from his/her balance to the balance of the beneficiary. Includes transactions with e-money held on accounts or files. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above and the entry for "E-money payment transaction".
E-money payment transaction: with e-money accounts *of which*: accessed through a card	A transaction whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer, to the account of a payee. See the definition of "e-money accounts". *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
E-money storage	Instrument for storing e-money funds of a single user, e.g. cards with chips, cards with magnetic stripes, accounts and files. Data on two types of e-money storage are presented: – cards with an e-money function; – other e-money storages.
E-money transaction	E-money loading/unloading or e-money payment transaction, i.e. the transfer of e-money value from the issuer of electronic money to an e-money storage (card or other storage) and vice versa, or the transfer of e-money value from the e-money storage (card or other storage) to the balance of a beneficiary.
Euro area-based credit institution	An undertaking located outside the reporting country which is legally incorporated in the euro area and licensed as a credit institution.
Exchange rate	Exchange rate of the national currency vis-à-vis the euro. Provided only for non-euro area countries. Measurement: national currency units versus €1. Reference period: 1. status at the end of the year; 2. average of end-of-day figures. Source: ECB.
GDP (current prices)	Gross domestic product at market prices is the final result of the production activity of resident producer units. (See Regulation (EU) No 549/2013, 8.89.) *Measurement: nominal value in current prices, not seasonally adjusted.* *Reference period: year.* *Currency: all.* *Reporting currency: national (euro for euro area countries).* *Source: Eurostat.*
GDP per capita	Average GDP per head of population. *Calculation: "GDP" divided by "population".*

Term	Detailed reporting requirements
HICP	Harmonised Index of Consumer Prices. The comparable index of consumer prices produced by each EU Member State, based on the prices of goods and services available for purchase in the economic territory of the Member State for the purposes of directly satisfying consumer needs. (See Council Regulation (EC) No 2494/95 of 23 October 1995 concerning harmonized indices of consumer prices.) *Measurement: percentage change from previous year.* *Reference period: year.* *Source: Eurostat.*
Indirect participant	A participant, in a payment system with tiering arrangement, that uses a direct participant as an intermediary to perform some of the activities allowed in the system (in particular settlement) All transactions by an indirect participant are settled on the account of a direct participant that has agreed to represent the indirect participant in question. Every participant that can be addressed individually in the system is counted separately, whether or not a legal link exists between two or more such participants (e.g. in the case of a merger). *Measurement: number of participants.* *Reference period: status at the end of the year.*
Institutions offering payment services to non-MFIs	Comprises the following legally independent institutions operating in the reporting country: – central bank; – credit institutions legally incorporated in the reporting country (up to April 2011 includes electronic money institutions); – branches of euro area-based credit institutions; – branches of EEA-based credit institutions (outside the euro area); – branches of non-EEA-based banks; – electronic money institutions; – other payment service providers. These sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories.
Intraday borrowing from the central bank	Total value of credit extended by the central bank to credit institutions and reimbursed within a period of less than one business day. Data are calculated as the average of the daily maximum value of simultaneous and actual intraday overdraft positions or drawings on intraday credit facilities during the day for all credit institutions taken together. *Measurement: outstanding amount.* *Reference period: average for the last maintenance period of the year (i.e. that containing 31 December); see "Indicative calendar of reserve maintenance periods", available at https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html).* *Currency: national (euro for euro area countries).* *Reporting currency: national (euro for euro area countries).* *Counterparty area: world as a whole.* *Counterparty sector: credit institutions.*
Monetary financial institutions (MFIs)	MFIs consist of all institutional units included in the sub-sectors central bank (S.121), deposit-taking corporations except the central bank (S.122) and money market funds (MMFs) (S.123) as set out in the revised European System of Accounts laid down in Regulation (EU) No 549/2013.
Money remittance	A payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*

Term	Detailed reporting requirements
M-payment	A payment whereby a mobile phone is used to issue the payment order, and possibly also to transfer the means of payment. M-payments are only included in the payments statistics if settlement occurs via a traditional payment service, in which case they are reported together with other transactions made with those payment instruments.
Narrow money supply (M1)	Currency in circulation plus overnight deposits held with MFIs resident in the reporting country. This definition is harmonised for euro area countries. If the definition for a non-euro area country differs, a note will indicate the concept used. *Measurement: outstanding amount.* *Reference period: status at the end of the year.* *Currency: all.* *Reporting currency: national (euro for euro area countries).* *Counterparty area: euro area.* *Counterparty sector: non-MFIs (excluding central government).*
Non-EEA-based bank	An undertaking that is legally incorporated outside the EEA and would have to be licensed as a credit institution if it were incorporated inside the EEA.
Non-intraday borrowing from the central bank	Total value of credit extended by the central bank to credit institutions and reimbursed within a period of more than one business day. In the Eurosystem, this amount is equal to the sum of credit extended via: – the marginal lending facility (a standing facility of the Eurosystem which counterparties can use to receive overnight credit at a pre-specified rate); – the main refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through standard weekly tenders with a maturity of two weeks); – longer-term refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through standard monthly tenders with a maturity of three months); – fine-tuning reverse operations (open market operations executed by the Eurosystem at irregular intervals in the form of reverse open market transactions with a non-standardised maturity, aimed at managing the liquidity situation in the market and at steering interest rates); – structural reverse operations (open market operations executed by the Eurosystem at regular or irregular intervals in the form of reverse open market transactions with a non-standardised maturity, aimed at adjusting the structural position of the Eurosystem vis-à-vis the financial sector). *Measurement: outstanding amount.* *Reference period: average for the last maintenance period of the year (i.e. that containing 31* *December; see "Indicative calendar of reserve maintenance periods", available at https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html).* *Reporting currency: national (euro for euro area countries).* *Counterparty area: world as a whole.* *Counterparty sector: credit institutions.*
Non-MFI	Any natural or legal person who/which does not belong to the MFI sector. For the purposes of payments statistics, all PSPs are excluded from the non-MFI sector. The non-MFI sector comprises general government including central government, other financial intermediaries and financial auxiliaries, insurance corporations and pension funds, non-financial corporations, households and non-profit institutions serving households.
Non-TARGET payment system	A payment system which is not a component part of TARGET2. A payment system of this type can be managed by a central bank or by a private operator. Only systems handling a significant volume of business are listed.
Number of institutions	Each institution is counted once, irrespective of the number of offices it maintains in the country. The sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories. Institutions are included from the first time they are reported to the ECB. *Measurement: number of institutions.* *Reference period: status at the end of the year.*

Term	Detailed reporting requirements
Number of overnight deposits *of which*: number of internet/PC-linked overnight deposits	Number of overnight deposit accounts held by non-MFIs which the account holder can access and use electronically via the internet or with PC banking applications via dedicated software and dedicated telecommunication lines (in order, for example, to make credit transfers and pay bills). Often requires an extension of the contract between the account holder and his/her MFI to include such services and may also require that the MFI provide the account holder with electronic identifiers (PINs, TANs, etc.). Overnight deposits with telephone or mobile phone banking access are not included, unless they are also accessible via internet or PC banking applications. Sub-category of "Number of overnight deposits". *Measurement: number of accounts.* *Reference period: status at the end of the year.* *Counterparty area: world as a whole.* *Counterparty sector: non-MFIs.*
Number of offices	Number of places of business in the reporting country. Each place of business set up in the same reporting country is counted separately. Includes only those offices (regardless of their size and operating hours) that provide payment services with cashless clearing and settlement. Mobile offices are not included. The head office of the institution is counted as an office if it offers payment services with cashless clearing and settlement. *Measurement: number of offices.* *Reference period: status at the end of the year.*
Number of overnight deposits	Number of accounts holding deposits which are convertible into currency and/or transferable on demand by cheque, bankers' order, debit entry or similar means without significant delay, restriction or penalty. *Measurement: number of deposits.* *Reference period: status at the end of the year.* *Counterparty area: world as a whole.* *Counterparty sector: non-MFIs.* See also "Overnight deposits".
Number of participants	Includes any institution that is identified by the system and authorised to send transfer orders to and receive transfer orders from the system, either directly (as a direct participant) or indirectly (as an indirect participant). Each participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger). The following breakdown of participants is provided: – direct participants; – indirect participants. *Measurement: number of participants.* *Reference period: status at the end of the year.*
Office	A place of business which forms a legally dependent part of PSP and which carries out directly some or all of the transactions inherent to the business of PSPs. Each place of business set up in the same reporting country is counted separately.
OTC cash deposit	Cash deposit in an account at a PSP using a form, including where a card is used merely to identify the payer. Includes cash deposited in a PSP's day/night deposit box for crediting to an account at the PSP. These transactions do not represent payments in the strict sense, comprising only a change from cash to account money. Thus they are not included in the breakdown of payment services. However, data may be reported if available. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also "Cash withdrawal/cash deposit"

Term	Detailed reporting requirements
OTC cash withdrawal	Cash withdrawal from an account at a PSP using a form, including where a card is used merely to identify the payee. These transactions do not represent payments in the strict sense, comprising only a change from account money to cash. Thus they are not included in the breakdown of payment services. However, data may be reported if available. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also "Cash withdrawal/cash deposit"
Other direct participants	Any direct participant in a payment system which is neither a credit institution nor a central bank. The following breakdown is provided: – public administration; – clearing and settlement organisations; – other financial institutions; – others (including post office giro institutions, where relevant). Sub-category of "Direct participants". *Measurement: number of participants.* *Reference period: status at the end of the year.*
Other financial institutions	All financial institutions participating in a payment system that are under the supervision of the relevant authorities, i.e. either the central bank or the prudential supervisor, but not falling within the definition of credit institutions. Sub-category of "Other direct participants". *Measurement: number of entities.* *Reference period: status at the end of the year.*
Other payment service providers	The sector comprises PSPs which are neither credit institutions nor electronic money institutions. If the postal institution is a licensed credit institution, it is reported in the category "Credit institutions".
Other services (not included in the Payment Services Directive)	Payment services existing in some countries that cannot be included in any of the other categories of payment service – e.g. bills of exchange (including truncated bills of exchange). Does not include documentary letters of credit or bills for collection, unless they can be used directly for settlement. A note states which instruments are included. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above.
Hardware-based electronic money	Electronic money stored on cards with an e-money function. *Measurement: outstanding amount.* *Reference period: status at the end of the year.* *Currency: all.* *Reporting currency: national (euro for euro area countries).* *Counterparty area: world as a whole.* *Counterparty sector: non-MFIs.*
Outstanding value on e-money storages issued	Value, at the end of the reference period, on e-money storages issued and held by entities other than the issuer (including e-money issuers other than the issuer). *Measurement: outstanding amount.* *Reference period: status at the end of the year.* *Currency: all.* *Reporting currency: national (euro for euro area countries).* *Counterparty area: world as a whole.* *Counterparty sector: non-MFIs*.

Term	Detailed reporting requirements
Software-based electronic money	Electronic money in the form of e-money products other than cards with an e-money function, i.e. in the form of other e-money storage products, and held by entities other than the issuer. *Measurement: outstanding amount.* *Reference period: status at the end of the year.* *Currency: all.* *Reporting currency: national (euro for euro area countries).* *Counterparty area: world as a whole.* *Counterparty sector: non-MFIs.*
Overnight deposits	Deposits which are convertible into currency and/or transferable on demand by cheque, bankers' order, debit entry or similar means without significant delay, restriction or penalty. Balances representing prepaid amounts in the context of electronic money – either in the form of "hardware-based" e-money (e.g. prepaid cards) or "software-based" e-money – issued by MFIs are included under this item. Overnight deposits include the following: – balances (interest-bearing or not) which are transferable by cheque, bankers' order, debit entry or similar without any significant penalty or restriction; – balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the deposit was made, without any significant penalty or restriction, but which are not transferable; – balances (interest-bearing or not) representing prepaid amounts in the context of "hardware-based" or "software-based" e-money (Based on Regulation ECB/2008/32 of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector, Part 2) All accounts are included, irrespective of the currency in which they are denominated; thus "Overnight deposits in foreign currencies" is a sub-category of "Overnight deposits".
Overnight deposits held at other credit institutions	Overnight deposits held by credit institutions with other credit institutions. *Measurement: value of deposits.* *Reference period: status at the end of the year, namely the last quarter. The terms "end of period" and "value for the last quarter of the period" are used interchangeably in the country tables and the endnotes.* *Currency: national (euro for euro area countries).* *Reporting currency: national (euro for euro area countries).* *Counterparty area: world as a whole.* *Counterparty sector: credit institutions.* See also "Overnight deposits".
Overnight deposits held at the central bank	Value of overnight deposits held by credit institutions at the central bank. In the Eurosystem, this amount is equal to the sum of the following holdings of credit institutions with a central bank: – reserve holdings (counterparties' holdings on their reserve account which serve to fulfil reserve requirements); – holdings in the deposit facility (a standing facility of the Eurosystem which counterparties can use to make overnight deposits remunerated at a pre-specified interest rate). *Measurement: outstanding amount.* *Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see "Indicative calendar of reserve maintenance periods", available at https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html).* *Currency: national (euro for euro area countries).* *Reporting currency: national (euro for euro area countries).* *Counterparty area: world as a whole (euro area for euro area countries).* *Counterparty sector: credit institutions.*

Term	Detailed reporting requirements
Credit transfer initiated in paper-based form	Credit transfer which the payer submits in paper-based form. Includes submissions by telefax or other means (e.g. non-automated telephone banking) if they require manual intervention in order to be transformed into electronic payments. For Country tables 7 and 8: Credit transfer which a bank customer submits to his/her PSP in paper-based form. Includes credit transfers which are executed on the basis of a financial service (such as a documentary letter of credit) if the financial service is submitted in paper-based form, or if the form of submission of the instrument is not known and the bank executed the transfer in paper-based form. For Country tables 10 and 11: Credit transfer which the sending participant in the system submits to the system in paper-based form (i.e. the system operator has to transform the order into an electronic format). *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Sections 2.3 and 2.5 above.
Participant	An entity which is identified by the transfer system and which is allowed to send, and is capable of receiving, transfer orders to/from the system, either directly or indirectly.
Payee (beneficiary)	A natural or legal person who/which is the intended final recipient of funds which have been the subject of a payment transaction.
Payer	The party to a payment transaction which issues the payment order or agrees to the transfer of funds to the payee.
Payment institution	A legal person that has been granted authorisation in accordance with Article 10 of Directive 2007/64/EC to provide and execute payment services throughout the European Union.
Payment instrument	Any personalised device(s) and/or set of procedures agreed between the payment service user and the payment service provider and used by the payment service user in order to initiate a payment order.
Payment service provider	A natural or legal person whose regular occupation or business activity includes the provision of payment services to payment service users. There are six categories of payment service providers: 1. credit institutions within the meaning of Article 4(1)(a) of Directive 2006/48/EC; 2. electronic money institutions within the meaning of Article 2(1) of Directive 2009/110/EC (as of May 2011); 3. post office giro institutions which are entitled under national law to provide payment services; 4. payment institutions, i.e. other natural or legal persons who/which have been granted authorisation in accordance with Article 10 of Directive 2007/64/EC to provide and execute payment services throughout the European Union; 5. the European Central Bank and national central banks when not acting in their capacity as monetary authority or other public authorities; 6. EU Member States or their regional or local authorities when not acting in their capacity as public authorities.

Term	Detailed reporting requirements
Payment services	1. services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account; 2. services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account; 3. execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider: a) execution of direct debits, including one-off direct debits, b) execution of payment transactions through a payment card or a similar device, c) execution of credit transfers, including standing orders; 4. execution of payment transactions where the funds are covered by a credit line for a payment service user: a) execution of direct debits, including one-off direct debits, b) execution of payment transactions through a payment card or a similar device, c) execution of credit transfers, including standing orders; 5. issuing and/or acquiring of payment instruments 6. money remittance; 7. execution of payment transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services.
Payment transaction	The act, initiated by the payer or by the payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the payer and the payee.
Payments with cards with a credit and/or delayed debit function	Payment transactions performed with cards with a credit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into "Payments with cards with a credit function" and "Payments with cards with a delayed debit function". *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above and the entries for "Card payments with cards issued in the country (except cards with an e-money function only)" and "Card with a credit and/or delayed debit function".
Payments with cards with a credit function	Payment transactions performed with cards with a credit function at a physical terminal or via other channels. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above and the entries for "Card payments with cards issued in the country (except cards with an e-money function only)" and "Card with a credit function".
Payments with cards with a debit and/or delayed debit function	Payment transactions performed with cards with a debit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into "Payments with cards with a debit function" and "Payments with cards with a delayed debit function". *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above and the entries for "Card payments with cards issued in the country (except cards with an e-money function only)" and "Card with a debit and/or delayed debit function".

Term	Detailed reporting requirements
Payments with cards with a debit function	Payment transactions performed with cards with a debit function at a physical terminal or via other channels. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above and the entries for "Card payments with cards issued in the country (except cards with an e-money function only)" and "Card with a debit function".
Payments with cards with a delayed debit function	Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.3 above and the entries for "Card payments with cards issued in the country (except cards with an e-money function only)" and "Card with a delayed debit function".
Population	All persons, national or foreign, who are permanently settled in the economic territory of the country, even if they are temporarily absent from it. (See Regulation (EU) No 549/2013, 11.05.) Data are calculated as the average of two point values at the start and end of the year. For some countries, data from only one point in the year is used and a note will alert the user to this fact. *Measurement: number of persons.* *Reference period: start and end of the year, presented as an average.* *Source: Eurostat.*
POS (point of sale) terminal	A POS device allowing the use of payment cards at a physical (not virtual) point of sale. The payment information is captured either manually on paper vouchers or by electronic means, i.e. EFTPOS. A POS terminal is designed to enable transmission of information either online, with a real-time request for authorisation, and/or offline. *Measurement: number of terminals.* *Reference period: status at the end of the year.* See also the notes in Section 2.2 above.
POS transaction	Transaction performed through a POS terminal using a card with a debit, credit or delayed debit function. Data Include the number/value of transactions performed at EFTPOS terminals. Cash advances at POS terminals together with a payment transaction are also included. If these can be distinguished, they are also reported in the memorandum item "Cash advances at POS terminals". *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).* See also the notes in Section 2.4 above and the entry for "Cash withdrawal/cash deposit".
Postal institution	Country table 5: Postal institutions are listed as follows: – if they are licensed credit institutions, they are shown in the category "Credit institutions legally incorporated in the reporting country"; – if they are not licensed credit institutions, they are listed in the category "Other institutions offering payment services to non-MFIs". Country table 9/International systems table 1: Number of postal institutions which are direct participants in a payment system is included in the sub- category "Other direct participants". *Measurement: number of entities.* *Reference period: status at the end of the year.*

Term	Detailed reporting requirements
Public administration	Central, regional and or local government, government agencies and other (semi-)public institutions which are direct participants in a payment system. Sub-category of "Other direct participants". *Measurement: number of participants.* *Reference period: status at the end of the year.*
Retailer card	A card issued by a merchant for use at specified merchant outlets. May function as a card with a debit, delayed debit or credit function. Cards issued by three-party schemes – e.g. American Express or Diners – which are not restricted to specific merchant outlets are not deemed retailer cards. Retailer cards are excluded from the statistics, except where they have been issued in cooperation with a credit institution (co-branding). In the latter case, the retailer card is included according to the function(s) available on the card. For countries with a significant volume of retailer card business, a note will indicate the number of retailer cards issued in the country.
Total banknotes in circulation	Banknotes in circulation that are commonly used to make payments. Currency in circulation does not include a central bank's stock of own banknotes (as they are not in circulation). Breakdowns by denomination are provided. *Measurement: outstanding amount.* *Reference period: status at the end of the year.* *Currency: national (euro for euro area countries).* *Reporting currency: national (euro for euro area countries).*
Total coins in circulation	Coins in circulation that are commonly used to make payments. Currency in circulation does not include a central bank's stock of coins (as they have not been issued) or commemorative coins that are not commonly used to make payments. If commemorative coins are included, a note will alert the user to this fact. Breakdowns by denomination are provided. *Measurement: outstanding amount.* *Reference period: status at the end of the year.* *Currency: national (euro for euro area countries).* *Reporting currency: national (euro for euro area countries).* See also "Total commemorative coins".
Total com-memorative coins	Coins that are not commonly used to make payments. They must meet at least one of the following three criteria. a) Coins have legal tender status (in the country of issue) but are not produced with a view to their being used as a means of payment. b) Coins are issued at a price above their face value and are not intended for circulation. This criterion would exclude most coins that are made of precious metals, where the issue price will normally, but not always, exceed the face value. Circulation coins that are made available in special packages (sets or rolls of coins) should not fall under this criterion, despite being sold at a price above their face value, mainly as a result of their packaging. c) Coins have a non-standard denomination. For non-euro area countries, data on commemorative coins may be included in a memorandum item. For euro area countries, data on commemorative coins are not reported. *Measurement: outstanding amount.* *Reference period: status at the end of the year.* *Currency: national.* *Reporting currency: national.*

Term	Detailed reporting requirements
Total number of cards (irrespective of the number of functions on the card)	Total number of physical cards in circulation. These may have one or more of the following functions: cash, debit, credit, delayed debit, e-money. Cards with multiple functions should be counted only once in order to avoid double-counting. Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a credit institution (co-branding). *Measurement: number of cards.* *Reference period: status at the end of the year.* See also the notes in Section 2.1 above.
Total number/ value of payment transactions	Total number/value of transactions with traditional payment services involving non-MFIs. Does not include the number/value of "Credits to/Debits from the accounts by simple book entry". Calculation: sum of the number/value of transactions for all sub-categories of payment service. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all.* *Reporting currency: national (euro for euro area countries).*
Transaction sent	A transaction involving non-MFIs and sent to PSPs. Information is provided in the reporting country by the resident PSP. For different payment services, the following applies: a) credit transfers are counted on the payer's side; b) direct debits are counted on the payee's side; c) cheques are counted on the payee's side; d) card transactions are counted on the payer's, i.e. the issuing, side; e) e-money payment transactions are counted on either the payer's or the payee's side, depending on the initiation channel (if counted on the payer's (payee's) side under transactions sent, the transaction should be counted on the payee's (payer's) side under transactions received). In the context of payment systems, this is a transaction sent by a participant for processing by the payment system.
Total transactions sent	Total number/value of transactions sent in any given payment system. Breakdown by payment service. In the case of TARGET2 components, no breakdown by payment service is provided, since TARGET2 only processes credit transfers and direct debits. In the case of non-TARGET2 payment systems, the following breakdown by category of payment service is provided, where applicable to the system: – credit transfers; – direct debits; – card payments; – ATM transactions (if these can be distinguished); – e-money transactions; – cheques; – other payment services. Geographical breakdowns: For TARGET2 components, a geographical breakdown is provided according to the nationality of the TARGET2 component (see "TARGET2 component"): – transactions sent within the same TARGET2 component; – transactions sent to another TARGET2 component. For non-TARGET2 payment systems, no geographical breakdown is provided. *Measurement: number/value of transactions.* *Reference period: total for the year.* *Transaction currency: all (euro for TARGET2 components)* *Reporting currency: national (euro for TARGET2 components and for euro area countries).*

EUROPEAN CENTRAL BANK

EUROSYSTEM

Payments Statistics

List of payment systems for reporting countries (TARGET component)

Country	Country code	TARGET component (PSS_SYSTEM code P101)
Belgium	BE	ELLIPS (closed February 2008) and TARGET2-BE and PHA (called RECOUR) **[EUR]**
Bulgaria	BG	TARGET2-BNB (from 1 February 2010) **[EUR]**
Czech Republic	CZ	-
Denmark	DK	Kronos (closed 18 May 2008) and TARGET2-DK (from 19 May 2008) **[EUR]**
Germany	DE	TARGET2-Bundesbank and ELS (January 1999 until November 2001), replaced by RTGSplus (November 2001 until November 2007) **[EUR]**
Estonia	EE	EP RTGS (from 20 November 2006 until 18 May 2008) and TARGET2-Eesti (from 19 May 2008) **[EUR]**
Ireland	IE	IRIS (from January 1999 until February 2008) and TARGET2-IE **[EUR]**
Greece	GR	HERMES and TARGET2-GR **[EUR]**
Spain	ES	SLBE and TARGET2-Banco de España (from 18 February 2008) **[EUR]**
France	FR	TBF and TARGET2-FR **[EUR]**
Croatia	HR	-
Italy	IT	BI-REL (January 1999 until May 2008) and TARGET2-IT **[EUR]**
Cyprus	CY	TARGET2-CY **[EUR]**
Latvia	LV	TARGET2-Latvija **[EUR]**
Lithuania	LT	TARGET2-LIETUVOS BANKAS and LITAS-PHA (latter closed 18 November 2011) **[EUR]**
Luxembourg	LU	LIPS-Gross and TARGET2-LU **[EUR]**
Hungary	HU	-
Malta	MT	TARGET2-MALTA **[EUR]**
Netherlands	NL	TOP (closed in February 2008) and TARGET2-NL **[EUR]**
Austria	AT	HOAM.AT and TARGET2-AT **[EUR]**
Poland	PL	TARGET2-NBP **[EUR]**
Portugal	PT	PHA called SPGT2 (closed 27 February 2009) and TARGET2-PT **[EUR]**
Romania	RO	TARGET2-Romania **[EUR]**
Slovenia	SI	TARGET2-Slovenija **[EUR]**
Slovakia	SK	TARGET2-SK (from 2009) **[EUR]**
Finland	FI	BoF-RTGS (closed) and TARGET2-FI **[EUR]**
Sweden	SE	E-RIX (closed on 1 January 2007) **[EUR]**
United Kingdom	UK	CHAPS Euro (closed 16 May 2008) **[EUR]**
European Central Bank	ECB	EPM and TARGET2-ECB **[EUR]**

"-" implies "not applicable"

Payments Statistics

List of payment systems for reporting countries (LVPS systems other than TARGET)

Country	Country code	LVPS (non-TARGET) system 1 (PSS_SYSTEM code P111)	LVPS (non-TARGET) system 2 (PSS_SYSTEM code P112)	LVPS (non-TARGET) system 3 (PSS_SYSTEM code P113)
Belgium	BE	-	-	-
Bulgaria	BG	RINGS (from 2 June 2003) **[BGN]**	-	-
Czech Republic	CZ	CERTIS **[CZK]**	-	-
Denmark	DK	Kronos DKK **[DKK]**	-	-
Germany	DE	EAF (closed November 2001) **[DEM]**	-	-
Estonia	EE	Estonian RTGS (closed 31 December 2010) **[EEK]**	ESTA (closed 30 January 2014) **[EUR]**	-
Ireland	IE	-	-	-
Greece	GR	HERMES GRD (closed January 2001) **[GRD]**		-
Spain	ES	SPI (closed December 2004) **[EUR]**	-	-
France	FR	PNS (closed February 2008) **[EUR]**	-	-
Croatia	HR	Croatian Large Value Payment System (HSVP) (from 6 April 1999) **[HRK]**	-	-
Italy	IT	-		-
Cyprus	CY	Large-value Credit Transfer System (LCTS) (closed 31 December 2012) **[EUR]**	-	-
Latvia	LV	SAMS (closed 31 December 2013) **[LVL]**	-	-
Lithuania	LT	TARPBANK (closed January 2004) **[LTL]**	LITAS (from January 2004 until January 2007) **[LTL]**	LITAS-RLS (from 29 January 2007 until 31 December 2014) **[LTL]**
Luxembourg	LU	-	-	-
Hungary	HU	VIBER **[HUF]**	-	-
Malta	MT	MaRIS (closed 19 November 2007) **[MTL]**	-	-
Netherlands	NL	-	-	-
Austria	AT	-	-	-
Poland	PL	SORBNET2 (SORBNET until 10 June 2013) **[PLN]**	-	-
Portugal	PT	-	-	-
Romania	RO	TEMP (closed April 2005) **[RON]**	REGIS (from 8 April 2005) **[RON]**	-
Slovenia	SI	SIBPS (closed 19 November 2007) **[SIT]**	-	-
Slovakia	SK	SIPS (closed December 2008) **[SKK]**	-	-
Finland	FI	POPS **[EUR]**	-	-
Sweden	SE	RIX **[SEK]**	-	-
United Kingdom	UK	CHAPS Sterling **[GBP]**	-	-
European Central Bank	ECB	-	-	-

"-" implies "not applicable"

System has closed during 2014

Payments Statistics

List of payment systems for reporting countries (retail systems)

Country	Country code	Retail system 1 (PSS_SYSTEM code P201)	Retail system 2 (PSS_SYSTEM code P202)	Retail system 3 (PSS_SYSTEM code P203)	Retail system 4 (PSS_SYSTEM code P204)	Retail system 5 (PSS_SYSTEM code P205)	Retail system 6 (PSS_SYSTEM code P206)
Belgium	BE	Clearing House (closed 21 September 2009) **[EUR]**	CEC **[EUR]**	-	-	-	-
Bulgaria	BG	BISERA **[BGN]**	BORICA **[BGN]**	SEP (from 2009 to 6 February 2014) **[BGN]**	BISERA7-EUR (from 1 February 2010) **[EUR]**	-	-
Czech Republic	CZ	-	-	-	-	-	-
Denmark	DK	The Sumclearing Euro (closed 30 November 2012) **[EUR]**	The Sumclearing DKK **[DKK]**	The IntradagClearing (from 6 November 2013) **[DKK]**	Straksclearing (from 21 November 2014) **[DKK]**	-	-
Germany	DE	RPS **[EUR]**	-	-	-	-	-
Estonia	EE	-	-	-	-	-	-
Ireland	IE	IRECC (closed 31 July 2014) **[EUR]**	IPCC **[EUR]**	-	-	-	-
Greece	GR	DIAS **[EUR]**	ACO **[EUR]**	-	-	-	-
Spain	ES	SNCE **[EUR]**	-	-	-	-	-
France	FR	CORE(FR) **[EUR]**	CH Paris (closed 2002) **[FRF]**	CH Province (closed 2002) **[FRF]**	CREIC (closed 2002) **[FRF]**	-	-
Croatia	HR	National Clearing System (NKS) (from 5 February 2001) **[HRK]**	-	-	-	-	-
Italy	IT	All Italian CSMs **[EUR]**	-	-	-	-	-
Cyprus	CY	Cyprus Clearing House (CCH) **[EUR]**	JCC Payment Cards System **[EUR]**	JCC Transfer System (closed 25 November 2013) **[EUR]**	Government Payments System (closed March 2013) **[EUR]**	FBMECS Payment Cards System (license suspended 5 August 2014)	JCC SEPA Direct Debits System (from 3 March 2014)
Latvia	LV	EKS **[EUR]**	-	-	-	-	-
Lithuania	LT	LITAS-MMS (from 29 January 2007) **[LTL]**	-	-	-	-	-
Luxembourg	LU	LIPS-Net (closed October 2006) **[EUR]**	-	-	-	-	-
Hungary	HU	ICS **[HUF]**	-	-	-	-	-
Malta	MT	Malta Clearing House **[EUR]**	-	-	-	-	-
Netherlands	NL	Equens (Interpay until 2005) **[EUR]**	-	-	-	-	-
Austria	AT	STEP.AT (from July 2007 until 2013) **[EUR]**	CS (from 2012) **[EUR]**		-	-	-
Poland	PL	Elixir **[PLN]**	SYBIR (closed 2004) **[PLN]**	Euro Elixir **[EUR]**	Express Elixir **[PLN]**	BlueCash **[PLN]**	-
Portugal	PT	SICOI **[EUR]**	SLOD (closed 27 February 2009) **[EUR]**	-	-	-	-
Romania	RO	PCH (closed 4 May 2009) **[RON]**	SENT **[RON]** **[EUR]**	-	-	-	-
Slovenia	SI	Giro Clearing system (closed 31 July 2009) **[EUR]**	SEPA IKP system (from 4 March 2009) **[EUR]**	SEPA IDD Core system (from 21 November 2011) **[EUR]**	SEPA IDD B2B system (from 21 November 2011) **[EUR]**	-	-
Slovakia	SK	SIPS (since January 2009) **[EUR]**	-	-	-	-	-
Finland	FI	PMJ (closed 2 February 2014) **[EUR]**	-	-	-	-	-
Sweden	SE	Bankgirot **[SEK]**	Dataclearing **[SEK]**	-	-	-	-
United Kingdom	UK	Cheque and Credit Clearings **[GBP]**	BACS **[GBP]**	Faster Payments Service **[GBP]**	-	-	-
European Central Bank	ECB	-	-	-	-	-	-

"-" implies "not applicable"

System has closed during 2014

New system is operational

NOTES: COMPARATIVE TABLES

Source: Country tables.

Totals: The totals for the euro area and European Union are based on the euro area / EU composition at the time to which the statistics relate. In some cases area totals are not derived, as the available components would not be representative of the group as a whole.

Due to the enhanced methodology applied as of reference year 2014, data up to reference year 2013 are not always fully comparable with the data for reference year 2014.

Tables 6 and 8

Total number/value of transactions	Includes credit transfers, direct debits, card payments with cards issued by resident PSPs (except cards with an e-money function only), e-money payment transactions, cheques and other payment services.

Tables 7.1 to 7.5, 8 and 9.1 to 9.7

Number and value of transactions per type of payment service	For Germany, the statistical results for the reporting year 2007 were based on a new reporting system encompassing methodological changes, and this may trigger a break in the series when comparing the 2007 national figures with those from previous years, affecting also euro area and EU aggregates. In addition, in 2005 a break in the credit transfer series occurred in France, also affecting euro area and EU aggregates.

Table 16.1

TARGET2 as a whole – Concentration ratio in terms of volume	The series excludes traffic in SLBE (ES) for 2003. Data are available until 2007.
EURO1/STEP1	The data for EURO1/STEP1 refers to both the EURO1, which is an LVPS, and STEP1, which is an application developed for handling retail and commercial payments based on the same platform as EURO1.

Tables 16.2 and 16.3

1. TARGET2: number/value of transactions	Includes only credit transfers up to reference year 2013. As of reference year 2014, includes credit transfers and direct debits.

Table 16.3

Value of transactions processed by CLS	Presented in EUR trillions.

I.1 Basic statistical data

	GDP (EUR billions)					Population (millions)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	365.10	379.11	387.42	392.70	400.64	10.88	10.98	11.05	11.11	11.16
Bulgaria	37.72	40.96	41.69	41.91	42.75	7.53	7.35	7.31	7.27	7.23
Czech Republic	156.37	163.58	160.71	156.93	154.74	10.52	10.50	10.51	10.51	10.52
Denmark	241.52	246.07	250.79	252.94	257.75	5.55	5.57	5.59	5.61	5.64
Germany	2,580.06	2,703.12	2,754.86	2,820.82	2,915.65	81.76	81.78	81.92	82.10	82.36
Estonia	14.72	16.67	18.01	19.01	19.96	1.33	1.33	1.33	1.32	1.32
Ireland	166.16	173.94	174.85	179.45	189.05	4.56	4.58	4.59	4.60	4.61
Greece	226.21	207.75	194.20	182.44	179.08	11.15	11.12	11.09	11.03	10.99
Spain	1,080.91	1,070.41	1,042.87	1,031.27	1,041.16	46.56	46.74	46.77	46.59	46.46
France	1,998.48	2,059.28	2,086.93	2,116.57	2,132.45	64.97	65.29	65.60	65.88	66.17
Croatia	45.00	44.71	43.93	43.49	43.02	4.30	4.28	4.27	4.26	4.23
Italy	1,605.69	1,638.86	1,614.67	1,606.89	1,613.86	59.83	60.06	60.34	60.65	60.80
Cyprus	19.06	19.49	19.41	18.12	17.51	0.83	0.85	0.86	0.86	0.85
Latvia	17.77	20.14	21.98	22.81	23.69	2.10	2.06	2.03	2.01	1.99
Lithuania	28.03	31.26	33.33	34.96	36.44	3.10	3.03	2.99	2.96	2.93
Luxembourg	39.53	42.23	43.57	46.54	48.90	0.51	0.52	0.53	0.55	0.56
Hungary	98.20	100.70	98.97	101.27	104.24	10.00	9.97	9.92	9.89	9.87
Malta	6.60	6.89	7.20	7.53	7.94	0.41	0.42	0.42	0.42	0.43
Netherlands	631.51	642.93	645.16	650.86	662.77	16.61	16.69	16.75	16.80	16.86
Austria	294.63	308.63	317.06	322.88	329.30	8.36	8.39	8.43	8.48	8.54
Poland	359.82	377.03	386.14	396.11	413.13	38.52	38.53	38.53	38.50	38.48
Portugal	179.93	176.17	168.40	170.27	173.45	10.57	10.56	10.51	10.46	10.40
Romania	126.75	133.31	133.51	144.25	150.02	20.25	20.15	20.06	19.99	19.95
Slovenia	36.25	36.90	35.99	35.91	37.30	2.05	2.05	2.06	2.06	2.06
Slovakia	67.20	70.16	72.18	73.59	75.21	5.43	5.40	5.41	5.41	5.42
Finland	187.10	196.87	199.79	202.74	205.18	5.36	5.39	5.41	5.44	5.46
Sweden	369.08	404.95	423.34	435.75	430.63	9.38	9.45	9.52	9.60	9.70
United Kingdom	1,813.33	1,866.02	2,053.61	2,042.89	2,253.31	62.76	63.29	63.71	64.11	64.60
Euro area total	9,483.85	9,751.78	9,793.60	9,894.55	10,090.58	329.86	332.14	333.06	333.75	336.45
EU total	12,749.29	13,132.55	13,385.03	13,541.72	13,944.02	500.89	502.02	503.23	508.45	509.46

I.1 Basic statistical data (cont'd)

	Comparison of GDP per capita (EUR thousands)					HICP (annual percentage changes)					Exchange rate vis-à-vis the euro (average for the year)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	33.55	34.53	35.05	35.36	35.91	2.3	3.4	2.6	1.2	0.5	.	.	.	.	.
Bulgaria	5.01	5.57	5.71	5.76	5.91	3.0	3.4	2.4	0.4	-1.6	1.96	1.96	1.96	1.96	1.96
Czech Republic	14.87	15.58	15.29	14.93	14.70	1.2	2.1	3.5	1.4	0.4	25.28	24.59	25.15	25.98	27.54
Denmark	43.54	44.18	44.86	45.06	45.68	2.2	2.7	2.4	0.5	0.3	7.45	7.45	7.44	7.46	7.45
Germany	31.56	33.05	33.63	34.36	35.40	1.2	2.5	2.1	1.6	0.8	.	.	.	.	.
Estonia	11.04	12.53	13.59	14.40	15.17	2.7	5.1	4.2	3.2	0.5	15.65	.	.	.	.
Ireland	36.44	38.00	38.09	38.99	40.96	-1.6	1.2	1.9	0.5	0.3	.	.	.	.	.
Greece	20.28	18.68	17.51	16.54	16.29	4.7	3.1	1.0	-0.9	-1.4	.	.	.	.	.
Spain	23.21	22.90	22.30	22.13	22.41	2.0	3.1	2.4	1.5	-0.2	.	.	.	.	.
France	30.76	31.54	31.82	32.13	32.23	1.7	2.3	2.2	1.0	0.6	.	.	.	.	.
Croatia	10.48	10.44	10.29	10.21	10.16	1.1	2.2	3.4	2.3	0.2	7.29	7.44	7.52	7.58	7.63
Italy	26.84	27.29	26.76	26.50	26.55	1.6	2.9	3.3	1.3	0.2	.	.	.	.	.
Cyprus	22.98	22.90	22.47	21.02	20.54	2.6	3.5	3.1	0.4	-0.3	.	.	.	.	.
Latvia	8.47	9.78	10.81	11.33	11.88	-1.2	4.2	2.3	0.0	0.7	0.71	0.71	0.70	0.70	.
Lithuania	9.05	10.32	11.16	11.82	12.44	1.2	4.1	3.2	1.2	0.2	3.45	3.45	3.45	3.45	3.45
Luxembourg	77.88	81.30	81.98	85.35	87.58	2.8	3.7	2.9	1.7	0.7	.	.	.	.	.
Hungary	9.82	10.10	9.98	10.24	10.56	4.7	3.9	5.7	1.7	0.0	275.48	279.37	289.25	296.87	308.71
Malta	15.92	16.56	17.18	17.79	18.58	2.0	2.5	3.2	1.0	0.8	.	.	.	.	.
Netherlands	38.02	38.51	38.51	38.74	39.30	0.9	2.5	2.8	2.6	0.3	.	.	.	.	.
Austria	35.24	36.79	37.63	38.09	38.54	1.7	3.6	2.6	2.1	1.5	.	.	.	.	.
Poland	9.34	9.79	10.02	10.29	10.74	2.7	3.9	3.7	0.8	0.1	3.99	4.12	4.18	4.20	4.18
Portugal	17.02	16.69	16.02	16.28	16.68	1.4	3.6	2.8	0.4	-0.2	.	.	.	.	.
Romania	6.26	6.62	6.66	7.22	7.52	6.1	5.8	3.4	3.2	1.4	4.21	4.24	4.46	4.42	4.44
Slovenia	17.69	17.97	17.50	17.43	18.09	2.1	2.1	2.8	1.9	0.4	.	.	.	.	.
Slovakia	12.38	13.00	13.35	13.60	13.88	0.7	4.1	3.7	1.5	-0.1	.	.	.	.	.
Finland	34.88	36.54	36.90	37.28	37.56	1.7	3.3	3.2	2.2	1.2	.	.	.	.	.
Sweden	39.36	42.86	44.47	45.39	44.41	1.9	1.4	0.9	0.4	0.2	9.54	9.03	8.70	8.65	9.10
United Kingdom	28.89	29.49	32.24	31.87	34.88	3.3	4.5	2.8	2.6	1.5	0.86	0.87	0.81	0.85	0.81
Euro area total	28.75	29.36	29.40	29.65	29.99	1.6	2.7	2.5	1.4	0.4	.	.	.	.	.
EU total	25.45	26.16	26.60	26.63	27.37	2.1	3.1	2.6	1.5	0.6	.	.	.	.	.

I.2 Comparison with EU totals

	Share in total GDP (percentages)					Share in total population (percentages)					Comparison of GDP per capita with EU average				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	2.86	2.89	2.89	2.90	2.87	2.17	2.19	2.20	2.18	2.19	131.80	132.01	131.77	132.78	131.20
Bulgaria	0.30	0.31	0.31	0.31	0.31	1.50	1.46	1.45	1.43	1.42	19.67	21.31	21.46	21.64	21.60
Czech Republic	1.23	1.25	1.20	1.16	1.11	2.10	2.09	2.09	2.07	2.07	58.41	59.57	57.49	56.06	53.72
Denmark	1.89	1.87	1.87	1.87	1.85	1.11	1.11	1.11	1.10	1.11	171.06	168.88	168.64	169.20	166.88
Germany	20.24	20.58	20.58	20.83	20.91	16.32	16.29	16.28	16.15	16.17	123.98	126.36	126.44	129.00	129.34
Estonia	0.12	0.13	0.13	0.14	0.14	0.27	0.26	0.26	0.26	0.26	43.37	47.92	51.08	54.08	55.43
Ireland	1.30	1.32	1.31	1.33	1.36	0.91	0.91	0.91	0.91	0.91	143.16	145.27	143.21	146.41	149.67
Greece	1.77	1.58	1.45	1.35	1.28	2.23	2.22	2.20	2.17	2.16	79.68	71.40	65.82	62.12	59.52
Spain	8.48	8.15	7.79	7.62	7.47	9.30	9.31	9.29	9.16	9.12	91.20	87.55	83.84	83.10	81.87
France	15.68	15.68	15.59	15.63	15.29	12.97	13.01	13.03	12.96	12.99	120.84	120.56	119.61	120.63	117.75
Croatia	0.35	0.34	0.33	0.32	0.31	0.86	0.85	0.85	0.84	0.83	41.16	39.91	38.70	38.35	37.13
Italy	12.59	12.48	12.06	11.87	11.57	11.94	11.96	11.99	11.93	11.93	105.44	104.31	100.61	99.49	96.99
Cyprus	0.15	0.15	0.15	0.13	0.13	0.17	0.17	0.17	0.17	0.17	90.29	87.55	84.47	78.93	75.03
Latvia	0.14	0.15	0.16	0.17	0.17	0.42	0.41	0.40	0.40	0.39	33.29	37.40	40.64	42.54	43.40
Lithuania	0.22	0.24	0.25	0.26	0.26	0.62	0.60	0.59	0.58	0.57	35.55	39.47	41.95	44.38	45.46
Luxembourg	0.31	0.32	0.33	0.34	0.35	0.10	0.10	0.11	0.11	0.11	305.98	310.79	308.23	320.46	319.99
Hungary	0.77	0.77	0.74	0.75	0.75	2.00	1.99	1.97	1.95	1.94	38.58	38.61	37.51	38.44	38.60
Malta	0.05	0.05	0.05	0.06	0.06	0.08	0.08	0.08	0.08	0.08	62.56	63.30	64.58	66.81	67.88
Netherlands	4.95	4.90	4.82	4.81	4.75	3.32	3.33	3.33	3.30	3.31	149.35	147.23	144.79	145.46	143.59
Austria	2.31	2.35	2.37	2.38	2.36	1.67	1.67	1.67	1.67	1.68	138.44	140.65	141.46	143.01	140.81
Poland	2.82	2.87	2.88	2.93	2.96	7.69	7.67	7.66	7.57	7.55	36.70	37.41	37.67	38.63	39.22
Portugal	1.41	1.34	1.26	1.26	1.24	2.11	2.10	2.09	2.06	2.04	66.86	63.79	60.21	61.14	60.93
Romania	0.99	1.02	1.00	1.07	1.08	4.04	4.01	3.99	3.93	3.92	24.59	25.29	25.02	27.10	27.48
Slovenia	0.28	0.28	0.27	0.27	0.27	0.41	0.41	0.41	0.41	0.40	69.52	68.71	65.78	65.46	66.10
Slovakia	0.53	0.53	0.54	0.54	0.54	1.08	1.08	1.07	1.06	1.06	48.62	49.68	50.20	51.05	50.72
Finland	1.47	1.50	1.49	1.50	1.47	1.07	1.07	1.08	1.07	1.07	137.05	139.67	138.74	139.96	137.24
Sweden	2.89	3.08	3.16	3.22	3.09	1.87	1.88	1.89	1.89	1.90	154.62	163.82	167.20	170.42	162.27
United Kingdom	14.22	14.21	15.34	15.09	16.16	12.53	12.61	12.66	12.61	12.68	113.52	112.72	121.20	119.65	127.45
Euro area total	74.39	74.26	73.17	73.07	72.36	65.86	66.16	66.19	65.64	66.04	112.96	112.24	110.55	111.31	109.58
EU total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

2. Currency in circulation outside MFIs

(end of period)

	Total value (EUR millions)					Value per capita (EUR)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Euro area total	808,562.25	857,481.67	876,786.97	921,221.18	980,634.05	2,451.24	2,581.67	2,632.48	2,760.17	2,914.63
Bulgaria	3,761.45	3,984.75	4,345.65	4,640.12	5,198.95	499.24	542.27	594.81	638.21	718.80
Czech Republic	14,265.63	14,656.30	15,461.77	14,782.70	15,581.76	1,356.40	1,396.28	1,471.25	1,406.44	1,480.66
Denmark	7,063.12	7,059.54	7,315.64	7,475.50	7,594.99	1,273.32	1,267.42	1,308.47	1,331.82	1,345.91
Croatia	.	2,214.28	2,242.41	2,284.14	2,418.39	.	517.11	525.35	536.50	571.34
Lithuania	2,272.65	2,813.37	2,991.49	3,169.02	1,354.26	733.76	929.08	1,001.24	1,071.45	462.38
Hungary	7,981.02	8,110.71	8,737.37	10,102.87	11,245.68	798.10	813.37	880.75	1,021.21	1,139.79
Poland	23,322.52	22,846.12	25,152.43	27,538.45	30,429.19	605.51	593.01	652.73	715.25	790.70
Romania	6,289.57	7,085.72	7,089.34	7,781.75	8,904.11	310.65	351.69	353.40	389.36	446.38
Sweden	10,751.66	10,334.61	10,254.25	9,307.27	8,478.55	1,146.46	1,093.70	1,077.20	969.47	874.43
United Kingdom	58,719.72	63,741.17	68,641.10	70,427.01	79,445.37	935.64	1,007.21	1,077.48	1,098.60	1,229.88

	Value as a percentage of GDP					Value as a percentage of narrow money (M1)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Euro area total	8.53	8.79	8.95	9.31	9.72	17.01	17.62	16.96	16.92	16.46
Bulgaria	9.97	9.73	10.42	11.07	12.16	40.01	37.06	36.93	33.56	32.68
Czech Republic	9.12	8.96	9.62	9.42	10.07	17.68	17.58	16.65	16.13	15.42
Denmark	2.92	2.87	2.92	2.96	2.95	6.58	6.73	6.41	6.35	6.01
Croatia	.	4.95	5.10	5.25	5.62	.	21.37	21.44	20.01	19.29
Lithuania	8.11	9.00	8.97	9.06	3.72	28.64	31.02	28.77	27.50	11.21
Hungary	8.13	8.05	8.83	9.98	10.79	33.43	34.75	35.00	33.73	33.04
Poland	6.48	6.06	6.51	6.95	7.37	20.64	21.76	21.14	20.58	21.45
Romania	4.96	5.32	5.31	5.39	5.94	32.84	35.66	35.36	34.68	33.64
Sweden	2.91	2.55	2.42	2.14	1.97	6.08	5.76	5.20	4.47	3.93
United Kingdom	3.24	3.42	3.34	3.45	3.53	4.69	4.93	4.86	4.60	4.52

3. Overnight deposit accounts held by credit institutions

Accounts held at the central bank (average for last reserve maintenance period)

(end of period)

	Total value (EUR billions)					Value as a percentage of GDP				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	12.13	18.14	24.47	10.28	7.95	3.32	4.79	6.32	2.62	1.98
Bulgaria	1.71	2.01	2.02	2.04	3.28	4.54	4.91	4.84	4.86	7.67
Czech Republic	2.14	2.13	5.24	9.47	11.96	1.37	1.30	3.26	6.03	7.73
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	79.49	156.18	214.32	86.08	90.25	3.08	5.78	7.78	3.05	3.10
Estonia	1.06	0.36	0.38	0.40	0.27	7.20	2.18	2.09	2.09	1.33
Ireland	9.15	7.72	5.32	3.87	3.95	5.51	4.44	3.04	2.16	2.09
Greece	7.19	4.78	2.60	1.99	1.90	3.18	2.30	1.34	1.09	1.06
Spain	28.67	47.35	64.22	19.63	12.10	2.65	4.42	6.16	1.90	1.16
France	46.75	86.84	140.09	61.74	54.61	2.34	4.22	6.71	2.92	2.56
Croatia	.	.	.	1.97	1.97	.	.	.	4.54	4.58
Italy	26.37	36.99	38.03	23.95	16.90	1.64	2.26	2.36	1.49	1.05
Cyprus	1.61	2.70	3.36	1.86	3.73	8.44	13.87	17.32	10.26	21.29
Latvia	1.04	0.99	1.03	1.59	1.03	5.87	4.91	4.69	6.95	4.36
Lithuania	0.63	1.21	1.29	1.24	1.88	2.25	3.87	3.88	3.55	5.17
Luxembourg	10.08	38.00	31.22	19.27	14.91	25.50	89.98	71.65	41.41	30.49
Hungary	2.78	4.19	3.48	2.85	2.50	2.83	4.16	3.52	2.81	2.40
Malta	0.71	1.10	0.93	0.45	0.66	10.78	16.00	12.90	5.98	8.25
Netherlands	31.45	149.85	124.50	42.95	47.94	4.98	23.31	19.30	6.60	7.23
Austria	10.44	14.87	24.95	11.95	7.56	3.54	4.82	7.87	3.70	2.30
Poland	6.31	6.53	8.44	8.16	8.68	1.75	1.73	2.19	2.06	2.10
Portugal	4.69	5.70	5.78	5.85	2.90	2.60	3.24	3.44	3.43	1.67
Romania	5.07	5.71	4.83	6.37	6.46	4.00	4.28	3.62	4.42	4.31
Slovenia	0.62	0.85	1.41	1.64	1.47	1.71	2.30	3.92	4.57	3.95
Slovakia	0.73	0.99	0.65	1.02	0.73	1.08	1.41	0.91	1.39	0.97
Finland	8.62	39.18	45.15	14.38	17.46	4.61	19.90	22.60	7.09	8.51
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	171.82	209.70	334.53	365.71	388.39	9.48	11.24	16.29	17.90	17.24
Euro area total	278.68	611.60	727.39	307.31	286.33	2.94	6.27	7.43	3.11	2.84
EU total	471.25	844.08	1,088.26	706.71	710.42	3.70	6.43	8.13	5.22	5.09

3. Overnight deposit accounts held by credit institutions (cont'd)

Accounts held at other credit institutions (average of end-of-quarter figures)

(end of period)

	Total value (EUR billions)					Value as a percentage of GDP				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	25.17	23.04	31.75	23.90	14.79	6.89	6.08	8.20	6.09	3.69
Bulgaria	0.59	0.42	0.25	0.18	0.24	1.57	1.03	0.60	0.42	0.55
Czech Republic	1.23	1.01	1.54	1.53	2.19	0.79	0.62	0.96	0.97	1.42
Denmark	174.05	162.60	180.68	154.30	212.52	72.06	66.08	72.04	61.00	82.45
Germany	352.71	332.62	387.87	389.15	404.58	13.67	12.31	14.08	13.80	13.88
Estonia	0.03	0.77	0.76	0.91	1.25	0.20	4.61	4.23	4.79	6.26
Ireland	-	-	-	11.68	12.97	-	-	-	6.51	6.86
Greece	6.18	4.52	3.51	4.08	3.47	2.73	2.18	1.81	2.23	1.94
Spain	38.84	39.31	29.20	20.07	43.24	3.59	3.67	2.80	1.95	4.15
France	350.43	255.04	133.15	107.44	142.24	17.53	12.38	6.38	5.08	6.67
Croatia	.	.	.	0.14	0.23	.	.	.	0.32	0.52
Italy	111.12	101.57	116.78	106.88	105.09	6.92	6.20	7.23	6.65	6.51
Cyprus	0.73	0.93	0.80	0.54	3.49	3.85	4.79	4.12	2.95	19.94
Latvia	0.20	0.21	0.16	0.08	0.12	1.15	1.02	0.71	0.34	0.52
Lithuania	0.11	0.11	0.15	0.12	0.21	0.38	0.35	0.45	0.33	0.56
Luxembourg	25.35	24.79	28.39	21.84	26.14	64.14	58.71	65.16	46.93	53.46
Hungary	1.25	1.61	2.02	2.22	2.01	1.27	1.60	2.04	2.19	1.93
Malta	0.62	0.72	0.59	0.42	0.36	9.35	10.41	8.20	5.60	4.59
Netherlands	31.78	49.24	42.99	42.24	47.00	5.03	7.66	6.66	6.49	7.09
Austria	46.10	47.28	47.59	43.82	43.38	15.65	15.32	15.01	13.57	13.17
Poland	2.65	2.56	3.04	3.83	3.22	0.74	0.68	0.79	0.97	0.78
Portugal	3.85	2.93	2.74	2.75	2.36	2.14	1.66	1.62	1.62	1.36
Romania	0.86	1.12	0.73	0.68	0.64	0.68	0.84	0.55	0.47	0.43
Slovenia	0.08	0.08	0.16	0.07	0.11	0.22	0.21	0.45	0.20	0.28
Slovakia	0.51	0.48	0.34	0.44	0.39	0.76	0.69	0.47	0.60	0.52
Finland	12.96	36.68	52.50	18.79	16.84	6.93	18.63	26.28	9.27	8.21
Sweden	39.56	34.37	39.54	45.08	36.65	10.72	8.49	9.34	10.35	8.51
United Kingdom	410.00	311.60	352.23	381.38	293.88	22.61	16.70	17.15	18.67	13.04
Euro area total	1,006.42	920.00	879.12	795.01	867.82	10.61	9.43	8.98	8.03	8.60
EU total	1,636.94	1,435.61	1,459.45	1,384.54	1,419.50	12.84	10.93	10.90	10.22	10.18

4. Institutions offering payment services to non-MFIs

Number of institutions

(end of period)

	Total number					Number per million inhabitants				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	114	116	112	114	115	10	11	10	10	10
Bulgaria	31	42	43	40	38	4	6	6	6	5
Czech Republic	111	78	66	66	67	11	7	6	6	6
Denmark	162	151	138	126	123	29	27	25	22	22
Germany	1,941	1,944	1,918	1,893	1,857	24	24	23	23	23
Estonia	38	45	44	47	47	29	34	33	36	36
Ireland	489	483	474	458	448	107	106	103	100	97
Greece	63	59	53	41	53	6	5	5	4	5
Spain	340	378	363	342	278	7	8	8	7	6
France	690	666	646	629	503	11	10	10	10	8
Croatia	.	.	.	43	39	.	.	.	10	9
Italy	807	801	764	741	716	13	13	13	12	12
Cyprus	.	.	.	117	71	.	.	.	136	83
Latvia	42	33	33	33	34	20	16	16	16	17
Lithuania	88	114	125	126	129	28	38	42	43	44
Luxembourg	151	148	153	160	169	298	285	288	293	303
Hungary	191	186	181	176	168	19	19	18	18	17
Malta	34	34	39	40	49	82	82	93	94	115
Netherlands	312	309	273	269	271	19	19	16	16	16
Austria	785	770	755	736	712	94	92	90	87	83
Poland	708	702	700	712	709	18	18	18	18	18
Portugal	212	269	288	351	394	20	25	27	34	38
Romania	51	51	49	49	44	3	3	2	2	2
Slovenia	36	35	33	33	30	18	17	16	16	15
Slovakia	35	37	34	31	41	6	7	6	6	8
Finland	342	335	321	310	282	64	62	59	57	52
Sweden	176	199	203	196	253	19	21	21	20	26
United Kingdom	377	375	375	359	362	6	6	6	6	6
Euro area total	6,510	6,581	6,420	6,312	6,070	20	20	19	19	18
EU total	8,485	8,512	8,333	8,238	8,002	17	17	17	16	16

4. Institutions offering payment services to non-MFIs (cont'd)

Number of offices

(end of period)

	Total number					Number per million inhabitants				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	5,487	5,260	5,166	5,086	8,431	504	479	467	458	756
Bulgaria	5,987	3,907	3,949	3,884	4,660	795	532	541	534	644
Czech Republic	5,422	5,523	5,584	5,712	5,712	516	526	531	543	543
Denmark	1,676	1,582	1,428	1,216	1,106	302	284	255	217	196
Germany	40,130	39,643	38,173	38,062	37,131	491	485	466	464	451
Estonia	556	530	461	430	164	417	399	348	326	125
Ireland	1,997	2,740	2,591	2,555	1,870	438	599	564	555	405
Greece	4,023	3,862	3,646	3,125	2,721	361	347	329	283	248
Spain	43,188	40,249	38,300	33,876	32,158	928	861	819	727	692
France	38,823	38,171	38,026	37,863	37,621	598	585	580	575	569
Croatia	.	.	.	1,223	1,196	.	.	.	287	283
Italy	48,042	46,967	46,087	44,753	43,847	803	782	764	738	721
Cyprus	.	.	1,124	950	905	.	.	1,301	1,102	1,062
Latvia	1,174	1,166	1,024	971	941	560	566	504	482	472
Lithuania	1,672	4,262	4,618	5,314	5,332	540	1,407	1,546	1,797	1,820
Luxembourg	473	470	468	491	381	932	905	881	900	682
Hungary	6,870	6,807	6,507	6,420	6,335	687	683	656	649	642
Malta	133	141	130	132	134	321	339	310	312	314
Netherlands	2,917	2,706	2,515	2,218	2,306	176	162	150	132	137
Austria	4,964	5,208	5,216	5,094	4,955	594	621	619	601	580
Poland	24,595	24,319	33,994	40,505	55,270	639	631	882	1,052	1,436
Portugal	8,046	8,095	7,920	7,666	7,423	761	767	753	733	714
Romania	.	7,110	6,967	.	.	.	353	347	.	.
Slovenia	698	691	699	634	597	341	337	340	308	290
Slovakia	2,823	2,804	2,830	2,841	3,083	520	519	523	525	569
Finland	1,547	1,529	1,487	1,384	1,276	288	284	275	254	234
Sweden	1,935	1,889	1,889	1,952	2,042	206	200	198	203	211
United Kingdom	22,533	22,552	22,001	-	-	359	356	345	0	0
Euro area total	204,394	200,212	194,839	187,160	185,944	620	603	585	561	553
EU total	284,162	279,329	282,800	260,878	274,007	567	556	562	513	538

5. Overnight deposits held by non-MFIs

Number of overnight deposits

(end of period)

	Total number (thousands)					Number per capita				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	16,642.37	16,601.49	16,551.93	16,791.91	25,959.67	1.53	1.51	1.50	1.51	2.33
Bulgaria	-	-	-	-	-	-	-	-	-	-
Czech Republic	13,074.66	14,030.19	15,081.36	16,708.50	17,814.83	1.24	1.34	1.44	1.59	1.69
Denmark	-	-	-	12,950.00	14,637.00	-	-	-	2.31	2.59
Germany	-	-	-	-	148,292.05	-	-	-	-	1.80
Estonia	2,786.81	2,763.10	2,233.73	2,283.42	2,315.95	2.09	2.08	1.69	1.73	1.76
Ireland	8,075.00	7,432.00	7,262.00	6,997.00	8,496.85	1.77	1.62	1.58	1.52	1.84
Greece	35,001.75	34,077.74	32,622.46	33,385.25	32,962.90	3.14	3.06	2.94	3.03	3.00
Spain	82,158.67	79,505.41	77,111.36	75,182.01	73,411.05	1.76	1.70	1.65	1.61	1.58
France	76,875.00	77,795.00	78,412.00	79,510.00	80,462.00	1.18	1.19	1.20	1.21	1.22
Croatia	.	.	.	5,972.00	-	.	.	.	1.40	-
Italy	.	.	.	.	61,214.03	.	.	.	.	1.01
Cyprus	2,283.56	2,491.30	2,545.30	2,647.30	2,656.33	2.75	2.93	2.95	3.07	3.12
Latvia	4,936.51	5,105.23	4,989.68	5,034.09	3,782.37	2.35	2.48	2.45	2.50	1.90
Lithuania	9,483.58	8,480.28	8,707.55	8,361.58	9,173.10	3.06	2.80	2.91	2.83	3.13
Luxembourg	-	-	-	-	5,452.00	-	-	-	-	9.77
Hungary	10,205.11	10,542.62	10,757.46	10,613.22	10,978.49	1.02	1.06	1.08	1.07	1.11
Malta	877.18	994.78	1,013.84	1,036.43	1,106.27	2.12	2.39	2.42	2.45	2.59
Netherlands	24,076.00	23,459.00	22,758.00	23,509.00	22,359.00	1.45	1.41	1.36	1.40	1.33
Austria	9,942.45	9,765.55	9,678.16	10,347.15	.	1.19	1.16	1.15	1.22	.
Poland	51,954.43	56,362.24	58,499.64	60,636.49	61,622.07	1.35	1.46	1.52	1.57	1.60
Portugal	25,423.11	25,743.41	23,136.89	21,574.12	21,299.87	2.40	2.44	2.20	2.06	2.05
Romania	24,879.08	27,619.26	71,831.70	41,329.37	.	1.23	1.37	3.58	2.07	.
Slovenia	2,435.01	2,451.08	2,458.72	2,454.00	2,454.90	1.19	1.19	1.20	1.19	1.19
Slovakia	8,758.51	8,905.21	9,204.66	9,492.00	8,549.46	1.61	1.65	1.70	1.75	1.57
Finland	13,233.00	13,856.00	13,930.00	14,501.00	15,320.00	2.47	2.57	2.57	2.67	2.80
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	133,185.19	128,260.72	128,409.82	-	-	2.12	2.03	2.02	-	-
Euro area total	349,759.36	358,517.34	354,065.53	359,755.98	528,829.94	1.06	1.08	1.06	1.08	1.57
EU total	600,264.72	608,917.89	652,342.74	521,361.23	658,648.59	1.20	1.21	1.30	1.03	1.29

5. Overnight deposits held by non-MFIs (cont'd)

Value of overnight deposits

(end of period)

	Total value (EUR billions)					Value per capita (EUR thousands)					Value as a percentage of GDP				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	142.73	143.81	156.09	167.25	189.18	13.11	13.10	14.12	15.06	16.96	39.09	37.93	40.29	42.59	47.22
Bulgaria	6.54	7.99	9.67	10.78	13.51	0.87	1.09	1.32	1.48	1.87	17.33	19.51	23.18	25.73	31.61
Czech Republic	74.42	75.71	86.82	83.11	91.69	7.08	7.21	8.26	7.91	8.71	47.59	46.28	54.02	52.96	59.25
Denmark	.	.	.	.	168.56	.	.	.	.	29.87	.	.	.	.	65.40
Germany	1,190.73	1,266.14	1,454.30	1,538.94	1,640.87	14.56	15.48	17.75	18.74	19.92	46.15	46.84	52.79	54.56	56.28
Estonia	5.99	6.26	8.05	8.99	10.65	4.49	4.71	6.07	6.81	8.09	40.71	37.55	44.69	47.26	53.33
Ireland	129.93	.	.	.	.	28.50	.	.	.	.	78.20	.	.	.	.
Greece	96.48	86.52	81.91	85.45	.	8.65	7.78	7.38	7.75	.	42.65	41.65	42.18	46.84	.
Spain	535.62	527.62	526.41	545.69	618.14	11.50	11.29	11.26	11.71	13.30	49.55	49.29	50.48	52.91	59.37
France	575.71	609.04	637.40	666.70	708.54	8.86	9.33	9.72	10.12	10.71	28.81	29.58	30.54	31.50	33.23
Croatia	.	.	.	10.90	11.66	.	.	.	2.56	2.75	.	.	.	25.07	27.10
Italy	858.58	800.13	800.88	825.75	.	14.35	13.32	13.27	13.62	.	53.47	48.82	49.60	51.39	.
Cyprus	.	.	20.11	14.49	16.65	.	.	23.28	16.81	19.52	.	.	103.59	79.99	95.08
Latvia	8.66	10.68	13.71	15.27	16.51	4.13	5.19	6.74	7.59	8.28	48.74	53.00	62.37	66.95	69.67
Lithuania	.	.	.	.	9.36	.	.	.	.	3.20	.	.	.	.	25.69
Luxembourg	141.47	149.08	166.73	179.16	211.22	278.76	287.02	313.70	328.56	378.33	357.92	353.04	382.63	384.95	431.97
Hungary	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Malta	6.63	6.81	7.46	8.16	10.59	15.99	16.36	17.78	19.27	24.77	100.41	98.78	103.49	108.28	133.33
Netherlands	316.53	327.94	356.25	371.28	484.48	19.05	19.65	21.27	22.10	28.73	50.12	51.01	55.22	57.05	73.10
Austria	123.56	127.23	146.26	159.53	.	14.78	15.17	17.36	18.82	.	41.94	41.22	46.13	49.41	.
Poland	98.62	94.39	106.24	116.46	123.05	2.56	2.45	2.76	3.02	3.20	27.41	25.04	27.51	29.40	29.78
Portugal	56.54	58.23	56.74	61.40	69.02	5.35	5.52	5.40	5.87	6.64	31.42	33.05	33.69	36.06	39.79
Romania	.	19.23	20.10	.	24.33	.	0.95	1.00	.	1.22	.	14.43	15.05	.	16.22
Slovenia	8.71	8.89	9.31	9.62	13.52	4.25	4.33	4.53	4.67	6.56	24.02	24.10	25.88	26.78	36.26
Slovakia	21.58	21.25	23.49	27.10	28.39	3.98	3.94	4.34	5.01	5.24	32.12	30.28	32.54	36.83	37.74
Finland	72.71	77.81	86.44	94.74	102.15	13.56	14.44	15.97	17.42	18.70	38.86	39.53	43.26	46.73	49.79
Sweden	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
United Kingdom	.	.	.	3,945.07	4,230.53	.	.	.	61.54	65.49	.	.	.	193.11	187.75
Euro area total	4,294.59	4,358.34	4,663.88	4,795.34	5,346.56	13.02	13.12	14.00	14.37	15.89	45.28	44.69	47.62	48.46	52.99
EU total	7,782.06	8,285.70	9,211.32	9,383.35	10,328.76	15.54	16.50	18.30	18.45	20.27	61.04	63.09	68.82	69.29	74.07

6. Payment and terminal transactions involving non-MFIs

Total number of transactions

(total for the period)

	Total number of transactions (millions)					Increase/decrease in the number of transactions (annual percentage changes)			
	2010	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	2,386.39	2,502.64	2,510.91	2,701.80	3,436.69	4.87	0.33	7.60	27.20
Bulgaria	189.51	214.01	226.33	256.58	314.71	12.93	5.76	13.36	22.66
Czech Republic	941.60	979.75	1,060.14	1,095.69	1,207.31	4.05	8.21	3.35	10.19
Denmark	1,532.84	1,640.28	1,766.61	1,899.74	2,070.96	7.01	7.70	7.54	9.01
Germany	17,324.27	17,738.73	18,210.69	19,933.55	17,993.93	2.39	2.66	9.46	-9.73
Estonia	283.16	313.59	334.06	338.82	379.99	10.75	6.53	1.43	12.15
Ireland	669.76	682.75	747.05	767.52	733.55	1.94	9.42	2.74	-4.43
Greece	185.11	186.35	195.93	198.96	253.80	0.67	5.14	1.55	27.56
Spain	5,602.48	5,611.56	5,809.85	5,908.91	6,277.54	0.16	3.53	1.71	6.24
France	17,057.49	17,538.26	18,068.32	18,086.10	18,957.98	2.82	3.02	0.10	4.82
Croatia	.	.	.	502.00	651.37	.	.	.	29.76
Italy	4,004.43	4,159.58	4,263.02	4,487.12	4,792.76	3.87	2.49	5.26	6.81
Cyprus	91.73	93.70	101.09	91.86	115.89	2.15	7.90	-9.14	26.16
Latvia	222.89	238.58	263.99	297.74	334.21	7.04	10.65	12.78	12.25
Lithuania	227.77	275.62	311.58	340.09	362.30	21.01	13.05	9.15	6.53
Luxembourg	703.47	927.84	1,161.20	1,415.09	1,710.51	31.89	25.15	21.86	20.88
Hungary	859.17	852.36	897.86	911.07	1,000.02	-0.79	5.34	1.47	9.76
Malta	30.57	31.83	31.86	38.89	39.21	4.11	0.10	22.05	0.82
Netherlands	5,441.90	5,604.45	5,783.28	6,351.88	6,453.51	2.99	3.19	9.83	1.60
Austria	2,266.37	2,363.06	2,426.44	2,490.93	1,545.26	4.27	2.68	2.66	-37.96
Poland	2,335.71	2,674.51	2,975.87	3,314.45	3,873.67	14.51	11.27	11.38	16.87
Portugal	1,720.13	1,791.74	1,769.96	1,840.43	1,893.79	4.16	-1.22	3.98	2.90
Romania	302.98	320.60	365.80	378.92	441.08	5.82	14.10	3.59	16.40
Slovenia	334.78	339.75	319.79	314.55	330.18	1.48	-5.87	-1.64	4.97
Slovakia	414.63	452.64	496.69	596.29	623.63	9.17	9.73	20.05	4.59
Finland	1,985.63	2,183.36	2,427.83	2,451.69	2,200.19	9.96	11.20	0.98	-10.26
Sweden	2,980.70	3,102.70	3,346.20	3,604.10	3,899.97	4.09	7.85	7.71	8.21
United Kingdom	16,545.64	17,794.86	18,503.75	19,722.01	21,265.70	7.55	3.98	6.58	7.83
Euro area total	60,219.13	62,521.80	64,657.98	68,014.40	68,072.62	3.34	3.42	5.19	-0.35
EU total	86,641.09	90,615.07	94,376.12	100,336.78	103,159.70	4.59	4.15	.	2.81

6. Payment and terminal transactions involving non-MFIs (cont'd)

Total number of transactions

(total for the period)

	Number per capita					Number per overnight deposit held by non-MFIs					Country's share in the total EU number of transactions (percentages)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	219.28	227.97	227.15	243.30	308.03	143.39	150.75	151.70	160.90	132.39	2.75	2.76	2.66	2.69	3.33
Bulgaria	25.15	29.12	30.98	35.29	43.51	-	-	-	-	-	0.22	0.24	0.24	0.26	0.31
Czech Republic	89.53	93.34	100.88	104.25	114.72	72.02	69.83	70.29	65.58	67.77	1.09	1.08	1.12	1.09	1.17
Denmark	276.34	294.48	315.97	338.45	367.00	-	-	-	146.70	141.49	1.77	1.81	1.87	1.89	2.01
Germany	211.90	216.91	222.31	242.79	218.48	-	-	-	-	121.34	20.00	19.58	19.30	19.87	17.44
Estonia	212.38	235.83	252.08	256.64	288.79	101.61	113.49	149.55	148.38	164.07	0.33	0.35	0.35	0.34	0.37
Ireland	146.88	149.16	162.75	166.79	158.96	82.94	91.87	102.87	109.69	86.33	0.77	0.75	0.79	0.76	0.71
Greece	16.60	16.75	17.66	18.04	23.09	5.29	5.47	6.01	5.96	7.70	0.21	0.21	0.21	0.20	0.25
Spain	120.32	120.07	124.23	126.82	135.11	68.19	70.58	75.34	78.59	85.51	6.47	6.19	6.16	5.89	6.09
France	262.53	268.60	275.45	274.53	286.51	221.89	225.44	230.43	227.47	235.61	19.69	19.35	19.15	18.03	18.38
Croatia	.	.	.	117.91	153.89	.	.	.	84.06	-	.	.	.	0.50	0.63
Italy	66.93	69.26	70.65	73.99	78.83	.	.	.	.	78.30	4.62	4.59	4.52	4.47	4.65
Cyprus	110.59	110.12	117.01	106.57	135.94	40.17	37.61	39.72	34.70	43.63	0.11	0.10	0.11	0.09	0.11
Latvia	106.27	115.88	129.81	147.92	167.55	45.15	46.73	52.91	59.14	88.36	0.26	0.26	0.28	0.30	0.32
Lithuania	73.54	91.02	104.28	114.98	123.70	24.02	32.50	35.78	40.67	39.50	0.26	0.30	0.33	0.34	0.35
Luxembourg	1,386.16	1,786.37	2,184.76	2,595.07	3,063.79	-	-	-	-	313.74	0.81	1.02	1.23	1.41	1.66
Hungary	85.92	85.48	90.51	92.09	101.36	84.19	80.85	83.46	85.84	91.09	0.99	0.94	0.95	0.91	0.97
Malta	73.76	76.46	75.97	91.86	91.72	34.85	32.00	31.43	37.52	35.44	0.04	0.04	0.03	0.04	0.04
Netherlands	327.59	335.74	345.23	378.09	382.68	226.03	238.90	254.12	270.19	288.63	6.28	6.18	6.13	6.33	6.26
Austria	271.06	281.70	287.96	293.84	180.86	227.95	241.98	250.71	240.74	.	2.62	2.61	2.57	2.48	1.50
Poland	60.64	69.42	77.23	86.09	100.66	44.96	47.45	50.87	54.66	62.86	2.70	2.95	3.15	3.30	3.76
Portugal	162.69	169.71	168.33	176.00	182.08	67.66	69.60	76.50	85.31	88.91	1.99	1.98	1.88	1.83	1.84
Romania	14.96	15.91	18.24	18.96	22.11	12.18	11.61	5.09	9.17	.	0.35	0.35	0.39	0.38	0.43
Slovenia	163.40	165.50	155.48	152.73	160.14	137.48	138.61	130.06	128.18	134.50	0.39	0.37	0.34	0.31	0.32
Slovakia	76.36	83.85	91.87	110.16	115.09	47.34	50.83	53.96	62.82	72.94	0.48	0.50	0.53	0.59	0.60
Finland	370.22	405.20	448.44	450.76	402.81	150.05	157.58	174.29	169.07	143.62	2.29	2.41	2.57	2.44	2.13
Sweden	317.84	328.36	351.51	375.41	402.22	-	-	-	-	-	3.44	3.42	3.55	3.59	3.78
United Kingdom	263.64	281.19	290.46	307.65	329.21	124.23	138.74	144.10	-	-	19.10	19.64	19.61	19.66	20.61
Euro area total	182.56	188.24	194.13	203.79	202.32	172.17	174.39	182.62	189.06	128.72	69.50	69.00	68.51	67.79	65.99
EU total	172.98	180.50	187.54	197.34	202.49	144.34	148.81	144.67	192.45	156.62	100.00	100.00	100.00	100.00	100.00

7.1 Number of transactions per type of payment service

(millions; total for the period)

	Credit transfers					Direct debits				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1,005.50	1,026.64	946.77	1,022.80	1,366.39	246.02	264.55	285.64	313.10	529.45
Bulgaria	163.68	177.33	186.71	205.45	192.50	5.18	8.54	6.94	5.60	5.55
Czech Republic	514.41	539.67	589.89	553.23	571.35	147.64	145.81	140.96	147.62	141.92
Denmark	290.00	294.84	300.29	316.76	345.78	188.10	194.28	211.24	215.94	207.09
Germany	5,871.73	6,072.48	6,151.03	6,272.42	5,923.57	8,687.26	8,648.30	8,809.46	9,931.66	8,666.86
Estonia	96.92	97.33	102.10	107.22	131.25	18.88	18.87	19.50	5.04	2.24
Ireland	155.57	152.33	152.71	153.72	167.61	108.00	107.01	109.09	108.57	89.06
Greece	63.39	69.06	85.70	91.19	141.09	17.04	18.53	16.34	14.30	12.12
Spain	807.93	812.34	848.34	885.61	908.05	2,364.86	2,286.63	2,437.18	2,431.11	2,091.84
France	2,989.65	2,977.54	3,097.20	3,250.23	3,416.95	3,411.19	3,533.32	3,543.38	3,107.73	3,541.46
Croatia	.	.	.	280.31	289.92	.	.	.	18.19	20.00
Italy	1,227.20	1,261.72	1,261.27	1,261.07	1,347.21	593.17	600.70	602.27	624.34	608.08
Cyprus	25.50	26.26	31.15	28.65	21.57	7.90	7.70	7.13	5.87	38.24
Latvia	115.74	119.26	130.29	139.74	138.52	4.20	4.22	4.28	4.44	4.40
Lithuania	114.99	153.57	167.41	170.47	176.56	13.95	14.80	13.18	13.80	14.09
Luxembourg	66.80	68.90	67.46	68.68	57.76	15.72	16.72	15.46	15.39	14.91
Hungary	572.78	545.22	551.86	523.95	546.39	65.03	63.66	64.39	64.42	65.88
Malta	6.10	6.90	7.02	8.01	8.59	1.21	1.33	1.40	2.40	1.46
Netherlands	1,647.87	1,647.91	1,623.70	2,013.66	2,043.23	1,310.15	1,340.38	1,368.65	1,329.71	1,163.43
Austria	959.00	1,002.00	996.00	981.00	527.57	843.00	871.00	893.00	902.00	451.69
Poland	1,468.69	1,625.13	1,736.93	1,842.58	1,977.31	22.59	23.28	23.25	23.11	23.59
Portugal	182.57	201.99	205.74	268.12	272.81	236.94	243.04	252.37	220.32	217.81
Romania	185.17	179.18	193.82	177.44	201.13	1.67	3.87	7.06	7.88	9.38
Slovenia	167.72	167.37	150.69	143.37	151.02	50.00	51.43	41.54	39.03	38.92
Slovakia	215.48	226.74	247.03	294.97	320.23	69.59	73.19	79.00	84.64	29.89
Finland	861.23	1,009.32	1,190.98	1,157.11	866.50	84.00	81.85	80.90	71.77	2.55
Sweden	768.00	831.00	859.00	894.00	957.00	272.00	289.00	297.00	312.00	323.00
United Kingdom	3,396.30	3,601.50	3,693.10	3,871.10	3,939.70	3,229.34	3,322.36	3,416.65	3,524.91	3,672.00
Euro area total	16,253.23	16,826.81	17,164.89	18,007.82	17,809.92	18,046.05	18,164.54	18,562.31	19,206.98	17,504.41
EU total	23,939.92	24,893.51	25,574.18	26,982.86	27,007.54	22,014.61	22,234.36	22,747.24	23,544.86	21,986.90

7.1 Number of transactions per type of payment service (cont'd)

(millions; total for the period)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	7.20	6.50	5.44	4.28	2.85	60.62	50.51	46.20	29.36	28.54	0.16	0.12	-	-	1.22
Bulgaria	-	-	-	-	0.04	-	0.01	0.01	0.11	0.78	-	-	-	-	50.60
Czech Republic	0.67	0.66	0.63	0.60	0.54	65.40	23.95	7.48	8.55	8.81	0.22	0.44	0.74	0.72	0.99
Denmark	7.10	5.59	4.22	2.89	2.12	-	-	-	-	-	-	-	-	0.00	0.00
Germany	48.27	40.61	34.41	31.20	29.66	38.94	35.92	33.60	31.77	38.43	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	90.90	84.21	75.75	68.84	40.27	-	-	-	-	0.82	-	-	-	-	1.27
Greece	22.60	19.43	15.47	11.10	9.15	2.56	3.95	4.51	4.41	3.11	0.54	0.42	0.34	0.28	0.28
Spain	103.49	94.65	83.80	76.13	76.63	0.30	0.15	0.12	-	0.00	39.02	31.53	24.70	19.76	440.83
France	3,122.80	2,971.44	2,805.62	2,620.57	2,482.82	41.09	46.50	52.25	50.53	52.91	101.11	98.45	94.89	92.74	25.93
Croatia	.	.	.	0.16	0.14	.	.	.	0.52	4.40	.	.	.	0.31	-
Italy	315.43	291.62	275.69	252.41	231.51	118.27	151.89	191.24	243.98	291.38	247.94	286.77	303.58	292.11	280.51
Cyprus	22.56	20.08	20.34	15.05	14.85	0.00	0.70	0.98	1.19	1.32	0.00	0.00	0.00	0.00	0.00
Latvia	0.02	0.02	0.01	0.01	0.01	1.07	1.11	1.46	1.92	0.07	-	-	-	-	0.00
Lithuania	0.19	0.17	0.14	0.12	0.10	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	0.19	0.20	0.33	0.29	0.28	555.75	770.67	995.28	1,241.35	1,535.92	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.02	11.89	11.94	11.32	10.89	28.34
Malta	10.27	9.75	7.59	9.44	9.69	-	-	-	.	.	-	-	-	-	.
Netherlands	-	-	-	0.19	0.19	178.29	171.72	148.04	122.10	77.95	-	-	-	0.00	0.00
Austria	2.00	2.00	1.78	1.61	0.94	26.61	26.15	28.04	27.08	.	14.30	15.59	18.88	21.65	2.07
Poland	0.19	0.11	0.11	0.10	0.11	-	-	-	-	-	-	-	-	-	-
Portugal	127.53	106.66	88.69	83.29	73.67	2.11	2.17	6.95	30.83	42.22	0.50	0.41	0.33	13.48	13.28
Romania	10.86	7.16	6.83	5.85	1.99	-	-	-	-	.	0.01	0.01	0.02	0.08	0.00
Slovenia	0.21	0.14	0.10	0.09	0.06	-	-	0.02	0.14	0.25	0.00	0.00	0.00	0.00	0.00
Slovakia	0.05	0.05	0.05	0.04	0.00	0.02	0.05	0.07	0.07	0.09	-	-	-	-	0.32
Finland	0.40	0.38	0.33	0.28	0.21	-	-	-	-	0.24	-	-	-	-	.
Sweden	0.40	0.40	0.20	0.10	0.02	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	1,113.00	970.00	848.00	718.00	644.00	-	-	-	-	-	-	-	-	-	-
Euro area total	3,873.91	3,647.71	3,415.39	3,174.80	2,972.79	1,024.56	1,260.38	1,507.28	1,782.84	2,077.31	403.57	433.28	442.71	440.02	765.74
EU total	5,006.33	4,631.80	4,275.52	3,902.63	3,621.84	1,091.02	1,285.46	1,516.22	1,793.94	2,091.42	415.69	445.67	454.78	452.01	845.67

7.1 Number of transactions per type of payment service (cont'd)

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

(millions; total for the period)

	Total card payments					With cards with a debit function					With cards with a delayed debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1,066.89	1,154.32	1,226.88	1,332.25	1,508.24	945.90	1,020.57	1,087.60	1,168.56	1,349.52	-	-	-	-	-
Bulgaria	20.65	28.12	32.68	45.42	65.24	12.96	18.61	23.86	34.90	46.63	-	-	-	-	0.73
Czech Republic	213.27	269.23	320.45	384.97	483.70	191.11	238.47	279.12	332.53	415.97	0.25	0.24	0.25	0.27	0.31
Denmark	1,047.61	1,145.57	1,250.87	1,364.15	1,515.97	1,008.80	1,097.90	1,203.31	1,318.19	1,466.52	-	-	-	-	-
Germany	2,678.08	2,941.42	3,182.20	3,666.50	3,335.41	2,196.27	2,399.67	2,579.08	2,952.13	2,574.86	447.89	501.22	559.72	648.39	668.74
Estonia	167.36	197.39	212.45	226.56	246.95	149.91	179.14	193.49	206.64	222.92	-	-	-	-	-
Ireland	315.29	339.20	409.50	436.40	434.53	207.79	237.60	309.20	340.90	355.15	-	-	-	-	-
Greece	78.99	74.97	73.99	77.69	88.05	10.85	12.83	17.67	23.47	23.93	1.79	1.63	1.48	1.43	11.52
Spain	2,286.90	2,386.27	2,415.72	2,496.30	2,760.20	997.12	1,062.30	1,096.29	1,174.66	1,387.40	-	-	-	-	-
France	7,391.64	7,911.01	8,474.98	8,964.30	9,437.92	-	-	-	-	4,924.17	-	-	-	-	1,357.08
Croatia	.	.	.	202.52	217.63	.	.	.	115.32	125.13	.	.	.	67.19	65.35
Italy	1,502.41	1,566.87	1,628.98	1,813.21	2,034.00	914.76	981.12	1,091.52	1,225.77	1,390.06	-	-	-	-	-
Cyprus	35.78	38.96	41.50	41.10	39.89	17.98	19.95	22.19	23.18	22.71	0.82	0.92	0.96	0.76	0.00
Latvia	101.86	113.97	127.96	151.63	191.00	78.93	92.24	105.90	126.82	156.96	4.83	7.11	10.66	13.92	18.30
Lithuania	98.65	107.08	130.85	155.70	171.55	88.52	95.39	118.05	140.32	154.47	-	-	-	-	-
Luxembourg	65.01	71.36	82.67	89.38	101.65	36.16	37.83	44.17	47.66	51.91	-	-	-	-	-
Hungary	209.46	231.54	270.29	311.81	359.39	184.16	204.37	236.39	268.53	302.30	0.50	0.50	0.46	1.13	1.51
Malta	12.99	13.84	15.80	19.01	19.26	8.07	8.88	10.30	13.24	13.03	-	-	-	-	0.00
Netherlands	2,305.59	2,444.44	2,642.89	2,886.22	3,168.70	2,206.41	2,333.92	2,530.66	2,765.04	3,037.49	-	-	-	-	-
Austria	421.46	446.32	488.75	557.59	559.10	341.79	360.85	394.79	453.70	.	43.51	47.26	53.80	59.92	72.93
Poland	844.23	1,025.99	1,215.59	1,448.66	1,872.67	656.65	826.67	1,001.54	1,203.58	1,598.57	12.36	11.89	11.81	10.59	10.99
Portugal	1,170.47	1,237.47	1,215.88	1,224.40	1,274.00	-	-	-	-	-	-	-	-	-	-
Romania	105.27	130.38	158.08	187.67	228.37	87.15	107.44	130.33	155.71	189.44	0.46	0.51	0.46	0.40	0.17
Slovenia	116.84	120.81	127.44	131.93	139.93	74.93	79.67	85.37	90.12	96.68	38.93	38.07	38.83	38.31	39.35
Slovakia	129.49	152.61	170.54	216.57	273.14	116.98	139.58	156.59	199.11	248.00	0.19	0.17	0.14	0.14	0.48
Finland	1,040.00	1,091.82	1,155.62	1,222.53	1,330.68	953.00	994.96	1,053.23	1,110.98	1,189.92	-	-	-	-	15.36
Sweden	1,940.30	1,982.30	2,190.00	2,398.00	2,619.94	1,421.20	1,477.50	1,648.00	1,819.00	1,989.12	46.20	41.90	43.00	43.00	44.66
United Kingdom	8,807.00	9,901.00	10,546.00	11,608.00	13,010.00	6,604.00	7,612.00	8,155.00	9,040.00	10,227.00	170.00	166.00	167.00	164.00	159.00
Euro area total	20,617.82	22,189.07	23,565.78	25,401.93	26,942.63	9,028.01	9,868.86	10,672.16	11,795.15	17,475.77	533.13	589.26	654.94	748.94	2,183.76
EU total	34,173.50	37,124.25	39,808.55	43,660.46	47,487.08	19,511.41	21,639.44	23,573.66	26,350.03	33,990.91	767.72	817.41	888.57	1,049.44	2,466.47

7.1 Number of transactions per type of payment service (cont'd)

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

(millions; total for the period)

	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	-	-	-	-	2.18	-	-	-	-	3.85	120.99	133.74	139.28	163.69	152.69
Bulgaria	7.69	9.51	8.82	10.53	17.88	-	-	-	-	0.00	-	-	-	-	0.01
Czech Republic	21.91	30.52	41.08	52.17	67.43	-	-	-	-	-	-	-	-	-	-
Denmark	38.80	47.67	47.56	45.96	49.44	-	-	-	-	-	-	-	-	-	-
Germany	33.92	40.53	43.40	65.97	91.81	-	-	-	-	-	-	-	-	-	-
Estonia	17.46	18.25	18.94	19.92	23.40	-	-	-	-	-	-	-	-	-	-
Ireland	107.50	101.60	100.30	95.50	72.96	-	-	-	-	-	-	-	-	-	-
Greece	66.35	60.52	54.84	52.80	52.60	-	-	-	-	0.00	-	-	-	-	0.00
Spain	-	-	-	-	-	-	-	-	-	-	1,261.48	1,302.22	1,303.27	1,310.35	1,372.80
France	-	-	-	-	85.40	-	-	-	-	2,455.47	-	-	-	-	615.80
Croatia	.	.	.	11.48	4.05	.	.	.	0.87	0.94	.	.	.	7.66	8.64
Italy	-	-	-	-	-	-	-	-	-	-	587.66	585.76	537.46	587.45	643.96
Cyprus	16.86	17.96	18.20	16.94	17.17	0.11	0.13	0.15	0.22	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	18.10	14.63	11.40	10.90	15.75	-	-	-	-	-	-	-	-	-	-
Lithuania	10.13	11.70	12.80	15.38	17.08	-	-	-	-	-	-	-	-	-	-
Luxembourg	28.85	33.53	38.50	41.72	49.73	-	-	-	-	-	-	-	-	-	-
Hungary	24.81	26.67	33.44	42.15	55.58	-	-	-	-	-	-	-	-	-	-
Malta	4.92	4.96	5.50	5.77	6.23	-	-	-	-	0.00	-	-	-	-	0.00
Netherlands	-	-	-	-	-	-	-	-	-	-	99.18	110.53	112.24	121.19	131.21
Austria	36.16	38.21	40.15	43.97	55.10	-	-	-	-	-	-	-	-	-	-
Poland	175.23	187.43	202.24	234.41	263.11	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	963.34	1,004.18	978.20	1,144.76	1,208.00	207.13	233.29	237.68	79.63	66.00
Romania	17.67	22.43	27.29	31.56	38.76	-	-	-	-	0.00	-	-	-	-	0.00
Slovenia	2.99	3.07	3.23	3.51	3.90	-	-	-	-	0.00	-	-	-	-	0.00
Slovakia	12.32	12.86	13.81	17.32	24.66	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	49.87	-	-	-	-	-	87.00	96.86	102.38	111.56	75.52
Sweden	139.40	115.20	123.00	132.00	144.52	136.80	151.50	162.00	168.00	180.40	196.70	196.30	214.00	236.00	261.25
United Kingdom	1,857.00	1,926.00	2,023.00	2,194.00	2,402.00	-	-	-	-	-	176.00	197.00	201.00	210.00	222.00
Euro area total	309.87	331.48	336.88	363.41	550.75	963.45	1,004.31	978.35	1,144.98	3,667.31	2,363.43	2,462.40	2,432.31	2,373.86	3,057.99
EU total	2,638.06	2,723.23	2,867.51	3,143.94	3,610.58	1,100.25	1,155.81	1,140.35	1,313.86	3,848.66	2,736.13	2,855.70	2,847.31	2,827.52	3,549.89

7.2 Relative importance of payment services

(as a percentage of the total number of transactions)

	Credit transfers					Direct debits					Card payments with cards isssued by resident PSPs (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	42.13	41.02	37.71	37.86	39.76	10.31	10.57	11.38	11.59	15.41	44.71	46.12	48.86	49.31	43.89
Bulgaria	86.37	82.86	82.49	80.07	61.17	2.73	3.99	3.06	2.18	1.76	10.90	13.14	14.44	17.70	20.73
Czech Republic	54.63	55.08	55.64	50.49	47.32	15.68	14.88	13.30	13.47	11.76	22.65	27.48	30.23	35.13	40.06
Denmark	18.92	17.98	17.00	16.67	16.70	12.27	11.84	11.96	11.37	10.00	68.34	69.84	70.81	71.81	73.20
Germany	33.89	34.23	33.78	31.47	32.92	50.15	48.75	48.38	49.82	48.17	15.46	16.58	17.47	18.39	18.54
Estonia	34.23	31.04	30.56	31.64	34.54	6.67	6.02	5.84	1.49	0.59	59.10	62.94	63.59	66.87	64.99
Ireland	23.23	22.31	20.44	20.03	22.85	16.13	15.67	14.60	14.15	12.14	47.08	49.68	54.82	56.86	59.24
Greece	34.24	37.06	43.74	45.83	55.59	9.20	9.95	8.34	7.19	4.78	42.67	40.23	37.76	39.05	34.69
Spain	14.42	14.48	14.60	14.99	14.47	42.21	40.75	41.95	41.14	33.32	40.82	42.52	41.58	42.25	43.97
France	17.53	16.98	17.14	17.97	18.02	20.00	20.15	19.61	17.18	18.68	43.33	45.11	46.91	49.56	49.78
Croatia	.	.	.	55.84	44.51	.	.	.	3.62	3.07	.	.	.	40.34	33.41
Italy	30.65	30.33	29.59	28.10	28.11	14.81	14.44	14.13	13.91	12.69	37.52	37.67	38.21	40.41	42.44
Cyprus	27.79	28.02	30.81	31.19	18.61	8.61	8.22	7.06	6.39	33.00	39.00	41.58	41.05	44.74	34.42
Latvia	51.93	49.99	49.35	46.93	41.45	1.89	1.77	1.62	1.49	1.32	45.70	47.77	48.47	50.93	57.15
Lithuania	50.49	55.72	53.73	50.13	48.73	6.12	5.37	4.23	4.06	3.89	43.31	38.85	42.00	45.78	47.35
Luxembourg	9.50	7.43	5.81	4.85	3.38	2.23	1.80	1.33	1.09	0.87	9.24	7.69	7.12	6.32	5.94
Hungary	66.67	63.97	61.46	57.51	54.64	7.57	7.47	7.17	7.07	6.59	24.38	27.16	30.10	34.23	35.94
Malta	19.96	21.67	22.04	20.58	21.92	3.97	4.18	4.40	6.16	3.72	42.48	43.47	49.59	48.88	49.12
Netherlands	30.28	29.40	28.08	31.70	31.66	24.08	23.92	23.67	20.93	18.03	42.37	43.62	45.70	45.44	49.10
Austria	42.31	42.40	41.05	39.38	34.14	37.20	36.86	36.80	36.21	29.23	18.60	18.89	20.14	22.38	36.18
Poland	62.88	60.76	58.37	55.59	51.04	0.97	0.87	0.78	0.70	0.61	36.14	38.36	40.85	43.71	48.34
Portugal	10.61	11.27	11.62	14.57	14.41	13.77	13.56	14.26	11.97	11.50	68.05	69.07	68.70	66.53	67.27
Romania	61.12	55.89	52.99	46.83	45.60	0.55	1.21	1.93	2.08	2.13	34.75	40.67	43.22	49.53	51.77
Slovenia	50.10	49.26	47.12	45.58	45.74	14.94	15.14	12.99	12.41	11.79	34.90	35.56	39.85	41.94	42.38
Slovakia	51.97	50.09	49.74	49.47	51.35	16.78	16.17	15.91	14.19	4.79	31.23	33.72	34.34	36.32	43.80
Finland	43.37	46.23	49.06	47.20	39.38	4.23	3.75	3.33	2.93	0.12	52.38	50.01	47.60	49.86	60.48
Sweden	25.77	26.78	25.67	24.81	24.54	9.13	9.31	8.88	8.66	8.28	65.10	63.89	65.45	66.54	67.18
United Kingdom	20.53	20.24	19.96	19.63	18.53	19.52	18.67	18.46	17.87	17.27	53.23	55.64	56.99	58.86	61.18
Euro area total	26.99	26.91	26.55	26.48	26.16	29.97	29.05	28.71	28.24	25.71	34.24	35.49	36.45	37.35	39.58
EU total	27.63	27.47	27.10	26.89	26.18	25.41	24.54	24.10	23.47	21.31	39.44	40.97	42.18	43.51	46.03

7.2 Relative importance of payment services (cont'd)

(as a percentage of the total number of transactions)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	0.30	0.26	0.22	0.16	0.08	2.54	2.02	1.84	1.09	0.83	0.01	0.00	-	-	0.04
Bulgaria	-	-	-	-	0.01	-	0.01	0.00	0.04	0.25	-	-	-	-	16.08
Czech Republic	0.07	0.07	0.06	0.05	0.05	6.95	2.44	0.71	0.78	0.73	0.02	0.04	0.07	0.07	0.08
Denmark	0.46	0.34	0.24	0.15	0.10	-	-	-	-	-	-	-	-	0.00	0.00
Germany	0.28	0.23	0.19	0.16	0.16	0.22	0.20	0.18	0.16	0.21	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	13.57	12.33	10.14	8.97	5.49	-	-	-	-	0.11	-	-	-	-	0.17
Greece	12.21	10.43	7.89	5.58	3.61	1.38	2.12	2.30	2.22	1.22	0.29	0.22	0.17	0.14	0.11
Spain	1.85	1.69	1.44	1.29	1.22	0.01	0.00	0.00	-	0.00	0.70	0.56	0.43	0.33	7.02
France	18.31	16.94	15.53	14.49	13.10	0.24	0.27	0.29	0.28	0.28	0.59	0.56	0.53	0.51	0.14
Croatia	.	.	.	0.03	0.02	.	.	.	0.10	0.67	.	.	.	0.06	-
Italy	7.88	7.01	6.47	5.63	4.83	2.95	3.65	4.49	5.44	6.08	6.19	6.89	7.12	6.51	5.85
Cyprus	24.59	21.44	20.12	16.38	12.81	0.00	0.74	0.97	1.30	1.14	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.01	0.00	0.00	0.00	0.48	0.47	0.55	0.64	0.02	-	-	-	-	0.00
Lithuania	0.08	0.06	0.04	0.03	0.03	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	0.03	0.02	0.03	0.02	0.02	79.00	83.06	85.71	87.72	89.79	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00	1.38	1.40	1.26	1.20	2.83
Malta	33.59	30.62	23.83	24.27	24.72	-	-	-	0.10	0.47	-	-	-	-	0.06
Netherlands	-	-	-	0.00	0.00	3.28	3.06	2.56	1.92	1.21	-	-	-	0.00	0.00
Austria	0.09	0.08	0.07	0.06	0.06	1.17	1.11	1.16	1.09	0.25	0.63	0.66	0.78	0.87	0.13
Poland	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	7.41	5.95	5.01	4.53	3.89	0.12	0.12	0.39	1.67	2.23	0.03	0.02	0.02	0.73	0.70
Romania	3.58	2.23	1.87	1.54	0.45	-	-	-	-	0.02	0.00	0.00	0.00	0.02	0.00
Slovenia	0.06	0.04	0.03	0.03	0.02	-	-	0.01	0.04	0.08	0.00	0.00	0.00	0.00	0.00
Slovakia	0.01	0.01	0.01	0.01	0.00	0.00	0.01	0.01	0.01	0.01	-	-	-	-	0.05
Finland	0.02	0.02	0.01	0.01	0.01	-	-	-	-	0.01	-	-	-	-	0.00
Sweden	0.01	0.01	0.01	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	6.73	5.45	4.58	3.64	3.03	-	-	-	-	-	-	-	-	-	-
Euro area total	6.43	5.83	5.28	4.67	4.37	1.70	2.02	2.33	2.62	3.05	0.67	0.69	0.68	0.65	1.12
EU total	5.78	5.11	4.53	3.89	3.51	1.26	1.42	1.61	1.79	2.03	0.48	0.49	0.48	0.45	0.82

7.3 Increase/decrease in the number of transactions

(annual percentage changes)

	Credit transfers				Direct debits				Card payments with cards issued by resident PSPs (except cards with an e-money function only)			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	2.10	-7.78	8.03	33.59	7.53	7.97	9.61	69.10	8.20	6.29	8.59	13.21
Bulgaria	8.35	5.28	10.04	-6.30	65.05	-18.80	-19.33	-0.75	36.15	16.23	38.97	43.64
Czech Republic	4.91	9.30	-6.21	3.27	-1.24	-3.33	4.73	-3.86	26.24	19.02	20.13	25.65
Denmark	1.67	1.85	5.49	9.16	3.29	8.73	2.23	-4.10	9.35	9.19	9.06	11.13
Germany	3.42	1.29	1.97	-5.56	-0.45	1.86	12.74	-12.74	9.83	8.19	15.22	-9.03
Estonia	0.42	4.90	5.01	22.42	-0.03	3.33	-74.17	-55.53	17.94	7.63	6.64	9.00
Ireland	-2.08	0.25	0.66	9.04	-0.92	1.94	-0.47	-17.97	7.58	20.73	6.57	-0.43
Greece	8.94	24.10	6.40	54.73	8.78	-11.85	-12.46	-15.24	-5.09	-1.31	5.00	13.33
Spain	0.55	4.43	4.39	2.53	-3.31	6.58	-0.25	-13.96	4.35	1.23	3.34	10.57
France	-0.41	4.02	4.94	5.13	3.58	0.28	-12.29	13.96	7.03	7.13	5.77	5.28
Croatia	.	.	.	3.43	.	.	.	9.96	.	.	.	7.46
Italy	2.81	-0.04	-0.02	6.83	1.27	0.26	3.66	-2.60	4.29	3.96	11.31	12.18
Cyprus	2.98	18.63	-8.02	-24.71	-2.51	-7.36	-17.73	551.67	8.90	6.52	-0.96	-2.95
Latvia	3.04	9.25	7.26	-0.88	0.50	1.35	3.64	-0.79	11.89	12.28	18.50	25.96
Lithuania	33.55	9.01	1.83	3.57	6.10	-10.94	4.71	2.10	8.55	22.20	18.99	10.18
Luxembourg	3.15	-2.09	1.82	-15.91	6.32	-7.49	-0.46	-3.14	9.76	15.85	8.11	13.73
Hungary	-4.81	1.22	-5.06	4.28	-2.11	1.15	0.03	2.28	10.54	16.73	15.36	15.26
Malta	13.01	1.84	13.97	7.36	9.72	5.33	70.85	-39.13	6.53	14.22	20.29	1.30
Netherlands	0.00	-1.47	24.02	1.47	2.31	2.11	-2.84	-12.51	6.02	8.12	9.21	9.79
Austria	4.48	-0.60	-1.51	-46.22	3.32	2.53	1.01	-49.92	5.90	9.51	14.09	0.27
Poland	10.65	6.88	6.08	7.31	3.05	-0.13	-0.62	2.08	21.53	18.48	19.17	29.27
Portugal	10.64	1.86	30.32	1.75	2.57	3.84	-12.70	-1.14	5.72	-1.74	0.70	4.05
Romania	-3.23	8.17	-8.46	13.35	131.66	82.25	11.67	19.05	23.85	21.25	18.72	21.68
Slovenia	-0.21	-9.97	-4.86	5.34	2.86	-19.22	-6.05	-0.29	3.39	5.49	3.53	6.06
Slovakia	5.23	8.95	19.41	8.56	5.17	7.94	7.14	-64.69	17.85	11.75	26.99	26.12
Finland	17.19	18.00	-2.84	-25.11	-2.56	-1.15	-11.29	-96.45	4.98	5.84	5.79	8.85
Sweden	8.20	3.37	4.07	7.05	6.25	2.77	5.05	3.53	2.16	10.48	9.50	9.26
United Kingdom	6.04	2.54	4.82	1.77	2.88	2.84	3.17	4.17	12.42	6.51	10.07	12.08
Euro area total	2.92	2.01	4.91	-1.86	0.55	2.19	3.47	-8.89	6.75	6.20	7.79	5.44
EU total	3.98	2.73	.	0.09	1.00	2.31	.	-6.62	8.63	7.23	.	8.76

7.3 Increase/decrease in the number of transactions (cont'd)

(annual percentage changes)

	Cheques				E-money payment transactions with e-money issued by resident PSPs				Other payment services			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	-9.81	-16.35	-21.21	-33.40	-16.67	-8.54	-36.44	-2.80	-22.64	-	-	-
Bulgaria	-	-	-	-	-	-53.85	1,750.00	606.31	-	-	-	-
Czech Republic	-1.94	-3.35	-5.05	-9.63	-63.38	-68.76	14.30	2.98	103.26	68.42	-2.72	38.83
Denmark	-21.32	-24.49	-31.48	-26.64	-	-	-	-	-	-	-	-
Germany	-15.87	-15.27	-9.33	-4.93	-7.76	-6.46	-5.45	20.97	-	-	-	-
Estonia	0.00	200.00	33.33	-	-	-	-	-	0.00	-25.00	-66.67	-
Ireland	-7.36	-10.04	-9.13	-41.50	-	-	-	-	-	-	-	-
Greece	-14.03	-20.39	-28.26	-17.53	54.54	14.10	-2.13	-29.59	-22.96	-19.23	-17.26	0.36
Spain	-8.54	-11.46	-9.14	0.65	-50.51	-21.09	-	-	-19.20	-21.67	-19.97	2,130.45
France	-4.85	-5.58	-6.60	-5.26	13.16	12.36	-3.30	4.71	-2.64	-3.61	-2.27	-72.04
Croatia	.	.	.	-12.66	.	.	.	753.59	.	.	.	-
Italy	-7.55	-5.46	-8.44	-8.28	28.43	25.90	27.58	19.43	15.66	5.86	-3.78	-3.97
Cyprus	-10.98	1.26	-26.02	-1.31	-	40.11	21.88	10.74	-	-	-	-
Latvia	-6.25	-20.00	-25.00	-22.22	4.12	30.73	31.75	-96.19	-	-	-	-
Lithuania	-10.70	-17.37	-15.22	-18.80	-	-	-	-	-	-	-	-
Luxembourg	4.42	68.55	-12.50	-3.47	38.67	29.15	24.72	23.73	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	0.43	-5.19	-3.79	160.22
Malta	-5.10	-22.08	24.30	2.68	-	-	-	360.00	-	-	-	-
Netherlands	-	-	-	3.24	-3.69	-13.79	-17.52	-36.16	-	-	-	-
Austria	0.00	-11.00	-9.55	-41.74	-1.72	7.23	-3.42	-85.67	8.99	21.10	14.69	-90.43
Poland	-43.46	-2.78	-7.62	9.28	-	-	-	-	-	-	-	-
Portugal	-16.37	-16.84	-6.09	-11.55	2.79	219.89	343.65	36.95	-17.64	-19.22	3,959.94	-1.46
Romania	-34.05	-4.68	-14.23	-66.02	-	-	-	-	-9.09	60.00	406.25	-
Slovenia	-32.39	-27.78	-16.35	-29.89	-	-	621.05	85.40	-	-	-	-
Slovakia	0.00	0.00	-20.00	-	150.00	40.00	0.00	28.57	-	-	-	-
Finland	-5.50	-12.70	-15.15	-23.93	-	-	-	-	-	-	-	-
Sweden	0.00	-50.00	-50.00	-78.00	-	-	-	-	-	-	-	-
United Kingdom	-12.85	-12.58	-15.33	-10.31	-	-	-	-	-	-	-	-
Euro area total	-5.84	-6.37	.	.	23.02	.	.	.	7.36	.	.	.
EU total	-7.48	-7.69	.	.	.	.	.	.	7.21	.	.	.

7.4 Number of transactions per capita

(total for the period)

	Credit transfers					Direct debits					Card payments with cards isssued by resident PSPs (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	92.39	93.52	85.65	92.10	122.47	22.61	24.10	25.84	28.19	47.45	98.03	105.15	110.99	119.97	135.18
Bulgaria	21.72	24.13	25.56	28.26	26.61	0.69	1.16	0.95	0.77	0.77	2.74	3.83	4.47	6.25	9.02
Czech Republic	48.91	51.41	56.13	52.64	54.29	14.04	13.89	13.41	14.05	13.49	20.28	25.65	30.49	36.63	45.96
Denmark	52.28	52.93	53.71	56.43	61.28	33.91	34.88	37.78	38.47	36.70	188.86	205.67	223.73	243.03	268.65
Germany	71.82	74.25	75.09	76.40	71.92	106.26	105.75	107.54	120.97	105.23	32.76	35.97	38.85	44.66	40.50
Estonia	72.69	73.20	77.05	81.21	99.75	14.16	14.19	14.71	3.82	1.70	125.52	148.44	160.31	171.61	187.68
Ireland	34.12	33.28	33.27	33.40	36.32	23.69	23.38	23.76	23.59	19.30	69.15	74.11	89.21	94.83	94.16
Greece	5.68	6.21	7.73	8.27	12.83	1.53	1.67	1.47	1.30	1.10	7.08	6.74	6.67	7.05	8.01
Spain	17.35	17.38	18.14	19.01	19.54	50.79	48.93	52.11	52.18	45.02	49.11	51.06	51.66	53.58	59.40
France	46.01	45.60	47.22	49.33	51.64	52.50	54.11	54.02	47.17	53.52	113.76	121.16	129.20	136.07	142.63
Croatia	.	.	.	65.84	68.49	.	.	.	4.27	4.72	.	.	.	47.57	51.41
Italy	20.51	21.01	20.90	20.79	22.16	9.91	10.00	9.98	10.29	10.00	25.11	26.09	27.00	29.90	33.46
Cyprus	30.74	30.86	36.05	33.24	25.30	9.52	9.05	8.26	6.81	44.86	43.13	45.79	48.03	47.68	46.79
Latvia	55.19	57.93	64.06	69.43	69.44	2.00	2.05	2.10	2.20	2.21	48.57	55.36	62.92	75.33	95.75
Lithuania	37.13	50.71	56.03	57.64	60.28	4.50	4.89	4.41	4.67	4.81	31.85	35.36	43.80	52.64	58.57
Luxembourg	131.62	132.65	126.92	125.95	103.45	30.98	32.18	29.09	28.23	26.70	128.10	137.39	155.55	163.90	182.06
Hungary	57.28	54.68	55.63	52.96	55.38	6.50	6.38	6.49	6.51	6.68	20.95	23.22	27.25	31.52	36.43
Malta	14.72	16.57	16.75	18.91	20.11	2.93	3.20	3.34	5.66	3.41	31.33	33.24	37.67	44.90	45.05
Netherlands	99.20	98.72	96.93	119.86	121.16	78.87	80.30	81.70	79.15	68.99	138.79	146.44	157.77	171.80	187.90
Austria	114.70	119.45	118.20	115.72	61.75	100.82	103.83	105.98	106.40	52.87	50.41	53.21	58.00	65.77	65.44
Poland	38.13	42.18	45.08	47.86	51.38	0.59	0.60	0.60	0.60	0.61	21.92	26.63	31.55	37.63	48.66
Portugal	17.27	19.13	19.57	25.64	26.23	22.41	23.02	24.00	21.07	20.94	110.70	117.21	115.64	117.09	122.49
Romania	9.15	8.89	9.66	8.88	10.08	0.08	0.19	0.35	0.39	0.47	5.20	6.47	7.88	9.39	11.45
Slovenia	81.86	81.53	73.26	69.61	73.25	24.41	25.05	20.20	18.95	18.88	57.03	58.85	61.96	64.06	67.87
Slovakia	39.68	42.00	45.69	54.49	59.10	12.82	13.56	14.61	15.64	5.52	23.85	28.27	31.55	40.01	50.41
Finland	160.58	187.32	219.98	212.74	158.64	15.66	15.19	14.94	13.20	0.47	193.91	202.63	213.45	224.77	243.62
Sweden	81.89	87.94	90.24	93.12	98.70	29.00	30.58	31.20	32.50	33.31	206.90	209.78	230.06	249.78	270.21
United Kingdom	54.12	56.91	57.97	60.39	60.99	51.46	52.50	53.63	54.99	56.85	140.33	156.45	165.54	181.08	201.41
Euro area total	49.27	50.66	51.54	53.96	52.93	54.71	54.69	55.73	57.55	52.03	62.50	66.81	70.75	76.11	80.08
EU total	47.80	49.59	50.82	53.07	53.01	43.95	44.29	45.20	46.31	43.16	68.23	73.95	79.11	85.87	93.21

7.4 Number of transactions per capita (cont'd)

(total for the period)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	0.66	0.59	0.49	0.39	0.26	5.57	4.60	4.18	2.64	2.56	0.01	0.01	-	-	0.11
Bulgaria	-	-	-	-	0.00	-	0.00	0.00	0.02	0.11	-	-	-	-	7.00
Czech Republic	0.06	0.06	0.06	0.06	0.05	6.22	2.28	0.71	0.81	0.84	0.02	0.04	0.07	0.07	0.09
Denmark	1.28	1.00	0.75	0.51	0.38	-	-	-	-	-	-	-	-	0.00	0.00
Germany	0.59	0.50	0.42	0.38	0.36	0.48	0.44	0.41	0.39	0.47	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	19.94	18.40	16.50	14.96	8.73	-	-	-	-	0.18	-	-	-	-	0.28
Greece	2.03	1.75	1.39	1.01	0.83	0.23	0.36	0.41	0.40	0.28	0.05	0.04	0.03	0.03	0.03
Spain	2.22	2.03	1.79	1.63	1.65	0.01	0.00	0.00	-	0.00	0.84	0.67	0.53	0.42	9.49
France	48.06	45.51	42.77	39.78	37.52	0.63	0.71	0.80	0.77	0.80	1.56	1.51	1.45	1.41	0.39
Croatia	.	.	.	0.04	0.03	.	.	.	0.12	1.04	.	.	.	0.07	-
Italy	5.27	4.86	4.57	4.16	3.81	1.98	2.53	3.17	4.02	4.79	4.14	4.77	5.03	4.82	4.61
Cyprus	27.20	23.60	23.54	17.46	17.42	0.00	0.82	1.13	1.38	1.55	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.01	0.01	0.00	0.00	0.51	0.54	0.72	0.95	0.04	-	-	-	-	0.00
Lithuania	0.06	0.06	0.05	0.04	0.03	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	0.37	0.38	0.63	0.54	0.51	1,095.08	1,483.76	1,872.59	2,276.45	2,751.06	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00	1.19	1.20	1.14	1.10	2.87
Malta	24.78	23.41	18.10	22.29	22.67	-	-	-	0.09	0.43	-	-	-	-	0.05
Netherlands	-	-	-	0.01	0.01	10.73	10.29	8.84	7.27	4.62	-	-	-	0.00	0.00
Austria	0.24	0.24	0.21	0.19	0.11	3.18	3.12	3.33	3.19	0.45	1.71	1.86	2.24	2.55	0.24
Poland	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	12.06	10.10	8.43	7.96	7.08	0.20	0.21	0.66	2.95	4.06	0.05	0.04	0.03	1.29	1.28
Romania	0.54	0.36	0.34	0.29	0.10	-	-	-	-	0.01	0.00	0.00	0.00	0.00	0.00
Slovenia	0.10	0.07	0.05	0.04	0.03	-	-	0.01	0.07	0.12	0.00	0.00	0.00	0.00	0.00
Slovakia	0.01	0.01	0.01	0.01	0.00	0.00	0.01	0.01	0.01	0.02	-	-	-	-	0.06
Finland	0.07	0.07	0.06	0.05	0.04	-	-	-	-	0.04	-	-	-	-	0.00
Sweden	0.04	0.04	0.02	0.01	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	17.73	15.33	13.31	11.20	9.97	-	-	-	-	-	-	-	-	-	-
Euro area total	11.74	10.98	10.25	9.51	8.84	3.11	3.79	4.53	5.34	6.17	1.22	1.30	1.33	1.32	2.28
EU total	9.99	9.23	8.50	7.68	7.11	2.18	2.56	3.01	3.53	4.11	0.83	0.89	0.90	0.89	1.66

7.5 Country's share in the total EU number of transactions

(as a percentage; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	4.20	4.12	3.70	3.79	5.06	1.12	1.19	1.26	1.33	2.41	3.12	3.11	3.08	3.05	3.18
Bulgaria	0.68	0.71	0.73	0.76	0.71	0.02	0.04	0.03	0.02	0.03	0.06	0.08	0.08	0.10	0.14
Czech Republic	2.15	2.17	2.31	2.05	2.12	0.67	0.66	0.62	0.63	0.65	0.62	0.73	0.80	0.88	1.02
Denmark	1.21	1.18	1.17	1.17	1.28	0.85	0.87	0.93	0.92	0.94	3.07	3.09	3.14	3.12	3.19
Germany	24.53	24.39	24.05	23.25	21.93	39.46	38.90	38.73	42.18	39.42	7.84	7.92	7.99	8.40	7.02
Estonia	0.40	0.39	0.40	0.40	0.49	0.09	0.08	0.09	0.02	0.01	0.49	0.53	0.53	0.52	0.52
Ireland	0.65	0.61	0.60	0.57	0.62	0.49	0.48	0.48	0.46	0.41	0.92	0.91	1.03	1.00	0.92
Greece	0.26	0.28	0.34	0.34	0.52	0.08	0.08	0.07	0.06	0.06	0.23	0.20	0.19	0.18	0.19
Spain	3.37	3.26	3.32	3.28	3.36	10.74	10.28	10.71	10.33	9.51	6.69	6.43	6.07	5.72	5.81
France	12.49	11.96	12.11	12.05	12.65	15.50	15.89	15.58	13.20	16.11	21.63	21.31	21.29	20.53	19.87
Croatia	.	.	.	1.04	1.07	.	.	.	0.08	0.09	.	.	.	0.46	0.46
Italy	5.13	5.07	4.93	4.67	4.99	2.69	2.70	2.65	2.65	2.77	4.40	4.22	4.09	4.15	4.28
Cyprus	0.11	0.11	0.12	0.11	0.08	0.04	0.03	0.03	0.02	0.17	0.10	0.10	0.10	0.09	0.08
Latvia	0.48	0.48	0.51	0.52	0.51	0.02	0.02	0.02	0.02	0.02	0.30	0.31	0.32	0.35	0.40
Lithuania	0.48	0.62	0.65	0.63	0.65	0.06	0.07	0.06	0.06	0.06	0.29	0.29	0.33	0.36	0.36
Luxembourg	0.28	0.28	0.26	0.25	0.21	0.07	0.08	0.07	0.07	0.07	0.19	0.19	0.21	0.20	0.21
Hungary	2.39	2.19	2.16	1.94	2.02	0.30	0.29	0.28	0.27	0.30	0.61	0.62	0.68	0.71	0.76
Malta	0.03	0.03	0.03	0.03	0.03	0.01	0.01	0.01	0.01	0.01	0.04	0.04	0.04	0.04	0.04
Netherlands	6.88	6.62	6.35	7.46	7.57	5.95	6.03	6.02	5.65	5.29	6.75	6.58	6.64	6.61	6.67
Austria	4.01	4.03	3.89	3.64	1.95	3.83	3.92	3.93	3.83	2.05	1.23	1.20	1.23	1.28	1.18
Poland	6.13	6.53	6.79	6.83	7.32	0.10	0.10	0.10	0.10	0.11	2.47	2.76	3.05	3.32	3.94
Portugal	0.76	0.81	0.80	0.99	1.01	1.08	1.09	1.11	0.94	0.99	3.43	3.33	3.05	2.80	2.68
Romania	0.77	0.72	0.76	0.66	0.74	0.01	0.02	0.03	0.03	0.04	0.31	0.35	0.40	0.43	0.48
Slovenia	0.70	0.67	0.59	0.53	0.56	0.23	0.23	0.18	0.17	0.18	0.34	0.33	0.32	0.30	0.29
Slovakia	0.90	0.91	0.97	1.09	1.19	0.32	0.33	0.35	0.36	0.14	0.38	0.41	0.43	0.50	0.58
Finland	3.60	4.05	4.66	4.29	3.21	0.38	0.37	0.36	0.30	0.01	3.04	2.94	2.90	2.80	2.80
Sweden	3.21	3.34	3.36	3.31	3.54	1.24	1.30	1.31	1.33	1.47	5.68	5.34	5.50	5.49	5.52
United Kingdom	14.19	14.47	14.44	14.35	14.59	14.67	14.94	15.02	14.97	16.70	25.77	26.67	26.49	26.59	27.40
Euro area total	67.89	67.60	67.12	66.74	65.94	81.97	81.70	81.60	81.58	79.61	60.33	59.77	59.20	58.18	56.74
EU total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

7.5 Country's share in the total EU number of transactions (cont'd)

(as a percentage; total for the period)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	0.14	0.14	0.13	0.11	0.08	5.56	3.93	3.05	1.64	1.36	0.04	0.03	-	-	0.14
Bulgaria	-	-	-	-	0.00	-	0.00	0.00	0.01	0.04	-	-	-	-	5.98
Czech Republic	0.01	0.01	0.01	0.02	0.02	5.99	1.86	0.49	0.48	0.42	0.05	0.10	0.16	0.16	0.12
Denmark	0.14	0.12	0.10	0.07	0.06	-	-	-	-	-	-	-	-	0.00	0.00
Germany	0.96	0.88	0.80	0.80	0.82	3.57	2.79	2.22	1.77	1.84	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	1.82	1.82	1.77	1.76	1.11	-	-	-	-	0.04	-	-	-	-	0.15
Greece	0.45	0.42	0.36	0.28	0.25	0.23	0.31	0.30	0.25	0.15	0.13	0.09	0.07	0.06	0.03
Spain	2.07	2.04	1.96	1.95	2.12	0.03	0.01	0.01	-	0.00	9.39	7.07	5.43	4.37	52.13
France	62.38	64.15	65.62	67.15	68.55	3.77	3.62	3.45	2.82	2.53	24.32	22.09	20.87	20.52	3.07
Croatia	.	.	.	0.00	0.00	.	.	.	0.03	0.21	.	.	.	0.07	-
Italy	6.30	6.30	6.45	6.47	6.39	10.84	11.82	12.61	13.60	13.93	59.65	64.35	66.75	64.62	33.17
Cyprus	0.45	0.43	0.48	0.39	0.41	0.00	0.05	0.06	0.07	0.06	0.00	0.00	0.00	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	0.00	0.10	0.09	0.10	0.11	0.00	-	-	-	-	0.00
Lithuania	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	0.00	0.00	0.01	0.01	0.01	50.94	59.95	65.64	69.20	73.44	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00	2.86	2.68	2.49	2.41	3.35
Malta	0.21	0.21	0.18	0.24	0.27	-	-	-	0.00	0.01	-	-	-	-	0.00
Netherlands	-	-	-	0.00	0.01	16.34	13.36	9.76	6.81	3.73	-	-	-	0.00	0.00
Austria	0.04	0.04	0.04	0.04	0.03	2.44	2.03	1.85	1.51	0.19	3.44	3.50	4.15	4.79	0.24
Poland	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	2.55	2.30	2.07	2.13	2.03	0.19	0.17	0.46	1.72	2.02	0.12	0.09	0.07	2.98	1.57
Romania	0.22	0.15	0.16	0.15	0.05	-	-	-	-	0.01	0.00	0.00	0.00	0.02	0.00
Slovenia	0.00	0.00	0.00	0.00	0.00	-	-	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00
Slovakia	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.04
Finland	0.01	0.01	0.01	0.01	0.01	-	-	-	-	0.01	-	-	-	-	0.00
Sweden	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	22.23	20.94	19.83	18.40	17.78	-	-	-	-	-	-	-	-	-	-
Euro area total	77.38	78.75	79.88	81.35	82.08	93.91	98.05	99.41	99.38	99.33	97.09	97.22	97.35	97.35	90.55
EU total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

8 Payment and terminal transactions involving non-MFIs

Total value of transactions

(total for the period)

	Total value of transactions (EUR trillions)					Increase/decrease in the real value of transactions (annual percentage changes; HICP adjusted)				Average value per transaction (EUR)				
	2010	2011	2012	2013	2014	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	3.84	4.07	3.83	4.16	6.90	2.65	-7.74	7.29	66.50	1,609.50	1,625.70	1,526.07	1,539.42	2,007.36
Bulgaria	0.36	0.38	0.39	0.39	0.38	1.19	0.99	0.55	-0.01	1,923.86	1,759.04	1,726.20	1,517.95	1,213.14
Czech Republic	1.76	1.75	1.65	1.27	1.33	-5.65	-5.98	-21.59	10.96	1,868.73	1,791.20	1,558.11	1,161.43	1,104.43
Denmark	0.74	0.76	0.71	0.80	0.92	0.95	-9.06	13.08	14.36	481.75	465.28	400.81	422.48	443.77
Germany	62.94	70.81	71.69	70.57	56.80	9.99	-0.78	-2.75	-19.58	3,633.31	3,991.72	3,936.84	3,540.27	3,156.54
Estonia	0.14	0.16	0.21	0.24	0.22	11.03	22.97	14.89	-8.06	494.93	516.50	617.88	714.24	585.83
Ireland	0.78	0.69	0.62	0.62	0.88	-12.14	-12.02	-1.03	43.13	1,162.47	1,016.20	830.83	803.25	1,199.62
Greece	1.19	1.24	0.94	0.87	0.67	2.73	-24.78	-6.13	-20.07	6,404.30	6,677.09	4,792.46	4,349.77	2,656.54
Spain	12.32	12.42	12.60	11.50	12.89	-1.50	-1.53	-8.99	13.34	2,199.24	2,213.64	2,168.52	1,946.31	2,052.85
France	25.10	28.42	27.83	26.69	27.22	10.30	-3.56	-4.91	1.92	1,471.40	1,620.71	1,540.39	1,475.53	1,435.89
Croatia	.	.	.	0.24	0.26	-	-	-	12.22	.	.	.	472.28	405.08
Italy	9.84	10.05	9.76	9.76	8.91	-1.46	-5.25	-0.66	-8.63	2,456.05	2,415.11	2,290.34	2,176.01	1,859.80
Cyprus	0.49	0.63	0.54	0.32	0.31	23.31	-15.51	-40.23	-0.87	5,381.10	6,766.12	5,375.44	3,491.42	2,716.93
Latvia	0.37	0.42	0.50	0.58	0.44	9.71	13.82	18.25	-24.02	1,660.21	1,773.77	1,877.70	1,948.90	1,322.77
Lithuania	0.25	0.22	0.21	0.20	0.20	-13.67	-6.70	-9.31	0.80	1,097.50	810.17	688.25	574.43	542.95
Luxembourg	1.01	1.13	1.34	1.52	1.46	7.89	15.37	12.07	-3.17	1,438.86	1,217.16	1,149.93	1,073.70	852.10
Hungary	1.73	1.67	1.97	1.97	3.05	-5.68	15.68	2.33	62.07	2,013.13	1,964.44	2,189.20	2,163.93	3,046.66
Malta	0.15	0.13	0.12	0.13	0.13	-14.57	-10.93	3.25	0.09	4,998.00	4,161.67	3,805.09	3,251.32	3,240.69
Netherlands	6.15	5.74	5.84	17.57	17.70	-8.88	-1.74	196.93	0.82	1,130.15	1,025.07	1,008.96	2,766.13	2,743.36
Austria	2.66	2.90	3.00	2.84	2.74	5.49	0.39	-6.88	-4.56	1,172.65	1,226.71	1,234.36	1,141.86	1,770.82
Poland	7.79	7.93	8.54	8.49	8.94	0.42	6.98	-0.79	5.67	3,336.67	2,965.47	2,869.41	2,562.35	2,309.18
Portugal	1.79	1.77	1.54	1.65	1.61	-4.22	-14.97	6.92	-1.84	1,037.77	987.61	867.81	893.83	850.42
Romania	1.30	1.43	1.27	1.32	1.21	7.62	-10.64	1.67	-9.25	4,281.73	4,464.46	3,475.49	3,487.73	2,731.96
Slovenia	0.24	0.34	0.34	0.38	0.42	42.16	-4.11	11.21	12.16	702.48	1,004.78	1,055.28	1,203.81	1,285.49
Slovakia	0.97	0.86	0.86	1.18	0.96	-16.11	-2.59	36.80	-19.08	2,350.37	1,889.09	1,733.42	1,982.87	1,532.17
Finland	3.74	4.47	4.59	4.02	2.65	16.43	-0.70	-13.96	-34.42	1,883.13	2,045.84	1,890.05	1,641.57	1,206.16
Sweden	1.35	1.55	1.73	1.81	1.79	8.33	6.81	3.35	4.01	451.74	498.74	517.76	501.61	459.76
United Kingdom	78.72	80.69	95.58	89.44	91.78	-0.48	7.79	-3.95	-3.13	4,757.90	4,534.38	5,165.38	4,535.12	4,315.80
Euro area total	133.20	145.84	145.64	154.02	142.92	6.44	-2.31	4.86	-7.40	2,212.00	2,332.64	2,252.44	2,264.46	2,099.56
EU total	227.72	242.66	258.19	260.53	252.79	3.42	3.96	.	-2.88	2,628.28	2,677.87	2,735.72	2,596.54	2,450.43

8 Payment and terminal transactions involving non-MFIs (cont'd)

Total value of transactions

(total for the period)

	Value per capita (EUR thousands)					Value as a ratio to GDP (percentage of GDP)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	352.92	370.61	346.65	374.54	618.33	1,052.01	1,073.19	989.07	1,059.14	1,721.90
Bulgaria	48.39	51.23	53.48	53.57	52.79	966.45	919.18	937.07	929.27	893.05
Czech Republic	167.31	167.19	157.18	121.07	126.71	1,125.28	1,072.81	1,027.85	810.90	861.70
Denmark	133.13	137.02	126.64	142.99	162.86	305.75	310.15	282.34	317.31	356.55
Germany	769.90	865.85	875.18	859.53	689.65	2,439.65	2,619.49	2,602.40	2,501.76	1,948.06
Estonia	105.11	121.81	155.76	183.31	169.18	952.17	971.76	1,146.34	1,272.69	1,115.12
Ireland	170.75	151.58	135.22	133.97	190.69	468.58	398.88	354.98	343.56	465.49
Greece	106.29	111.86	84.65	78.48	61.33	524.07	598.94	483.52	474.37	376.49
Spain	264.62	265.79	269.40	246.83	277.35	1,139.89	1,160.48	1,208.09	1,115.19	1,237.74
France	386.28	435.33	424.30	405.07	411.39	1,255.88	1,380.31	1,333.65	1,260.84	1,276.54
Croatia	.	.	.	55.69	62.34	.	.	.	545.18	613.35
Italy	164.38	167.26	161.81	161.00	146.62	612.51	612.98	604.69	607.63	552.31
Cyprus	595.09	745.06	629.00	372.08	369.34	2,589.32	3,253.29	2,799.55	1,770.06	1,798.59
Latvia	176.44	205.55	243.75	288.29	221.63	2,082.12	2,100.79	2,254.96	2,544.44	1,865.83
Lithuania	80.71	73.74	71.77	66.05	67.16	891.89	714.26	643.30	558.76	539.75
Luxembourg	1,994.49	2,174.29	2,512.31	2,786.33	2,610.66	2,560.89	2,674.45	3,065.32	3,280.53	2,948.78
Hungary	172.96	167.92	198.14	199.28	308.80	1,761.35	1,662.70	1,986.00	1,946.69	2,922.82
Malta	368.67	318.22	289.05	298.65	297.25	2,315.38	1,921.80	1,682.75	1,678.31	1,599.87
Netherlands	370.23	344.15	348.32	1,045.84	1,049.83	973.88	893.56	904.43	2,699.53	2,671.26
Austria	317.86	345.56	355.45	335.52	320.27	902.04	939.24	944.66	880.91	830.98
Poland	202.34	205.87	221.60	220.58	232.43	2,165.97	2,103.60	2,211.35	2,144.04	2,165.15
Portugal	168.83	167.61	146.08	157.31	154.84	992.11	1,004.47	912.12	966.14	928.54
Romania	64.07	71.04	63.38	66.13	60.41	1,023.52	1,073.70	952.24	916.15	803.24
Slovenia	114.78	166.29	164.08	183.86	205.86	648.71	925.22	937.72	1,054.55	1,137.81
Slovakia	179.47	158.40	159.25	218.43	176.34	1,450.11	1,218.75	1,192.73	1,606.63	1,270.37
Finland	697.17	828.98	847.57	739.95	485.85	1,998.51	2,268.92	2,296.74	1,985.08	1,293.40
Sweden	143.58	163.76	182.00	188.31	184.92	364.83	382.13	409.25	414.88	416.37
United Kingdom	1,254.36	1,275.01	1,500.34	1,395.22	1,420.81	4,341.32	4,324.11	4,654.19	4,378.18	4,073.05
Euro area total	403.82	439.09	437.27	461.46	424.79	1,404.54	1,495.53	1,487.08	1,556.57	1,416.39
EU total	454.63	483.35	513.06	512.40	496.19	1,786.11	1,847.74	1,928.92	1,923.90	1,812.86

8 Payment and terminal transactions involving non-MFIs (cont'd)

Total value of transactions

(total for the period)

	Value per euro in overnight deposit held by non-MFIs					Country's share in the total EU value of transactions (percentages)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	26.91	28.29	24.55	24.87	36.47	1.69	1.68	1.48	1.60	2.73
Bulgaria	55.76	47.12	40.42	36.11	28.26	0.16	0.16	0.15	0.15	0.15
Czech Republic	23.65	23.18	19.03	15.31	14.54	0.77	0.72	0.64	0.49	0.53
Denmark	.	.	.	.	5.45	0.32	0.31	0.27	0.31	0.36
Germany	0.12	0.13	0.14	0.16	0.14	27.64	29.18	27.77	27.09	22.47
Estonia	129.94	110.86	77.13	68.60	82.66	0.06	0.07	0.08	0.09	0.09
Ireland	484.45	.	.	.	.	0.34	0.29	0.24	0.24	0.35
Greece	12.29	14.38	11.46	10.13	.	0.52	0.51	0.36	0.33	0.27
Spain	23.00	23.54	23.93	21.08	20.85	5.41	5.12	4.88	4.41	5.10
France	43.60	46.67	43.67	40.03	38.42	11.02	11.71	10.78	10.24	10.77
Croatia	.	.	.	21.74	22.63	.	.	.	0.09	0.10
Italy	11.45	12.56	12.19	11.82	.	4.32	4.14	3.78	3.75	3.53
Cyprus	.	.	27.02	22.13	18.92	0.22	0.26	0.21	0.12	0.12
Latvia	42.72	39.64	36.15	38.00	26.78	0.16	0.17	0.19	0.22	0.17
Lithuania	.	.	.	.	21.01	0.11	0.09	0.08	0.07	0.08
Luxembourg	7.15	7.58	8.01	8.48	6.90	0.44	0.47	0.52	0.58	0.58
Hungary	.	.	.	.	.	0.76	0.69	0.76	0.76	1.21
Malta	23.06	19.46	16.26	15.50	12.00	0.07	0.05	0.05	0.05	0.05
Netherlands	19.43	17.52	16.38	47.32	36.54	2.70	2.37	2.26	6.74	7.00
Austria	21.51	22.78	20.48	17.83	.	1.17	1.19	1.16	1.09	1.08
Poland	79.03	84.02	80.37	72.92	72.69	3.42	3.27	3.31	3.26	3.54
Portugal	31.57	30.39	27.07	26.79	23.34	0.78	0.73	0.59	0.63	0.64
Romania	.	74.42	63.26	.	49.53	0.57	0.59	0.49	0.51	0.48
Slovenia	27.01	38.40	36.23	39.38	31.38	0.10	0.14	0.13	0.15	0.17
Slovakia	45.15	40.24	36.66	43.63	33.66	0.43	0.35	0.33	0.45	0.38
Finland	51.42	57.40	53.09	42.48	25.98	1.64	1.84	1.78	1.54	1.05
Sweden	.	.	.	.	.	0.59	0.64	0.67	0.69	0.71
United Kingdom	.	.	.	22.67	21.69	34.57	33.25	37.02	34.33	36.31
Euro area total	31.02	33.46	31.23	32.12	26.73	58.50	60.10	56.41	59.12	56.54
EU total	29.26	29.29	28.03	27.77	24.47	100.00	100.00	100.00	100.00	100.00

9.1 Value of transactions per type of payment service

(EUR billions; total for the period)

	Credit transfers					Direct debits				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	3,684.19	3,890.46	3,656.32	3,975.33	6,678.55	55.31	66.77	71.25	78.28	120.07
Bulgaria	363.08	374.65	388.56	387.19	332.82	0.69	0.68	0.75	0.53	0.23
Czech Republic	1,728.70	1,722.98	1,616.66	1,239.21	1,294.60	20.43	19.29	20.94	17.15	19.56
Denmark	591.22	615.14	552.84	652.49	766.11	79.38	82.98	85.57	90.00	90.95
Germany	51,005.19	57,082.06	58,042.07	57,058.26	52,983.40	11,506.32	13,287.07	13,225.05	13,089.32	3,368.51
Estonia	135.55	157.09	194.36	228.08	203.60	1.87	1.73	8.56	10.17	9.13
Ireland	205.20	194.22	197.71	208.24	650.32	93.60	97.71	96.99	95.90	64.73
Greece	778.57	905.32	696.60	666.97	513.81	7.78	6.98	6.43	5.87	4.95
Spain	10,636.84	10,597.47	10,979.35	10,166.89	11,514.67	854.06	1,098.92	988.41	778.55	527.33
France	21,403.78	24,540.85	24,114.69	23,198.46	24,046.38	1,128.13	1,325.14	1,310.88	1,399.30	1,514.55
Croatia	.	.	.	227.00	245.08	.	.	.	1.70	1.96
Italy	7,938.22	8,075.30	7,853.08	8,033.85	7,290.09	364.80	356.56	385.42	356.66	316.88
Cyprus	448.20	589.50	485.88	287.16	239.77	2.62	2.40	3.82	2.10	3.42
Latvia	367.81	420.61	492.71	576.78	438.01	0.23	0.22	0.22	0.22	0.22
Lithuania	247.13	220.29	211.13	191.62	192.81	0.63	0.66	0.60	0.65	0.56
Luxembourg	980.86	1,089.47	1,285.47	1,458.75	1,376.55	7.02	7.66	8.59	10.55	15.46
Hungary	1,715.86	1,660.90	1,950.83	1,955.62	2,073.44	2.18	2.19	2.21	2.20	2.11
Malta	136.46	117.75	108.38	112.08	111.61	1.34	1.23	1.59	0.32	0.09
Netherlands	5,766.96	5,350.99	5,437.88	17,187.14	17,373.99	288.68	297.21	298.09	277.95	218.73
Austria	2,307.76	2,577.00	2,633.80	2,424.87	2,541.69	307.61	278.00	312.33	366.89	153.13
Poland	7,765.55	7,900.35	8,505.28	8,456.15	8,902.35	4.66	4.76	4.68	4.64	4.93
Portugal	1,417.60	1,445.76	1,260.53	1,378.10	1,341.71	33.25	34.66	35.70	39.35	37.31
Romania	1,270.31	1,407.61	1,247.80	1,298.71	1,190.86	0.81	1.27	1.35	1.25	1.50
Slovenia	228.31	334.17	330.53	371.96	417.35	2.39	2.60	2.17	1.91	2.20
Slovakia	849.63	717.02	731.95	1,040.10	938.60	117.98	130.31	120.65	131.21	3.77
Finland	3,639.78	4,368.30	4,495.04	3,931.99	2,601.06	45.74	47.87	44.57	44.75	2.32
Sweden	1,208.73	1,395.82	1,567.77	1,638.44	1,623.23	52.85	60.13	62.61	63.92	61.33
United Kingdom	75,811.08	77,797.29	92,567.43	86,604.88	88,718.15	1,105.26	1,203.71	1,326.36	1,312.99	1,448.00
Euro area total	111,427.56	122,032.74	122,503.66	131,728.23	131,261.15	14,816.62	17,042.80	16,920.51	16,689.08	6,362.79
EU total	202,632.59	215,548.37	231,604.67	234,956.32	236,600.59	16,085.62	18,418.69	18,425.82	18,184.35	7,993.93

9.1 Value of transactions per type of payment service (cont'd)

(EUR billions; total for the period)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	40.89	46.58	37.13	33.95	23.96	0.26	0.23	0.23	0.14	0.36	1.49	1.19	-	-	2.01
Bulgaria	-	-	-	-	0.03	-	0.00	0.00	0.02	0.07	-	-	-	-	46.34
Czech Republic	1.54	1.59	1.45	1.34	1.23	0.03	0.01	0.01	0.04	0.07	0.76	0.93	1.28	2.53	4.44
Denmark	20.60	15.30	16.78	4.99	3.17	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	263.80	251.98	226.94	198.64	189.06	0.14	0.12	0.12	0.11	0.46	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.01	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	457.00	378.31	300.05	284.75	140.10	-	-	-	-	0.04	-	-	-	-	0.19
Greece	391.25	325.00	229.56	186.44	149.01	0.14	0.19	0.20	0.19	0.11	0.53	0.47	0.28	0.23	0.26
Spain	543.40	462.10	403.16	344.33	345.98	0.00	0.00	0.00	-	0.00	183.23	156.17	121.15	102.15	376.95
France	1,828.39	1,787.53	1,628.46	1,320.02	1,216.04	0.09	0.10	0.11	0.11	0.24	374.84	377.21	356.54	330.26	0.98
Croatia	.	.	.	0.03	0.03	.	.	.	0.01	0.06	.	.	.	3.14	-
Italy	845.22	793.31	679.75	582.12	533.31	7.42	9.71	12.69	11.75	13.49	559.43	688.35	709.52	649.99	617.53
Cyprus	39.78	38.71	50.15	28.18	68.74	0.00	0.04	0.06	0.06	0.09	0.00	0.00	0.00	0.00	0.00
Latvia	0.02	0.01	0.01	0.01	0.02	0.01	0.01	0.01	0.04	0.00	-	-	-	-	0.02
Lithuania	0.48	0.40	0.34	0.28	0.22	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	0.97	19.49	26.53	34.86	43.43	57.23	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00	5.82	4.92	5.52	5.82	962.55
Malta	14.20	12.62	10.29	12.94	13.93	-	-	-	.	.	-	-	-	-	.
Netherlands	-	-	-	1.63	1.90	0.47	0.43	0.34	0.29	0.16	-	-	-	0.00	0.00
Austria	13.36	12.90	15.10	15.10	7.92	0.19	0.21	0.18	0.16	.	2.39	2.70	3.28	3.87	0.42
Poland	0.81	0.48	0.37	0.20	0.20	-	-	-	-	-	-	-	-	-	-
Portugal	273.42	227.41	180.05	161.33	161.11	0.07	0.08	0.19	0.61	0.79	7.16	5.89	4.44	8.78	7.97
Romania	21.77	17.49	16.25	14.86	5.29	-	-	-	-	0.00	0.40	0.12	0.48	0.47	0.00
Slovenia	0.07	0.06	0.05	0.03	0.05	-	-	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00
Slovakia	0.04	0.03	0.06	0.03	0.01	0.00	0.00	0.00	0.00	0.01	-	-	-	-	0.03
Finland	15.28	12.64	10.16	8.27	6.19	-	-	-	-	0.00	-	-	-	-	.
Sweden	2.83	3.33	4.63	1.46	0.73	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	1,275.58	1,109.41	1,054.90	863.55	860.36	-	-	-	-	-	-	-	-	-	-
Euro area total	4,726.10	4,349.18	3,770.89	3,177.76	2,858.30	28.28	37.65	48.98	56.87	73.10	1,129.08	1,231.98	1,195.21	1,095.28	1,008.22
EU total	6,049.74	5,497.18	4,865.61	4,064.49	3,729.56	28.32	37.67	49.00	56.97	73.31	1,136.06	1,237.95	1,202.48	1,107.24	2,021.55

9.1 Value of transactions per type of payment service (cont'd)

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

(EUR billions; total for the period)

	Total card payments					With cards with a debit function					With cards with a delayed debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	58.74	63.30	66.90	71.51	73.73	46.80	50.38	53.82	56.72	59.60	-	-	-	-	0.44
Bulgaria	0.81	1.12	1.38	1.73	2.30	0.46	0.71	0.93	1.26	1.44	-	-	-	-	0.03
Czech Republic	8.13	10.13	11.48	12.29	13.50	7.21	8.88	9.84	10.52	11.48	0.03	0.03	0.03	0.03	0.03
Denmark	47.25	49.77	52.89	55.13	58.80	43.67	45.76	48.69	50.80	54.22	-	-	-	-	-
Germany	169.07	186.83	198.33	223.79	257.09	125.60	137.89	145.89	164.71	162.20	40.89	45.80	49.16	54.63	88.79
Estonia	2.72	3.15	3.48	3.74	4.30	2.24	2.64	2.97	3.22	3.62	-	-	-	-	-
Ireland	22.78	23.57	25.93	27.63	24.61	11.50	12.90	15.40	17.60	17.67	-	-	-	-	0.91
Greece	7.24	6.35	5.93	5.76	6.06	1.05	0.90	1.11	1.35	1.32	0.31	0.27	0.24	0.23	0.73
Spain	103.64	107.29	106.71	108.68	121.90	42.60	44.87	45.41	47.93	56.18	-	-	-	-	-
France	363.20	393.59	421.57	438.43	443.31	-	-	-	-	215.76	-	-	-	-	77.57
Croatia	.	.	.	5.19	6.55	.	.	.	2.62	2.90	.	.	.	2.17	2.29
Italy	119.98	122.61	123.28	129.63	142.28	63.20	67.01	73.70	78.79	88.37	-	-	-	-	-
Cyprus	3.00	3.30	3.51	3.20	2.85	1.41	1.60	1.75	1.69	1.51	0.09	0.09	0.09	0.05	0.00
Latvia	1.97	2.34	2.75	3.22	3.82	1.32	1.58	1.86	2.18	2.52	0.22	0.33	0.46	0.59	0.70
Lithuania	1.72	1.96	2.37	2.79	3.12	1.33	1.48	1.84	2.22	2.51	-	-	-	-	-
Luxembourg	4.83	5.67	6.38	6.66	7.33	2.31	2.39	2.68	2.83	3.00	-	-	-	-	-
Hungary	5.76	6.41	7.04	7.84	8.62	4.88	5.45	5.96	6.55	7.11	0.09	0.10	0.08	0.10	0.12
Malta	0.80	0.86	0.98	1.09	1.23	0.41	0.45	0.52	0.61	0.70	-	-	-	-	0.00
Netherlands	94.08	96.32	98.75	103.10	109.50	83.59	85.11	87.49	91.76	97.40	-	-	-	-	-
Austria	26.35	27.97	30.43	33.39	33.13	17.66	18.71	20.30	22.56	.	4.48	4.82	5.40	5.81	6.64
Poland	22.49	25.59	28.66	31.79	37.51	16.08	18.97	21.57	24.07	29.32	0.82	0.82	0.87	0.72	0.74
Portugal	53.60	55.73	55.08	56.87	61.64	-	-	-	-	-	-	-	-	-	-
Romania	3.98	4.82	5.47	6.29	7.36	3.30	3.97	4.50	5.20	6.03	0.03	0.03	0.02	0.02	0.02
Slovenia	4.40	4.54	4.72	4.75	4.83	2.63	2.82	2.99	3.08	3.17	1.65	1.60	1.61	1.54	1.51
Slovakia	6.89	7.72	8.30	11.03	13.09	6.28	7.10	7.64	10.23	12.07	0.02	0.02	0.01	0.02	0.04
Finland	35.49	36.10	38.96	39.59	42.51	30.00	30.48	32.96	33.17	34.36	-	-	-	-	1.29
Sweden	82.10	88.15	97.51	104.03	107.77	49.17	53.71	59.40	63.63	66.42	3.60	3.88	4.16	4.10	3.98
United Kingdom	530.63	578.33	630.28	660.26	752.01	356.05	401.74	440.24	472.22	544.79	21.92	21.41	23.07	21.82	22.38
Euro area total	1,074.06	1,144.90	1,199.25	1,268.85	1,353.22	435.03	465.24	494.62	536.25	780.63	47.43	52.60	56.52	62.27	178.65
EU total	1,781.61	1,913.53	2,039.09	2,159.41	2,350.76	920.74	1,007.51	1,089.47	1,177.54	1,506.86	74.13	79.19	85.22	91.84	208.24

9.1 Value of transactions per type of payment service (cont'd)

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

(EUR billions; total for the period)

	With cards with a credit function					With cards with a debit and/or delayed debit function					With cards with a credit and/or delayed debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	-	-	-	-	0.27	-	-	-	-	-	11.94	12.92	13.09	14.79	13.43
Bulgaria	0.36	0.41	0.45	0.47	0.83	-	-	-	-	0.00	-	-	-	-	0.00
Czech Republic	0.88	1.22	1.61	1.74	1.98	-	-	-	-	-	-	-	-	-	-
Denmark	3.58	4.01	4.20	4.33	4.58	-	-	-	-	-	-	-	-	-	-
Germany	2.58	3.14	3.28	4.45	6.09	-	-	-	-	-	-	-	-	-	-
Estonia	0.48	0.51	0.52	0.52	0.68	-	-	-	-	-	-	-	-	-	-
Ireland	11.27	10.67	10.53	10.03	6.03	-	-	-	-	0.00	-	-	-	-	0.00
Greece	5.88	5.17	4.58	4.18	4.01	-	-	-	-	0.00	-	-	-	-	0.00
Spain	-	-	-	-	-	-	-	-	-	-	60.64	62.10	61.05	60.56	65.71
France	-	-	-	-	5.54	-	-	-	-	113.24	-	-	-	-	31.19
Croatia	.	.	.	0.20	0.11	.	.	.	0.02	0.02	.	.	.	0.18	0.21
Italy	-	-	-	-	-	-	-	-	-	-	56.77	55.60	49.58	50.85	53.91
Cyprus	1.49	1.60	1.65	1.44	1.34	0.01	0.01	0.02	0.01	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.43	0.43	0.44	0.45	0.60	-	-	-	-	-	-	-	-	-	-
Lithuania	0.40	0.48	0.53	0.57	0.61	-	-	-	-	-	-	-	-	-	-
Luxembourg	2.52	3.27	3.70	3.83	4.33	-	-	-	-	-	-	-	-	-	-
Hungary	0.79	0.86	1.00	1.18	1.40	-	-	-	-	-	-	-	-	-	-
Malta	0.39	0.42	0.46	0.49	0.53	-	-	-	-	0.00	-	-	-	-	0.00
Netherlands	-	-	-	-	-	-	-	-	-	-	10.49	11.20	11.27	11.34	12.10
Austria	4.22	4.45	4.73	5.01	5.31	-	-	-	-	-	-	-	-	-	-
Poland	5.59	5.80	6.22	7.00	7.45	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	44.41	46.12	45.50	52.44	57.77	9.19	9.62	9.58	4.43	3.87
Romania	0.65	0.82	0.94	1.07	1.31	-	-	-	-	0.00	-	-	-	-	0.00
Slovenia	0.11	0.12	0.12	0.13	0.15	-	-	-	-	0.00	-	-	-	-	0.00
Slovakia	0.59	0.60	0.65	0.79	0.98	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	2.75	-	-	-	-	-	5.49	5.62	5.99	6.42	4.11
Sweden	7.53	7.53	8.16	8.70	8.92	9.85	10.19	11.50	12.41	12.60	11.96	12.85	14.28	15.19	15.86
United Kingdom	130.41	135.39	148.09	149.02	166.81	-	-	-	-	-	22.24	19.80	18.88	17.19	18.03
Euro area total	29.06	29.96	30.22	30.87	38.61	44.42	46.13	45.51	52.45	171.01	154.52	157.06	150.56	148.39	184.33
EU total	180.14	186.90	201.84	205.58	232.59	54.27	56.32	57.01	64.88	183.63	188.72	189.70	183.73	180.95	218.43

9.2 Relative importance of payment services

(as a percentage of the total value of transactions)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	95.92	95.62	95.42	95.58	96.81	1.44	1.64	1.86	1.88	1.74	1.53	1.56	1.75	1.72	1.07
Bulgaria	99.59	99.52	99.45	99.41	87.17	0.19	0.18	0.19	0.14	0.06	0.22	0.30	0.35	0.44	0.60
Czech Republic	98.24	98.18	97.87	97.38	97.09	1.16	1.10	1.27	1.35	1.47	0.46	0.58	0.70	0.97	1.01
Denmark	80.06	80.60	78.08	81.30	83.36	10.75	10.87	12.08	11.21	9.90	6.40	6.52	7.47	6.87	6.40
Germany	81.03	80.62	80.96	80.85	93.28	18.28	18.76	18.45	18.55	5.93	0.27	0.26	0.28	0.32	0.45
Estonia	96.72	96.99	94.16	94.25	91.46	1.34	1.07	4.15	4.20	4.10	1.94	1.95	1.69	1.55	1.93
Ireland	26.36	27.99	31.85	33.78	73.90	12.02	14.08	15.63	15.55	7.36	2.93	3.40	4.18	4.48	2.80
Greece	65.67	72.76	74.19	77.07	76.21	0.66	0.56	0.68	0.68	0.73	0.61	0.51	0.63	0.67	0.90
Spain	86.33	85.31	87.15	88.40	89.35	6.93	8.85	7.85	6.77	4.09	0.84	0.86	0.85	0.94	0.95
France	85.28	86.34	86.64	86.93	88.34	4.49	4.66	4.71	5.24	5.56	1.45	1.38	1.51	1.64	1.63
Croatia	.	.	.	95.75	92.88	.	.	.	0.72	0.74	.	.	.	2.19	2.48
Italy	80.71	80.38	80.43	82.28	81.79	3.71	3.55	3.95	3.65	3.56	1.22	1.22	1.26	1.33	1.60
Cyprus	90.80	92.99	89.41	89.54	76.15	0.53	0.38	0.70	0.66	1.09	0.61	0.52	0.65	1.00	0.91
Latvia	99.40	99.39	99.40	99.40	99.08	0.06	0.05	0.04	0.04	0.05	0.53	0.55	0.56	0.55	0.86
Lithuania	98.86	98.65	98.45	98.09	98.02	0.25	0.29	0.28	0.33	0.29	0.69	0.88	1.11	1.43	1.58
Luxembourg	96.90	96.47	96.27	96.01	94.44	0.69	0.68	0.64	0.69	1.06	0.48	0.50	0.48	0.44	0.50
Hungary	99.20	99.19	99.25	99.20	68.05	0.13	0.13	0.11	0.11	0.07	0.33	0.38	0.36	0.40	0.28
Malta	89.31	88.89	89.39	88.65	87.84	0.88	0.93	1.31	0.25	0.07	0.52	0.65	0.81	0.86	0.97
Netherlands	93.77	93.14	93.19	97.82	98.13	4.69	5.17	5.11	1.58	1.24	1.53	1.68	1.69	0.59	0.62
Austria	86.83	88.90	87.94	85.25	92.89	11.57	9.59	10.43	12.90	5.60	0.99	0.96	1.02	1.17	1.21
Poland	99.64	99.61	99.61	99.57	99.52	0.06	0.06	0.05	0.05	0.06	0.29	0.32	0.34	0.37	0.42
Portugal	79.41	81.70	82.07	83.77	83.31	1.86	1.96	2.32	2.39	2.32	3.00	3.15	3.59	3.46	3.83
Romania	97.92	98.34	98.15	98.27	98.83	0.06	0.09	0.11	0.09	0.12	0.31	0.34	0.43	0.48	0.61
Slovenia	97.08	97.89	97.95	98.23	98.33	1.02	0.76	0.64	0.50	0.52	1.87	1.33	1.40	1.25	1.14
Slovakia	87.18	83.85	85.02	87.97	98.23	12.11	15.24	14.01	11.10	0.39	0.71	0.90	0.96	0.93	1.37
Finland	97.34	97.79	97.96	97.70	98.01	1.22	1.07	0.97	1.11	0.09	0.95	0.81	0.85	0.98	1.60
Sweden	89.77	90.20	90.49	90.63	90.53	3.92	3.89	3.61	3.54	3.42	6.10	5.70	5.63	5.75	6.01
United Kingdom	96.30	96.42	96.85	96.83	96.67	1.40	1.49	1.39	1.47	1.58	0.67	0.72	0.66	0.74	0.82
Euro area total	83.65	83.68	84.11	85.53	91.84	11.12	11.69	11.62	10.84	4.45	0.81	0.79	0.82	0.82	0.95
EU total	88.98	88.83	89.70	90.18	93.60	7.06	7.59	7.14	6.98	3.16	0.78	0.79	0.79	0.83	0.93

9.2 Relative importance of payment services (cont'd)

(as a percentage of the total value of transactions)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1.06	1.14	0.97	0.82	0.35	0.01	0.01	0.01	0.00	0.01	0.04	0.03	-	-	0.03
Bulgaria	-	-	-	-	0.01	-	0.00	0.00	0.01	0.02	-	-	-	-	12.14
Czech Republic	0.09	0.09	0.09	0.11	0.09	0.00	0.00	0.00	0.00	0.01	0.04	0.05	0.08	0.20	0.33
Denmark	2.79	2.00	2.37	0.62	0.34	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	0.42	0.36	0.32	0.28	0.33	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	58.70	54.53	48.34	46.19	15.92	-	-	-	-	0.00	-	-	-	-	0.02
Greece	33.00	26.12	24.45	21.54	22.10	0.01	0.02	0.02	0.02	0.02	0.04	0.04	0.03	0.03	0.04
Spain	4.41	3.72	3.20	2.99	2.68	0.00	0.00	0.00	-	0.00	1.49	1.26	0.96	0.89	2.93
France	7.28	6.29	5.85	4.95	4.47	0.00	0.00	0.00	0.00	0.00	1.49	1.33	1.28	1.24	0.00
Croatia	.	.	.	0.01	0.01	.	.	.	0.00	0.02	.	.	.	1.33	-
Italy	8.59	7.90	6.96	5.96	5.98	0.08	0.10	0.13	0.12	0.15	5.69	6.85	7.27	6.66	6.93
Cyprus	8.06	6.11	9.23	8.79	21.83	0.00	0.01	0.01	0.02	0.03	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	-	-	-	-	0.01
Lithuania	0.19	0.18	0.16	0.15	0.11	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	0.07	1.93	2.35	2.61	2.86	3.93	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00	0.34	0.29	0.28	0.30	31.59
Malta	9.29	9.53	8.49	10.24	10.96	-	-	-	0.00	0.02	-	-	-	-	0.13
Netherlands	-	-	-	0.01	0.01	0.01	0.01	0.01	0.00	0.00	-	-	-	0.00	0.00
Austria	0.50	0.45	0.50	0.53	0.29	0.01	0.01	0.01	0.01	0.00	0.09	0.09	0.11	0.14	0.02
Poland	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	15.32	12.85	11.72	9.81	10.00	0.00	0.00	0.01	0.04	0.05	0.40	0.33	0.29	0.53	0.49
Romania	1.68	1.22	1.28	1.12	0.44	-	-	-	-	0.00	0.03	0.01	0.04	0.04	0.00
Slovenia	0.03	0.02	0.01	0.01	0.01	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Slovakia	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00
Finland	0.41	0.28	0.22	0.21	0.23	-	-	-	-	0.00	-	-	-	-	0.06
Sweden	0.21	0.22	0.27	0.08	0.04	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	1.62	1.37	1.10	0.97	0.94	-	-	-	-	-	-	-	-	-	-
Euro area total	3.55	2.98	2.59	2.06	2.00	0.02	0.03	0.03	0.04	0.05	0.85	0.84	0.82	0.71	0.71
EU total	2.66	2.27	1.88	1.56	1.48	0.01	0.02	0.02	0.02	0.03	0.50	0.51	0.47	0.42	0.80

9.3 Increase/decrease in the real value of transactions

(annual percentage changes; HICP-adjusted)

	Credit transfers				Direct debits				Card payments with cards issued by resident PSPs (except cards with an e-money function only)			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	2.33	-7.93	7.47	68.64	16.98	4.53	8.60	53.96	4.44	3.54	5.66	3.50
Bulgaria	1.12	0.92	0.51	-12.32	-2.93	8.09	-28.86	-56.83	35.15	20.02	26.30	35.19
Czech Republic	-5.71	-6.27	-21.98	10.64	-10.67	8.43	-16.63	20.76	17.89	13.24	8.98	16.26
Denmark	1.63	-11.91	17.75	17.26	2.11	1.07	4.93	0.93	2.90	4.16	3.99	6.52
Germany	9.43	-0.36	-2.88	-7.22	12.91	-2.46	-2.22	-74.29	8.05	4.03	11.48	14.78
Estonia	11.33	19.38	15.00	-10.79	-11.44	378.80	16.39	-10.31	11.42	6.61	5.23	15.00
Ireland	-6.68	0.11	4.94	213.16	2.93	-2.38	-1.49	-32.32	2.04	8.18	6.17	-10.68
Greece	13.81	-23.30	-2.48	-20.96	-12.27	-8.12	-7.12	-13.35	-14.13	-6.91	-1.05	8.00
Spain	-2.66	0.59	-7.68	14.56	25.71	-12.67	-21.47	-31.49	1.14	-3.44	1.53	13.45
France	11.67	-3.21	-4.60	3.57	14.40	-2.56	5.86	8.14	5.54	5.50	3.13	1.03
Croatia	-	-	-	8.86	-	-	-	15.92	-	-	-	27.23
Italy	-1.86	-5.20	1.62	-9.18	-5.70	5.38	-8.08	-11.08	-1.41	-1.98	4.45	9.85
Cyprus	26.28	-18.76	-40.15	-15.70	-12.21	57.23	-44.25	63.95	5.77	4.86	-7.72	-9.95
Latvia	9.71	13.83	18.25	-24.27	-10.56	-4.17	2.76	-0.09	13.75	14.49	18.04	18.42
Lithuania	-13.85	-6.88	-9.64	0.73	0.21	-10.51	7.42	-13.63	9.78	17.77	17.15	11.74
Luxembourg	7.41	15.13	11.77	-4.75	5.53	9.48	20.95	47.89	13.43	9.86	2.77	11.15
Hungary	-5.70	15.74	2.27	11.19	-2.23	-0.54	1.62	0.48	8.54	8.16	13.56	15.40
Malta	-14.97	-10.42	2.39	-0.82	-9.26	25.28	-80.22	-71.05	6.63	10.72	10.05	12.00
Netherlands	-9.49	-1.69	211.67	1.15	0.43	-2.97	-8.05	-21.26	-0.13	-0.81	2.94	6.28
Austria	8.00	-0.70	-9.72	3.98	-12.60	9.16	15.19	-58.60	2.66	5.69	7.60	-1.55
Poland	0.39	6.97	-0.83	5.62	0.77	-2.19	-1.08	6.42	12.32	11.26	10.64	18.40
Portugal	-1.46	-14.60	9.14	-2.38	0.74	0.90	10.01	-4.92	0.47	-3.19	3.07	8.67
Romania	8.08	-10.82	1.80	-8.74	52.95	6.97	-9.57	19.35	18.06	14.15	12.44	16.47
Slovenia	43.35	-4.06	11.53	12.27	6.53	-19.25	-12.67	15.18	1.06	0.89	-0.25	1.79
Slovakia	-19.31	-1.25	41.55	-9.64	5.61	-10.43	8.33	-97.12	7.15	4.09	32.33	18.86
Finland	16.97	-0.53	-14.19	-34.21	2.00	-10.00	-1.50	-94.85	-0.87	4.31	-0.29	6.78
Sweden	8.85	7.16	3.50	3.90	7.26	-0.66	1.10	0.62	1.21	5.53	5.66	8.65
United Kingdom	-0.36	8.27	-3.97	-3.29	5.74	0.27	1.61	4.11	5.82	-0.83	7.53	7.52
Euro area total	6.46	-1.80	6.63	-0.63	11.93	-2.87	-2.20	-61.81	3.48	2.47	4.91	6.55
EU total	3.24	4.99	.	0.79	11.13	-2.25	.	-56.00	4.24	4.12	.	8.96

9.3 Increase/decrease in the real value of transactions (cont'd)

(annual percentage changes; HICP-adjusted)

	Cheques				E-money payment transactions with e-money issued by resident PSPs				Other payment services			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	10.40	-21.92	-9.61	-29.15	-14.91	-3.69	-39.04	160.32	-22.63	-	-	-
Bulgaria	-	-	-	-	-	228.88	2,586.01	263.86	-	-	-	-
Czech Republic	-2.74	-8.94	-5.69	-2.71	-61.23	-18.59	291.64	80.29	16.16	36.66	101.87	85.58
Denmark	-27.47	7.50	-70.34	-36.51	-	-	-	-	-	-	-	-
Germany	-6.60	-11.74	-13.52	-4.90	-14.79	-2.81	-11.82	329.39	-	-	-	-
Estonia	-50.16	488.65	44.09	-	-	-	-	-	-29.54	-17.29	-67.34	233.15
Ireland	-18.38	-22.00	-5.45	-50.67	-	-	-	-	-	-	-	-
Greece	-18.70	-29.60	-17.28	-17.99	33.72	6.96	-5.98	-38.12	-13.43	-40.56	-17.55	17.38
Spain	-16.92	-15.29	-14.85	1.63	-31.54	-49.73	-	-	-16.73	-24.68	-15.94	273.26
France	-4.79	-10.27	-19.62	-7.96	8.20	9.87	-4.23	123.82	-1.99	-6.90	-8.14	-99.70
Croatia	-	-	-	-7.94	-	-	-	677.13	-	-	-	-
Italy	-9.45	-16.47	-14.93	-8.31	26.25	27.35	-8.00	14.85	18.71	0.48	-9.00	-4.92
Cyprus	-6.57	27.69	-43.09	146.25	-	27.18	13.30	38.17	-	-	-	-
Latvia	-35.49	3.63	-16.41	60.36	-14.93	4.22	307.28	-99.57	-	-	-	-
Lithuania	-20.39	-17.65	-15.93	-23.47	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	31.64	28.18	22.72	33.00	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-17.67	10.60	7.57	17,251.54
Malta	-12.44	-20.64	24.55	7.19	-	-	-	2,698.97	-	-	-	-
Netherlands	-	-	-	16.51	-11.11	-22.48	-15.19	-46.84	-	-	-	-
Austria	-6.62	13.73	-1.97	-47.97	3.23	-16.52	-11.36	-43.77	8.87	18.07	15.93	-89.20
Poland	-42.00	-23.81	-46.16	1.08	-	-	-	-	-	-	-	-
Portugal	-19.64	-22.44	-10.55	0.13	18.72	126.71	222.92	29.80	-20.49	-26.24	97.48	-9.01
Romania	-21.63	-6.55	-10.52	-64.55	-	-	-	-	-72.21	320.91	-4.25	-
Slovenia	-18.13	-24.80	-28.80	63.03	-	-	596.15	59.53	-	-	-	-
Slovakia	-26.25	85.92	-53.32	-73.41	155.95	60.12	-27.36	166.54	-	-	-	-
Finland	-19.40	-22.30	-20.13	-25.56	-	-	-	-	-	-	-	-
Sweden	10.99	32.61	-68.87	-47.77	-	-	-	-	-	-	-	-
United Kingdom	-15.55	-13.48	-15.97	-5.94	-	-	-	-	-	-	-	-
Euro area total	-10.44	-15.18	.	.	29.59	.	.	.	6.19	.	.	.
EU total	-11.81	-13.52	.	.	.	.	.	.	5.76	.	.	.

9.4 Average value per transaction

(EUR; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	3,664.0	3,789.5	3,861.9	3,886.7	4,887.7	224.8	252.4	249.4	250.0	226.8	55.1	54.8	54.5	53.7	48.9
Bulgaria	2,218.3	2,112.7	2,081.1	1,884.6	1,728.9	132.4	79.4	108.7	95.0	40.5	39.4	39.9	42.3	38.1	35.2
Czech Republic	3,360.5	3,192.6	2,740.6	2,239.9	2,265.9	138.4	132.3	148.6	116.2	137.8	38.1	37.6	35.8	31.9	27.9
Denmark	2,038.7	2,086.3	1,841.0	2,059.9	2,215.6	422.0	427.1	405.1	416.8	439.2	45.1	43.4	42.3	40.4	38.8
Germany	8,686.6	9,400.1	9,436.2	9,096.7	8,944.5	1,324.5	1,536.4	1,501.2	1,317.9	388.7	63.1	63.5	62.3	61.0	77.1
Estonia	1,398.6	1,614.0	1,903.6	2,127.3	1,551.2	99.2	91.4	439.1	2,018.9	4,074.1	16.2	16.0	16.4	16.5	17.4
Ireland	1,319.0	1,275.0	1,294.7	1,354.7	3,880.0	866.7	913.1	889.1	883.2	726.8	72.2	69.5	63.3	63.3	56.6
Greece	12,282.0	13,110.0	8,128.4	7,314.4	3,641.8	456.9	376.5	393.7	410.1	408.7	91.6	84.7	80.1	74.1	68.9
Spain	13,165.6	13,045.6	12,942.2	11,480.1	12,680.6	361.1	480.6	405.6	320.2	252.1	45.3	45.0	44.2	43.5	44.2
France	7,159.3	8,242.0	7,786.0	7,137.5	7,037.4	330.7	375.0	370.0	450.3	427.7	49.1	49.8	49.7	48.9	47.0
Croatia	.	.	.	809.8	845.3	.	.	.	93.7	98.0	.	.	.	25.6	30.1
Italy	6,468.5	6,400.2	6,226.3	6,370.7	5,411.2	615.0	593.6	640.0	571.3	521.1	79.9	78.2	75.7	71.5	70.0
Cyprus	17,579.8	22,452.2	15,599.7	10,023.5	11,115.9	331.8	311.2	535.9	358.6	89.4	83.7	84.7	84.6	77.8	71.5
Latvia	3,177.9	3,526.9	3,781.8	4,127.4	3,162.0	55.7	51.7	50.3	49.4	49.9	19.4	20.5	21.5	21.2	20.0
Lithuania	2,149.2	1,434.4	1,261.1	1,124.1	1,092.0	45.4	44.4	45.9	47.3	40.0	17.5	18.3	18.1	17.9	18.2
Luxembourg	14,684.7	15,812.8	19,056.4	21,239.5	23,833.7	446.3	458.0	555.6	685.4	1,036.7	74.3	79.4	77.2	74.5	72.1
Hungary	2,995.6	3,046.3	3,535.0	3,732.5	3,794.8	33.6	34.4	34.4	34.2	32.0	27.5	27.7	26.0	25.1	24.0
Malta	22,360.2	17,072.7	15,430.1	14,001.6	12,986.5	1,102.9	925.6	1,131.2	132.3	63.2	61.5	62.5	62.2	57.5	63.8
Netherlands	3,499.6	3,247.1	3,349.1	8,535.3	8,503.2	220.3	221.7	217.8	209.0	188.0	40.8	39.4	37.4	35.7	34.6
Austria	2,406.4	2,571.9	2,644.4	2,471.8	4,817.8	364.9	319.2	349.8	406.8	339.0	62.5	62.7	62.3	59.9	59.3
Poland	5,287.4	4,861.4	4,896.7	4,589.3	4,502.3	206.2	204.3	201.4	201.0	208.9	26.6	24.9	23.6	21.9	20.0
Portugal	7,764.7	7,157.5	6,126.7	5,139.8	4,918.2	140.3	142.6	141.5	178.6	171.3	45.8	45.0	45.3	46.4	48.4
Romania	6,860.3	7,855.8	6,437.8	7,319.3	5,921.0	485.4	328.5	191.7	158.7	159.9	37.8	37.0	34.6	33.5	32.2
Slovenia	1,361.3	1,996.7	2,193.5	2,594.4	2,763.5	47.9	50.6	52.2	48.9	56.5	37.6	37.6	37.0	36.0	34.5
Slovakia	3,943.0	3,162.3	2,963.0	3,526.1	2,931.0	1,695.4	1,780.4	1,527.3	1,550.2	126.3	53.2	50.6	48.7	50.9	47.9
Finland	4,226.3	4,328.0	3,774.2	3,398.1	3,001.8	544.5	584.9	550.9	623.6	910.1	34.1	33.1	33.7	32.4	31.9
Sweden	1,573.9	1,679.7	1,825.1	1,832.7	1,696.2	194.3	208.1	210.8	204.9	189.9	42.3	44.5	44.5	43.4	41.1
United Kingdom	22,321.7	21,601.4	25,065.0	22,372.2	22,519.0	342.3	362.3	388.2	372.5	394.3	60.3	58.4	59.8	56.9	57.8
Euro area total	6,855.7	7,252.3	7,136.9	7,315.1	7,370.1	821.0	938.2	911.6	868.9	363.5	52.1	51.6	50.9	50.0	50.2
EU total	8,464.2	8,658.8	9,056.2	8,707.6	8,760.5	730.7	828.4	810.0	772.3	363.6	52.1	51.5	51.2	49.5	49.5

9.4 Average value per transaction (cont'd)

(EUR; total for the period)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	5,675.5	7,169.5	6,831.1	7,929.0	8,402.1	4.4	4.6	4.9	4.8	12.8	9,358.5	9,658.5	-	-	1,649.1
Bulgaria	-	-	-	-	766.6	-	17.8	130.5	187.8	94.9	-	-	-	-	916.0
Czech Republic	2,307.3	2,419.0	2,281.6	2,226.5	2,263.5	0.5	0.5	1.4	4.6	7.7	3,533.9	2,134.8	1,734.1	3,535.4	4,462.6
Denmark	2,901.5	2,738.4	3,977.2	1,725.6	1,495.4	-	-	-	-	-	-	-	-	-	-
Germany	5,465.0	6,204.8	6,595.1	6,366.8	6,373.7	3.6	3.4	3.6	3.4	12.1	-	-	-	-	-
Estonia	1,226.0	636.0	1,293.3	1,426.3	-	-	-	-	-	-	7.2	5.3	6.0	6.0	-
Ireland	5,027.5	4,492.5	3,960.9	4,136.7	3,479.3	-	-	-	-	45.0	-	-	-	-	150.0
Greece	17,312.6	16,727.5	14,840.9	16,802.0	16,283.9	53.7	47.4	44.6	42.1	36.1	986.6	1,132.7	836.3	818.2	932.8
Spain	5,250.9	4,882.5	4,811.2	4,522.7	4,515.3	3.0	4.2	2.8	-	-	4,696.0	4,953.5	4,905.9	5,168.4	855.1
France	585.5	601.6	580.4	503.7	489.8	2.2	2.2	2.2	2.2	4.6	3,707.1	3,831.7	3,757.4	3,561.3	37.7
Croatia	.	.	.	210.9	220.5	.	.	.	15.7	14.1	.	.	.	10,137.2	-
Italy	2,679.6	2,720.4	2,465.7	2,306.2	2,303.6	62.8	64.0	66.4	48.2	46.3	2,256.3	2,400.4	2,337.2	2,225.2	2,201.4
Cyprus	1,763.5	1,927.6	2,465.9	1,873.0	4,628.7	-	63.3	58.3	53.5	66.1	-	-	-	-	-
Latvia	1,214.6	871.2	1,161.4	1,281.4	2,649.3	8.7	7.4	6.1	18.5	2.1	-	-	-	-	5,785.0
Lithuania	2,583.3	2,382.7	2,444.1	2,434.4	2,292.0	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	3,432.6	35.1	34.4	35.0	35.0	37.3	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	3.2	489.4	411.8	487.5	534.3	33,970.4
Malta	1,383.0	1,294.8	1,355.1	1,371.5	1,437.4	-	-	-	21.2	129.2	-	-	-	-	7,794.9
Netherlands	-	-	-	8,823.5	9,951.5	2.6	2.5	2.3	2.4	2.0	-	-	-	-	-
Austria	6,680.0	6,450.0	8,483.1	9,376.4	8,441.5	7.3	7.9	6.3	5.9	23.4	167.4	172.9	173.5	178.9	203.5
Poland	4,245.5	4,413.2	3,480.8	2,033.8	1,875.1	-	-	-	-	-	-	-	-	-	-
Portugal	2,143.9	2,132.2	2,030.1	1,936.9	2,186.9	31.5	37.6	27.2	19.8	18.8	14,350.7	14,338.2	13,365.6	651.2	599.8
Romania	2,005.2	2,442.7	2,380.3	2,539.1	2,662.0	-	-	-	-	14.4	36,737.0	11,514.1	30,108.5	5,822.4	-
Slovenia	338.2	418.1	448.8	385.5	895.7	-	-	48.3	47.1	40.5	-	-	-	-	-
Slovakia	769.8	593.8	1,141.2	668.5	-	32.5	34.8	41.1	30.0	62.1	-	-	-	-	78.3
Finland	38,206.1	33,434.3	30,782.8	29,535.7	29,060.5	-	-	-	-	4.2	-	-	-	-	154,163.7
Sweden	7,077.5	8,333.5	23,167.3	14,563.9	32,972.4	-	-	-	-	-	-	-	-	-	-
United Kingdom	1,146.1	1,143.7	1,244.0	1,202.7	1,336.0	-	-	-	-	-	-	-	-	-	-
Euro area total	1,220.0	1,192.3	1,104.1	1,000.9	961.5	27.6	29.9	32.5	31.9	35.2	2,797.7	2,843.4	2,699.7	2,489.2	1,316.7
EU total	1,208.4	1,186.8	1,138.0	1,041.5	1,029.7	26.0	29.3	32.3	31.8	35.1	2,733.0	2,777.7	2,644.1	2,449.6	2,390.5

9.5 Value of transactions per capita

(EUR thousands; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	338.53	354.39	330.77	357.98	598.60	5.08	6.08	6.45	7.05	10.76	5.40	5.77	6.05	6.44	6.61
Bulgaria	48.19	50.98	53.18	53.25	46.02	0.09	0.09	0.10	0.07	0.03	0.11	0.15	0.19	0.24	0.32
Czech Republic	164.37	164.15	153.83	117.90	123.02	1.94	1.84	1.99	1.63	1.86	0.77	0.96	1.09	1.17	1.28
Denmark	106.58	110.44	98.88	116.25	135.76	14.31	14.90	15.30	16.03	16.12	8.52	8.94	9.46	9.82	10.42
Germany	623.86	698.00	708.55	694.96	643.33	140.74	162.48	161.44	159.43	40.90	2.07	2.28	2.42	2.73	3.12
Estonia	101.67	118.14	146.67	172.77	154.73	1.40	1.30	6.46	7.70	6.94	2.04	2.37	2.63	2.83	3.27
Ireland	45.00	42.43	43.07	45.25	140.92	20.53	21.35	21.13	20.84	14.03	4.99	5.15	5.65	6.00	5.33
Greece	69.81	81.39	62.80	60.48	46.74	0.70	0.63	0.58	0.53	0.45	0.65	0.57	0.53	0.52	0.55
Spain	228.44	226.75	234.77	218.21	247.82	18.34	23.51	21.14	16.71	11.35	2.23	2.30	2.28	2.33	2.62
France	329.42	375.85	367.63	352.13	363.41	17.36	20.29	19.98	21.24	22.89	5.59	6.03	6.43	6.65	6.70
Croatia	.	.	.	53.32	57.90	.	.	.	0.40	0.46	.	.	.	1.22	1.55
Italy	132.68	134.45	130.15	132.47	119.91	6.10	5.94	6.39	5.88	5.21	2.01	2.04	2.04	2.14	2.34
Cyprus	540.36	692.82	562.40	333.16	281.26	3.16	2.82	4.42	2.44	4.01	3.61	3.88	4.06	3.71	3.35
Latvia	175.37	204.30	242.28	286.55	219.58	0.11	0.11	0.11	0.11	0.11	0.94	1.14	1.35	1.60	1.92
Lithuania	79.79	72.75	70.66	64.79	65.83	0.20	0.22	0.20	0.22	0.19	0.56	0.65	0.79	0.94	1.06
Luxembourg	1,932.74	2,097.56	2,418.57	2,675.13	2,465.61	13.82	14.74	16.16	19.35	27.68	9.52	10.91	12.00	12.21	13.13
Hungary	171.59	166.56	196.65	197.68	210.15	0.22	0.22	0.22	0.22	0.21	0.58	0.64	0.71	0.79	0.87
Malta	329.25	282.87	258.39	264.75	261.11	3.23	2.96	3.78	0.75	0.22	1.93	2.08	2.34	2.58	2.87
Netherlands	347.16	320.55	324.61	1,023.04	1,030.24	17.38	17.80	17.79	16.54	12.97	5.66	5.77	5.90	6.14	6.49
Austria	276.01	307.21	312.57	286.05	297.48	36.79	33.14	37.07	43.28	17.92	3.15	3.33	3.61	3.94	3.88
Poland	201.61	205.07	220.72	219.63	231.33	0.12	0.12	0.12	0.12	0.13	0.58	0.66	0.74	0.83	0.97
Portugal	134.08	136.94	119.88	131.78	129.00	3.14	3.28	3.40	3.76	3.59	5.07	5.28	5.24	5.44	5.93
Romania	62.74	69.86	62.20	64.98	59.70	0.04	0.06	0.07	0.06	0.08	0.20	0.24	0.27	0.31	0.37
Slovenia	111.44	162.78	160.71	180.60	202.42	1.17	1.27	1.05	0.93	1.07	2.15	2.21	2.29	2.31	2.34
Slovakia	156.47	132.83	135.39	192.15	173.22	21.73	24.14	22.32	24.24	0.70	1.27	1.43	1.54	2.04	2.42
Finland	678.63	810.70	830.26	722.93	476.20	8.53	8.88	8.23	8.23	0.42	6.62	6.70	7.20	7.28	7.78
Sweden	128.89	147.72	164.69	170.66	167.41	5.63	6.36	6.58	6.66	6.33	8.75	9.33	10.24	10.84	11.12
United Kingdom	1,207.97	1,229.32	1,453.06	1,350.96	1,373.43	17.61	19.02	20.82	20.48	22.42	8.45	9.14	9.89	10.30	11.64
Euro area total	337.80	367.41	367.81	394.69	390.13	44.92	51.31	50.80	50.00	18.91	3.26	3.45	3.60	3.80	4.02
EU total	404.55	429.36	460.24	462.10	464.42	32.11	36.69	36.62	35.76	15.69	3.56	3.81	4.05	4.25	4.61

9.5 Value of transactions per capita (cont'd)

(EUR thousands; total for the period)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	3.76	4.24	3.36	3.06	2.15	0.02	0.02	0.02	0.01	0.03	0.14	0.11	-	-	0.18
Bulgaria	-	-	-	-	0.00	-	0.00	0.00	0.00	0.01	-	-	-	-	6.41
Czech Republic	0.15	0.15	0.14	0.13	0.12	0.00	0.00	0.00	0.00	0.01	0.07	0.09	0.12	0.24	0.42
Denmark	3.71	2.75	3.00	0.89	0.56	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	3.23	3.08	2.77	2.42	2.30	0.00	0.00	0.00	0.00	0.01	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	100.22	82.65	65.37	61.88	30.36	-	-	-	-	0.01	-	-	-	-	0.04
Greece	35.08	29.22	20.69	16.91	13.56	0.01	0.02	0.02	0.02	0.01	0.05	0.04	0.03	0.02	0.02
Spain	11.67	9.89	8.62	7.39	7.45	0.00	0.00	0.00	-	0.00	3.94	3.34	2.59	2.19	8.11
France	28.14	27.38	24.83	20.04	18.38	0.00	0.00	0.00	0.00	0.00	5.77	5.78	5.44	5.01	0.01
Croatia	.	.	.	0.01	0.01	.	.	.	0.00	0.01	.	.	.	0.74	-
Italy	14.13	13.21	11.27	9.60	8.77	0.12	0.16	0.21	0.19	0.22	9.35	11.46	11.76	10.72	10.16
Cyprus	47.96	45.50	58.05	32.70	80.63	0.00	0.05	0.07	0.07	0.10	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.02	0.00	-	-	-	-	0.01
Lithuania	0.16	0.13	0.11	0.10	0.07	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	1.74	38.41	51.09	65.58	79.64	102.50	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00	0.58	0.49	0.56	0.59	97.56
Malta	34.27	30.31	24.53	30.57	32.59	-	-	-	0.00	0.06	-	-	-	-	0.40
Netherlands	-	-	-	0.10	0.11	0.03	0.03	0.02	0.02	0.01	-	-	-	0.00	0.00
Austria	1.60	1.54	1.79	1.78	0.93	0.02	0.02	0.02	0.02	0.01	0.29	0.32	0.39	0.46	0.05
Poland	0.02	0.01	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	25.86	21.54	17.12	15.43	15.49	0.01	0.01	0.02	0.06	0.08	0.68	0.56	0.42	0.84	0.77
Romania	1.08	0.87	0.81	0.74	0.27	-	-	-	-	0.00	0.02	0.01	0.02	0.02	0.00
Slovenia	0.04	0.03	0.02	0.02	0.03	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Slovakia	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00
Finland	2.85	2.35	1.88	1.52	1.13	-	-	-	-	0.00	-	-	-	-	0.31
Sweden	0.30	0.35	0.49	0.15	0.07	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	20.33	17.53	16.56	13.47	13.32	-	-	-	-	-	-	-	-	-	-
Euro area total	14.33	13.09	11.32	9.52	8.50	0.09	0.11	0.15	0.17	0.22	3.42	3.71	3.59	3.28	3.00
EU total	12.08	10.95	9.67	7.99	7.32	0.06	0.08	0.10	0.11	0.14	2.27	2.47	2.39	2.18	3.97

9.6 Value of transactions as a ratio to GDP

(percentages; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1,009.09	1,026.22	943.76	1,012.31	1,666.96	15.15	17.61	18.39	19.93	29.97	16.09	16.70	17.27	18.21	18.40
Bulgaria	962.48	914.79	931.94	923.82	778.51	1.82	1.66	1.81	1.27	0.53	2.16	2.74	3.32	4.13	5.37
Czech Republic	1,105.52	1,053.27	1,005.97	789.65	836.63	13.07	11.79	13.03	10.93	12.64	5.20	6.19	7.14	7.83	8.72
Denmark	244.79	249.98	220.44	257.97	297.23	32.87	33.72	34.12	35.58	35.29	19.56	20.23	21.09	21.80	22.81
Germany	1,976.90	2,111.71	2,106.90	2,022.75	1,817.21	445.97	491.55	480.06	464.03	115.53	6.55	6.91	7.20	7.93	8.82
Estonia	920.97	942.49	1,079.42	1,199.51	1,019.89	12.72	10.35	47.55	53.48	45.72	18.47	18.91	19.35	19.67	21.56
Ireland	123.50	111.66	113.07	116.04	344.00	56.33	56.17	55.47	53.44	34.24	13.71	13.55	14.83	15.40	13.02
Greece	344.18	435.77	358.70	365.58	286.92	3.44	3.36	3.31	3.21	2.77	3.20	3.06	3.05	3.16	3.39
Spain	984.06	990.04	1,052.80	985.86	1,105.95	79.01	102.66	94.78	75.49	50.65	9.59	10.02	10.23	10.54	11.71
France	1,071.00	1,191.72	1,155.51	1,096.04	1,127.64	56.45	64.35	62.81	66.11	71.02	18.17	19.11	20.20	20.71	20.79
Croatia	.	.	.	521.99	569.69	.	.	.	3.92	4.56	.	.	.	11.94	15.23
Italy	494.38	492.74	486.36	499.96	451.72	22.72	21.76	23.87	22.20	19.63	7.47	7.48	7.63	8.07	8.82
Cyprus	2,351.15	3,025.16	2,503.11	1,584.89	1,369.63	13.75	12.30	19.69	11.61	19.52	15.72	16.94	18.09	17.66	16.30
Latvia	2,069.54	2,088.00	2,241.35	2,529.16	1,848.60	1.32	1.08	0.98	0.96	0.93	11.10	11.61	12.53	14.12	16.13
Lithuania	881.75	704.62	633.36	548.09	529.05	2.26	2.10	1.81	1.87	1.54	6.15	6.26	7.12	7.99	8.55
Luxembourg	2,481.60	2,580.06	2,950.94	3,149.60	2,784.94	17.75	18.13	19.72	22.78	31.27	12.22	13.42	14.65	14.37	14.83
Hungary	1,747.34	1,649.28	1,971.08	1,931.03	1,989.12	2.22	2.18	2.24	2.18	2.03	5.86	6.37	7.11	7.74	8.27
Malta	2,067.79	1,708.31	1,504.26	1,487.77	1,405.38	20.29	17.89	22.03	4.21	1.16	12.10	12.54	13.64	14.50	15.47
Netherlands	913.20	832.28	842.87	2,640.69	2,621.42	45.71	46.23	46.20	42.70	33.00	14.90	14.98	15.31	15.84	16.52
Austria	783.28	834.98	830.71	751.02	771.86	104.41	90.08	98.51	113.63	46.50	8.94	9.06	9.60	10.34	10.06
Poland	2,158.20	2,095.43	2,202.62	2,134.79	2,154.83	1.29	1.26	1.21	1.17	1.19	6.25	6.79	7.42	8.02	9.08
Portugal	787.86	820.68	748.54	809.36	773.56	18.48	19.68	21.20	23.11	21.51	29.79	31.64	32.71	33.40	35.54
Romania	1,002.25	1,055.92	934.60	900.30	793.81	0.64	0.95	1.01	0.87	1.00	3.14	3.62	4.10	4.36	4.90
Slovenia	629.78	905.70	918.45	1,035.89	1,118.80	6.60	7.06	6.02	5.32	5.89	12.13	12.30	13.11	13.23	12.95
Slovakia	1,264.25	1,021.98	1,014.00	1,413.31	1,247.89	175.55	185.73	167.15	178.29	5.02	10.25	11.00	11.50	14.99	17.41
Finland	1,945.37	2,218.89	2,249.85	1,939.40	1,267.71	24.45	24.32	22.31	22.07	1.13	18.97	18.34	19.50	19.53	20.72
Sweden	327.50	344.69	370.33	376.00	376.94	14.32	14.85	14.79	14.67	14.24	22.24	21.77	23.03	23.87	25.03
United Kingdom	4,180.76	4,169.16	4,507.54	4,239.32	3,937.24	60.95	64.51	64.59	64.27	64.26	29.26	30.99	30.69	32.32	33.37
Euro area total	1,174.92	1,251.39	1,250.85	1,331.32	1,300.83	156.23	174.77	172.77	168.67	63.06	11.33	11.74	12.25	12.82	13.41
EU total	1,589.36	1,641.33	1,730.33	1,735.05	1,696.79	126.17	140.25	137.66	134.28	57.33	13.97	14.57	15.23	15.95	16.86

9.6 Value of transactions as a ratio to GDP (cont'd)

(percentages; total for the period)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	11.20	12.29	9.58	8.65	5.98	0.07	0.06	0.06	0.04	0.09	0.41	0.31	-	-	0.50
Bulgaria	-	-	-	-	0.06	-	0.00	0.00	0.05	0.17	-	-	-	-	108.41
Czech Republic	0.99	0.97	0.90	0.85	0.80	0.02	0.01	0.01	0.03	0.04	0.49	0.57	0.79	1.61	2.87
Denmark	8.53	6.22	6.69	1.97	1.23	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	10.22	9.32	8.24	7.04	6.48	0.01	0.00	0.00	0.00	0.02	-	-	-	-	-
Estonia	0.01	0.00	0.02	0.03	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	275.04	217.49	171.61	158.68	74.11	-	-	-	-	0.02	-	-	-	-	0.10
Greece	172.96	156.44	118.21	102.19	83.21	0.06	0.09	0.10	0.10	0.06	0.24	0.23	0.14	0.12	0.15
Spain	50.27	43.17	38.66	33.39	33.23	0.00	0.00	0.00	-	0.00	16.95	14.59	11.62	9.91	36.21
France	91.49	86.80	78.03	62.37	57.03	0.00	0.00	0.01	0.01	0.01	18.76	18.32	17.08	15.60	0.05
Croatia	.	.	.	0.08	0.07	.	.	.	0.02	0.14	.	.	.	7.23	-
Italy	52.64	48.41	42.10	36.23	33.05	0.46	0.59	0.79	0.73	0.84	34.84	42.00	43.94	40.45	38.26
Cyprus	208.70	198.67	258.36	155.54	392.64	0.00	0.23	0.29	0.35	0.50	0.00	0.00	0.00	0.00	0.00
Latvia	0.11	0.06	0.06	0.05	0.08	0.05	0.04	0.04	0.16	0.00	-	-	-	-	0.10
Lithuania	1.72	1.27	1.01	0.81	0.60	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	1.96	49.31	62.84	80.02	93.77	115.78	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00	5.92	4.88	5.58	5.74	923.41
Malta	215.20	183.06	142.81	171.82	175.40	-	-	-	0.01	0.30	-	-	-	-	2.16
Netherlands	-	-	-	0.25	0.29	0.07	0.07	0.05	0.05	0.02	-	-	-	0.00	0.00
Austria	4.53	4.18	4.76	4.68	2.40	0.07	0.07	0.06	0.05	0.03	0.81	0.87	1.03	1.20	0.13
Poland	0.23	0.13	0.09	0.05	0.05	-	-	-	-	-	-	-	-	-	-
Portugal	151.96	129.09	106.92	94.75	92.89	0.04	0.05	0.11	0.36	0.46	3.98	3.35	2.64	5.16	4.59
Romania	17.17	13.12	12.17	10.30	3.53	-	-	-	-	0.00	0.32	0.09	0.36	0.33	0.00
Slovenia	0.20	0.16	0.13	0.09	0.15	-	-	0.00	0.02	0.03	0.00	0.00	0.00	0.00	0.00
Slovakia	0.06	0.04	0.08	0.04	0.01	0.00	0.00	0.00	0.00	0.01	-	-	-	-	0.03
Finland	8.17	6.42	5.08	4.08	3.02	-	-	-	-	0.00	-	-	-	-	0.83
Sweden	0.77	0.82	1.09	0.33	0.17	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	70.34	59.45	51.37	42.27	38.18	-	-	-	-	-	-	-	-	-	-
Euro area total	49.83	44.60	38.50	32.12	28.33	0.30	0.39	0.50	0.57	0.72	11.91	12.63	12.20	11.07	9.99
EU total	47.45	41.86	36.35	30.01	26.75	0.22	0.29	0.37	0.42	0.53	8.91	9.43	8.98	8.18	14.50

9.7 Country's share in the total EU value of transactions

(percentages; total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1.82	1.80	1.58	1.69	2.82	0.34	0.36	0.39	0.43	1.50	3.30	3.31	3.28	3.31	3.14
Bulgaria	0.18	0.17	0.17	0.16	0.14	0.00	0.00	0.00	0.00	0.00	0.05	0.06	0.07	0.08	0.10
Czech Republic	0.85	0.80	0.70	0.53	0.55	0.13	0.10	0.11	0.09	0.24	0.46	0.53	0.56	0.57	0.57
Denmark	0.29	0.29	0.24	0.28	0.32	0.49	0.45	0.46	0.49	1.14	2.65	2.60	2.59	2.55	2.50
Germany	25.17	26.48	25.06	24.28	22.39	71.53	72.14	71.77	71.98	42.14	9.49	9.76	9.73	10.36	10.94
Estonia	0.07	0.07	0.08	0.10	0.09	0.01	0.01	0.05	0.06	0.11	0.15	0.16	0.17	0.17	0.18
Ireland	0.10	0.09	0.09	0.09	0.27	0.58	0.53	0.53	0.53	0.81	1.28	1.23	1.27	1.28	1.05
Greece	0.38	0.42	0.30	0.28	0.22	0.05	0.04	0.03	0.03	0.06	0.41	0.33	0.29	0.27	0.26
Spain	5.25	4.92	4.74	4.33	4.87	5.31	5.97	5.36	4.28	6.60	5.82	5.61	5.23	5.03	5.19
France	10.56	11.39	10.41	9.87	10.16	7.01	7.19	7.11	7.70	18.95	20.39	20.57	20.67	20.30	18.86
Croatia	.	.	.	0.10	0.10	.	.	.	0.01	0.02	.	.	.	0.24	0.28
Italy	3.92	3.75	3.39	3.42	3.08	2.27	1.94	2.09	1.96	3.96	6.73	6.41	6.05	6.00	6.05
Cyprus	0.22	0.27	0.21	0.12	0.10	0.02	0.01	0.02	0.01	0.04	0.17	0.17	0.17	0.15	0.12
Latvia	0.18	0.20	0.21	0.25	0.19	0.00	0.00	0.00	0.00	0.00	0.11	0.12	0.14	0.15	0.16
Lithuania	0.12	0.10	0.09	0.08	0.08	0.00	0.00	0.00	0.00	0.01	0.10	0.10	0.12	0.13	0.13
Luxembourg	0.48	0.51	0.56	0.62	0.58	0.04	0.04	0.05	0.06	0.19	0.27	0.30	0.31	0.31	0.31
Hungary	0.85	0.77	0.84	0.83	0.88	0.01	0.01	0.01	0.01	0.03	0.32	0.34	0.35	0.36	0.37
Malta	0.07	0.05	0.05	0.05	0.05	0.01	0.01	0.01	0.00	0.00	0.04	0.05	0.05	0.05	0.05
Netherlands	2.85	2.48	2.35	7.32	7.34	1.79	1.61	1.62	1.53	2.74	5.28	5.03	4.84	4.77	4.66
Austria	1.14	1.20	1.14	1.03	1.07	1.91	1.51	1.70	2.02	1.92	1.48	1.46	1.49	1.55	1.41
Poland	3.83	3.67	3.67	3.60	3.76	0.03	0.03	0.03	0.03	0.06	1.26	1.34	1.41	1.47	1.60
Portugal	0.70	0.67	0.54	0.59	0.57	0.21	0.19	0.19	0.22	0.47	3.01	2.91	2.70	2.63	2.62
Romania	0.63	0.65	0.54	0.55	0.50	0.01	0.01	0.01	0.01	0.02	0.22	0.25	0.27	0.29	0.31
Slovenia	0.11	0.16	0.14	0.16	0.18	0.01	0.01	0.01	0.01	0.03	0.25	0.24	0.23	0.22	0.21
Slovakia	0.42	0.33	0.32	0.44	0.40	0.73	0.71	0.65	0.72	0.05	0.39	0.40	0.41	0.51	0.56
Finland	1.80	2.03	1.94	1.67	1.10	0.28	0.26	0.24	0.25	0.03	1.99	1.89	1.91	1.83	1.81
Sweden	0.60	0.65	0.68	0.70	0.69	0.33	0.33	0.34	0.35	0.77	4.61	4.61	4.78	4.82	4.58
United Kingdom	37.41	36.09	39.97	36.86	37.50	6.87	6.54	7.20	7.22	18.11	29.78	30.22	30.91	30.58	31.99
Euro area total	54.99	56.62	52.89	56.06	55.48	92.11	92.53	91.83	91.78	79.60	60.29	59.83	58.81	58.76	57.57
EU total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

9.7 Country's share in the total EU value of transactions (cont'd)

(percentages; total for the period)

	Cheques					E-money payment transactions with e-money issued by resident PSPs					Other payment services				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	0.68	0.85	0.76	0.84	0.64	0.93	0.62	0.47	0.25	0.50	0.13	0.10	-	-	0.10
Bulgaria	-	-	-	-	0.00	-	0.00	0.00	0.04	0.10	-	-	-	-	2.29
Czech Republic	0.03	0.03	0.03	0.03	0.03	0.11	0.03	0.02	0.07	0.09	0.07	0.08	0.11	0.23	0.22
Denmark	0.34	0.28	0.34	0.12	0.09	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	4.36	4.58	4.66	4.89	5.07	0.49	0.32	0.25	0.19	0.63	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Ireland	7.55	6.88	6.17	7.01	3.76	-	-	-	-	0.05	-	-	-	-	0.01
Greece	6.47	5.91	4.72	4.59	4.00	0.48	0.50	0.41	0.33	0.15	0.05	0.04	0.02	0.02	0.01
Spain	8.98	8.41	8.29	8.47	9.28	0.00	0.00	0.00	-	0.00	16.13	12.62	10.08	9.23	18.65
France	30.22	32.52	33.47	32.48	32.61	0.32	0.27	0.23	0.19	0.33	32.99	30.47	29.65	29.83	0.05
Croatia	.	.	.	0.00	0.00	.	.	.	0.01	0.08	.	.	.	0.28	-
Italy	13.97	14.43	13.97	14.32	14.30	26.21	25.78	25.90	20.63	18.40	49.24	55.60	59.00	58.70	30.55
Cyprus	0.66	0.70	1.03	0.69	1.84	0.00	0.12	0.12	0.11	0.12	0.00	0.00	0.00	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	0.00	0.03	0.02	0.02	0.06	0.00	-	-	-	-	0.00
Lithuania	0.01	0.01	0.01	0.01	0.01	0.00	0.00	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	0.03	68.83	70.43	71.14	76.23	78.06	-	-	-	-	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	0.00	0.51	0.40	0.46	0.53	47.61
Malta	0.23	0.23	0.21	0.32	0.37	-	-	-	0.00	0.03	-	-	-	-	0.01
Netherlands	-	-	-	0.04	0.05	1.66	1.14	0.70	0.52	0.21	-	-	-	0.00	0.00
Austria	0.22	0.23	0.31	0.37	0.21	0.68	0.55	0.36	0.28	0.12	0.21	0.22	0.27	0.35	0.02
Poland	0.01	0.01	0.01	0.00	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	4.52	4.14	3.70	3.97	4.32	0.23	0.22	0.39	1.07	1.08	0.63	0.48	0.37	0.79	0.39
Romania	0.36	0.32	0.33	0.37	0.14	-	-	-	-	0.00	0.04	0.01	0.04	0.04	0.00
Slovenia	0.00	0.00	0.00	0.00	0.00	-	-	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00
Slovakia	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.01	-	-	-	-	0.00
Finland	0.25	0.23	0.21	0.20	0.17	-	-	-	-	0.00	-	-	-	-	0.08
Sweden	0.05	0.06	0.10	0.04	0.02	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
United Kingdom	21.08	20.18	21.68	21.25	23.07	-	-	-	-	-	-	-	-	-	-
Euro area total	78.12	79.12	77.50	78.18	76.64	99.86	99.94	99.96	99.82	99.72	99.39	99.52	99.39	98.92	49.87
EU total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

10.1 Number of cards issued by resident payment service providers

(thousands; end of period)

	Cards with a cash function					Cards with an e-money function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	19,447.94	20,005.19	20,647.08	20,041.34	21,396.54	11,659.50	12,446.60	13,009.65	13,461.00	10,681.28
Bulgaria	7,615.85	7,985.70	8,259.63	7,736.46	7,345.33	-	-	-	-	80.87
Czech Republic	9,463.12	9,702.30	10,068.86	10,309.54	10,914.43	1,984.27	720.99	360.56	392.38	420.81
Denmark	7,996.06	8,111.46	8,275.45	8,449.68	8,926.15	-	-	-	0.00	-
Germany	130,085.81	132,700.55	135,344.14	137,299.66	143,754.78	95,125.53	96,509.85	97,990.02	99,025.62	93,866.77
Estonia	1,793.20	1,776.28	1,791.65	1,797.41	1,820.81	-	-	-	-	-
Ireland	5,013.89	6,524.06	6,538.46	6,536.52	5,541.20	-	-	-	-	-
Greece	14,077.48	13,476.77	12,615.39	12,231.58	11,706.85	-	-	-	-	609.47
Spain	72,405.40	69,403.08	69,138.60	69,749.37	66,315.63	2,780.73	1,912.20	717.18	-	0.00
France	96,066.02	92,739.44	92,608.54	88,183.31	85,671.57	37,257.53	33,089.38	26,721.56	23,102.24	14,201.11
Croatia	.	.	.	8,729.27	8,519.11	.	.	.	83.05	182.94
Italy	49,714.80	53,281.79	60,041.93	65,821.58	70,642.33	12,362.33	14,202.90	18,803.78	21,605.95	22,595.97
Cyprus	1,254.20	1,252.99	1,265.78	1,145.83	1,027.24	0.00	69.29	93.11	95.10	132.07
Latvia	2,426.26	2,322.49	2,377.58	2,382.65	2,331.24	-	-	-	-	20.41
Lithuania	4,270.34	3,886.10	3,632.63	3,534.67	3,468.44	0.00	0.00	-	-	-
Luxembourg	1,339.16	1,693.51	1,953.74	2,009.91	2,119.81	595.41	0.00	0.00	0.00	-
Hungary	8,629.03	8,508.00	8,340.98	8,311.56	8,229.65	-	-	-	-	-
Malta	687.68	737.14	797.90	817.49	803.17	-	.	.	.	.
Netherlands	30,256.68	30,455.79	30,510.47	30,453.66	31,966.49	23,822.64	24,010.66	24,305.88	24,472.86	25,775.51
Austria	10,788.40	11,053.43	12,214.79	12,643.27	11,906.87	8,890.98	9,521.42	9,818.17	9,798.82	10,621.55
Poland	31,171.11	31,624.43	33,291.11	34,398.52	35,752.55	-	-	-	-	-
Portugal	18,669.67	19,066.88	18,708.49	19,231.99	19,325.56	300.18	316.46	554.75	1,069.14	1,250.49
Romania	12,809.40	13,323.79	13,684.25	14,129.74	14,436.86	0.00	-	-	.	.
Slovenia	3,375.36	3,132.70	3,170.76	3,266.38	3,054.59	-	-	5.64	11.17	17.58
Slovakia	5,169.81	5,311.05	4,597.17	4,824.63	5,244.88	-	6.39	13.78	14.36	38.68
Finland	7,447.54	7,853.32	7,873.87	7,795.99	8,960.74	-	-	-	-	.
Sweden	11,100.00	11,865.00	12,034.00	12,600.00	13,262.00	-	-	-	-	-
United Kingdom	165,065.00	165,100.00	168,993.00	175,593.00	178,869.00	-	-	-	-	-
Euro area total	465,799.84	470,463.97	479,818.75	483,849.90	493,590.30	192,794.85	192,090.61	192,044.86	192,662.62	179,890.61
EU total	728,139.21	732,893.23	748,776.25	770,024.99	783,313.83	194,779.12	192,811.60	192,405.42	193,153.25	180,637.16

10.1 Number of cards issued by resident payment service providers (cont'd)

Cards with a payment function

(thousands; end of period)

	Total cards					Cards with a debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	19,447.94	20,005.19	20,647.08	20,041.34	21,949.24	15,132.40	15,706.96	16,196.78	15,684.40	16,223.48
Bulgaria	7,615.85	7,985.70	8,259.63	7,736.46	7,227.08	6,623.42	7,007.16	7,282.18	6,934.15	6,286.36
Czech Republic	9,571.29	9,814.91	10,166.59	10,391.88	10,989.13	7,888.88	7,988.05	8,279.53	8,777.34	9,399.24
Denmark	7,996.06	8,111.46	8,275.45	8,449.68	8,926.15	5,978.16	6,096.86	6,466.76	6,681.53	7,125.27
Germany	127,755.03	130,096.63	133,188.18	133,924.59	133,952.98	102,413.71	103,957.38	105,593.64	105,233.09	102,825.63
Estonia	1,794.95	1,778.06	1,787.33	1,790.79	1,814.44	1,401.00	1,408.71	1,431.70	1,442.84	1,470.61
Ireland	5,613.43	5,907.21	6,044.44	6,238.04	6,164.05	3,385.41	3,769.94	3,988.95	4,236.55	4,361.85
Greece	14,216.39	13,836.55	13,367.31	13,859.27	12,953.09	9,013.37	9,656.39	9,982.30	10,894.32	6,974.53
Spain	71,580.78	68,969.51	68,799.65	69,749.37	67,993.67	28,616.90	27,078.95	27,467.96	26,484.90	24,416.66
France	84,863.87	83,005.30	82,313.04	82,222.68	81,040.21	71,054.43	69,091.44	80,109.81	80,084.87	41,808.46
Croatia	.	.	.	8,687.69	8,472.65	.	.	.	6,798.98	6,750.69
Italy	70,038.43	67,355.24	68,180.10	71,786.32	73,642.12	36,173.67	37,550.47	39,707.21	44,215.63	47,036.19
Cyprus	1,373.10	1,313.82	1,271.57	1,120.06	1,102.67	804.58	756.37	782.67	715.00	832.98
Latvia	2,426.88	2,322.86	2,380.86	2,378.17	2,326.46	1,946.35	1,841.09	1,873.57	1,848.95	1,776.47
Lithuania	4,270.34	3,886.10	3,632.63	3,588.45	3,520.13	3,704.50	3,480.31	3,233.06	3,057.86	2,874.07
Luxembourg	1,339.16	1,693.51	1,953.74	2,009.91	2,119.81	535.24	782.42	610.17	636.06	664.98
Hungary	8,892.42	8,887.85	8,908.45	8,932.24	8,869.56	7,553.21	7,680.69	7,676.93	7,595.44	7,473.96
Malta	681.69	729.16	786.55	811.13	837.56	508.41	552.70	601.22	624.98	651.08
Netherlands	30,256.68	30,455.79	30,510.47	30,453.66	31,966.49	24,412.72	24,444.92	24,662.62	24,493.95	25,577.63
Austria	10,759.98	11,014.16	11,413.78	11,840.46	12,162.13	8,104.58	8,302.51	8,559.50	8,863.41	9,019.75
Poland	31,983.79	32,044.95	33,100.06	34,658.65	36,068.82	22,751.64	24,785.33	26,549.62	28,235.52	29,744.96
Portugal	19,694.55	20,119.63	20,317.11	18,705.27	18,633.82	-	-	-	-	-
Romania	12,831.36	13,348.53	13,705.01	14,147.05	14,446.62	10,582.57	11,182.11	11,421.19	11,911.01	12,135.41
Slovenia	3,544.18	3,284.97	3,294.11	3,266.38	3,155.33	2,742.47	2,502.53	2,528.67	2,530.18	2,386.96
Slovakia	5,198.92	5,337.23	4,603.65	4,782.24	5,259.73	4,341.59	4,521.50	3,978.69	4,159.21	4,354.98
Finland	7,335.09	7,824.71	7,862.36	7,788.70	8,957.65	6,326.01	6,743.35	6,804.72	6,732.40	7,117.97
Sweden	20,034.00	21,107.00	21,336.00	21,969.00	22,100.00	8,155.00	8,657.00	8,857.00	8,995.00	9,529.00
United Kingdom	146,798.00	147,235.00	151,600.00	157,339.00	159,013.00	84,642.00	86,325.00	88,553.00	95,689.00	95,663.00
Euro area total	473,699.20	472,726.65	476,340.46	480,390.20	486,031.43	313,565.51	316,826.55	333,006.62	337,031.80	297,500.21
EU total	727,914.14	727,471.01	737,705.14	758,668.48	765,664.57	474,792.24	481,870.15	503,199.46	523,556.58	484,482.17

10.1 Number of cards issued by resident payment service providers (cont'd)

Cards with a payment function

(thousands; end of period)

	Cards with a delayed debit function					Cards with a credit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	-	-	-	-	-	-	-	-	-	2,102.09
Bulgaria	-	-	-	-	2.01	992.43	978.55	977.45	802.31	937.93
Czech Republic	4.89	5.05	4.96	4.87	5.03	1,677.51	1,821.81	1,882.09	1,609.67	1,584.86
Denmark	-	-	-	-	-	2,017.90	2,014.60	1,808.69	1,768.16	1,800.89
Germany	21,751.93	22,680.80	23,909.57	24,789.37	26,228.20	3,589.39	3,458.46	3,684.98	3,902.13	4,899.14
Estonia	-	-	-	-	0.00	393.96	369.36	355.63	347.94	343.83
Ireland	-	-	-	-	-	2,228.02	2,137.27	2,055.49	2,001.49	1,615.26
Greece	75.68	49.85	42.57	38.46	2,866.48	5,127.35	4,130.31	3,342.44	2,926.49	3,112.09
Spain	-	-	-	-	-	-	-	-	-	-
France	24,279.12	22,300.28	23,379.33	23,809.00	7,318.86	31,612.57	27,562.07	26,842.71	19,611.24	6,943.18
Croatia	.	.	.	1,226.77	1,061.32	.	.	.	360.13	212.93
Italy	-	-	-	-	-	-	-	-	-	-
Cyprus	73.96	71.83	52.93	50.29	0.00	492.14	482.69	433.00	350.67	379.84
Latvia	104.39	167.74	193.15	211.44	236.96	395.17	332.00	331.46	340.83	343.69
Lithuania	-	-	-	-	-	565.83	405.79	399.57	530.59	646.06
Luxembourg	-	-	-	-	-	803.91	911.08	1,343.57	1,373.85	1,454.82
Hungary	16.51	16.59	15.73	21.96	22.39	1,367.93	1,305.96	1,256.60	1,351.03	1,392.37
Malta	-	-	-	-	0.00	173.28	176.46	185.33	186.15	186.48
Netherlands	-	-	-	-	2,651.25	-	-	-	-	448.68
Austria	1,400.35	1,414.03	1,482.98	1,588.00	1,724.61	1,255.04	1,297.61	1,371.30	1,389.05	1,417.77
Poland	330.86	310.45	293.35	289.48	281.86	8,901.29	6,949.17	6,448.14	6,133.65	6,042.00
Portugal	-	-	-	-	-	-	-	-	-	-
Romania	19.52	20.79	17.49	16.16	9.57	2,241.01	2,156.29	2,273.25	2,227.32	2,301.64
Slovenia	679.07	661.52	653.39	623.62	652.05	122.64	120.92	112.05	112.58	116.32
Slovakia	4.62	4.36	7.25	3.85	12.65	852.71	811.37	617.70	619.18	892.10
Finland	-	-	-	-	362.55	-	-	-	-	1,730.02
Sweden	665.00	656.00	709.00	688.00	702.00	5,548.00	5,591.00	5,361.00	5,749.00	5,216.00
United Kingdom	2,403.00	2,192.00	2,324.00	2,262.00	2,150.00	55,601.00	54,483.00	56,443.00	55,362.00	56,927.00
Euro area total	48,264.73	47,182.67	49,528.02	50,902.58	42,053.61	46,257.04	41,457.60	40,344.20	32,820.76	25,985.30
EU total	51,808.90	50,551.30	53,085.70	55,623.26	46,287.78	125,959.07	117,495.77	117,525.45	109,055.44	103,046.97

10.1 Number of cards issued by resident payment service providers (cont'd)

Cards with a payment function

(thousands; end of period)

	Cards with a debit and/or delayed debit function					Cards with a credit and/or delayed debit function				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	-	-	-	-	1,795.32	4,315.54	4,298.22	4,450.30	4,356.94	1,828.36
Bulgaria	-	-	-	-	0.00	-	-	-	-	0.78
Czech Republic	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	-	-	-	-	-
Estonia	-	-	-	-	0.00	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	0.00	-	-	-	-	0.00
Spain	-	-	-	-	-	42,963.88	41,890.56	41,331.69	43,264.47	43,577.01
France	12,785.54	7,862.82	11,661.10	11,607.69	13,461.96	8,594.20	7,483.89	8,105.83	7,512.81	17,976.31
Croatia	.	.	.	28.06	37.10	.	.	.	273.75	410.62
Italy	-	-	-	-	-	33,864.75	29,804.77	28,472.89	27,570.69	26,605.93
Cyprus	2.42	2.92	2.96	4.10	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	0.00	-	-	-	-	0.00
Netherlands	-	-	-	-	-	5,843.96	6,010.87	5,847.85	5,959.71	3,288.94
Austria	-	-	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	10,391.15	10,005.51	10,226.90	16,800.37	16,955.27	9,303.40	10,114.12	10,090.21	8,493.47	7,751.78
Romania	0.00	-	-	-	0.00	0.00	-	-	-	0.00
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	3,458.17	3,632.28	3,582.28	3,700.82	2,515.86
Sweden	1,675.00	1,619.00	1,687.00	1,746.00	1,792.00	3,991.00	4,584.00	4,722.00	4,791.00	4,861.00
United Kingdom	-	-	-	-	-	4,151.00	4,236.00	4,280.00	4,026.00	4,273.00
Euro area total	23,179.10	17,871.26	21,890.96	28,412.16	32,212.55	108,343.90	103,234.70	101,881.05	100,858.90	103,544.18
EU total	24,854.10	19,490.26	23,577.96	30,186.22	34,041.65	116,485.90	112,054.70	110,883.05	109,949.65	113,089.57

10.2 Increase/decrease in the number of cards issued by resident payment service providers

(annual percentage changes)

	Cards with a cash function				Cards with an e-money function				Cards with a payment function (except cards with an e-money function only)			
	2011	2012	2013	2014	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	2.87	3.21	-2.93	6.76	6.75	4.52	3.47	-20.65	2.87	3.21	-2.93	9.52
Bulgaria	4.86	3.43	-6.33	-5.06	-	-	-	-	4.86	3.43	-6.33	-6.58
Czech Republic	2.53	3.78	2.39	5.87	-63.66	-49.99	8.83	7.24	2.55	3.58	2.22	5.75
Denmark	1.44	2.02	2.11	5.64	-	-	-	-	1.44	2.02	2.11	5.64
Germany	2.01	1.99	1.44	4.70	1.46	1.53	1.06	-5.21	1.83	2.38	0.55	0.02
Estonia	-0.94	0.87	0.32	1.30	-	-	-	-	-0.94	0.52	0.19	1.32
Ireland	30.12	0.22	-0.03	-15.23	-	-	-	-	5.23	2.32	3.20	-1.19
Greece	-4.27	-6.39	-3.04	-4.29	-	-	-	-	-2.67	-3.39	3.68	-6.54
Spain	-4.15	-0.38	0.88	-4.92	-31.23	-62.49	-	-	-3.65	-0.25	1.38	-2.52
France	-3.46	-0.14	-4.78	-2.85	-11.19	-19.24	-13.54	-38.53	-2.19	-0.83	-0.11	-1.44
Croatia	.	.	.	-2.41	.	.	.	120.28	.	.	.	-2.48
Italy	7.17	12.69	9.63	7.32	14.89	32.39	14.90	4.58	-3.83	1.22	5.29	2.59
Cyprus	-0.10	1.02	-9.48	-10.35	-	34.38	2.14	38.88	-4.32	-3.22	-11.92	-1.55
Latvia	-4.28	2.37	0.21	-2.16	-	-	-	-	-4.29	2.50	-0.11	-2.17
Lithuania	-9.00	-6.52	-2.70	-1.87	-	-	-	-	-9.00	-6.52	-1.22	-1.90
Luxembourg	26.46	15.37	2.87	5.47	-	-	-	-	26.46	15.37	2.87	5.47
Hungary	-1.40	-1.96	-0.35	-0.99	-	-	-	-	-0.05	0.23	0.27	-0.70
Malta	7.19	8.24	2.46	-1.75	-	107.82	-43.95	679.49	6.96	7.87	3.13	3.26
Netherlands	0.66	0.18	-0.19	4.97	0.79	1.23	0.69	5.32	0.66	0.18	-0.19	4.97
Austria	2.46	10.51	3.51	-5.82	7.09	3.12	-0.20	8.40	2.36	3.63	3.74	2.72
Poland	1.45	5.27	3.33	3.94	-	-	-	-	0.19	3.29	4.71	4.07
Portugal	2.13	-1.88	2.80	0.49	5.42	75.29	92.73	16.96	2.16	0.98	-7.93	-0.38
Romania	4.02	2.71	3.26	2.17	-	-	-	307.25	4.03	2.67	3.23	2.12
Slovenia	-7.19	1.21	3.02	-6.48	-	-	97.96	57.40	-7.31	0.28	-0.84	-3.40
Slovakia	2.73	-13.44	4.95	8.71	-	115.50	4.19	169.44	2.66	-13.74	3.88	9.98
Finland	5.45	0.26	-0.99	14.94	-	-	-	-	6.67	0.48	-0.94	15.01
Sweden	6.89	1.42	4.70	5.25	-	-	-	-	5.36	1.08	2.97	0.60
United Kingdom	0.02	2.36	3.91	1.87	-	-	-	-	0.30	2.96	3.79	1.06
Euro area total	0.61	1.99	0.84	1.51	.	.	.	.	-0.58	0.76	0.85	0.68
EU total	0.65	2.17	.	1.73	.	.	.	.	-0.06	1.41	.	0.92

10.3 Number of cards issued by resident payment service providers per capita

(end of period)

	Cards with a cash function					Cards with an e-money function					Cards with a payment function (except cards with an e-money function only)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1.79	1.82	1.87	1.80	1.92	1.07	1.13	1.18	1.21	0.96	1.79	1.82	1.87	1.80	1.97
Bulgaria	1.01	1.09	1.13	1.06	1.02	-	-	-	-	0.01	1.01	1.09	1.13	1.06	1.00
Czech Republic	0.90	0.92	0.96	0.98	1.04	0.19	0.07	0.03	0.04	0.04	0.91	0.94	0.97	0.99	1.04
Denmark	1.44	1.46	1.48	1.51	1.58	-	-	-	0.00	-	1.44	1.46	1.48	1.51	1.58
Germany	1.59	1.62	1.65	1.67	1.75	1.16	1.18	1.20	1.21	1.14	1.56	1.59	1.63	1.63	1.63
Estonia	1.34	1.34	1.35	1.36	1.38	-	-	-	-	-	1.35	1.34	1.35	1.36	1.38
Ireland	1.10	1.43	1.42	1.42	1.20	-	-	-	-	-	1.23	1.29	1.32	1.36	1.34
Greece	1.26	1.21	1.14	1.11	1.06	-	-	-	-	0.06	1.27	1.24	1.21	1.26	1.18
Spain	1.56	1.48	1.48	1.50	1.43	0.06	0.04	0.02	-	0.00	1.54	1.48	1.47	1.50	1.46
France	1.48	1.42	1.41	1.34	1.29	0.57	0.51	0.41	0.35	0.21	1.31	1.27	1.25	1.25	1.22
Croatia	.	.	.	2.05	2.01	.	.	.	0.02	0.04	.	.	.	2.04	2.00
Italy	0.83	0.89	1.00	1.09	1.16	0.21	0.24	0.31	0.36	0.37	1.17	1.12	1.13	1.18	1.21
Cyprus	1.51	1.47	1.47	1.33	1.20	0.00	0.08	0.11	0.11	0.15	1.66	1.54	1.47	1.30	1.29
Latvia	1.16	1.13	1.17	1.18	1.17	-	-	-	-	0.01	1.16	1.13	1.17	1.18	1.17
Lithuania	1.38	1.28	1.22	1.20	1.18	0.00	0.00	-	-	-	1.38	1.28	1.22	1.21	1.20
Luxembourg	2.64	3.26	3.68	3.69	3.80	1.17	0.00	0.00	0.00	-	2.64	3.26	3.68	3.69	3.80
Hungary	0.86	0.85	0.84	0.84	0.83	-	-	-	-	-	0.89	0.89	0.90	0.90	0.90
Malta	1.66	1.77	1.90	1.93	1.88	-	0.01	0.03	0.02	0.12	1.64	1.75	1.88	1.92	1.96
Netherlands	1.82	1.82	1.82	1.81	1.90	1.43	1.44	1.45	1.46	1.53	1.82	1.82	1.82	1.81	1.90
Austria	1.29	1.32	1.45	1.49	1.39	1.06	1.14	1.17	1.16	1.24	1.29	1.31	1.35	1.40	1.42
Poland	0.81	0.82	0.86	0.89	0.93	-	-	-	-	-	0.83	0.83	0.86	0.90	0.94
Portugal	1.77	1.81	1.78	1.84	1.86	0.03	0.03	0.05	0.10	0.12	1.86	1.91	1.93	1.79	1.79
Romania	0.63	0.66	0.68	0.71	0.72	0.00	-	-	0.00	0.00	0.63	0.66	0.68	0.71	0.72
Slovenia	1.65	1.53	1.54	1.59	1.48	-	-	0.00	0.01	0.01	1.73	1.60	1.60	1.59	1.53
Slovakia	0.95	0.98	0.85	0.89	0.97	-	0.00	0.00	0.00	0.01	0.96	0.99	0.85	0.88	0.97
Finland	1.39	1.46	1.45	1.43	1.64	-	-	-	-	0.01	1.37	1.45	1.45	1.43	1.64
Sweden	1.18	1.26	1.26	1.31	1.37	-	-	-	-	-	2.14	2.23	2.24	2.29	2.28
United Kingdom	2.63	2.61	2.65	2.74	2.77	-	-	-	-	-	2.34	2.33	2.38	2.45	2.46
Euro area total	1.41	1.42	1.44	1.45	1.47	0.58	0.58	0.58	0.58	0.53	1.44	1.42	1.43	1.44	1.44
EU total	1.45	1.46	1.49	1.51	1.54	0.39	0.38	0.38	0.38	0.35	1.45	1.45	1.47	1.49	1.50

11.1 Number of terminals provided by resident payment service providers

(thousands; end of period)

	ATMs					POS terminals				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	15.58	15.77	15.66	14.86	10.01	138.26	140.93	136.25	-	183.21
Bulgaria	5.72	5.79	5.64	5.85	5.62	60.76	64.43	68.92	70.75	76.25
Czech Republic	3.74	3.94	4.11	4.40	4.44	96.96	102.60	108.73	95.72	101.08
Denmark	2.87	2.80	2.71	2.61	2.53	110.39	125.45	132.20	144.98	139.24
Germany	82.48	84.10	82.61	82.84	85.42	678.18	710.91	720.00	743.62	881.18
Estonia	0.91	0.88	0.83	0.77	0.72	25.90	29.77	27.16	27.46	28.76
Ireland	3.27	3.19	3.06	3.07	2.63	80.00	153.11	152.14	154.16	40.76
Greece	8.65	8.55	8.32	7.24	6.98	412.90	361.87	321.19	279.16	130.44
Spain	59.26	57.24	56.26	52.22	50.45	1,389.03	1,362.82	1,316.26	1,125.05	1,224.11
France	56.24	58.17	58.54	58.64	114.87	1,426.71	1,443.73	1,400.00	1,344.40	1,607.05
Croatia	.	.	.	4.12	4.22	.	.	.	92.22	99.52
Italy	51.36	51.84	50.75	50.04	49.65	1,348.33	1,434.96	1,510.61	1,584.19	1,847.46
Cyprus	0.67	0.70	0.70	0.66	0.47	.	24.32	26.11	21.49	22.90
Latvia	1.36	1.21	1.27	1.18	1.07	23.86	24.72	24.61	25.92	28.47
Lithuania	1.57	1.31	1.32	1.26	1.28	36.84	38.15	32.42	34.64	39.17
Luxembourg	0.44	0.45	0.44	0.46	0.49	12.83	12.72	11.79	11.61	127.56
Hungary	4.84	4.91	4.79	4.83	4.88	78.44	84.68	85.54	90.80	104.90
Malta	0.19	0.20	0.22	0.22	0.21	11.98	.	.	.	13.62
Netherlands	7.92	7.80	7.57	7.38	7.17	258.59	279.61	267.57	249.19	282.56
Austria	8.19	8.25	8.35	8.53	8.72	107.63	107.40	112.61	118.75	122.11
Poland	16.90	17.50	18.67	18.90	20.53	252.65	267.41	298.35	326.35	398.18
Portugal	17.63	17.30	16.76	16.14	15.77	278.43	274.08	259.83	259.43	269.89
Romania	10.36	11.01	10.99	10.77	11.54	113.95	124.92	126.26	128.04	130.52
Slovenia	1.81	1.85	1.79	1.78	1.69	35.62	34.17	38.67	35.59	32.88
Slovakia	2.34	2.41	2.51	2.58	2.71	37.45	39.75	40.34	41.89	45.65
Finland	2.86	2.28	2.27	2.24	2.21	197.00	190.00	175.00	196.00	156.90
Sweden	3.57	3.57	3.42	3.24	3.23	203.12	205.53	213.39	195.71	196.99
United Kingdom	63.14	64.37	66.13	67.96	69.38	1,252.70	1,360.57	1,639.27	1,653.91	1,701.87
Euro area total	318.88	320.97	316.62	309.67	361.23	6,437.32	6,612.60	6,528.82	6,205.34	7,045.51
EU total	433.87	437.35	435.66	434.79	488.88	8,692.88	9,011.05	9,258.50	9,064.36	10,033.21

11.1 Number of terminals provided by resident payment service providers (cont'd)

(thousands; end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	112.39	107.52	-	-	12.71	65.58	61.58	-	-	189.77
Bulgaria	-	-	-	-	0.32	-	-	-	-	77.89
Czech Republic	6.47	2.86	0.06	0.16	0.18	9.56	3.87	1.30	5.56	5.87
Denmark	0.00	0.00	0.00	-	-	0.00	0.00	0.00	-	-
Germany	52.55	52.64	53.83	53.95	68.29	236.58	236.09	218.60	217.42	419.66
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	0.00	-	-	-	-	0.00
Greece	-	-	-	-	0.00	-	-	-	-	0.00
Spain	22.24	20.43	10.48	-	0.00	23.46	16.31	5.02	-	0.00
France	106.77	96.01	39.18	29.54	21.24	133.71	124.73	70.98	46.95	45.40
Croatia	.	.	.	-	-	.	.	.	-	-
Italy	-	-	-	-	45.70	-	-	-	-	612.42
Cyprus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	0.00	-	-	-	-	0.00
Lithuania	0.00	0.00	-	-	-	0.00	0.00	-	-	-
Luxembourg	0.49	0.00	0.00	0.00	-	8.46	0.00	0.00	0.00	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	0.00	-	-	-	-	0.00
Netherlands	3.76	2.91	2.68	2.44	1.34	68.27	42.51	36.76	30.96	17.76
Austria	6.49	7.97	8.11	8.16	8.97	79.16	78.05	85.37	87.73	13.71
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	278.43	274.08	259.83	259.43	269.89
Romania	0.00	-	-	.	.	0.00	-	-	.	.
Slovenia	-	-	-	-	0.00	-	-	-	-	0.00
Slovakia	-	-	-	-	0.00	-	-	-	-	45.07
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area total	304.69	287.48	114.28	94.09	158.24	893.65	833.34	676.56	642.49	1,613.67
EU total	311.15	290.34	114.34	118.10	183.95	903.21	837.21	677.86	671.89	1,722.63

11.2 Increase/decrease in the number of terminals provided by resident payment service providers

(annual percentage changes)

	ATMs				POS terminals			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	1.23	-0.69	-5.09	-32.62	1.93	-3.32	-	-
Bulgaria	1.29	-2.59	3.65	-3.98	6.03	6.98	2.66	7.78
Czech Republic	5.16	4.35	7.14	0.98	5.82	5.97	-11.96	5.60
Denmark	-2.75	-3.18	-3.66	-3.03	13.64	5.39	9.66	-3.96
Germany	1.97	-1.77	0.27	3.12	4.83	1.28	3.28	18.50
Estonia	-3.72	-5.91	-6.88	-6.36	14.96	-8.77	1.09	4.75
Ireland	-2.24	-4.10	0.36	-14.42	91.38	-0.63	1.32	-73.56
Greece	-1.18	-2.65	-13.00	-3.67	-12.36	-11.24	-13.09	-53.27
Spain	-3.41	-1.72	-7.18	-3.40	-1.89	-3.42	-14.53	8.81
France	3.43	0.63	0.17	95.89	1.19	-3.03	-3.97	19.54
Croatia	.	.	.	2.38	.	.	.	7.91
Italy	0.94	-2.11	-1.39	-0.78	6.42	5.27	4.87	16.62
Cyprus	3.56	0.57	-5.41	-29.37	-0.24	7.36	-17.68	6.54
Latvia	-11.32	5.22	-7.32	-9.26	3.60	-0.43	5.31	9.85
Lithuania	-16.93	1.38	-4.69	1.74	3.57	-15.03	6.83	13.08
Luxembourg	2.95	-2.42	3.84	6.52	-0.87	-7.32	-1.55	998.89
Hungary	1.32	-2.49	0.94	1.04	7.95	1.02	6.14	15.53
Malta	5.41	10.77	0.00	-4.17	3.95	6.59	0.56	2.01
Netherlands	-1.52	-2.95	-2.46	-2.95	8.13	-4.31	-6.87	13.39
Austria	0.75	1.22	2.16	2.26	-0.22	4.86	5.45	2.82
Poland	3.54	6.67	1.26	8.61	5.84	11.57	9.39	22.01
Portugal	-1.91	-3.10	-3.68	-2.29	-1.56	-5.20	-0.16	4.03
Romania	6.23	-0.17	-1.96	7.15	9.62	1.07	1.42	1.94
Slovenia	1.71	-3.04	-0.78	-4.68	-4.08	13.16	-7.94	-7.62
Slovakia	2.82	4.28	2.91	4.88	6.15	1.46	3.84	8.99
Finland	-20.18	-0.74	-1.06	-1.38	-3.55	-7.89	12.00	-19.95
Sweden	0.00	-4.21	-5.24	-0.19	1.19	3.82	-8.28	0.65
United Kingdom	1.95	2.74	2.77	2.09	8.61	20.48	0.89	2.90
Euro area total	0.37	-1.35	-2.19	16.21	2.31	-1.27	.	.
EU total	0.80	-0.39	.	12.44	3.66	2.75	.	.

11.2 Increase/decrease in the number of terminals provided by resident payment service providers (cont'd)

(annual percentage changes)

	E-money card-loading/unloading terminals				E-money card-accepting terminals			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	-4.33	-	-	-	-6.10	-	-	-
Bulgaria	-	-	-	-	-	-	-	-
Czech Republic	-55.72	-97.90	163.33	15.82	-59.48	-66.35	326.71	5.52
Denmark	-	-	-	-	-	-	-	-
Germany	0.18	2.26	0.22	26.58	-0.21	-7.41	-0.54	93.02
Estonia	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	-8.16	-48.72	-	-	-30.47	-69.22	-	-
France	-10.08	-59.19	-24.61	-28.11	-6.72	-43.09	-33.85	-3.31
Croatia	.	.	.	-	.	.	.	-
Italy	-	-	-	-	-	-	-	-
Cyprus	-	-	-	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	-22.80	-7.64	-9.06	-45.16	-37.73	-13.53	-15.76	-42.65
Austria	22.88	1.68	0.68	9.89	-1.41	9.39	2.75	-84.37
Poland	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-1.56	-5.20	-0.16	4.03
Romania	-	-	-	5.67	-	-	-	5.67
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-
Euro area total	-5.65	.	.	.	-6.75	.	.	.
EU total	.	.	.	.	.	.	.	.

11.3 Number of terminals provided by resident payment service providers per million inhabitants

(end of period)

	ATMs					POS terminals				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1,431.22	1,436.24	1,416.50	1,338.23	897.55	12,703.76	12,837.31	12,326.13	-	16,420.90
Bulgaria	758.93	788.21	772.25	804.34	776.32	8,064.73	8,767.30	9,433.35	9,731.29	10,542.64
Czech Republic	355.80	374.88	390.70	418.53	422.10	9,218.95	9,774.91	10,346.18	9,107.18	9,605.24
Denmark	518.12	501.80	483.99	464.46	447.99	19,900.67	22,521.54	23,645.86	25,828.97	24,674.82
Germany	1,008.81	1,028.41	1,008.46	1,008.92	1,037.19	8,295.07	8,693.09	8,789.38	9,057.21	10,699.39
Estonia	685.52	661.80	624.81	584.00	548.72	19,422.49	22,389.26	20,495.77	20,797.61	21,858.19
Ireland	716.04	697.38	666.86	667.56	569.68	17,544.73	33,450.04	33,145.60	33,499.31	8,831.73
Greece	775.81	768.75	750.40	656.71	634.60	37,019.96	32,532.82	28,955.22	25,314.20	11,865.79
Spain	1,272.76	1,224.81	1,202.96	1,120.79	1,085.68	29,831.60	29,159.80	28,145.46	24,146.12	26,345.33
France	865.62	890.89	892.39	890.06	1,735.98	21,958.18	22,111.14	21,343.09	20,406.52	24,287.11
Croatia	.	.	.	968.42	997.21	.	.	.	21,661.09	23,510.46
Italy	858.37	863.15	841.01	825.14	816.72	22,536.14	23,892.07	25,035.33	26,121.73	30,388.22
Cyprus	812.59	820.33	812.55	770.36	550.14	29,390.70	28,580.96	30,220.67	24,935.64	26,860.87
Latvia	648.93	586.26	624.49	584.75	535.41	11,375.17	12,004.91	12,101.39	12,876.01	14,272.14
Lithuania	507.22	430.96	442.80	426.35	438.05	11,893.65	12,599.92	10,851.23	11,710.16	13,372.33
Luxembourg	868.97	874.09	833.49	843.57	877.66	25,288.67	24,493.65	22,184.38	21,287.36	228,477.52
Hungary	484.30	492.09	482.34	488.22	494.60	7,844.08	8,491.81	8,623.07	9,177.63	10,631.46
Malta	446.35	468.44	514.97	510.20	484.30	28,914.06	29,925.19	31,656.34	31,538.23	31,867.59
Netherlands	476.70	467.20	451.83	439.46	424.87	15,566.16	16,750.25	15,972.36	14,832.98	16,755.28
Austria	978.94	983.01	990.59	1,005.87	1,020.61	12,872.64	12,802.83	13,364.57	14,008.35	14,291.55
Poland	438.82	454.24	484.43	490.96	533.49	6,559.49	6,940.95	7,742.41	8,476.08	10,346.51
Portugal	1,667.63	1,638.25	1,593.94	1,543.71	1,516.47	26,333.71	25,960.45	24,710.98	24,808.32	25,948.31
Romania	511.74	546.27	547.70	538.98	578.62	5,628.20	6,200.22	6,293.81	6,406.70	6,543.29
Slovenia	885.39	898.76	869.81	861.84	820.65	17,386.59	16,644.75	18,799.40	17,282.44	15,947.85
Slovakia	430.76	445.53	463.91	476.81	499.58	6,896.90	7,364.43	7,461.00	7,737.85	8,424.93
Finland	533.06	423.51	418.36	412.02	404.61	36,730.43	35,261.59	32,323.61	36,036.04	28,725.40
Sweden	380.25	377.39	358.85	337.17	333.23	21,658.65	21,751.15	22,416.12	20,385.50	20,315.90
United Kingdom	1,006.02	1,017.13	1,038.13	1,060.17	1,074.09	19,960.42	21,499.04	25,732.16	25,799.58	26,346.32
Euro area total	966.72	966.35	950.63	927.84	1,073.64	19,515.36	19,908.94	19,602.25	18,592.49	20,940.61
EU total	866.20	871.17	865.72	855.13	959.62	17,354.99	17,949.44	18,398.11	17,827.38	19,693.93

11.3 Number of terminals provided by resident payment service providers per million inhabitants (cont'd)

(end of period)

	E-money card-loading/unloading terminals					E-money card-accepting terminals				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	10,326.84	9,793.95	-	-	1,139.46	6,025.91	5,609.40	-	-	17,008.60
Bulgaria	-	-	-	-	44.38	-	-	-	-	10,769.25
Czech Republic	614.80	272.75	5.71	15.03	17.39	908.60	368.88	123.99	528.98	557.51
Denmark	0.00	0.00	0.00	-	-	0.00	0.00	0.00	-	-
Germany	642.76	643.73	657.18	657.14	829.22	2,893.67	2,886.88	2,668.59	2,648.12	5,095.50
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	0.00	-	-	-	-	0.00
Greece	-	-	-	-	0.00	-	-	-	-	0.00
Spain	477.70	437.11	224.03	-	0.00	503.82	348.98	107.36	-	0.00
France	1,643.23	1,470.41	597.32	448.37	320.94	2,057.92	1,910.21	1,082.02	712.68	686.12
Croatia	.	.	.	-	-	.	.	.	-	-
Italy	-	-	-	-	751.64	-	-	-	-	10,073.54
Cyprus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	0.00	-	-	-	-	0.00
Lithuania	0.00	0.00	-	-	-	0.00	0.00	-	-	-
Luxembourg	961.58	0.00	0.00	0.00	-	16,677.83	0.00	0.00	0.00	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	0.00	-	-	-	-	0.00
Netherlands	226.52	174.03	160.16	145.24	79.34	4,109.44	2,546.52	2,194.13	1,842.98	1,052.95
Austria	775.86	950.23	961.87	962.58	1,049.52	9,467.93	9,303.89	10,131.84	10,348.31	1,604.41
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	26,333.71	25,960.45	24,710.98	24,808.32	25,948.31
Romania	0.00	-	-	1,193.10	1,263.23	0.00	-	-	1,193.10	1,263.23
Slovenia	-	-	-	-	0.00	-	-	-	-	0.00
Slovakia	-	-	-	-	0.00	-	-	-	-	8,318.45
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area total	923.68	865.52	343.12	281.92	470.33	2,709.18	2,508.97	2,031.32	1,925.02	4,796.15
EU total	621.20	578.34	227.21	232.26	361.06	1,803.21	1,667.67	1,347.02	1,321.44	3,381.31

12.1 Number of cash withdrawals and loading/unloading transactions at terminals

Cash withdrawals at ATMs provided by resident PSPs

(millions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	9.25	9.05	8.84	8.80	10.28	391.12	405.67	411.26	420.25	318.23
Bulgaria	3.91	4.31	4.78	4.18	6.12	104.46	99.43	103.79	111.89	91.33
Czech Republic	11.66	8.66	9.51	9.08	3.28	156.69	165.62	170.01	173.39	180.96
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	37.64	2,040.19	2,097.47	2,127.64	2,116.41	2,619.44
Estonia	1.11	1.20	1.27	1.28	1.28	43.77	41.24	39.92	38.86	37.58
Ireland	10.33	10.46	13.24	25.58	30.70	178.11	173.72	166.62	166.70	102.47
Greece	8.06	8.72	8.36	7.13	9.82	189.44	185.65	181.86	174.24	188.01
Spain	39.76	41.64	41.69	42.48	42.76	947.70	927.52	886.50	858.59	862.23
France	35.24	37.14	39.41	40.49	35.13	1,601.74	1,630.14	1,622.49	1,606.32	1,570.57
Croatia	.	.	.	2.38	8.36	.	.	.	95.69	98.20
Italy	1.26	1.46	3.35	4.69	2.24	708.73	700.51	743.99	794.17	952.68
Cyprus	1.53	1.59	1.61	1.60	1.93	11.81	12.55	13.20	13.54	15.77
Latvia	1.25	1.50	2.88	3.59	3.27	46.09	48.54	48.36	49.73	53.24
Lithuania	1.30	1.47	1.61	1.91	2.28	62.88	64.54	66.09	66.42	65.44
Luxembourg	1.39	1.50	1.64	1.61	1.62	5.23	5.51	14.30	13.52	13.93
Hungary	4.22	4.60	5.56	6.02	5.82	117.17	119.40	119.29	111.51	107.02
Malta	1.02	1.37	1.19	1.37	1.16	10.78	10.89	11.76	11.82	9.92
Netherlands	17.36	19.73	19.62	19.02	12.76	434.35	437.29	419.25	395.45	379.08
Austria	-	-	-	-	8.46	159.61	150.90	151.74	153.15	249.03
Poland	-	-	-	-	-	686.52	726.14	747.72	770.42	758.99
Portugal	9.92	10.81	11.91	12.99	14.67	454.44	444.55	438.08	439.93	440.97
Romania	4.29	4.50	5.05	5.62	6.09	208.78	215.98	224.31	226.84	219.82
Slovenia	1.11	1.61	2.01	1.88	2.49	58.72	73.69	57.85	55.41	54.80
Slovakia	3.33	3.28	3.63	3.90	2.61	86.16	86.26	86.98	86.81	86.98
Finland	1.50	1.60	1.57	1.50	1.44	172.00	165.00	156.69	149.86	143.66
Sweden	5.00	5.00	5.00	4.00	2.21	230.00	213.00	202.00	205.00	211.79
United Kingdom	-	-	-	-	-	2,786.00	2,874.00	2,915.00	2,899.00	2,830.00
Euro area total	141.06	151.15	159.35	174.33	220.25	7,450.12	7,548.54	7,530.14	7,495.03	8,098.58
EU total	173.79	181.18	193.74	211.11	254.41	11,892.48	12,075.18	12,126.72	12,204.93	12,662.11

12.1 Number of cash withdrawals and loading/unloading transactions at terminals (cont'd)

With cards issued by resident PSPs

(millions; total for the period)

	Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	14.63	14.08	14.34	14.93	13.20	9.36	8.28	6.77	4.81	3.92
Bulgaria	0.93	1.02	1.30	1.39	1.48	-	-	-	-	0.00
Czech Republic	1.99	2.26	2.37	2.44	2.73	3.98	2.27	0.70	0.51	0.25
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	40.20	41.51	42.68	43.58	41.78	7.56	6.42	6.20	6.63	5.25
Estonia	0.96	1.13	1.21	1.25	1.25	-	-	-	-	-
Ireland	6.17	5.83	7.05	7.67	19.14	-	-	-	-	0.71
Greece	2.07	5.06	1.84	1.55	2.10	-	-	-	-	0.60
Spain	10.10	10.21	8.95	8.65	9.25	0.03	0.05	0.11	-	0.00
France	44.04	47.04	46.69	48.71	36.63	5.01	5.56	6.06	5.91	5.26
Croatia	.	.	.	-	-	.	.	.	0.29	0.06
Italy	5.89	6.49	7.00	7.55	3.77	17.84	23.37	25.84	36.71	41.30
Cyprus	2.66	2.80	2.84	2.78	2.04	0.00	0.00	0.00	0.00	0.14
Latvia	2.25	2.42	2.47	2.76	2.81	-	-	-	-	0.00
Lithuania	1.41	1.47	1.31	1.36	1.33	0.00	0.00	-	-	-
Luxembourg	3.37	3.58	4.24	4.50	4.84	0.10	0.03	0.00	0.00	0.00
Hungary	1.26	1.41	1.39	1.45	1.37	-	-	-	-	0.00
Malta	0.19	0.22	0.25	0.28	0.27	-	-	-	-	0.00
Netherlands	44.26	38.13	35.90	32.16	36.04	26.96	25.77	21.82	18.39	11.82
Austria	9.10	-	-	-	13.30	4.81	5.45	4.28	4.17	2.07
Poland	5.98	7.18	7.81	8.40	9.16	-	-	-	-	-
Portugal	3.56	3.51	3.60	3.82	4.07	-	-	-	-	-
Romania	1.92	2.37	2.65	2.85	3.85	-	-	-	.	.
Slovenia	1.55	1.74	1.93	2.04	2.17	-	-	-	-	-
Slovakia	1.99	2.06	2.40	2.54	3.11	0.00	0.00	0.00	0.03	-
Finland	0.80	0.70	0.64	0.60	4.60	-	-	-	-	-
Sweden	6.00	7.30	8.00	9.00	4.20	-	-	-	-	-
United Kingdom	3.00	1.00	1.00	1.00	0.00	-	-	-	-	-
Euro area total	190.56	184.10	181.56	182.63	200.38	71.68	74.93	71.07	76.65	71.08
EU total	216.26	210.51	209.85	213.27	224.51	75.66	77.21	71.77	77.45	71.50

12.2 Increase/decrease in the number of cash withdrawals and loading/unloading transactions at terminals

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	-2.14	-2.32	-0.45	16.77	3.72	1.38	2.19	-24.28
Bulgaria	10.25	10.78	-12.52	46.48	-4.82	4.38	7.80	-18.37
Czech Republic	-25.76	9.86	-4.46	-63.95	5.70	2.65	1.98	4.37
Denmark	-	-	-	-	-	-	-	-
Germany	-	-	-	-	2.81	1.44	-0.53	23.77
Estonia	8.28	5.82	0.55	-0.23	-5.79	-3.18	-2.66	-3.30
Ireland	1.19	26.64	93.18	20.02	-2.47	-4.08	0.05	-38.53
Greece	8.18	-4.14	-14.75	37.75	-2.00	-2.04	-4.19	7.90
Spain	4.72	0.12	1.89	0.67	-2.13	-4.42	-3.15	0.42
France	5.39	6.11	2.75	-13.25	1.77	-0.47	-1.00	-2.23
Croatia	.	.	.	251.35	.	.	.	2.62
Italy	15.66	129.97	40.11	-52.30	-1.16	6.21	6.75	19.96
Cyprus	4.07	1.64	-0.62	20.40	6.26	5.15	2.57	16.50
Latvia	20.14	92.52	24.60	-8.99	5.31	-0.37	2.83	7.06
Lithuania	12.66	9.33	19.07	19.47	2.64	2.41	0.50	-1.48
Luxembourg	7.81	9.32	-2.01	0.89	5.43	159.47	-5.47	3.04
Hungary	8.99	21.00	8.29	-3.31	1.90	-0.09	-6.52	-4.03
Malta	35.17	-13.12	15.10	-15.38	0.99	8.02	0.48	-16.09
Netherlands	13.61	-0.53	-3.06	-32.91	0.68	-4.12	-5.68	-4.14
Austria	-	-	-	-	-5.46	0.55	0.93	62.60
Poland	-	-	-	-	5.77	2.97	3.04	-1.48
Portugal	8.95	10.18	9.12	12.91	-2.18	-1.46	0.42	0.24
Romania	4.85	12.31	11.14	8.47	3.45	3.86	1.13	-3.10
Slovenia	45.75	24.81	-6.46	32.52	25.49	-21.50	-4.22	-1.09
Slovakia	-1.50	10.73	7.38	-33.08	0.12	0.83	-0.19	0.20
Finland	6.67	-1.63	-4.70	-4.20	-4.07	-5.04	-4.36	-4.14
Sweden	0.00	0.00	-20.00	-44.75	-7.39	-5.16	1.49	3.31
United Kingdom	-	-	-	-	3.16	1.43	-0.55	-2.38
Euro area total	6.32	5.43	9.40	.	0.73	-0.24	-0.47	7.34
EU total	4.25	6.93	.	.	1.54	0.43	.	3.75

12.2 Increase/decrease in the number of cash withdrawals and loading/unloading transactions at terminals (cont'd)

With cards issued by resident PSPs

(annual percentage changes)

	Cash withdrawals at ATMs provided by non-resident PSPs				E-money card-loading/unloading transactions at terminals provided by resident PSPs			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	-3.73	1.85	4.11	-11.57	-11.51	-18.29	-28.88	-18.50
Bulgaria	10.03	27.45	6.69	6.99	-	-	-	-
Czech Republic	13.37	4.83	3.21	11.96	-42.82	-69.07	-28.02	-50.79
Denmark	-	-	-	-	-	-	-	-
Germany	3.26	2.82	2.11	-4.12	-15.08	-3.43	6.94	-20.81
Estonia	17.26	7.45	3.38	0.08	-	-	-	-
Ireland	-5.43	20.84	8.89	149.46	-	-	-	-
Greece	145.23	-63.59	-15.73	34.81	-	-	-	-
Spain	1.05	-12.34	-3.32	6.95	58.06	118.37	-	-
France	6.81	-0.75	4.34	-24.81	10.81	9.04	-2.39	-10.96
Croatia	.	.	.	-	.	.	.	-78.50
Italy	10.13	7.83	7.93	-50.11	31.00	10.57	42.06	12.51
Cyprus	5.39	1.50	-2.15	-26.59	-	-	-	-
Latvia	7.33	2.15	11.63	2.14	-	-	-	-
Lithuania	4.32	-11.35	4.29	-2.06	-	-	-	-
Luxembourg	6.30	18.47	6.18	7.59	-70.19	-	-	-
Hungary	11.57	-1.14	3.95	-5.46	-	-	-	-
Malta	17.28	12.05	11.95	-4.27	-	-	-	-
Netherlands	-13.84	-5.85	-10.42	12.06	-4.41	-15.35	-15.72	-35.72
Austria	-	-	-	-	13.30	-21.48	-2.69	-50.25
Poland	20.04	8.81	7.58	9.01	-	-	-	-
Portugal	-1.49	2.77	6.00	6.60	-	-	-	-
Romania	23.40	11.78	7.48	35.43	-	-	-	2,675.00
Slovenia	12.81	10.78	5.69	6.37	-	-	-	-
Slovakia	3.52	16.31	6.01	22.44	50.00	-33.33	1,400.00	-
Finland	-12.50	-8.43	-6.40	667.17	-	-	-	-
Sweden	21.67	9.59	12.50	-53.33	-	-	-	-
United Kingdom	-66.67	0.00	0.00	-	-	-	-	-
Euro area total	.	-1.38	0.59	.	4.54	-5.16	.	.
EU total	.	-0.32	1.63	.	2.05	.	.	.

12.3 Number of cash withdrawals and loading/unloading transactions per terminal

(thousands; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs										E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1.12	1.05	1.02	1.01	1.61	47.20	47.18	47.31	48.27	49.97	0.08	0.08	-	-	0.31
Bulgaria	0.68	0.74	0.85	0.71	1.09	18.27	17.17	18.40	19.13	16.27	-	-	-	-	0.01
Czech Republic	3.14	2.22	2.34	2.08	0.74	42.17	42.49	41.91	39.73	40.79	0.61	0.79	11.72	3.20	1.36
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	0.66	36.36	37.18	37.98	37.74	46.12	0.14	0.12	0.12	0.12	0.08
Estonia	1.32	1.49	1.68	1.80	1.84	51.99	51.03	52.67	54.66	54.07	-	-	-	-	-
Ireland	3.16	3.28	4.33	8.33	8.75	54.55	54.42	54.43	54.27	29.19	-	-	-	-	-
Greece	1.09	1.23	1.22	1.18	1.72	25.73	26.09	26.46	28.90	32.97	-	-	-	-	-
Spain	0.67	0.73	0.74	0.81	0.85	15.99	16.20	15.76	16.44	17.09	0.00	0.00	0.01	-	-
France	0.63	0.64	0.67	-	0.32	28.48	28.02	27.72	-	14.26	0.05	0.06	0.15	0.20	0.25
Croatia	.	.	.	0.58	1.98	.	.	.	23.21	23.26	.	.	.	-	-
Italy	0.02	0.03	0.07	0.09	0.05	13.80	13.51	14.66	15.87	19.19	-	-	-	-	0.90
Cyprus	2.26	2.27	2.30	2.41	4.12	17.53	17.98	18.80	20.39	33.62	-	-	-	-	-
Latvia	0.97	1.33	2.45	3.35	3.20	35.98	43.19	41.16	46.39	52.15	-	-	-	-	-
Lithuania	0.86	1.22	1.33	1.59	1.85	41.64	53.51	54.58	55.22	53.07	-	-	-	-	-
Luxembourg	3.16	3.31	3.71	3.50	3.31	11.85	12.14	32.28	29.39	28.43	0.21	-	-	-	-
Hungary	0.87	0.94	1.16	1.25	1.19	24.19	24.33	24.93	23.09	21.93	-	-	-	-	-
Malta	5.49	7.04	5.52	6.35	5.61	58.28	55.84	54.45	54.71	47.90	-	-	-	-	-
Netherlands	2.19	2.53	2.59	2.58	1.78	54.85	56.07	55.39	53.56	52.91	7.16	8.87	8.13	7.54	8.83
Austria	-	-	-	-	0.97	19.50	18.30	18.18	17.96	28.56	0.74	0.68	0.53	0.51	0.23
Poland	-	-	-	-	-	40.62	41.49	40.06	40.76	36.97	-	-	-	-	-
Portugal	0.61	0.68	0.77	0.87	1.00	27.73	27.81	28.47	29.49	30.06	-	-	-	-	-
Romania	0.41	0.42	0.47	0.53	0.57	20.15	20.01	20.80	21.47	20.48	-	-	-	0.00	0.00
Slovenia	0.61	0.88	1.14	1.07	1.48	32.37	40.29	32.64	31.52	32.50	-	-	-	-	-
Slovakia	1.42	1.36	1.45	1.51	0.96	36.84	35.87	34.68	33.63	32.13	-	-	-	-	-
Finland	0.89	0.95	0.94	0.91	0.88	102.02	98.10	93.88	90.71	87.76	-	-	-	-	-
Sweden	1.40	1.40	1.46	1.24	0.68	64.50	59.73	59.13	63.33	65.55	-	-	-	-	-
United Kingdom	-	-	-	-	-	44.13	44.65	44.08	42.66	40.79	-	-	-	-	-
Euro area total	0.50	0.53	0.57	0.81	0.68	26.47	26.70	26.94	34.86	25.15	0.24	0.26	0.62	0.81	0.45
EU total	0.44	0.45	0.49	0.62	0.57	30.01	30.29	30.46	35.92	28.21	0.24	0.27	0.63	0.66	0.39

12.4 Number of cash withdrawals and loading/unloading transactions per card

With cards issued by resident PSPs

(total for the period)

	Cash withdrawals at ATMs provided by resident PSPs					Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	20.11	20.28	19.92	20.97	14.87	0.75	0.70	0.69	0.74	0.62	0.80	0.67	0.52	0.36	0.37
Bulgaria	13.72	12.45	12.57	14.46	12.43	0.12	0.13	0.16	0.18	0.20	-	-	-	-	0.02
Czech Republic	16.56	17.07	16.89	16.82	16.58	0.21	0.23	0.23	0.24	0.25	2.00	3.15	1.95	1.29	0.59
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	15.68	15.81	15.72	15.41	18.22	0.31	0.31	0.32	0.32	0.29	0.08	0.07	0.06	0.07	0.06
Estonia	24.41	23.21	22.28	21.62	20.64	0.54	0.64	0.68	0.70	0.69	-	-	-	-	-
Ireland	35.52	26.63	25.48	25.50	18.49	1.23	0.89	1.08	1.17	3.45	-	-	-	-	-
Greece	13.46	13.78	14.42	14.24	16.06	0.15	0.38	0.15	0.13	0.18	-	-	-	-	0.99
Spain	13.09	13.36	12.82	12.31	13.00	0.14	0.15	0.13	0.12	0.14	0.01	0.03	0.15	-	-
France	16.67	17.58	17.52	18.22	18.33	0.46	0.51	0.50	0.55	0.43	0.13	0.17	0.23	0.26	0.37
Croatia	.	.	.	10.96	11.53	.	.	.	-	-	.	.	.	3.53	0.34
Italy	14.26	13.15	12.39	12.07	13.49	0.12	0.12	0.12	0.11	0.05	1.44	1.65	1.37	1.70	1.83
Cyprus	9.42	10.02	10.43	11.81	15.35	2.12	2.23	2.24	2.43	1.99	-	0.00	0.00	0.00	1.06
Latvia	19.00	20.90	20.34	20.87	22.84	0.93	1.04	1.04	1.16	1.21	-	-	-	-	0.00
Lithuania	14.72	16.61	18.19	18.79	18.87	0.33	0.38	0.36	0.39	0.38	-	-	-	-	-
Luxembourg	3.90	3.25	7.32	6.73	6.57	2.51	2.11	2.17	2.24	2.28	0.17	-	-	-	-
Hungary	13.58	14.03	14.30	13.42	13.00	0.15	0.17	0.17	0.17	0.17	-	-	-	-	-
Malta	15.68	14.77	14.74	14.46	12.35	0.28	0.30	0.31	0.34	0.33	-	-	-	-	0.00
Netherlands	14.36	14.36	13.74	12.99	11.86	1.46	1.25	1.18	1.06	1.13	1.13	1.07	0.90	0.75	0.46
Austria	14.79	13.65	12.42	12.11	20.91	0.84	-	-	-	1.12	0.54	0.57	0.44	0.43	0.20
Poland	22.02	22.96	22.46	22.40	21.23	0.19	0.23	0.23	0.24	0.26	-	-	-	-	-
Portugal	24.34	23.32	23.42	22.88	22.82	0.19	0.18	0.19	0.20	0.21	-	-	-	-	-
Romania	16.30	16.21	16.39	16.05	15.23	0.15	0.18	0.19	0.20	0.27	-	-	-	0.26	1.79
Slovenia	17.40	23.52	18.24	16.96	17.94	0.46	0.56	0.61	0.63	0.71	-	-	-	-	-
Slovakia	16.67	16.24	18.92	17.99	16.58	0.38	0.39	0.52	0.53	0.59	-	0.47	0.15	2.09	-
Finland	23.09	21.01	19.90	19.22	16.03	0.11	0.09	0.08	0.08	0.51	-	-	-	-	-
Sweden	20.72	17.95	16.79	16.27	15.97	0.54	0.62	0.66	0.71	0.32	-	-	-	-	-
United Kingdom	16.88	17.41	17.25	16.51	15.82	0.02	0.01	0.01	0.01	0.00	-	-	-	-	-
Euro area total	15.99	16.04	15.69	15.49	16.41	0.41	0.39	0.38	0.38	0.41	0.37	0.39	0.37	0.40	0.40
EU total	16.33	16.48	16.20	15.85	16.16	0.30	0.29	0.28	0.28	0.29	0.39	0.40	0.37	0.40	0.40

13.1 Value of cash withdrawals and loading/unloading transactions at terminals

Cash withdrawals at ATMs provided by resident PSPs

(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	1.33	1.31	1.27	1.29	0.43	46.00	49.33	51.19	53.23	44.04
Bulgaria	0.42	0.46	0.52	0.48	0.62	7.13	7.13	7.77	8.80	7.71
Czech Republic	1.70	1.12	1.41	1.28	0.46	22.81	25.09	24.63	24.29	24.68
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	6.59	315.48	333.09	342.27	345.39	335.83
Estonia	0.14	0.18	0.21	0.22	0.22	2.88	3.04	3.25	3.41	3.49
Ireland	1.30	1.38	1.75	2.92	3.41	22.32	21.16	20.08	20.44	13.18
Greece	1.73	1.91	1.71	1.77	2.21	47.17	46.16	41.19	37.83	39.95
Spain	6.19	6.49	6.66	6.84	6.86	107.98	107.08	103.91	102.39	104.67
France	5.58	6.14	6.17	6.33	5.88	123.35	127.84	129.23	129.59	128.77
Croatia	.	.	.	0.34	1.17	.	.	.	8.89	9.12
Italy	0.28	0.32	0.61	1.14	0.90	122.91	123.84	136.39	146.17	178.43
Cyprus	0.26	0.27	0.28	0.27	0.38	1.75	1.86	1.48	1.83	2.30
Latvia	0.19	0.24	0.35	0.43	0.41	3.99	4.36	4.43	4.50	4.88
Lithuania	0.22	0.24	0.29	0.34	0.37	6.28	6.82	7.06	7.37	7.29
Luxembourg	0.14	0.16	0.17	0.17	0.17	0.77	0.80	2.22	2.12	2.22
Hungary	0.66	0.70	0.82	0.87	0.87	15.99	17.23	17.42	17.37	20.13
Malta	0.15	0.18	0.18	0.20	0.19	1.19	1.08	1.32	1.38	1.41
Netherlands	2.82	3.27	3.32	3.19	1.83	52.02	51.91	49.20	47.07	47.02
Austria	-	-	-	-	1.63	20.47	19.09	19.28	19.46	43.96
Poland	-	-	-	-	-	63.99	66.57	67.34	69.09	70.68
Portugal	1.31	1.43	1.59	1.72	1.93	30.33	29.73	29.07	28.48	28.56
Romania	0.59	0.67	0.74	0.85	0.94	20.95	22.75	23.86	25.95	26.43
Slovenia	0.19	0.27	0.30	0.31	0.39	5.10	6.53	5.35	5.32	5.37
Slovakia	0.44	0.49	0.56	0.61	0.49	10.30	10.94	11.35	11.47	11.85
Finland	0.22	0.24	0.24	0.23	0.24	15.70	15.20	14.59	14.37	14.17
Sweden	0.67	1.02	0.73	1.39	0.37	21.77	21.84	20.24	23.86	23.06
United Kingdom	-	-	-	-	-	216.57	220.44	238.76	225.88	234.90
Euro area total	21.95	24.04	25.01	27.22	34.17	922.85	948.68	961.39	969.93	1,010.10
EU total	26.54	28.49	29.87	33.20	38.96	1,305.21	1,340.91	1,372.91	1,385.94	1,434.10

13.1 Value of cash withdrawals and loading/unloading transactions at terminals (cont'd)

With cards issued by resident PSPs

(EUR billions; total for the period)

	Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	2.03	1.97	2.02	2.09	1.83	0.27	0.24	0.20	0.14	0.11
Bulgaria	0.08	0.10	0.18	0.24	0.25	-	-	-	-	0.00
Czech Republic	0.34	0.41	0.40	0.41	0.46	0.03	0.01	0.00	0.00	0.00
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	8.61	9.00	8.52	8.66	8.54	0.21	0.19	0.18	0.16	0.39
Estonia	0.12	0.15	0.18	0.19	0.20	-	-	-	-	-
Ireland	0.82	0.75	0.89	0.96	2.05	-	-	-	-	0.06
Greece	0.42	0.43	0.36	0.28	0.39	-	-	-	-	0.07
Spain	1.32	1.33	1.27	1.21	1.28	0.00	0.00	0.00	-	0.00
France	5.37	5.68	5.83	6.02	4.46	0.10	0.11	0.12	0.11	0.10
Croatia	.	.	.	-	-	.	.	.	0.02	0.00
Italy	0.80	0.88	0.97	1.05	0.55	5.85	7.83	8.24	11.22	11.97
Cyprus	0.53	0.59	0.66	0.56	0.40	0.00	0.00	0.00	0.00	0.04
Latvia	0.45	0.51	0.59	0.60	0.59	-	-	-	-	0.00
Lithuania	0.23	0.26	0.19	0.18	0.17	0.00	0.00	-	-	-
Luxembourg	0.62	0.65	0.86	0.94	0.95	0.00	0.00	0.00	0.00	0.00
Hungary	0.20	0.23	0.23	0.25	0.27	-	-	-	-	0.00
Malta	0.04	0.05	0.06	0.06	0.06	-	-	-	-	0.00
Netherlands	6.25	5.88	5.44	4.91	5.28	0.50	0.45	0.37	0.30	0.21
Austria	1.40	-	-	-	2.06	0.26	0.28	0.25	0.26	0.21
Poland	0.70	0.84	0.92	1.01	1.14	-	-	-	-	-
Portugal	0.38	0.38	0.39	0.40	0.42	-	-	-	-	-
Romania	0.33	0.41	0.47	0.51	0.63	-	-	-	0.00	0.01
Slovenia	0.16	0.19	0.23	0.25	0.27	-	-	-	-	-
Slovakia	0.25	0.27	0.33	0.36	0.81	0.00	0.00	0.00	0.00	-
Finland	0.13	0.12	0.11	0.10	0.65	-	-	-	-	-
Sweden	0.91	0.90	1.26	0.91	0.18	-	-	-	-	-
United Kingdom	0.22	0.17	0.10	0.09	0.12	-	-	-	-	-
Euro area total	29.15	28.32	28.11	28.04	30.81	7.19	9.10	9.36	12.20	13.16
EU total	32.74	32.14	32.44	32.25	34.03	7.22	9.11	9.36	12.22	13.18

13.2 Increase/decrease in the real value of cash withdrawals and loading/unloading transactions at terminals

Cash withdrawals at ATMs provided by resident PSPs

(annual percentage changes; HICP-adjusted)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	-4.92	-4.64	0.47	-66.68	3.92	1.66	2.79	-16.95
Bulgaria	7.74	11.27	-6.97	29.68	-2.05	6.03	14.24	-10.64
Czech Republic	-37.56	25.58	-7.77	-61.87	4.08	-1.94	0.40	7.59
Denmark	-	-	-	-	-	-	-	-
Germany	-	-	-	-	3.24	0.70	-0.31	-2.85
Estonia	28.07	11.41	1.42	0.99	1.46	3.12	2.79	2.12
Ireland	4.75	24.54	66.44	16.98	-6.52	-6.66	1.39	-35.33
Greece	7.97	-10.87	5.67	27.84	-4.22	-11.06	-6.47	8.36
Spain	2.56	-0.44	2.32	1.55	-3.12	-5.78	-1.77	3.41
France	7.12	-0.91	1.67	-7.11	0.93	-0.43	-0.56	-0.72
Croatia	-	-	-	247.96	-	-	-	3.53
Italy	8.64	85.94	86.96	-21.27	-2.80	7.37	6.46	22.17
Cyprus	0.53	-0.40	-1.16	43.04	2.09	-21.67	25.18	27.30
Latvia	16.93	43.97	22.85	-	4.63	-1.15	2.69	-
Lithuania	6.65	15.14	16.23	9.21	5.00	0.45	4.01	-0.95
Luxembourg	4.23	7.43	-2.24	2.97	0.58	169.76	-5.91	5.37
Hungary	3.14	15.24	8.24	4.16	5.02	-0.40	1.75	21.53
Malta	13.23	-1.65	12.72	-7.79	-10.41	19.01	3.37	1.87
Netherlands	13.15	-1.76	-5.21	-42.66	-2.67	-8.30	-5.66	-0.05
Austria	-	-	-	-	-9.81	-1.87	-1.03	124.09
Poland	-	-	-	-	2.66	0.51	2.33	2.63
Portugal	5.48	8.58	8.06	12.62	-5.28	-4.23	-2.19	0.55
Romania	9.99	11.60	13.13	9.78	5.93	5.53	6.36	1.35
Slovenia	43.90	6.85	3.59	25.53	25.27	-20.42	-1.53	0.98
Slovakia	6.44	9.36	8.89	-18.61	1.62	0.35	0.65	3.41
Finland	3.97	-2.04	-5.21	-0.32	-5.64	-7.19	-3.43	-1.94
Sweden	44.93	-32.21	89.94	-72.48	-5.43	-11.57	16.74	1.38
United Kingdom	-	-	-	-	-1.17	-1.44	-2.89	-1.82
Euro area total	5.92	1.78	7.91	.	-0.26	-0.86	0.04	3.83
EU total	4.20	2.44	.	.	-0.29	0.04	.	3.57

13.2 Increase/decrease in the real value of cash withdrawals and loading/unloading transactions at terminals (cont'd)

With cards issued by resident PSPs

(annual percentage changes; HICP-adjusted)

	Cash withdrawals at ATMs provided by non-resident PSPs				E-money card-loading/unloading transactions at terminals provided by resident PSPs			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	-6.34	0.68	2.48	-12.40	-13.66	-18.32	-29.46	-21.70
Bulgaria	17.64	72.05	40.25	5.18	-	-	-	-
Czech Republic	12.71	-1.23	4.21	17.70	-65.11	-72.20	-0.06	-35.09
Denmark	-	-	-	-	-	-	-	-
Germany	2.17	-7.19	0.46	-1.47	-12.61	-3.06	-13.62	143.07
Estonia	17.36	12.46	3.67	6.79	-	-	-	-
Ireland	-9.59	17.41	6.57	114.86	-	-	-	-
Greece	-0.80	-17.08	-21.36	45.47	-	-	-	-
Spain	-1.23	-7.54	-5.01	7.40	-30.97	-24.40	-	-
France	3.09	1.16	2.34	-25.89	7.22	6.42	-5.25	-12.02
Croatia	-	-	-	-	-	-	-	-74.83
Italy	6.06	6.67	7.51	-47.25	29.17	2.50	35.37	6.79
Cyprus	8.07	9.18	-12.93	-28.09	-	-	-	-
Latvia	9.67	11.67	3.24	-	-	-	-	-
Lithuania	5.60	-29.43	-1.85	-5.30	-	-	-	-
Luxembourg	0.13	30.09	7.67	1.27	-77.14	-	-	-
Hungary	12.96	-1.63	10.49	14.95	-	-	-	-
Malta	19.04	16.27	4.06	-9.15	-	-	-	-
Netherlands	-8.26	-10.46	-11.04	7.53	-12.43	-20.99	-18.99	-30.21
Austria	-	-	-	-	4.18	-11.54	0.37	-18.01
Poland	18.91	8.24	9.85	12.80	-	-	-	-
Portugal	-4.38	0.00	3.39	5.63	-	-	-	-
Romania	20.52	14.60	6.19	22.87	-	-	-	4,289.59
Slovenia	16.02	14.67	8.86	10.06	-	-	-	-
Slovakia	3.76	17.08	7.90	128.18	22.38	-91.74	1,369.95	-
Finland	-15.58	-9.35	-12.46	571.81	-	-	-	-
Sweden	-7.30	34.36	-28.50	-79.68	-	-	-	-
United Kingdom	-27.90	-44.92	-4.38	18.10	-	-	-	-
Euro area total	.	-2.88	-1.10	.	23.13	0.62	.	.
EU total	.	-1.37	-1.56	.	22.40	.	.	.

13.3 Value of cash withdrawals and loading/unloading transactions per terminal

(EUR thousands; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs										E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	160.89	152.11	146.46	148.63	67.45	5,551.89	5,736.83	5,889.04	6,113.81	6,916.36	2.42	2.25	-	-	8.83
Bulgaria	72.97	79.20	92.97	82.73	109.54	1,247.30	1,230.74	1,376.63	1,504.22	1,372.51	-	-	-	-	0.23
Czech Republic	456.29	287.11	346.80	292.16	103.49	6,137.17	6,436.38	6,070.43	5,566.71	5,563.58	4.97	4.14	54.95	20.49	10.84
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	116.11	5,623.18	5,904.93	6,109.24	6,158.26	5,913.15	3.94	3.51	3.40	2.97	5.70
Estonia	162.12	225.22	277.20	305.84	316.16	3,423.96	3,768.34	4,292.95	4,800.59	5,018.11	-	-	-	-	-
Ireland	398.16	432.67	571.36	951.04	971.05	6,834.94	6,628.00	6,560.14	6,652.05	3,754.93	-	-	-	-	-
Greece	235.14	268.34	248.43	293.89	387.13	6,407.59	6,487.29	5,993.43	6,275.13	7,006.16	-	-	-	-	-
Spain	104.40	113.46	118.38	130.90	136.04	1,821.96	1,870.54	1,847.03	1,960.66	2,075.01	0.04	0.03	0.05	-	-
France	99.18	105.47	105.44	-	53.43	2,193.22	2,197.66	2,207.76	-	1,169.56	0.92	1.13	2.99	3.78	4.63
Croatia	.	.	.	82.21	277.11	.	.	.	2,155.43	2,161.70	.	.	.	-	-
Italy	5.49	6.12	11.93	22.77	18.05	2,393.36	2,388.83	2,687.73	2,920.95	3,593.60	-	-	-	-	262.04
Cyprus	389.48	393.78	395.61	408.22	818.76	2,595.29	2,664.63	2,105.49	2,751.51	4,911.66	-	-	-	-	-
Latvia	151.09	209.87	297.44	396.50	398.93	3,118.29	3,875.89	3,771.52	4,202.39	4,778.26	-	-	-	-	-
Lithuania	146.56	202.50	238.99	280.87	298.96	4,160.34	5,659.11	5,826.85	6,128.05	5,916.07	-	-	-	-	-
Luxembourg	328.21	343.61	387.73	370.61	354.92	1,751.86	1,770.01	5,015.07	4,613.72	4,521.11	9.18	-	-	-	-
Hungary	137.12	143.27	171.82	180.59	177.52	3,300.94	3,512.03	3,640.12	3,596.56	4,125.00	-	-	-	-	-
Malta	832.35	907.29	827.74	942.38	910.37	6,423.97	5,540.61	6,116.64	6,385.99	6,815.21	-	-	-	-	-
Netherlands	355.90	419.19	438.62	432.24	255.23	6,569.58	6,655.66	6,500.20	6,375.73	6,562.57	132.44	154.01	136.19	123.02	156.48
Austria	-	-	-	-	187.47	2,500.92	2,315.06	2,309.81	2,282.16	5,041.24	39.93	35.00	31.34	31.86	23.96
Poland	-	-	-	-	-	3,786.01	3,804.13	3,607.68	3,655.01	3,442.44	-	-	-	-	-
Portugal	79.96	89.47	103.05	115.05	131.42	1,850.71	1,859.52	1,889.06	1,909.12	1,946.87	-	-	-	-	-
Romania	56.98	61.68	68.47	80.86	87.76	2,021.84	2,107.96	2,212.53	2,456.46	2,461.58	-	-	-	0.01	0.26
Slovenia	102.53	149.41	169.88	178.98	234.12	2,812.40	3,567.62	3,021.19	3,025.53	3,183.47	-	-	-	-	-
Slovakia	189.20	204.84	222.05	235.86	182.80	4,402.50	4,550.52	4,526.70	4,444.27	4,376.10	-	-	-	-	-
Finland	133.21	142.45	145.48	142.01	143.65	9,311.98	9,036.86	8,744.70	8,696.73	8,653.88	-	-	-	-	-
Sweden	186.53	286.80	212.73	430.53	113.17	6,104.14	6,123.99	5,925.38	7,370.71	7,138.37	-	-	-	-	-
United Kingdom	-	-	-	-	-	3,430.17	3,424.66	3,610.29	3,323.53	3,385.61	-	-	-	-	-
Euro area total	77.99	85.05	89.47	126.58	106.11	3,278.22	3,356.10	3,438.93	4,510.82	3,136.56	23.60	31.64	81.88	129.65	83.19
EU total	66.97	71.47	75.02	97.72	86.80	3,293.83	3,363.87	3,448.30	4,079.43	3,195.18	23.21	31.37	81.86	103.47	71.64

13.4 Value of cash withdrawals and loading/unloading transactions per card

With cards issued by resident PSPs

(EUR; total for the period)

	Cash withdrawals at ATMs provided by resident PSPs					Cash withdrawals at ATMs provided by non-resident PSPs					E-money card-loading/unloading transactions at terminals provided by resident PSPs				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	2,365.44	2,465.91	2,479.45	2,656.16	2,058.44	104.58	98.26	97.85	104.51	85.42	23.29	19.44	15.50	10.69	10.51
Bulgaria	936.47	892.65	940.35	1,137.04	1,049.19	10.83	12.40	21.19	31.46	34.17	-	-	-	-	0.92
Czech Republic	2,409.96	2,585.88	2,445.93	2,356.37	2,261.23	36.19	42.06	40.07	40.07	42.06	16.19	16.43	9.14	8.25	4.72
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	2,425.19	2,510.10	2,528.89	2,515.56	2,336.14	66.18	67.79	62.95	63.10	59.44	2.18	1.92	1.87	1.62	4.15
Estonia	1,607.73	1,714.15	1,816.24	1,898.97	1,915.40	68.55	84.54	97.69	103.02	108.65	-	-	-	-	-
Ireland	4,450.85	3,242.85	3,071.15	3,126.29	2,378.51	163.07	114.91	136.88	146.46	370.18	-	-	-	-	-
Greece	3,350.94	3,425.41	3,265.29	3,092.52	3,412.45	30.17	31.94	28.38	22.60	33.48	-	-	-	-	108.07
Spain	1,491.26	1,542.80	1,502.93	1,467.93	1,578.42	18.18	19.18	18.33	17.32	19.34	0.33	0.34	0.71	-	-
France	1,284.05	1,378.46	1,395.48	1,469.53	1,503.07	55.85	61.23	62.98	68.26	52.12	2.64	3.27	4.38	4.84	6.93
Croatia	.	.	.	1,018.05	1,071.07	.	.	.	-	-	.	.	.	197.80	22.42
Italy	2,472.37	2,324.23	2,271.61	2,220.71	2,525.87	16.16	16.58	16.10	15.89	7.81	473.21	551.47	437.95	519.41	529.93
Cyprus	1,394.69	1,484.38	1,167.70	1,594.48	2,242.48	419.48	472.63	518.22	492.18	391.01	-	0.00	0.00	0.00	300.91
Latvia	1,646.37	1,875.79	1,863.88	1,890.74	2,092.71	183.95	219.68	246.60	251.49	255.00	-	-	-	-	0.00
Lithuania	1,471.10	1,756.23	1,942.48	2,085.64	2,103.11	54.75	65.74	51.08	51.76	49.89	-	-	-	-	-
Luxembourg	576.91	474.51	1,137.14	1,055.93	1,045.07	466.58	382.05	441.53	469.16	446.31	7.52	-	-	-	-
Hungary	1,852.64	2,025.57	2,088.24	2,090.03	2,446.03	23.01	27.06	27.56	29.95	33.15	-	-	-	-	-
Malta	1,728.18	1,465.68	1,655.85	1,687.33	1,756.47	59.80	67.38	74.37	76.30	70.84	-	-	-	-	0.00
Netherlands	1,719.44	1,704.36	1,612.56	1,545.69	1,470.94	206.72	193.13	178.44	161.28	165.11	20.92	18.63	15.03	12.27	8.12
Austria	1,897.41	1,727.07	1,578.41	1,539.16	3,691.95	129.77	-	-	-	173.00	29.13	29.30	25.87	26.53	20.23
Poland	2,052.90	2,105.09	2,022.90	2,008.54	1,976.83	22.47	26.69	27.61	29.43	31.84	-	-	-	-	-
Portugal	1,624.33	1,559.15	1,553.58	1,480.78	1,477.77	20.55	19.92	20.72	20.88	21.89	-	-	-	-	-
Romania	1,635.38	1,707.40	1,743.77	1,836.55	1,830.39	25.97	30.85	34.22	35.98	43.47	-	-	-	9.87	106.85
Slovenia	1,511.45	2,082.92	1,688.41	1,628.37	1,757.14	48.14	61.44	71.77	76.52	90.00	-	-	-	-	-
Slovakia	1,991.84	2,060.61	2,469.56	2,377.52	2,258.60	48.54	51.27	71.69	73.99	155.09	-	150.14	5.95	84.29	-
Finland	2,108.08	1,935.49	1,853.59	1,842.87	1,580.94	17.86	14.67	13.72	12.37	72.67	-	-	-	-	-
Sweden	1,961.02	1,840.55	1,681.99	1,893.57	1,739.11	82.28	75.70	105.11	72.47	13.34	-	-	-	-	-
United Kingdom	1,312.03	1,335.20	1,412.86	1,286.37	1,313.25	1.36	1.01	0.60	0.54	0.66	-	-	-	-	-
Euro area total	1,981.21	2,016.47	2,003.66	2,004.62	2,046.43	62.57	60.19	58.58	57.94	62.42	37.30	47.36	48.72	63.32	73.18
EU total	1,792.52	1,829.61	1,833.53	1,799.86	1,830.81	44.97	43.85	43.33	41.88	43.44	37.08	47.24	48.65	63.26	72.95

14.1 Number of payment transactions at terminals

POS transactions at terminals provided by resident PSPs

(millions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	50.05	56.06	59.41	70.01	57.94	983.89	1,048.50	1,118.63	1,205.74	1,281.48
Bulgaria	6.76	7.64	4.94	5.74	8.41	16.26	24.56	31.28	38.00	43.15
Czech Republic	30.70	27.57	32.30	27.76	20.55	209.55	249.98	286.30	352.62	447.13
Denmark	25.22	29.87	35.74	41.39	50.52	982.47	1,074.78	1,163.67	1,250.69	1,382.81
Germany	-	-	-	-	373.91	2,503.14	2,714.85	2,907.25	3,288.37	2,682.05
Estonia	7.90	7.64	9.71	10.87	12.35	156.53	184.64	200.85	215.18	228.87
Ireland	-	-	45.50	51.67	218.63	315.50	339.20	392.92	421.24	231.25
Greece	10.66	14.56	15.42	19.97	24.28	62.11	57.61	57.00	58.33	67.41
Spain	115.90	130.41	147.22	170.18	219.49	2,099.42	2,173.26	2,188.19	2,232.63	2,488.15
France	249.22	281.46	347.03	405.11	353.73	7,147.60	7,624.79	8,152.67	8,578.48	8,249.81
Croatia	.	.	.	9.19	21.86	.	.	.	188.21	202.35
Italy	83.72	92.11	96.19	112.95	78.53	1,381.80	1,745.99	2,038.73	2,274.07	2,025.62
Cyprus	9.19	11.38	6.98	5.76	6.43	27.12	29.87	31.65	31.49	29.20
Latvia	6.52	8.38	10.29	14.19	16.88	87.88	96.50	106.14	123.99	155.28
Lithuania	5.55	7.38	6.66	8.36	9.76	90.62	99.88	117.94	136.04	158.37
Luxembourg	15.20	15.98	14.43	12.88	208.14	40.68	42.40	42.27	43.28	45.37
Hungary	9.97	12.30	14.48	16.99	19.43	201.62	227.72	257.60	293.97	313.83
Malta	2.92	.	.	.	.	9.37	10.45	8.93	14.19	10.80
Netherlands	34.43	29.58	24.69	25.88	70.10	2,189.46	2,323.96	2,512.31	2,721.92	2,968.30
Austria	-	-	-	-	65.05	421.46	446.32	488.75	557.59	461.50
Poland	-	-	-	-	-	822.96	995.86	1,179.24	1,402.76	1,815.65
Portugal	20.75	22.77	24.52	26.65	31.29	1,161.03	1,226.65	1,208.67	892.94	924.51
Romania	3.27	4.54	5.11	5.82	8.39	90.32	111.49	135.90	161.39	184.91
Slovenia	5.04	6.15	6.64	11.39	11.58	110.25	113.30	118.51	122.13	127.99
Slovakia	5.74	5.86	7.13	8.73	7.22	81.03	102.70	116.16	137.94	197.31
Finland	14.00	17.50	19.64	20.60	23.65	1,040.80	1,068.99	1,053.21	1,129.23	1,291.82
Sweden	88.00	81.00	94.00	100.53	98.72	1,513.00	1,661.00	1,885.00	2,138.73	2,271.11
United Kingdom	178.00	87.00	439.00	196.00	564.00	8,425.00	9,434.00	9,853.00	10,668.00	11,518.00
Euro area total	616.83	694.36	826.93	956.26	1,783.30	19,574.64	21,253.49	22,636.68	23,924.74	23,466.72
EU total	978.71	960.03	1,469.45	1,382.23	2,584.94	32,170.84	35,229.25	37,652.75	40,679.13	41,804.02

14.1 Number of payment transactions at terminals (cont'd)

With cards issued by resident PSPs

(millions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payment transactions with cards on which e-money can be stored directly				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	82.99	105.83	108.25	126.51	140.85	60.62	50.51	46.20	29.36	26.11
Bulgaria	6.93	6.16	8.53	10.94	9.35	-	-	-	-	0.00
Czech Republic	14.86	19.33	21.88	25.30	32.55	65.32	23.88	7.04	7.20	6.79
Denmark	65.13	70.79	87.20	113.46	133.16	-	-	-	-	-
Germany	213.87	262.49	308.55	409.90	1,385.64	38.94	35.92	33.60	31.77	38.40
Estonia	10.83	13.20	11.60	11.38	12.51	-	-	-	-	-
Ireland	-	-	-	75.12	211.97	-	-	-	-	0.82
Greece	8.66	9.95	9.19	8.75	15.09	-	-	-	-	2.82
Spain	56.56	59.45	59.83	63.36	90.04	0.30	0.15	0.12	-	0.00
France	244.04	286.22	322.31	385.81	325.03	41.09	46.50	52.24	50.53	49.95
Croatia	.	.	.	-	-	.	.	.	0.28	4.10
Italy	15.26	21.98	26.46	42.21	8.38	118.27	151.89	191.24	243.98	64.11
Cyprus	6.36	7.17	7.98	8.18	7.45	0.00	0.70	0.98	1.19	.
Latvia	6.85	7.92	9.63	11.54	19.50	-	-	-	-	0.00
Lithuania	6.11	7.80	10.98	13.43	15.87	0.00	0.00	-	-	-
Luxembourg	18.66	22.60	25.15	24.45	41.55	1.72	0.60	0.00	0.00	0.00
Hungary	11.37	14.49	18.55	28.39	31.84	-	-	-	-	0.00
Malta	3.30	3.71	5.00	5.92	4.92	-	-	-	.	.
Netherlands	116.14	120.48	130.59	152.59	167.00	178.29	171.72	148.04	122.10	77.43
Austria	-	-	-	-	125.31	24.92	24.18	27.42	27.08	.
Poland	21.28	30.14	36.35	45.81	57.01	-	-	-	-	-
Portugal	11.55	12.99	14.16	29.06	33.59	2.11	2.17	6.95	30.83	42.22
Romania	10.27	13.04	15.36	19.32	17.64	-	-	-	-	.
Slovenia	4.90	5.16	5.88	9.94	11.94	-	-	-	-	0.00
Slovakia	9.66	11.66	14.87	20.92	26.00	-	0.03	0.05	0.06	-
Finland	12.30	12.80	13.75	15.60	55.41	-	-	-	-	-
Sweden	44.00	57.40	70.00	88.30	53.10	-	-	-	-	-
United Kingdom	325.00	415.00	639.00	891.00	1,442.00	-	-	-	-	-
Euro area total	804.25	955.67	1,063.57	1,389.70	2,682.17	466.25	484.37	506.82	536.94	304.02
EU total	1,326.88	1,597.74	1,981.05	2,637.19	4,474.68	531.57	508.26	513.86	544.41	314.98

14.2 Increase/decrease in the number of payment transactions at terminals

POS transactions at terminals provided by resident PSPs

(annual percentage changes)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	12.00	5.98	17.84	-17.24	6.57	6.69	7.79	6.28
Bulgaria	12.91	-35.34	16.35	46.43	51.10	27.35	21.48	13.55
Czech Republic	-10.21	17.17	-14.05	-25.98	19.29	14.53	23.16	26.80
Denmark	18.43	19.66	15.80	22.06	9.40	8.27	7.48	10.56
Germany	-	-	-	-	8.46	7.09	13.11	-18.44
Estonia	-3.27	27.09	11.94	13.64	17.96	8.78	7.13	6.36
Ireland	-	-	13.57	323.15	7.51	15.84	7.21	-45.10
Greece	36.58	5.90	29.51	21.63	-7.25	-1.06	2.34	15.57
Spain	12.53	12.89	15.60	28.97	3.52	0.69	2.03	11.44
France	12.93	23.30	16.74	-12.68	6.68	6.92	5.22	-3.83
Croatia	.	.	.	137.90	.	.	.	7.51
Italy	10.02	4.43	17.42	-30.47	26.36	16.77	11.54	-10.93
Cyprus	23.74	-38.64	-17.49	11.65	10.14	5.94	-0.49	-7.27
Latvia	28.41	22.89	37.83	18.96	9.81	9.99	16.82	25.23
Lithuania	33.08	-9.77	25.43	16.85	10.21	18.09	15.34	16.42
Luxembourg	5.14	-9.73	-10.74	1,516.26	4.24	-0.33	2.40	4.83
Hungary	23.37	17.75	17.35	14.37	12.95	13.12	14.12	6.76
Malta	-0.51	-15.69	47.84	13.22	11.55	-14.57	59.01	-23.93
Netherlands	-14.10	-16.54	4.83	170.89	6.14	8.10	8.34	9.05
Austria	-	-	-	-	5.90	9.51	14.09	-17.23
Poland	-	-	-	-	21.01	18.41	18.95	29.43
Portugal	9.75	7.68	8.70	17.41	5.65	-1.47	-26.12	3.54
Romania	39.13	12.41	13.96	44.10	23.44	21.90	18.76	14.57
Slovenia	21.98	7.89	71.68	1.63	2.77	4.60	3.05	4.80
Slovakia	2.09	21.69	22.42	-17.30	26.74	13.11	18.75	43.04
Finland	25.00	12.21	4.91	14.82	2.71	-1.48	7.22	14.40
Sweden	-7.95	16.05	6.95	-1.80	9.78	13.49	13.46	6.19
United Kingdom	-51.12	404.60	-55.35	187.76	11.98	4.44	8.27	7.97
Euro area total	11.15	.	15.64	.	7.72	6.51	5.69	-2.42
EU total	-1.91	.	.	.	9.51	6.88	.	2.77

14.2 Increase/decrease in the number of payment transactions at terminals (cont'd)

With cards issued by resident PSPs

(annual percentage changes)

	POS transactions at terminals provided by non-resident PSPs				E-money payment transactions which cards on which e-money can be stored directly			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	27.52	2.29	16.87	11.33	-16.67	-8.54	-36.44	-11.09
Bulgaria	-11.21	38.59	28.30	-14.57	-	-	-	-
Czech Republic	30.07	13.23	15.63	28.62	-63.44	-70.52	2.24	-5.67
Denmark	8.68	23.19	30.12	17.36	-	-	-	-
Germany	22.73	17.55	32.85	238.04	-7.76	-6.46	-5.45	20.87
Estonia	21.85	-12.14	-1.85	9.92	-	-	-	-
Ireland	-	-	-	182.19	-	-	-	-
Greece	14.81	-7.62	-4.75	72.43	-	-	-	-
Spain	5.10	0.64	5.90	42.11	-50.51	-21.09	-	-
France	17.29	12.61	19.70	-15.75	13.16	12.35	-3.29	-1.13
Croatia	.	.	.	-	.	.	.	1,357.65
Italy	44.01	20.41	59.50	-80.14	28.43	25.90	27.58	-73.72
Cyprus	12.76	11.34	2.51	-8.94	-	40.11	21.88	-68.12
Latvia	15.68	21.53	19.82	68.99	-	-	-	-
Lithuania	27.73	40.77	22.22	18.18	-	-	-	-
Luxembourg	21.11	11.30	-2.81	69.97	-64.80	-	-	-
Hungary	27.44	27.98	53.05	12.16	-	-	-	-
Malta	12.37	34.83	18.53	-17.03	-	-	-	-2.50
Netherlands	3.74	8.39	16.84	9.45	-3.69	-13.79	-17.52	-36.58
Austria	-	-	-	-	-2.95	13.39	-1.22	-93.52
Poland	41.65	20.59	26.04	24.45	-	-	-	-
Portugal	12.43	9.03	105.23	15.59	2.79	219.89	343.67	36.95
Romania	26.95	17.83	25.75	-8.69	-	-	-	-
Slovenia	5.33	14.04	69.05	20.09	-	-	-	-
Slovakia	20.70	27.54	40.68	24.28	-	66.67	20.00	-
Finland	4.07	7.41	13.46	255.19	-	-	-	-
Sweden	30.45	21.95	26.14	-39.86	-	-	-	-
United Kingdom	27.69	53.98	39.44	61.84	-	-	-	-
Euro area total	17.25	11.29	.	.	.	4.63	.	.
EU total	20.41	23.99	.	.	.	.	.	.

14.3 Number of payment transactions per terminal provided by resident PSPs

(total for the period)

	POS transactions at terminals provided by resident PSPs										E-money payment transactions with cards on which e-money can be stored directly				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	362.03	397.79	436.03	-	316.26	7,116.52	7,439.97	8,209.93	-	6,994.69	924.34	820.27	-	-	137.58
Bulgaria	111.29	118.51	71.63	81.18	110.30	267.54	381.27	453.87	537.06	565.84	-	-	-	-	0.00
Czech Republic	316.64	268.66	297.06	290.02	203.30	2,161.27	2,436.39	2,633.13	3,683.72	4,423.47	6,835.60	6,167.61	5,402.15	1,294.42	1,157.15
Denmark	228.46	238.10	270.35	285.49	362.83	8,900.11	8,567.73	8,802.09	8,626.76	9,931.13	-	-	-	-	-
Germany	-	-	-	-	424.33	3,690.97	3,818.83	4,037.85	4,422.09	3,043.70	164.60	152.15	153.70	146.12	91.51
Estonia	304.99	256.63	357.50	395.86	429.47	6,044.52	6,202.01	7,394.87	7,836.91	7,957.48	-	-	-	-	-
Ireland	-	-	299.03	335.16	5,364.19	3,943.75	2,215.46	2,582.58	2,732.53	5,673.91	-	-	-	-	-
Greece	25.81	40.23	48.00	71.52	186.17	150.43	159.19	177.45	208.94	516.79	-	-	-	-	-
Spain	83.44	95.69	111.85	151.27	179.30	1,511.42	1,594.68	1,662.43	1,984.48	2,032.62	12.66	9.01	23.10	-	-
France	174.68	194.95	247.88	301.33	220.11	5,009.84	5,281.33	5,823.34	6,380.89	5,133.50	307.33	372.82	736.08	1,076.10	1,100.26
Croatia	.	.	.	99.62	219.63	.	.	.	2,040.88	2,033.32	.	.	.	-	-
Italy	62.09	64.19	63.68	71.30	42.51	1,024.82	1,216.75	1,349.61	1,435.48	1,096.43	-	-	-	-	104.68
Cyprus	377.10	467.74	267.34	267.95	280.80	1,112.48	1,228.30	1,212.03	1,465.13	1,275.16	-	-	-	-	-
Latvia	273.38	338.85	418.20	547.32	592.75	3,683.66	3,904.31	4,312.76	4,784.16	5,454.35	-	-	-	-	-
Lithuania	150.58	193.48	205.45	241.23	249.27	2,460.01	2,617.73	3,637.83	3,927.70	4,043.48	-	-	-	-	-
Luxembourg	1,184.51	1,256.33	1,223.65	1,109.41	1,631.73	3,169.55	3,333.12	3,584.60	3,728.64	355.69	202.74	-	-	-	-
Hungary	127.06	145.21	169.25	187.12	185.25	2,570.31	2,689.27	3,011.33	3,237.73	2,991.89	-	-	-	-	-
Malta	243.74	233.28	184.52	271.27	301.08	781.46	838.64	672.16	1,062.91	792.60	-	-	-	-	-
Netherlands	133.16	105.78	92.26	103.84	248.08	8,467.06	8,311.39	9,389.37	10,922.90	10,505.00	2,611.67	4,039.54	4,027.53	3,943.51	4,360.76
Austria	-	-	-	-	532.72	3,915.87	4,155.77	4,340.00	4,695.38	3,779.53	314.75	309.82	321.14	308.71	128.10
Poland	-	-	-	-	-	3,257.27	3,724.13	3,952.59	4,298.38	4,559.94	-	-	-	-	-
Portugal	74.51	83.07	94.36	102.73	115.94	4,169.94	4,475.53	4,651.74	3,441.94	3,425.50	7.59	7.92	26.74	118.82	156.41
Romania	28.66	36.38	40.46	45.46	64.27	792.56	892.45	1,076.39	1,260.45	1,416.68	-	-	-	-	2.94
Slovenia	141.54	179.99	171.60	320.03	352.09	3,094.94	3,315.93	3,065.02	3,431.08	3,892.52	-	-	-	-	-
Slovakia	153.27	147.41	176.79	208.43	158.16	2,163.68	2,583.39	2,879.83	3,293.30	4,322.14	-	-	-	-	-
Finland	71.07	92.11	112.21	105.10	150.75	5,283.23	5,626.27	6,018.35	5,761.37	8,233.32	-	-	-	-	-
Sweden	433.25	394.10	440.51	513.67	501.15	7,448.91	8,081.51	8,833.67	10,928.11	11,529.36	-	-	-	-	-
United Kingdom	142.09	63.94	267.80	118.51	331.40	6,725.49	6,933.87	6,010.61	6,450.18	6,767.86	-	-	-	-	-
Euro area total	95.82	105.01	126.66	154.10	253.11	3,040.81	3,214.09	3,467.19	3,855.51	3,330.73	521.74	581.25	749.11	835.72	188.41
EU total	112.59	106.54	158.71	152.49	257.64	3,700.83	3,909.56	4,066.83	4,487.81	4,166.57	588.54	607.08	758.06	810.27	182.85

14.4 Number of payment transactions per card

With cards issued by resident PSPs

(total for the period)

	POS transactions at terminals provided by resident PSPs					POS transactions at terminals provided by non-resident PSPs					E-money payment transactions with cards on which e-money can be stored directly				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	50.59	52.41	54.18	60.16	58.38	4.27	5.29	5.24	6.31	6.42	3.12	2.52	2.24	1.47	1.19
Bulgaria	2.13	3.08	3.79	4.91	5.97	0.91	0.77	1.03	1.41	1.29	-	-	-	-	0.00
Czech Republic	21.89	25.47	28.16	33.93	40.69	1.55	1.97	2.15	2.43	2.96	6.82	2.43	0.69	0.69	0.62
Denmark	122.87	132.50	140.62	148.02	154.92	8.15	8.73	10.54	13.43	14.92	-	-	-	-	-
Germany	19.59	20.87	21.83	24.55	20.02	1.67	2.02	2.32	3.06	10.34	0.30	0.28	0.25	0.24	0.29
Estonia	87.21	103.84	112.38	120.16	126.14	6.04	7.42	6.49	6.36	6.90	-	-	-	-	-
Ireland	56.20	57.42	65.01	67.53	37.52	-	-	-	12.04	34.39	-	-	-	-	0.13
Greece	4.37	4.16	4.26	4.21	5.20	0.61	0.72	0.69	0.63	1.17	-	-	-	-	0.22
Spain	29.33	31.51	31.81	32.01	36.59	0.79	0.86	0.87	0.91	1.32	0.00	0.00	0.00	-	0.00
France	84.22	91.86	99.04	104.33	101.80	2.88	3.45	3.92	4.69	4.01	0.48	0.56	0.63	0.61	0.62
Croatia	.	.	.	21.66	23.88	.	.	.	-	-	.	.	.	0.03	0.48
Italy	19.73	25.92	29.90	31.68	27.51	0.22	0.33	0.39	0.59	0.11	1.69	2.26	2.80	3.40	0.87
Cyprus	19.75	22.74	24.89	28.11	26.48	4.63	5.46	6.28	7.30	6.76	0.00	0.53	0.77	1.06	0.34
Latvia	36.21	41.54	44.58	52.14	66.75	2.82	3.41	4.04	4.85	8.38	-	-	-	-	0.00
Lithuania	21.22	25.70	32.47	37.91	44.99	1.43	2.01	3.02	3.74	4.51	0.00	0.00	-	-	-
Luxembourg	30.38	25.04	21.63	21.53	21.40	13.93	13.35	12.87	12.16	19.60	1.28	0.36	0.00	0.00	0.00
Hungary	22.67	25.62	28.92	32.91	35.38	1.28	1.63	2.08	3.18	3.59	-	-	-	-	0.00
Malta	13.74	14.33	11.35	17.50	12.89	4.84	5.08	6.35	7.30	5.87	-	-	-	0.05	0.05
Netherlands	72.36	76.31	82.34	89.38	92.86	3.84	3.96	4.28	5.01	5.22	5.89	5.64	4.85	4.01	2.42
Austria	39.17	40.52	42.82	47.09	37.95	-	-	-	-	10.30	2.32	2.20	2.40	2.29	0.14
Poland	25.73	31.08	35.63	40.47	50.34	0.67	0.94	1.10	1.32	1.58	-	-	-	-	-
Portugal	58.95	60.97	59.49	47.74	49.61	0.59	0.65	0.70	1.55	1.80	0.11	0.11	0.34	1.65	2.27
Romania	7.04	8.35	9.92	11.41	12.80	0.80	0.98	1.12	1.37	1.22	-	-	-	-	0.01
Slovenia	31.11	34.49	35.98	37.39	40.56	1.38	1.57	1.79	3.04	3.78	-	-	-	-	0.00
Slovakia	15.59	19.24	25.23	28.84	37.51	1.86	2.18	3.23	4.37	4.94	-	0.01	0.01	0.01	-
Finland	141.89	136.62	133.96	144.98	144.21	1.68	1.64	1.75	2.00	6.19	-	-	-	-	-
Sweden	75.52	78.69	88.35	97.35	102.77	2.20	2.72	3.28	4.02	2.40	-	-	-	-	-
United Kingdom	57.39	64.07	64.99	67.80	72.43	2.21	2.82	4.22	5.66	9.07	-	-	-	-	-
Euro area total	41.32	44.96	47.52	49.80	48.28	1.70	2.02	2.23	2.89	5.52	0.98	1.02	1.06	1.12	0.63
EU total	44.20	48.43	51.04	53.62	54.60	1.82	2.20	2.69	3.48	5.84	0.73	0.70	0.70	0.72	0.41

15.1 Value of payment transactions at terminals

POS transactions at terminals provided by resident PSPs

(EUR billions; total for the period)

	With cards issued by non-resident PSPs					With cards issued by resident PSPs				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	4.05	4.43	4.34	4.68	4.36	51.99	55.07	58.62	61.96	53.79
Bulgaria	0.41	0.43	0.37	0.41	0.43	0.81	1.12	1.02	1.13	1.35
Czech Republic	2.01	1.25	1.84	0.88	1.45	7.00	9.62	9.86	10.90	11.85
Denmark	1.65	2.02	2.29	2.70	3.09	42.84	45.06	47.51	49.17	52.16
Germany	-	-	-	-	38.49	150.83	165.42	174.62	194.36	193.35
Estonia	0.33	0.35	0.42	0.46	0.51	2.34	2.69	3.05	3.33	3.61
Ireland	-	-	3.55	3.60	13.79	22.77	23.57	23.40	23.14	12.91
Greece	1.57	2.02	2.18	2.86	3.54	5.46	4.87	4.45	4.33	4.71
Spain	9.28	10.49	11.58	12.95	16.05	91.53	93.75	92.75	93.16	106.05
France	22.85	25.36	30.70	34.96	33.56	345.07	373.12	398.97	390.97	381.16
Croatia	.	.	.	0.54	1.22	.	.	.	5.29	5.50
Italy	10.35	11.04	12.06	13.62	2.91	120.56	141.75	160.54	165.45	141.51
Cyprus	0.55	0.62	0.64	0.57	0.62	1.98	2.19	2.26	2.15	1.93
Latvia	0.22	0.33	0.39	0.71	0.58	1.32	1.49	1.66	1.92	2.27
Lithuania	0.17	0.24	0.26	0.32	0.33	1.37	1.53	1.82	2.14	2.57
Luxembourg	1.08	1.14	1.01	0.89	8.49	2.89	2.94	2.95	3.00	3.05
Hungary	0.68	0.81	0.89	0.98	1.01	9.38	10.26	9.54	9.63	6.67
Malta	0.32	.	.	.	.	0.54	0.75	0.51	0.81	0.65
Netherlands	3.17	3.13	3.09	3.36	4.40	85.16	87.03	88.89	92.50	96.98
Austria	-	-	-	-	6.07	26.35	27.97	30.43	33.39	25.33
Poland	-	-	-	-	-	21.00	23.81	26.58	29.29	34.56
Portugal	1.63	1.82	1.98	2.17	2.55	52.75	54.85	54.26	52.74	57.49
Romania	0.24	0.29	0.33	0.38	0.48	2.88	3.50	4.03	4.67	5.13
Slovenia	0.40	0.48	0.52	0.90	0.79	3.95	4.06	4.19	4.19	4.19
Slovakia	0.29	0.32	0.35	0.39	0.37	2.88	3.45	3.75	4.00	5.14
Finland	0.79	1.04	1.18	1.24	1.11	35.49	35.50	34.11	35.62	39.22
Sweden	4.08	4.15	5.26	5.21	5.91	52.99	59.26	66.70	71.75	72.91
United Kingdom	2.14	16.67	37.91	16.08	30.35	498.83	546.13	588.06	612.73	682.76
Euro area total	56.34	62.55	73.88	82.99	138.59	1,000.20	1,078.97	1,137.72	1,165.09	1,133.33
EU total	68.26	88.75	123.41	111.20	182.84	1,640.98	1,780.76	1,894.51	1,963.72	2,008.79

15.1 Value of payment transactions at terminals (cont'd)

With cards issued by resident PSPs

(EUR billions; total for the period)

	POS transactions at terminals provided by non-resident PSPs					E-money payment transactions with cards on which e-money can be stored directly				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	6.75	8.23	8.28	9.55	9.90	0.26	0.23	0.23	0.14	0.07
Bulgaria	0.33	0.42	0.54	0.63	0.50	-	-	-	-	0.00
Czech Republic	1.05	1.33	1.42	1.49	1.76	0.03	0.01	0.00	0.00	0.00
Denmark	4.40	9.50	5.38	5.96	6.64	-	-	-	-	-
Germany	18.38	21.53	23.83	29.54	83.79	0.14	0.12	0.12	0.11	0.46
Estonia	0.38	0.47	0.44	0.41	0.44	-	-	-	-	-
Ireland	-	-	-	4.49	10.69	-	-	-	-	0.04
Greece	0.99	0.90	0.79	0.71	0.97	-	-	-	-	0.10
Spain	4.14	4.12	3.72	3.90	5.97	0.00	0.00	0.00	-	0.00
France	18.12	20.48	22.60	25.00	17.66	0.09	0.10	0.11	0.11	0.21
Croatia	.	.	.	-	-	.	.	.	0.00	0.06
Italy	1.09	1.49	1.71	2.23	0.77	7.42	9.71	12.69	11.75	2.70
Cyprus	0.79	0.85	0.92	0.83	0.71	0.00	0.04	0.06	0.06	.
Latvia	0.51	0.63	0.80	0.92	1.03	-	-	-	-	0.00
Lithuania	0.34	0.42	0.52	0.59	0.64	0.00	0.00	-	-	-
Luxembourg	1.73	1.82	2.39	2.17	3.25	0.00	0.00	0.00	0.00	0.00
Hungary	0.68	0.81	0.96	1.20	1.31	-	-	-	-	0.00
Malta	0.25	0.28	0.33	0.41	0.36	-	-	-	.	.
Netherlands	8.92	9.29	9.87	10.60	9.11	0.47	0.43	0.34	0.29	0.13
Austria	-	-	-	-	8.79	0.13	0.14	0.16	0.16	.
Poland	1.48	1.78	2.08	2.49	2.95	-	-	-	-	-
Portugal	0.91	0.97	1.01	1.99	2.21	0.07	0.08	0.19	0.61	0.79
Romania	0.81	0.97	1.08	1.27	1.15	-	-	-	-	0.00
Slovenia	0.33	0.34	0.36	0.56	0.64	-	-	-	-	0.00
Slovakia	0.54	0.67	0.81	0.95	1.08	-	0.00	0.00	0.00	-
Finland	0.89	0.92	0.98	1.03	2.68	-	-	-	-	-
Sweden	2.04	2.77	3.19	3.69	4.01	-	-	-	-	-
United Kingdom	32.02	32.37	42.33	47.63	69.37	-	-	-	-	-
Euro area total	63.83	72.35	78.02	94.37	160.06	8.59	10.87	13.90	13.24	4.52
EU total	107.88	123.35	136.32	160.24	248.38	8.62	10.88	13.90	13.25	4.58

15.2 Increase/decrease in the real value of payment transactions at terminals

POS transactions at terminals provided by resident PSPs

(annual percentage changes; HICP-adjusted)

	With cards issued by non-resident PSPs				With cards issued by resident PSPs			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	5.88	-3.90	6.58	-6.54	2.66	4.26	4.48	-12.85
Bulgaria	2.61	-15.36	10.66	8.06	35.23	-11.25	11.71	21.22
Czech Republic	-41.00	46.61	-51.32	74.11	29.96	2.47	12.46	15.16
Denmark	19.75	11.24	17.86	14.15	2.73	3.35	3.24	5.95
Germany	-	-	-	-	7.24	3.45	9.96	-0.61
Estonia	2.17	15.13	6.88	11.10	10.60	9.39	7.08	8.23
Ireland	-	-	0.94	284.39	2.06	-2.38	-1.47	-44.03
Greece	25.35	7.79	33.43	27.27	-12.69	-8.83	-1.01	11.63
Spain	10.42	7.19	11.47	25.35	0.07	-3.95	0.14	15.15
France	8.07	19.26	12.92	-4.08	5.31	5.32	-2.82	-2.59
Croatia	-	-	-	126.58	-	-	-	4.73
Italy	2.83	6.53	12.15	-78.62	13.43	10.40	2.37	-14.40
Cyprus	7.65	1.53	-8.74	9.65	6.49	1.49	-3.61	-9.34
Latvia	47.49	12.92	84.73	-	8.46	8.31	16.83	-
Lithuania	34.15	7.18	22.02	2.20	8.32	15.54	16.91	20.19
Luxembourg	1.81	-13.14	-13.49	863.62	-1.69	-2.14	0.16	2.69
Hungary	16.69	7.46	12.43	8.23	6.59	-8.45	2.97	-27.35
Malta	5.07	-21.28	27.42	11.66	35.75	-33.23	57.61	-20.18
Netherlands	-3.52	-4.74	7.44	30.90	-0.32	-1.19	2.62	4.91
Austria	-	-	-	-	2.66	5.69	7.60	-24.74
Poland	-	-	-	-	11.87	10.91	9.95	18.36
Portugal	7.53	6.66	9.55	17.53	0.46	-3.09	-2.96	9.30
Romania	20.30	13.32	11.61	25.71	18.54	15.68	13.35	9.28
Slovenia	18.13	5.31	71.50	-12.75	0.54	0.02	-0.72	-0.02
Slovakia	3.76	7.69	9.35	-3.90	14.72	5.12	6.32	28.65
Finland	28.17	9.94	2.98	-10.44	-2.51	-7.13	2.44	9.51
Sweden	-4.15	21.00	-1.91	18.79	5.41	7.38	6.54	6.57
United Kingdom	656.74	106.92	-56.47	78.20	6.30	-2.02	6.95	5.19
Euro area total	7.43	.	11.40	.	4.74	3.15	1.55	-2.73
EU total	26.20	.	.	.	5.32	3.95	.	2.39

15.2 Increase/decrease in the real value of payment transactions at terminals (cont'd)

With cards issued by resident PSPs

(annual percentage changes; HICP-adjusted)

	POS transactions at terminals provided by non-resident PSPs				E-money payment transactions with cards on which e-money can be stored directly			
	2011	2012	2013	2014	2011	2012	2013	2014
Belgium	18.12	-1.44	14.09	4.04	-14.91	-3.69	-39.04	-51.51
Bulgaria	25.34	25.93	18.34	-19.51	-	-	-	-
Czech Republic	19.32	7.09	6.54	25.07	-62.97	-72.34	4.07	44.50
Denmark	110.87	-44.54	10.60	11.20	-	-	-	-
Germany	14.56	8.47	22.47	183.40	-14.79	-2.81	-11.82	329.15
Estonia	18.67	-11.06	-7.94	8.15	-	-	-	-
Ireland	-	-	-	138.87	-	-	-	-
Greece	-10.99	-13.00	-8.57	41.16	-	-	-	-
Spain	-2.88	-12.22	4.47	54.70	-31.54	-49.73	-	-
France	10.04	8.68	9.74	-29.43	8.20	9.56	-3.99	88.07
Croatia	-	-	-	-	-	-	-	1,138.64
Italy	32.21	11.72	29.38	-65.27	26.25	27.35	-8.00	-77.03
Cyprus	3.35	6.96	-8.17	-13.94	-	27.18	13.30	-71.59
Latvia	18.57	22.91	16.19	-	-	-	-	-
Lithuania	18.85	21.68	12.71	8.59	-	-	-	-
Luxembourg	1.56	28.08	-10.68	51.34	-71.91	-	-	-
Hungary	15.54	17.31	27.72	14.04	-	-	-	-
Malta	9.82	14.17	24.68	-13.85	-	-	-	4.67
Netherlands	1.63	2.77	5.89	-14.02	-11.11	-22.41	-15.26	-54.89
Austria	-	-	-	-	7.21	6.67	-0.07	-97.28
Poland	18.66	15.91	19.40	18.77	-	-	-	-
Portugal	2.21	2.22	96.52	11.24	18.72	126.71	222.92	29.80
Romania	15.72	12.44	14.75	-9.82	-	-	-	-
Slovenia	-0.94	3.89	54.94	14.11	-	-	-	-
Slovakia	19.04	16.68	16.86	14.43	-	54.78	-2.72	-
Finland	1.21	2.23	3.39	159.73	-	-	-	-
Sweden	28.22	9.68	14.50	14.13	-	-	-	-
United Kingdom	-1.84	18.98	15.50	37.50	-	-	-	-
Euro area total	9.66	5.49	.	.	.	25.11	.	.
EU total	10.97	7.98	.	.	.	.	.	.

15.3 Value of payment transactions per terminal provided by resident PSPs

(EUR thousands; total for the period)

	POS transactions at terminals provided by resident PSPs										E-money payment transactions with cards on which e-money can be stored directly				
	With cards issued by non-resident PSPs					With cards issued by resident PSPs									
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	29.32	31.43	31.88	-	23.81	376.02	390.79	430.20	-	293.59	4.03	3.76	-	-	0.36
Bulgaria	6.72	6.63	5.39	5.76	5.67	13.38	17.42	14.85	16.02	17.66	-	-	-	-	0.00
Czech Republic	20.71	12.21	16.90	9.18	14.30	72.20	93.72	90.72	113.86	117.25	3.10	2.99	2.46	0.59	0.76
Denmark	14.91	16.08	17.32	18.66	22.20	388.12	359.20	359.39	339.16	374.62	-	-	-	-	-
Germany	-	-	-	-	43.68	222.40	232.69	242.53	261.37	219.42	0.59	0.52	0.55	0.50	1.11
Estonia	12.74	11.79	15.41	16.63	17.65	90.19	90.32	112.24	121.33	125.43	-	-	-	-	-
Ireland	-	-	23.34	23.33	338.31	284.65	153.96	153.78	150.09	316.87	-	-	-	-	-
Greece	3.81	5.57	6.79	10.23	27.16	13.21	13.45	13.86	15.50	36.08	-	-	-	-	-
Spain	6.68	7.70	8.80	11.51	13.11	65.89	68.79	70.46	82.81	86.64	0.04	0.04	0.06	-	-
France	16.02	17.56	21.93	26.01	20.89	241.87	258.44	284.98	290.81	237.18	0.68	0.81	1.59	2.32	4.52
Croatia	.	.	.	5.90	12.29	.	.	.	57.39	55.24	.	.	.	-	-
Italy	7.68	7.69	7.98	8.59	1.57	89.42	98.78	106.27	104.44	76.59	-	-	-	-	4.40
Cyprus	22.59	25.38	24.35	26.66	27.17	81.15	90.22	86.52	100.03	84.31	-	-	-	-	-
Latvia	9.08	13.48	15.73	27.32	20.43	55.32	60.37	67.58	74.22	79.58	-	-	-	-	-
Lithuania	4.62	6.19	8.04	9.22	8.33	37.13	40.18	56.23	61.81	65.63	-	-	-	-	-
Luxembourg	84.22	89.45	85.92	76.66	66.59	225.20	230.95	249.91	258.13	23.90	0.46	-	-	-	-
Hungary	8.64	9.59	10.35	10.75	9.60	119.61	121.22	111.49	106.01	63.56	-	-	-	-	-
Malta	26.62	27.30	20.72	26.52	29.14	45.13	59.81	38.50	60.94	47.87	-	-	-	-	-
Netherlands	12.25	11.21	11.53	13.49	15.56	329.34	311.24	332.20	371.18	343.20	6.88	10.07	9.34	9.53	7.49
Austria	-	-	-	-	49.71	244.84	260.46	270.19	281.16	207.45	1.63	1.83	1.84	1.82	0.32
Poland	-	-	-	-	-	83.12	89.04	89.08	89.76	86.80	-	-	-	-	-
Portugal	5.87	6.64	7.62	8.38	9.44	189.46	200.11	208.82	203.30	213.03	0.24	0.30	0.73	2.36	2.93
Romania	2.09	2.35	2.62	2.95	3.65	25.30	28.05	31.91	36.47	39.28	-	-	-	-	0.05
Slovenia	11.16	14.03	13.46	25.30	23.88	111.00	118.79	108.25	117.79	127.41	-	-	-	-	-
Slovakia	7.77	7.94	8.71	9.21	8.11	76.83	86.84	93.00	95.59	112.68	-	-	-	-	-
Finland	3.99	5.45	6.73	6.30	7.09	180.16	186.85	194.90	181.71	249.96	-	-	-	-	-
Sweden	20.10	20.19	24.67	26.64	29.98	260.90	288.33	312.58	366.63	370.14	-	-	-	-	-
United Kingdom	1.71	12.25	23.13	9.72	17.83	398.21	401.40	358.73	370.48	401.18	-	-	-	-	-
Euro area total	8.75	9.46	11.32	13.37	19.67	155.38	163.17	174.26	187.76	160.86	9.61	13.04	20.54	20.61	2.80
EU total	7.85	9.85	13.33	12.27	18.22	188.77	197.62	204.62	216.64	200.21	9.54	13.00	20.51	19.72	2.66

15.4 Value of payment transactions per card

With cards issued by resident PSPs

(EUR; total for the period)

	POS transactions at terminals provided by resident PSPs					POS transactions at terminals provided by non-resident PSPs					E-money payment transactions with cards on which e-money can be stored directly				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
Belgium	2,673.09	2,752.94	2,838.92	3,091.49	2,450.57	347.03	411.19	400.84	476.65	451.08	13.57	11.59	11.04	7.01	3.09
Bulgaria	106.76	140.50	123.89	146.48	186.34	42.68	52.06	65.14	81.60	68.93	-	-	-	-	0.00
Czech Republic	731.42	979.78	970.27	1,048.84	1,078.52	109.86	135.12	139.84	143.21	159.94	3.09	1.18	0.32	0.32	0.41
Denmark	5,358.22	5,555.15	5,741.43	5,819.15	5,843.75	550.40	1,171.26	649.61	705.33	743.43	-	-	-	-	-
Germany	1,180.62	1,271.52	1,311.08	1,451.26	1,443.38	143.83	165.48	178.92	220.57	625.51	1.10	0.94	0.91	0.81	3.46
Estonia	1,301.25	1,512.35	1,705.68	1,860.24	1,988.17	213.11	265.75	243.68	228.47	244.00	-	-	-	-	-
Ireland	4,056.70	3,990.38	3,870.85	3,709.17	2,095.19	-	-	-	719.71	1,735.06	-	-	-	-	5.95
Greece	383.74	351.70	332.98	312.14	363.36	69.64	65.07	58.79	50.90	74.93	-	-	-	-	7.69
Spain	1,278.69	1,359.26	1,348.05	1,335.63	1,559.78	57.90	59.73	54.14	55.96	87.80	0.01	0.01	0.00	-	0.00
France	4,066.19	4,495.09	4,847.02	4,755.00	4,703.38	213.57	246.70	274.51	304.11	217.92	1.07	1.22	1.37	1.33	2.53
Croatia	.	.	.	609.22	648.82	.	.	.	-	-	.	.	.	0.54	6.85
Italy	1,721.36	2,104.54	2,354.61	2,304.75	1,921.53	15.57	22.19	25.12	31.08	10.51	105.98	144.22	186.12	163.72	36.63
Cyprus	1,440.68	1,669.96	1,776.53	1,919.57	1,750.76	572.94	644.55	722.68	743.96	644.13	0.00	33.64	44.84	56.96	16.28
Latvia	543.83	642.36	698.53	808.79	973.77	210.51	271.83	335.46	386.30	442.58	-	-	-	-	0.00
Lithuania	320.34	394.52	501.88	596.61	730.17	79.50	107.43	143.92	164.95	182.41	0.00	0.00	-	-	-
Luxembourg	2,158.21	1,734.93	1,508.22	1,490.83	1,438.04	1,294.73	1,075.28	1,223.44	1,078.51	1,533.14	2.91	0.67	0.00	0.00	0.00
Hungary	1,055.09	1,154.93	1,070.56	1,077.57	751.74	76.56	90.84	107.89	134.71	147.52	-	-	-	-	0.00
Malta	793.43	1,021.78	649.86	1,003.18	778.55	369.46	384.90	418.61	511.19	428.18	-	-	-	1.04	1.06
Netherlands	2,814.70	2,857.47	2,913.29	3,037.29	3,033.66	294.69	305.02	323.45	347.99	284.88	15.52	14.05	11.25	9.68	4.16
Austria	2,449.08	2,539.73	2,665.81	2,819.82	2,082.74	-	-	-	-	722.58	11.99	12.98	13.76	13.51	0.36
Poland	656.62	742.98	802.89	845.22	958.22	46.40	55.68	62.89	71.90	81.79	-	-	-	-	-
Portugal	2,678.47	2,726.03	2,670.61	2,819.66	3,085.49	46.44	48.09	49.70	106.26	118.34	3.38	4.06	9.31	32.70	42.49
Romania	224.72	262.52	294.00	330.08	354.89	63.47	72.38	78.79	89.55	79.46	-	-	-	-	0.08
Slovenia	1,115.62	1,235.65	1,270.60	1,283.56	1,327.67	93.78	102.34	109.31	172.33	203.43	-	-	-	-	0.00
Slovakia	553.43	646.81	814.81	837.18	977.97	103.48	125.49	175.48	198.16	205.91	-	0.15	0.28	0.26	-
Finland	4,838.47	4,537.11	4,338.14	4,572.65	4,378.25	121.06	117.86	124.05	131.97	299.69	-	-	-	-	-
Sweden	2,645.16	2,807.61	3,126.17	3,266.13	3,299.18	101.80	131.43	149.48	167.84	181.57	-	-	-	-	-
United Kingdom	3,398.08	3,709.22	3,878.99	3,894.35	4,293.75	218.12	219.86	279.20	302.70	436.23	-	-	-	-	-
Euro area total	2,111.48	2,282.45	2,388.46	2,425.30	2,331.81	134.76	153.06	163.79	196.45	329.32	18.13	22.99	29.18	27.57	9.30
EU total	2,254.36	2,447.88	2,568.11	2,588.38	2,623.60	148.21	169.56	184.78	211.21	324.40	11.84	14.96	18.85	17.47	5.98

16.1 Participation in selected payment systems

(end of period)

	Number of participants					of which: Direct participants				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	4,511	4,483	4,483	2,325	2,364	1,055	1,103	1,171	1,534	1,599
EURO AREA										
RECOUR & TARGET2-BE	47	48	48	46	45	11	12	14	14	14
TARGET2-DE	2,730	2,745	2,744	874	944	219	280	283	644	719
TARGET2-EE	17	18	17	16	15	17	18	17	16	15
TARGET2-IE	32	29	28	28	23	22	17	17	17	14
HERMES & TARGET2-GR	50	53	50	36	33	25	25	30	31	28
SLBE & TARGET2-ES	232	210	191	182	179	133	112	101	96	95
TBF & TARGET2-FR	306	308	320	328	320	83	89	114	124	121
TARGET2-IT	462	441	426	170	167	102	101	103	102	105
TARGET2-CY	20	21	22	20	23	15	15	16	16	19
TARGET2-LV	26	25	27	26	27	26	25	27	26	27
LIPS-Gross & TARGET2-LU	71	73	69	66	65	26	29	31	32	31
TARGET2-MT	2	4	5	5	5	2	4	5	5	5
TARGET2-NL	99	100	107	112	111	55	54	61	66	66
HOAM.AT & TARGET2-AT	94	95	100	97	98	94	95	100	97	98
TARGET2-PT	56	58	59	53	52	45	46	49	43	42
TARGET2-SI	25	25	25	24	24	25	25	25	24	24
TARGET2-SK	33	35	33	32	33	33	35	33	32	33
BoF-RTGS & TARGET2-FI	22	25	25	26	26	20	23	23	24	24
EPM & TARGET2-ECB EU	4	4	4	4	4	4	4	4	4	4
EU NON-EA										
TARGET2-BG	19	19	22	26	25	19	19	22	26	25
KRONOS & TARGET2-DK	115	111	102	95	88	39	39	37	36	33
LITAS-PHA & TARGET2-LT	14	13	13	12	12	5	13	13	12	12
TARGET2-PL	35	23	23	23	21	35	23	23	23	21
TARGET2-RO	-	-	23	24	24	-	-	23	24	24
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	15	15	16	15	15	15	15	16	15	15
Cyprus										
Large-value Credit Transfer System	30	30	29	-	.	30	30	29	-	.
Finland										
POPS	10	12	12	12	12	9	10	10	10	10
3. EUROPEAN UNION										
EURO1/STEP1	274	259	235	212	199	274	259	235	212	199
II. MULTI-CURRENCY SYSTEMS										
CLS	61	63	64	65	64	59	61	62	63	62
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	75	74	72	70	63	19	18	15	14	13
Germany										
RPS	221	212	204	202	175	221	212	204	202	175

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	48	53	60	58	0	7	6	6	6	0
IPCC	17	15	14	14	13	8	7	7	7	7
Greece										
DIAS	58	60	57	39	42	45	46	44	27	26
ACO	50	48	45	27	28	50	48	45	27	28
Spain										
SNCE	212	204	187	172	165	22	20	20	18	17
France										
CORE	421	402	419	380	367	11	10	10	10	10
Italy										
Italian CSMs	-	-	-	-	669	88	88	86	83	453
Cyprus										
Cyprus Clearing House	18	19	20	19	20	17	19	20	19	20
JCC Payment Cards System	19	21	21	.	.	18	20	20	.	.
JCC Transfer System	13	14	14	14	-	13	14	14	14	-
Government Payments System	21	21	22	22	.	21	21	22	22	.
FBMECS Payment Cards System	.	.	.	.	.	.	.	.	.	.
JCC Sepa Direct Debits System	.	.	.	.	11	.	.	.	.	11
Latvia										
EKS	26	26	27	26	20	26	26	27	25	18
Malta										
Malta Clearing House	8	8	9	9	10	8	8	9	9	10
Netherlands										
Equens	48	47	64	29	161	48	44	61	29	66
Austria										
STEP.AT	270	270	262	257	.	36	36	33	34	.
CS	-	-	42	100	101	-	-	36	42	38
Portugal										
SICOI	68	66	68	62	64	36	35	34	33	32
Slovenia										
SEPA IKP System	23	23	23	22	22	23	23	23	22	22
SEPA IDD Core System	.	20	21	20	20	.	20	21	20	20
SEPA IDD B2B System	.	11	12	12	12	.	11	12	12	12
Slovakia										
SIPS	30	32	29	28	25	30	32	29	28	25
Finland										
PMJ	12	11	11	-	.	12	11	11	-	.
EU NON-EA										
Denmark										
The Sumclearing Euro	133	121	115	-	.	29	29	25	-	.
Poland										
EuroELIXIR	623	619	618	617	605	27	25	25	24	24
Bulgaria										
BISERA7-EUR	14	14	15	15	13	14	14	15	15	13
EUROPEAN UNION										
STEP2 XCT Service	1,789	1,673	.	.	.	103	97	.	.	.
STEP2 ICT Service	76	73	68	70	69	6	6	6	6	6
STEP2 SCT Service	4,638	4,669	4,696	4,823	4,806	124	123	125	127	128
STEP2 SDD CORE Service	3,894	3,935	3,874	4,024	3,927	91	87	90	93	94
STEP2 SDD B2B Service	3,341	3,405	3,366	3,438	3,402	66	71	74	78	83

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Estonia										
Estonian RTGS	20	-	-	-	.	20	-	-	-	.
Latvia										
SAMS	25	26	28	27	.	25	26	28	27	.
EU NON-EA										
Bulgaria										
RINGS	31	37	37	36	33	31	37	37	36	33
Czech Republic										
CERTIS	54	55	53	52	51	54	55	53	52	51
Denmark										
KRONOS DKK	119	111	105	102	113	119	111	105	102	113
Croatia										
Croatian Large Value Payment System	.	.	.	33	33	.	.	.	33	33
Lithuania										
LITAS-RLS	24	24	24	23	21	24	24	24	23	21
Hungary										
VIBER	189	189	186	177	175	56	54	60	44	46
Poland										
SORBNET	57	55	54	51	49	57	55	54	51	49
Romania										
REGIS	49	48	47	47	47	49	48	47	47	47
Sweden										
RIX	24	25	25	27	27	24	25	25	27	27
United Kingdom										
CHAPS Sterling	-	-	-	-	-	18	18	19	20	21
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	32	33	33	32	30	32	33	33	32	30
BORICA	24	24	26	26	26	24	24	26	26	24
SEP	5	7	7	7	-	5	7	7	7	-
Denmark										
The Sumclearing DKK	132	121	115	106	89	66	63	57	56	52
The IntradagClearing	.	.	.	106	89	.	.	.	56	52
Croatia										
National Clearing System	.	.	.	32	32	.	.	.	32	32
Lithuania										
LITAS-MMS	24	24	23	21	20	24	24	23	21	20
Hungary										
ICS	188	188	185	176	174	55	53	53	38	40
Poland										
ELIXIR	649	645	643	644	630	52	50	49	46	44
Express ELIXIR	.	.	6	8	9	.	.	6	8	9
BlueCash	.	.	.	16	53	.	.	.	16	53
Romania										
SENT	42	41	41	40	42	42	41	41	40	42
Sweden										
Bankgirot	20	20	21	21	21	20	20	21	21	21
Dataclearing	20	20	27	21	21	20	20	27	21	21
United Kingdom										
Cheque and Credit Clearings	10	11	11	11	11	10	11	11	11	11
BACS	62,616	63,416	63,416	63,016	61,316	16	16	16	16	16
Faster Payments Service	.	.	-	-	-	.	.	10	10	10

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	-	-	-	-	.	16	16	13	17	16
EURO AREA										
RECOUR & TARGET2-BE	91	92	91	90	94	92	92	91	90	91
TARGET2-DE	51	50	50	50	49	34	33	29	30	26
TARGET2-EE	97	75	78	79	86	100	86	80	86	93
TARGET2-IE	87	91	91	92	91	79	74	81	85	81
HERMES & TARGET2-GR	74	70	66	67	80	74	79	86	91	91
SLBE & TARGET2-ES	47	48	50	53	61	63	65	63	64	62
TBF & TARGET2-FR	52	53	54	54	55	61	64	55	63	62
TARGET2-IT	43	44	42	45	45	58	57	52	51	51
TARGET2-CY	90	91	90	91	84	97	97	96	98	98
TARGET2-LV	63	64	62	60	44	91	86	82	73	79
LIPS-Gross & TARGET2-LU	62	63	60	69	67	85	90	88	84	85
TARGET2-MT	100	100	100	100	100	100	100	100	100	100
TARGET2-NL	63	69	68	68	78	66	67	76	66	71
HOAM.AT & TARGET2-AT	27	24	35	36	28	30	34	27	28	23
TARGET2-PT	64	64	64	64	66	68	66	60	52	54
TARGET2-SI	62	61	58	56	59	70	69	76	80	82
TARGET2-SK	-	-	74	74	64	-	-	64	56	59
BoF-RTGS & TARGET2-FI	73	74	78	-	79	73	77	86	-	76
EPM & TARGET2-ECB EU	100	100	100	100	100	100	100	100	100	100
EU NON-EA										
TARGET2-BG	77	70	63	68	65	96	95	95	92	92
KRONOS & TARGET2-DK	76	80	76	82	79	98	98	99	98	98
LITAS-PHA & TARGET2-LT	100	94	94	91	94	100	99	98	85	97
TARGET2-PL	93	80	76	73	75	86	85	72	68	68
TARGET2-RO	-	78	77	80	78	-	83	78	83	81
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	98	98	97	96	96	97	96	94	93	94
Cyprus										
Large-value Credit Transfer System	85	82	88	-	.	86	87	82	-	.
Finland										
POPS	92	92	92	93	93	93	92	91	92	93
3. EUROPEAN UNION										
EURO1/STEP1	30	31	33	32	32	49	51	52	47	49
II. MULTI-CURRENCY SYSTEMS										
CLS	.	.	.	.	.	.	.	.	.	.
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	82	85	86	87	89	83	85	85	86	86
Germany										
RPS	32	32	32	29	39	14	18	15	18	45

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	99	99	99	98	98	96	96	96	97	98
IPCC	99	99	99	99	99	97	98	98	98	99
Greece										
DIAS	75	68	73	84	94	67	66	68	77	92
ACO	55	58	59	63	90	62	67	66	71	84
Spain										
SNCE	61	61	62	61	68	58	58	57	58	62
France										
CORE	80	73	83	83	84	81	81	75	75	76
Italy										
Italian CSMs	49	52	52	53	41	54	57	58	58	54
Cyprus										
Cyprus Clearing House	90	90	89	86	87	86	86	85	80	79
JCC Payment Cards System	-	-	-	.	.	-	-	-	.	.
JCC Transfer System	94	94	93	95	-	90	90	88	92	-
Government Payments System	94	94	95	100	.	92	95	99	99	.
FBMECS Payment Cards System	.	.	.	.	.	.	.	.	.	.
JCC Sepa Direct Debits System	.	.	.	.	94	.	.	.	.	90
Latvia										
EKS	78	69	80	83	68	75	61	62	60	54
Malta										
Malta Clearing House	98	97	96	96	95	97	95	92	92	95
Netherlands										
Equens	95	97	98	99	98	88	89	94	93	90
Austria										
STEP.AT	97	97	97	56	.	88	91	89	58	.
CS	-	-	63	73	70	.	.	62	65	65
Portugal										
SICOI	78	77	77	81	82	69	69	69	76	75
Slovenia										
SEPA IKP System	61	61	67	66	64	63	61	62	63	63
SEPA IDD Core System	.	78	78	77	76	.	91	78	77	76
SEPA IDD B2B System	.	0	85	85	83	.	0	91	87	88
Slovakia										
SIPS	-	-	-	78	76	-	-	-	69	68
Finland										
PMJ	96	-	-	-	.	97	-	-	-	.
EU NON-EA										
Denmark										
The Sumclearing Euro	-	-	-	-	.	-	-	-	-	.
Poland										
EuroELIXIR	68	72	72	79	82	77	78	77	79	81
Bulgaria										
BISERA7-EUR	92	89	94	95	94	89	92	95	95	95
EUROPEAN UNION										
STEP2 XCT Service	37	43	.	.	.	29	38	.	.	.
STEP2 ICT Service	100	100	100	100	100	100	100	100	100	100
STEP2 SCT Service	31	51	46	38	46	27	29	27	27	36
STEP2 SDD CORE Service	77	80	93	84	59	76	84	85	71	56
STEP2 SDD B2B Service	92	89	85	74	55	91	81	76	81	57

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Estonia										
Estonian RTGS	83	-	-	-	-	84	-	-	-	-
Latvia										
SAMS	73	72	70	72	.	81	78	77	79	.
EU NON-EA										
Bulgaria										
RINGS	52	51	50	50	52	63	68	74	74	68
Czech Republic										
CERTIS	-	-	-	-	-	-	-	-	-	-
Denmark										
KRONOS DKK	76	78	80	82	80	70	70	72	76	76
Croatia										
Croatian Large Value Payment System	.	.	.	68	69	.	.	.	51	53
Lithuania										
LITAS-RLS	78	76	82	83	71	77	76	82	87	64
Hungary										
VIBER	53	62	65	59	59	58	58	55	55	54
Poland										
SORBNET	54	54	56	56	56	53	57	58	57	58
Romania										
REGIS	56	58	59	53	53	62	65	62	61	67
Sweden										
RIX	87	88	89	87	89	77	80	74	74	74
United Kingdom										
CHAPS Sterling	76	73	73	73	72	70	67	67	65	63
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	49	47	47	47	49	61	61	60	60	60
BORICA	64	69	59	57	67	70	72	57	55	67
SEP	100	100	100	100	-	100	100	100	100	-
Denmark										
The Sumclearing DKK	-	-	-	-	-	-	-	-	-	73
The IntradagClearing	.	.	.	-	-	.	.	.	80	75
Croatia										
National Clearing System	.	.	.	76	76	.	.	.	63	64
Lithuania										
LITAS-MMS	80	82	84	87	88	81	78	79	85	80
Hungary										
ICS	61	60	60	60	60	55	54	52	55	59
Poland										
ELIXIR	56	54	52	52	54	46	45	46	48	50
Express ELIXIR	.	.	100	100	99	.	.	100	99	96
BlueCash	.	.	.	100	99	.	.	.	100	99
Romania										
SENT	58	58	58	57	57	57	58	58	58	56
Sweden										
Bankgirot	-	-	-	-	-	-	-	-	-	-
Dataclearing	-	-	-	-	-	-	-	-	-	-
United Kingdom										
Cheque and Credit Clearings	75	77	79	79	80	79	86	83	81	82
BACS	80	80	81	81	81	-	-	-	-	-
Faster Payments Service	.	.	88	88	88	.	.	87	87	88

16.2 Payments processed by selected payment systems: Number of transactions

(total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2010	2011	2012	2013	2014	2011	2012	2013	2014
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET2									
TARGET2 as a whole	87.18	88.98	89.62	91.34	87.76	2.06	0.72	1.92	-3.92
EURO AREA									
RECOUR & TARGET2-BE	2.39	2.59	2.49	2.31	2.52	8.36	-3.90	-7.35	9.23
TARGET2-DE	43.80	43.85	43.81	44.40	41.30	0.11	-0.09	1.35	-6.98
TARGET2-EE	0.03	0.09	0.09	0.11	0.16	160.61	8.14	13.98	50.00
TARGET2-IE	1.28	1.12	1.02	0.92	0.92	-12.42	-8.65	-10.28	-0.06
HERMES & TARGET2-GR	1.52	1.51	1.11	1.10	0.85	-0.92	-26.33	-1.44	-22.65
SLBE & TARGET2-ES	7.53	7.58	7.62	7.67	7.24	0.69	0.46	0.63	-5.61
TBF & TARGET2-FR	8.22	8.77	8.66	9.12	9.38	6.78	-1.30	5.28	2.91
TARGET2-IT	8.68	8.65	8.92	10.38	11.48	-0.40	3.15	16.41	10.54
TARGET2-CY	0.11	0.13	0.15	0.22	0.14	12.61	23.20	41.56	-35.78
TARGET2-LV	0.29	0.31	0.33	0.35	0.36	6.97	6.84	6.71	1.71
LIPS-Gross & TARGET2-LU	0.78	0.82	0.88	0.91	1.16	5.24	7.08	3.06	28.16
TARGET2-MT	0.02	0.02	0.04	0.06	0.08	0.00	135.29	50.00	26.67
TARGET2-NL	8.59	8.35	8.52	7.98	6.38	-2.84	2.05	-6.34	-20.02
HOAM.AT & TARGET2-AT	0.90	1.67	1.80	1.68	1.50	85.56	7.78	-6.67	-10.89
TARGET2-PT	1.09	1.07	1.07	1.09	1.21	-1.29	-0.37	2.25	11.18
TARGET2-SI	0.78	0.78	0.71	0.69	0.71	0.77	-8.71	-3.51	3.05
TARGET2-SK	0.15	0.19	0.28	0.32	0.26	24.67	49.20	14.70	-20.00
BoF-RTGS & TARGET2-FI	0.41	0.41	0.47	0.39	0.40	-1.22	16.05	-16.17	2.28
EPM & TARGET2-ECB EU	0.09	0.10	0.14	0.15	0.17	13.17	45.53	6.24	15.07
EU NON-EA									
TARGET2-BG	0.07	0.11	0.14	0.18	0.22	61.54	34.29	28.37	19.89
KRONOS & TARGET2-DK	0.22	0.20	0.20	0.20	0.16	-9.09	0.00	0.00	-20.00
LITAS-PHA & TARGET2-LT	0.04	0.06	0.13	0.11	0.11	27.91	129.09	-11.90	-1.80
TARGET2-PL	0.20	0.51	0.82	0.81	0.82	160.41	58.87	-0.49	0.62
TARGET2-RO	-	0.11	0.22	0.21	0.25	-	96.43	-4.09	18.01
2. NON-TARGET									
EURO AREA									
Estonia									
ESTA	24.39	24.37	25.50	26.66	2.20	-0.09	4.66	4.54	-91.73
Cyprus									
Large-value Credit Transfer System	0.00	0.00	0.00	-	.	0.00	-33.33	-	.
Finland									
POPS	0.55	0.56	0.53	0.49	0.45	2.01	-5.39	-7.59	-7.60
3. EUROPEAN UNION									
EURO1/STEP1	59.37	62.32	66.59	64.14	57.68	4.97	6.85	-3.68	-10.07
II. MULTI-CURRENCY SYSTEMS									
CLS	198.11	206.86	176.63	204.97	204.70	4.42	-14.61	16.04	-0.13
Euro processing	42.16	45.49	37.39	36.88	34.38	7.90	-17.81	-1.35	-6.80
GBP processing	14.61	13.14	10.97	13.48	14.30	-10.06	-16.51	22.84	6.11
DKK processing	0.31	0.38	0.40	0.46	0.52	22.58	5.26	15.50	13.42
SEK processing	1.46	1.42	2.29	2.85	2.99	-2.74	61.27	24.24	5.06
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
CEC	1,170.22	1,224.94	1,295.12	1,365.56	1,272.23	4.68	5.73	5.44	-6.83
Germany									
RPS	2,662.93	2,690.06	2,817.08	3,115.51	4,075.30	1.02	4.72	10.59	30.81

16.2 Payments processed by selected payment systems: Number of transactions (cont'd)

(total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2010	2011	2012	2013	2014	2011	2012	2013	2014
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IRECC	155.48	157.48	154.94	154.42	9.08	1.29	-1.62	-0.33	-94.12
IPCC	48.63	44.06	38.96	35.32	31.93	-9.40	-11.58	-9.33	-9.61
Greece									
DIAS	78.16	100.64	132.61	136.96	171.43	28.75	31.77	3.28	25.17
ACO	2.38	2.06	1.50	1.13	0.62	-13.34	-26.99	-24.93	-45.26
Spain									
SNCE	1,586.48	1,614.65	1,637.44	1,611.57	1,670.69	1.78	1.41	-1.58	3.67
France									
CORE	12,816.57	13,177.62	13,432.05	13,635.44	13,924.87	2.82	1.93	1.51	2.12
Italy									
Italian CSMs	2,041.15	2,106.14	2,248.93	2,302.07	1,883.00	3.18	6.78	2.36	-18.20
Cyprus									
Cyprus Clearing House	15.60	14.50	12.88	10.62	5.18	-7.06	-11.18	-17.51	-51.23
JCC Payment Cards System	32.29	36.49	39.97	.	42.28	13.02	9.54	-1.50	7.39
JCC Transfer System	0.97	1.11	1.07	0.60	-	14.89	-3.42	-44.18	-
Government Payments System	3.96	4.40	4.63	0.41	.	11.11	5.25	-91.11	.
FBMECS Payment Cards System	.	.	.	.	.	.	.	.	.
JCC Sepa Direct Debits System	.	.	.	-	5.81	.	.	.	-
Latvia									
EKS	33.11	35.06	34.25	34.56	35.66	5.91	-2.32	0.92	3.17
Malta									
Malta Clearing House	5.50	5.36	5.32	5.21	5.16	-2.51	-0.77	-2.07	-0.84
Netherlands									
Equens	4,483.97	4,021.42	2,755.43	2,574.86	1,957.26	-10.32	-31.48	-6.55	-23.99
Austria									
STEP.AT	6.62	7.46	7.56	4.21	.	12.73	1.35	-44.29	.
CS	-	-	99.01	400.16	608.39	-	-	304.14	52.04
Portugal									
SICOI	1,937.27	2,005.81	1,983.91	1,924.24	2,008.03	3.54	-1.09	-3.01	4.35
Slovenia									
SEPA IKP System	56.13	64.92	115.96	121.33	122.98	15.67	78.61	4.63	1.36
SEPA IDD Core System	.	0.00	1.21	25.94	26.31	.	-	2,038.50	1.43
SEPA IDD B2B System	.	0.00	0.00	0.01	0.01	.	-	133.33	14.29
Slovakia									
SIPS	154.86	162.30	171.00	180.97	191.15	4.80	5.36	5.83	5.63
Finland									
PMJ	261.26	89.41	20.93	18.06	.	-65.78	-76.59	-13.72	.
EU NON-EA									
Denmark									
The Sumclearing Euro	0.14	0.15	0.08	-	.	7.14	-48.67	-	.
Poland									
EuroELIXIR	1.79	2.03	2.03	3.32	4.21	13.41	0.00	63.55	26.93
Bulgaria									
BISERA7-EUR	0.00	0.01	0.02	0.03	0.03	233.33	110.00	23.81	11.54
EUROPEAN UNION									
STEP2 XCT Service	46.48	32.78	.	.	.	-29.47	.	.	.
STEP2 ICT Service	301.60	308.10	309.70	277.96	23.48	2.16	0.52	-10.25	-91.55
STEP2 SCT Service	176.56	439.38	641.43	1,082.98	3,791.09	148.86	45.99	68.84	250.06
STEP2 SDD CORE Service	0.16	4.98	64.09	440.91	5,063.78	2,949.25	1,186.73	587.93	1,048.50
STEP2 SDD B2B Service	0.22	0.96	1.65	5.21	78.83	336.51	71.51	216.25	1,414.07

16.2 Payments processed by selected payment systems: Number of transactions (cont'd)

(total for the period)

	Number of transactions (millions)					Increase/decrease in the number of transactions (percentages per annum)			
	2010	2011	2012	2013	2014	2011	2012	2013	2014
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EURO AREA									
Estonia									
Estonian RTGS	0.05	-	-	-	-	-	-	-	-
Latvia									
SAMS	0.19	0.22	0.23	0.24	-	11.92	6.48	2.17	-
EU NON-EA									
Bulgaria									
RINGS	0.99	1.06	1.04	1.03	1.02	6.24	-1.42	-1.25	-0.39
Czech Republic									
CERTIS	468.86	490.16	509.62	528.33	549.21	4.54	3.97	3.67	3.95
Denmark									
KRONOS DKK	0.77	0.82	0.89	1.03	1.11	6.88	7.78	16.12	7.67
Croatia									
Croatian Large Value Payment System	.	.	.	0.30	0.32	.	.	.	4.62
Lithuania									
LITAS-RLS	0.31	0.39	0.45	0.53	0.60	26.77	13.49	18.61	13.23
Hungary									
VIBER	1.10	1.29	1.55	1.41	1.39	17.76	20.11	-8.95	-1.41
Poland									
SORBNET	2.17	2.62	2.97	3.08	3.11	20.52	13.17	3.84	1.07
Romania									
REGIS	2.62	2.95	3.17	3.32	3.51	12.76	7.49	4.73	5.63
Sweden									
RIX	2.96	3.46	3.62	3.81	4.06	16.89	4.62	5.25	6.56
United Kingdom									
CHAPS Sterling	32.15	34.02	33.94	34.98	36.52	5.83	-0.26	3.06	4.42
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	51.84	53.92	56.16	53.40	60.57	4.00	4.16	-4.92	13.43
BORICA	66.23	96.80	73.40	79.60	86.01	46.16	-24.17	8.45	8.05
SEP	0.00	0.00	0.00	0.00	-	-33.33	-50.00	-	-
Denmark									
The Sumclearing DKK	1,607.50	1,743.01	1,823.61	1,937.10	1,842.52	8.43	4.62	6.22	-4.88
The IntradagClearing	.	.	.	52.35	222.54	.	.	.	325.10
Croatia									
National Clearing System	.	.	.	146.10	153.58	.	.	.	5.12
Lithuania									
LITAS-MMS	28.26	30.21	31.17	31.40	32.96	6.87	3.19	0.75	4.95
Hungary									
ICS	238.92	239.29	254.89	264.40	274.29	0.16	6.52	3.73	3.74
Poland									
ELIXIR	1,331.15	1,402.38	1,462.59	1,527.88	1,607.00	5.35	4.29	4.46	5.18
Express ELIXIR	.	.	0.02	0.33	0.94	.	.	1,400.00	184.85
BlueCash	.	.	.	0.96	1.61	.	.	.	67.40
Romania									
SENT	56.42	57.15	58.60	61.78	68.34	1.31	2.53	5.44	10.60
Sweden									
Bankgirot	751.00	791.00	808.00	850.00	903.00	5.33	2.15	5.20	6.24
Dataclearing	109.90	125.50	135.00	140.00	145.00	14.19	7.57	3.70	3.57
United Kingdom									
Cheque and Credit Clearings	865.72	762.64	667.42	587.26	518.46	-11.91	-12.49	-12.01	-11.72
BACS	5,672.59	5,717.00	5,616.39	5,695.03	5,841.23	0.78	-1.76	1.40	2.57
Faster Payments Service	.	.	811.09	967.63	1,100.93	.	.	19.30	13.78

16.3 Payments processed by selected payment systems: Value of transactions

(total for the period)

	Value of transactions (EUR billions; unless otherwise stated)					Average value per transaction (EUR millions)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	631,439.95	651,274.94	711,025.77	559,695.98	499,271.78	7.24	7.32	7.93	6.13	5.69
EURO AREA										
RECOUR & TARGET2-BE	20,199.74	22,163.17	18,712.57	16,177.33	16,247.94	8.45	8.55	7.52	7.01	6.45
TARGET2-DE	258,596.82	252,915.18	275,656.97	224,328.70	169,144.95	5.90	5.77	6.29	5.05	4.10
TARGET2-EE	83.64	314.27	361.67	274.28	248.38	2.53	3.65	3.89	2.59	1.56
TARGET2-IE	7,641.99	5,311.88	4,565.27	4,517.92	4,365.10	5.97	4.74	4.46	4.92	4.75
HERMES & TARGET2-GR	7,180.43	6,004.53	5,089.57	8,618.17	6,599.88	4.72	3.98	4.58	7.87	7.79
SLBE & TARGET2-ES	88,310.86	94,393.33	88,333.37	65,079.15	62,229.48	11.72	12.45	11.59	8.49	8.60
TBF & TARGET2-FR	94,072.11	102,300.96	110,243.10	87,565.14	86,777.47	11.45	11.66	12.73	9.60	9.25
TARGET2-IT	33,176.67	33,051.54	32,663.33	37,465.23	41,420.29	3.82	3.82	3.66	3.61	3.61
TARGET2-CY	445.08	412.25	687.99	479.53	676.42	4.01	3.30	4.47	2.20	4.83
TARGET2-LV	199.99	227.76	185.93	131.95	342.97	0.70	0.74	0.57	0.38	0.96
LIPS-Gross & TARGET2-LU	7,901.44	10,938.84	10,699.55	7,945.48	7,824.81	10.10	13.29	12.14	8.75	6.72
TARGET2-MT	76.45	109.13	197.89	97.91	85.45	4.50	6.42	4.95	1.63	1.12
TARGET2-NL	77,458.60	79,205.58	105,830.29	69,177.62	58,931.60	9.01	9.49	12.42	8.67	9.23
HOAM.AT & TARGET2-AT	6,836.29	11,367.35	16,501.92	12,138.59	16,637.32	7.60	6.81	9.17	7.23	11.11
TARGET2-PT	5,153.08	5,663.82	3,711.94	2,774.85	2,840.26	4.75	5.29	3.48	2.54	2.34
TARGET2-SI	593.55	594.51	713.55	608.45	684.66	0.77	0.76	1.00	0.88	0.97
TARGET2-SK	682.25	699.61	840.30	627.24	670.76	4.55	3.74	3.01	1.96	2.62
BoF-RTGS & TARGET2-FI	9,060.65	12,139.31	23,371.99	9,893.75	9,751.54	22.10	29.97	49.73	25.11	24.20
EPM & TARGET2-ECB EU	9,502.47	9,358.58	8,893.01	7,513.45	9,977.12	110.47	96.13	62.77	49.92	57.61
EU NON-EA										
TARGET2-BG	181.16	286.31	313.39	335.82	324.34	2.79	2.73	2.22	1.86	1.49
KRONOS & TARGET2-DK	3,788.41	3,328.52	2,898.02	3,442.37	2,906.78	17.22	16.64	14.49	17.21	18.17
LITAS-PHA & TARGET2-LT	97.24	123.21	137.39	75.72	78.91	2.26	2.24	1.09	0.68	0.72
TARGET2-PL	201.05	315.25	301.15	322.80	410.80	1.02	0.61	0.37	0.40	0.50
TARGET2-RO	-	50.06	115.60	104.52	94.55	-	0.45	0.53	0.50	0.38
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	25.72	31.09	33.81	35.86	3.14	0.00	0.00	0.00	0.00	0.00
Cyprus										
Large-value Credit Transfer System	4.92	9.74	14.01	-	.	1.64	3.25	7.00	-	.
Finland										
POPS	325.07	376.85	338.26	282.96	299.46	0.60	0.68	0.64	0.58	0.67
3. EUROPEAN UNION										
EURO1/STEP1	62,207.65	64,020.31	57,907.27	48,677.70	41,249.94	1.05	1.03	0.87	0.76	0.72
II. MULTI-CURRENCY SYSTEMS										
(Value of transactions: EUR trillions)										
CLS	781.43	893.59	878.47	897.15	1,042.06	3.94	4.32	4.97	4.38	5.09
Euro processing	161.79	182.48	185.88	182.31	191.17	3.84	4.01	4.97	4.94	5.56
GBP processing	57.77	64.08	65.33	74.62	76.73	3.95	4.88	5.96	5.54	5.37
DKK processing	7.04	7.10	7.58	7.43	7.70	22.71	18.68	18.94	16.08	14.69
SEK processing	12.28	12.79	13.16	11.98	11.52	8.41	9.01	5.75	4.21	3.85
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	846.92	886.67	909.13	911.61	870.68	0.00	0.00	0.00	0.00	0.00
Germany										
RPS	2,299.96	2,412.34	2,511.11	2,741.43	3,478.92	0.00	0.00	0.00	0.00	0.00

16.3 Payments processed by selected payment systems: Value of transactions (cont'd)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	163.60	163.28	158.12	155.87	13.09	1.05	1.04	1.02	1.01	1.44
IPCC	122.34	98.95	81.09	73.98	69.40	2.52	2.25	2.08	2.09	2.17
Greece										
DIAS	198.72	186.32	193.16	185.33	186.03	2.54	1.85	1.46	1.35	1.09
ACO	171.55	138.43	89.40	73.76	62.99	72.17	67.20	59.44	65.33	101.93
Spain										
SNCE	1,669.71	1,624.26	1,575.06	1,490.41	1,462.13	1.05	1.01	0.96	0.92	0.88
France										
CORE	5,119.77	5,373.14	5,405.64	5,376.66	5,373.57	0.40	0.41	0.40	0.39	0.39
Italy										
Italian CSMs	3,047.84	3,098.21	2,792.01	2,556.04	1,477.96	1.49	1.47	1.24	1.11	0.78
Cyprus										
Cyprus Clearing House	29.22	27.50	25.36	18.41	9.67	1.87	1.90	1.97	1.73	1.87
JCC Payment Cards System	2.70	3.04	3.17	3.10	3.26	0.08	0.08	0.08	0.08	0.08
JCC Transfer System	1.36	1.59	1.49	0.84	-	1.41	1.43	1.39	1.40	-
Government Payments System	4.96	5.72	4.71	0.41	.	1.25	1.30	1.02	0.99	.
FBMECS Payment Cards System	.	.	.	0.23	.	.	.	.	0.12	.
JCC Sepa Direct Debits System	.	.	.	-	0.58	.	.	.	-	0.10
Latvia										
EKS	16.39	19.89	23.68	26.01	48.24	0.49	0.57	0.69	0.75	1.35
Malta										
Malta Clearing House	7.37	7.64	7.88	7.81	8.68	1.34	1.42	1.48	1.50	1.68
Netherlands										
Equens	2,004.96	2,049.86	2,209.20	2,093.72	1,688.73	0.45	0.51	0.80	0.81	0.86
Austria										
STEP.AT	98.47	104.50	104.34	38.35	.	14.88	14.01	13.80	9.11	.
CS	.	.	112.20	449.47	717.33	.	.	1.13	1.12	1.18
Portugal										
SICOI	346.59	343.83	323.73	360.17	385.59	0.18	0.17	0.16	0.19	0.19
Slovenia										
SEPA IKP System	45.43	46.74	51.99	54.89	56.59	0.81	0.72	0.45	0.45	0.46
SEPA IDD Core System	.	0.00	0.07	1.11	1.12	.	-	0.06	0.04	0.04
SEPA IDD B2B System	.	0.00	0.01	0.02	0.03	.	-	3.83	2.59	3.36
Slovakia										
SIPS	164.59	176.71	178.38	178.32	185.88	1.06	1.09	1.04	0.99	0.97
Finland										
PMJ	233.35	93.35	4.21	3.89	.	0.89	1.04	0.20	0.22	.
EU NON-EA										
Denmark										
The Sumclearing Euro	3.64	4.01	0.44	-	.	26.01	26.73	5.67	-	.
Poland										
EuroELIXIR	15.94	19.78	24.09	33.41	40.49	8.91	9.75	11.87	10.06	9.61
Bulgaria										
BISERA7-EUR	0.03	0.08	0.24	0.30	0.29	9.31	8.44	11.35	11.64	9.94
EUROPEAN UNION										
STEP2 XCT Service	204.20	156.32	.	.	.	4.39	4.77	.	.	.
STEP2 ICT Service	1,231.03	1,239.11	1,044.00	919.57	67.56	4.08	4.02	3.37	3.31	2.88
STEP2 SCT Service	948.54	1,579.69	2,445.60	3,661.73	9,325.44	5.37	3.60	3.81	3.38	2.46
STEP2 SDD CORE Service	0.07	3.08	11.13	73.30	1,099.51	0.41	0.62	0.17	0.17	0.22
STEP2 SDD B2B Service	1.22	5.80	11.10	94.23	580.21	5.56	6.04	6.74	18.10	7.36

16.3 Payments processed by selected payment systems: Value of transactions (cont'd)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Estonia										
Estonian RTGS	79.14	-	-	-	-	1,465.63	-	-	-	-
Latvia										
SAMS	234.63	195.14	159.47	179.08	-	1,215.70	903.44	693.36	762.04	-
EU NON-EA										
Bulgaria										
RINGS	302.69	348.74	445.23	407.54	324.09	304.51	330.25	427.70	396.44	316.50
Czech Republic										
CERTIS	5,255.56	5,486.41	5,591.09	7,187.78	8,081.45	11.21	11.19	10.97	13.60	14.71
Denmark										
KRONOS DKK	8,070.55	7,195.78	7,848.69	9,625.29	13,476.89	10,481.23	8,743.35	8,848.58	9,344.94	12,152.29
Croatia										
Croatian Large Value Payment System	.	.	.	407.33	286.40	.	.	.	1,344.31	903.48
Lithuania										
LITAS-RLS	83.08	94.63	77.00	70.10	87.05	267.99	240.80	172.64	132.52	145.32
Hungary										
VIBER	3,788.38	4,462.62	4,298.85	4,337.94	4,284.49	3,450.25	3,451.37	2,768.09	3,067.85	3,073.52
Poland										
SORBNET	13,398.37	15,434.93	16,192.85	16,657.57	16,282.20	6,163.00	5,891.19	5,461.33	5,410.06	5,232.07
Romania										
REGIS	1,407.41	1,501.51	1,706.17	1,528.55	1,513.45	537.59	508.64	537.71	459.99	431.18
Sweden										
RIX	14,403.50	12,554.26	14,298.38	12,944.06	12,918.25	4,866.05	3,628.40	3,949.83	3,397.39	3,181.83
United Kingdom										
CHAPS Sterling	66,120.15	73,600.55	88,444.27	82,588.75	84,304.40	2,056.68	2,163.20	2,606.21	2,361.30	2,308.38
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	44.11	48.34	52.73	56.07	60.96	0.85	0.90	0.94	1.05	1.01
BORICA	3.62	6.04	3.95	4.30	4.68	0.05	0.06	0.05	0.05	0.05
SEP	0.00	0.00	0.00	0.00	-	0.02	0.02	0.13	-	-
Denmark										
The Sumclearing DKK	742.19	767.22	711.89	677.57	351.18	0.46	0.44	0.39	0.35	0.19
The IntradagClearing	.	.	.	127.18	567.12	.	.	.	2.43	2.55
Croatia										
National Clearing System	.	.	.	95.17	94.03	.	.	.	0.65	0.61
Lithuania										
LITAS-MMS	59.92	56.33	54.69	54.22	54.63	2.12	1.86	1.75	1.73	1.66
Hungary										
ICS	209.27	212.45	225.00	253.43	269.47	0.88	0.89	0.88	0.96	0.98
Poland										
ELIXIR	835.72	876.81	899.92	916.71	961.66	0.63	0.63	0.62	0.60	0.60
Express ELIXIR	.	.	0.02	0.43	1.02	.	.	0.85	1.30	1.09
BlueCash	.	.	.	0.17	0.29	.	.	.	0.17	0.18
Romania										
SENT	54.02	57.73	57.10	58.72	61.90	0.96	1.01	0.97	0.95	0.91
Sweden										
Bankgirot	789.74	908.54	995.74	1,045.36	1,032.48	1.05	1.15	1.23	1.23	1.14
Dataclearing	254.06	286.83	309.51	314.39	322.91	2.31	2.29	2.29	2.25	2.23
United Kingdom										
Cheque and Credit Clearings	954.71	838.19	796.67	678.36	666.50	1.10	1.10	1.19	1.16	1.29
BACS	4,732.04	5,027.41	5,071.37	4,967.46	5,483.73	0.83	0.88	0.90	0.87	0.94
Faster Payments Service	.	.	762.03	908.28	1,121.17	.	.	0.94	0.94	1.02

16.3 Payments processed by selected payment systems: Value of transactions (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2011	2012	2013	2014	2010	2011	2012	2013	2014
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET2									
TARGET2 as a whole	0.38	6.80	-21.94	-10.65	6,658.06	6,678.52	7,260.10	5,656.61	4,947.90
EURO AREA									
RECOUR & TARGET2-BE	6.33	-17.29	-14.54	0.82	5,532.65	5,846.16	4,830.06	4,119.52	4,055.47
TARGET2-DE	-4.37	6.81	-19.60	-24.66	10,022.90	9,356.42	10,006.21	7,952.61	5,801.28
TARGET2-EE	260.97	11.04	-25.68	-9.49	568.27	1,885.53	2,008.62	1,442.46	1,244.24
TARGET2-IE	-31.47	-15.48	-1.40	-3.12	4,599.25	3,053.86	2,611.03	2,517.68	2,309.01
HERMES & TARGET2-GR	-18.15	-15.51	72.46	-21.43	3,174.24	2,890.24	2,620.74	4,723.89	3,685.42
SLBE & TARGET2-ES	4.43	-9.14	-26.55	-3.28	8,170.02	8,818.40	8,470.20	6,310.57	5,976.94
TBF & TARGET2-FR	5.91	6.14	-21.23	-0.99	4,707.18	4,967.79	5,282.55	4,137.13	4,069.38
TARGET2-IT	-3.89	-3.66	13.94	10.65	2,066.19	2,016.74	2,022.91	2,331.53	2,566.54
TARGET2-CY	-11.07	64.50	-29.41	42.42	2,334.80	2,115.54	3,544.32	2,646.56	3,863.89
TARGET2-LV	9.63	-19.65	-28.74	159.21	1,125.30	1,130.64	845.79	578.62	1,447.51
LIPS-Gross & TARGET2-LU	33.88	-4.56	-26.86	-0.59	19,990.75	25,905.09	24,562.06	17,155.20	15,830.63
TARGET2-MT	40.68	76.48	-51.02	-13.07	1,158.42	1,583.28	2,746.65	1,299.64	1,075.98
TARGET2-NL	-0.25	29.26	-35.54	-14.76	12,265.58	12,319.49	16,403.63	10,628.70	8,891.71
HOAM.AT & TARGET2-AT	60.81	41.05	-27.87	35.97	2,320.32	3,683.16	5,204.74	3,759.50	5,052.40
TARGET2-PT	6.20	-35.80	-25.37	2.63	2,863.94	3,215.04	2,204.27	1,629.68	1,637.55
TARGET2-SI	-1.90	16.42	-15.49	12.60	1,637.26	1,611.30	1,982.72	1,694.50	1,835.38
TARGET2-SK	-1.95	16.19	-25.64	7.08	1,015.19	997.17	1,164.09	852.30	891.80
BoF-RTGS & TARGET2-FI	30.58	86.11	-58.47	-1.98	4,842.68	6,166.19	11,698.10	4,879.95	4,752.72
EPM & TARGET2-ECB EU	-4.15	-7.04	-16.22	33.00	100.20	95.97	90.80	75.94	98.88
EU NON-EA									
TARGET2-BG	54.87	6.51	8.08	-1.49	480.23	699.08	751.66	801.26	758.68
KRONOS & TARGET2-DK	-14.21	-14.58	18.28	-15.63	1,568.59	1,352.65	1,155.57	1,360.95	1,127.74
LITAS-PHA & TARGET2-LT	22.46	8.34	-45.14	4.34	346.93	394.11	412.17	216.56	216.53
TARGET2-PL	50.00	-6.54	6.59	28.08	55.87	83.61	77.99	81.49	99.44
TARGET2-RO	-	120.83	-10.76	-10.47	-	37.56	86.58	72.46	63.02
2. NON-TARGET									
EURO AREA									
Estonia									
ESTA	16.11	4.92	3.94	-91.26	174.77	186.54	187.75	188.58	15.72
Cyprus									
Large-value Credit Transfer System	90.25	41.70	-	-	25.80	50.00	72.16	-	.
Finland									
POPS	12.98	-13.24	-17.94	5.25	173.74	191.42	169.31	139.57	145.95
3. EUROPEAN UNION									
EURO1/STEP1	0.16	-11.51	-16.64	-15.12	655.93	656.50	591.28	491.96	408.80
II. MULTI-CURRENCY SYSTEMS									
CLS	11.29	-3.83	1.27	16.34	8,239.56	9,163.36	8,969.82	9,067.06	10,327.08
Euro processing	9.77	-0.35	-2.75	5.03	1,705.96	1,871.27	1,897.99	1,842.49	1,894.54
GBP processing	7.96	-0.27	13.25	3.00	609.14	657.16	667.09	754.10	760.44
DKK processing	-1.87	4.43	-2.78	3.76	74.24	72.79	77.37	75.08	76.27
SEK processing	1.41	0.68	-9.80	-3.64	129.44	131.16	134.42	121.03	114.17
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
CEC	1.46	0.44	-0.88	-4.12	231.97	233.88	234.66	232.14	217.32
Germany									
RPS	2.56	2.01	7.86	26.79	89.14	89.24	91.15	97.19	119.32

16.3 Payments processed by selected payment systems: Value of transactions (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2011	2012	2013	2014	2010	2011	2012	2013	2014
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IRECC	-1.60	-4.76	-1.78	-91.58	98.46	93.87	90.44	86.86	6.92
IPCC	-20.25	-19.40	-9.10	-5.93	73.63	56.89	46.38	41.23	36.71
Greece									
DIAS	-8.23	3.34	-2.28	2.98	87.85	89.68	99.46	101.59	103.88
ACO	-21.02	-35.63	-15.97	-12.38	75.84	66.63	46.03	40.43	35.17
Spain									
SNCE	-4.96	-5.85	-5.66	-0.77	154.47	151.74	151.03	144.52	140.43
France									
CORE	2.21	-0.91	-1.36	-0.14	256.18	260.92	259.02	254.03	251.99
Italy									
Italian CSMs	-1.93	-12.15	-9.06	-42.13	189.81	189.05	172.92	159.07	91.58
Cyprus									
Cyprus Clearing House	-9.64	-9.12	-26.47	-46.97	153.31	141.14	130.64	101.63	55.24
JCC Payment Cards System	8.21	2.84	-1.18	6.24	14.15	15.61	16.34	17.09	18.61
JCC Transfer System	12.11	-7.43	-42.96	-	7.15	8.16	7.70	4.64	-
Government Payments System	10.57	-18.79	-91.21	-	26.04	29.34	24.27	2.26	.
FBMECS Payment Cards System	-	-	-	-	.	.	.	1.25	.
JCC Sepa Direct Debits System	-	-	-	-	.	.	.	-	3.33
Latvia									
EKS	16.43	15.69	10.94	85.01	92.20	98.73	107.71	114.03	203.61
Malta									
Malta Clearing House	2.07	0.39	-1.82	10.71	111.71	110.78	109.32	103.68	109.32
Netherlands									
Equens	-0.27	4.26	-6.54	-19.29	317.49	318.83	342.42	321.69	254.80
Austria									
STEP.AT	2.64	-2.99	-63.97	-	33.42	33.86	32.91	11.88	.
CS	-	-	292.82	58.32	.	.	35.39	139.21	217.84
Portugal									
SICOI	-4.15	-7.77	11.06	7.34	192.63	195.17	192.24	211.53	222.31
Slovenia									
SEPA IKP System	0.75	7.90	4.64	3.17	125.32	126.67	144.46	152.87	151.71
SEPA IDD Core System		- 1,312,979.18	1,525.66	0.61	.	0.00	0.19	3.09	2.99
SEPA IDD B2B System	-	-	56.46	48.60	.	0.00	0.03	0.05	0.07
Slovakia									
SIPS	2.66	-2.35	-0.42	4.38	244.90	251.87	247.12	242.31	247.13
Finland									
PMJ	-61.01	-95.64	-9.32	-	124.72	47.42	2.11	1.92	.
EU NON-EA									
Denmark									
The Sumclearing Euro	7.56	-89.32	-	-	1.51	1.63	0.17	-	.
Poland									
EuroELIXIR	22.45	20.99	38.33	21.60	4.43	5.25	6.24	8.43	9.80
Bulgaria									
BISERA7-EUR	196.08	174.75	28.06	-2.86	0.07	0.21	0.57	0.72	0.67
EUROPEAN UNION									
STEP2 XCT Service	-25.50	-	-	-	2.15	1.60	.	.	.
STEP2 ICT Service	-2.04	-17.58	-12.66	-92.64	12.98	12.71	10.66	9.29	0.67
STEP2 SCT Service	62.08	51.45	48.47	155.08	10.00	16.20	24.97	37.01	92.42
STEP2 SDD CORE Service	4,346.94	253.62	553.07	1,402.47	0.00	0.03	0.11	0.74	10.90
STEP2 SDD B2B Service	361.03	87.30	742.00	516.74	0.01	0.06	0.11	0.95	5.75

16.3 Payments processed by selected payment systems: Value of transactions (cont'd)

(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2011	2012	2013	2014	2010	2011	2012	2013	2014
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EURO AREA									
Estonia									
Estonian RTGS	-	-	-	-	537.72	-	-	-	-
Latvia									
SAMS	-20.21	-20.59	13.43	-	1,320.20	968.73	725.44	785.26	-
EU NON-EA									
Bulgaria									
RINGS	12.91	24.23	-7.68	-18.88	802.38	851.52	1,067.88	972.37	758.09
Czech Republic									
CERTIS	-1.24	1.80	30.85	19.07	3,360.98	3,353.89	3,479.07	4,580.17	5,222.64
Denmark									
KRONOS DKK	-12.91	6.91	22.35	39.84	3,341.61	2,924.22	3,129.63	3,805.38	5,228.60
Croatia									
Croatian Large Value Payment System	-	-	-	-29.10	.	.	.	936.66	665.74
Lithuania									
LITAS-RLS	10.09	-20.95	-9.36	24.30	296.41	302.70	230.98	200.51	238.85
Hungary									
VIBER	14.76	-5.07	2.95	3.58	3,857.88	4,431.40	4,343.47	4,283.40	4,110.25
Poland									
SORBNET	13.68	4.24	2.61	-1.94	3,723.67	4,093.84	4,193.48	4,205.27	3,941.14
Romania									
REGIS	4.06	14.32	-12.38	-1.45	1,110.41	1,126.36	1,277.92	1,059.63	1,008.84
Sweden									
RIX	-17.84	8.66	-10.34	4.66	3,902.58	3,100.23	3,377.51	2,970.51	2,999.82
United Kingdom									
CHAPS Sterling	8.08	9.35	-4.15	-3.63	3,646.34	3,944.26	4,306.76	4,042.73	3,741.36
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	7.38	6.15	7.26	10.89	116.93	118.02	126.47	133.78	142.59
BORICA	63.68	-36.34	9.56	11.23	9.59	14.76	9.48	10.25	10.96
SEP	-28.80	175.19	-96.93	-	0.00	0.00	0.00	0.00	-
Denmark									
The Sumclearing DKK	0.98	-9.05	-5.05	-48.24	307.30	311.78	283.86	267.88	136.25
The IntradagClearing	-	-	-	345.36	.	.	.	50.28	220.02
Croatia									
National Clearing System	-	-	-	-0.37	.	.	.	218.85	218.58
Lithuania									
LITAS-MMS	-9.14	-5.68	-1.30	0.88	213.78	180.18	164.06	155.07	149.91
Hungary									
ICS	-1.09	4.36	14.92	11.51	213.11	210.96	227.33	250.25	258.51
Poland									
ELIXIR	3.53	1.98	1.61	5.24	232.26	232.56	233.05	231.43	232.77
Express ELIXIR	-	-	2,182.69	139.16	.	.	0.00	0.11	0.25
BlueCash	-	-	-	76.11	.	.	.	0.04	0.07
Romania									
SENT	4.23	-0.49	0.58	4.91	42.62	43.30	42.77	40.71	41.26
Sweden									
Bankgirot	8.44	4.56	3.98	3.58	213.98	224.36	235.21	239.90	239.76
Dataclearing	6.42	2.95	0.60	7.71	68.84	70.83	73.11	72.15	74.98
United Kingdom									
Cheque and Credit Clearings	-14.76	-13.51	-12.60	-7.25	52.65	44.92	38.79	33.21	29.58
BACS	3.16	-8.21	0.54	4.22	260.96	269.42	246.95	243.16	243.36
Faster Payments Service	-	-	22.35	16.53	.	.	37.11	44.46	49.76

NOTES: EURO AREA AGGREGATES

Source: Euro area country tables, unless otherwise indicated.

Totals: The totals for the euro area are based on the euro area composition at the time to which the statistics relate.

Table 1 – Basic statistical data

Population	Source: Eurostat. Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Held at MFIs. 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	This indicator differs from the sum of the items “Value of overnight deposits held by non-MFIs” (Euro area table 2) and “Currency in circulation” (Euro area table 3). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	329,859.1	332,142.4	333,064.7	333,755.0	336,452.0
GDP (EUR billions)	9,483.8	9,751.8	9,793.6	9,894.6	10,090.6
GDP per capita (EUR)	28,751	29,360	29,405	29,646	29,991
HICP (annual percentage changes)	1.6	2.7	2.5	1.4	0.4

2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	808,562.25	857,481.67	876,786.97	921,221.18	980,634.05
Value of overnight deposits held by non-MFIs	4,224,513.31	4,282,329.22	4,589,745.33	4,824,878.07	5,284,408.18
Narrow money supply (M1)	4,754,389.92	4,866,628.05	5,168,711.39	5,444,536.36	5,957,193.36
Memorandum items:					
Overnight deposits in foreign currencies held by non-MFIs	250,275.69	275,026.54	318,440.57	347,902.65	407,380.47
Outstanding value on e-money storages issued by MFIs	2,449.00	3,039.13	3,946.72	4,596.16	5,586.56
of which:					
on card-based e-money schemes	1,535.00	1,915.13	2,379.72	2,666.72	3,042.56
on software-based e-money schemes	914.00	1,124.00	1,567.00	1,929.44	2,544.00

3. Banknotes and coins

(EUR millions; end of period)

	2010	2011	2012	2013	2014
Currency in circulation	863,719.12	913,625.32	938,172.98	982,425.43	1,043,810.72
Total banknotes in circulation	839,702.31	888,629.02	912,593.02	956,184.81	1,016,538.11
of which:					
Euro 500	287,925.86	299,588.26	293,733.07	291,570.39	303,021.96
Euro 200	36,121.52	36,262.16	36,846.87	39,777.10	40,779.92
Euro 100	155,106.69	164,994.56	170,614.16	185,001.54	201,616.57
Euro 50	277,508.04	302,257.29	321,858.91	348,141.65	375,431.60
Euro 20	55,036.17	57,069.05	59,767.69	61,776.67	64,665.68
Euro 10	20,392.66	20,729.32	21,706.80	21,555.51	22,443.02
Euro 5	7,611.36	7,728.39	8,065.52	8,361.96	8,579.36
Total coins in circulation	22,271.01	23,072.73	23,658.31	24,207.70	25,003.10
of which:					
Euro 2	9,042.87	9,484.51	9,866.23	10,188.83	10,579.88
Euro 1	6,345.15	6,457.80	6,464.90	6,512.87	6,657.16
Euro 0.50	2,571.48	2,632.73	2,669.93	2,716.02	2,790.31
Euro 0.20	1,804.17	1,862.73	1,914.77	1,951.28	2,013.33
Euro 0.10	1,156.64	1,205.85	1,240.82	1,272.37	1,315.55
Euro 0.05	755.90	793.94	828.50	857.18	895.69
Euro 0.02	365.98	389.47	411.45	432.40	457.18
Euro 0.01	228.80	245.70	261.70	276.75	293.99
Currency in circulation held by MFIs	55,156.86	56,143.65	61,386.01	61,204.25	63,176.67
Currency in circulation outside MFIs	808,562.25	857,481.67	876,786.97	921,221.18	980,634.05
Memorandum item:					
Total commemorative coins	2,257.86	2,584.66	2,833.84	3,066.55	3,271.15

NOTES: SELECTED INTERNATIONAL SYSTEMS

Sources: ECB for data on TARGET/TARGET2, EBA Clearing for data on EURO1/STEP1 and STEP2, and CLS Services Ltd for data on CLS.

Table 1 – Participation in selected interbank funds transfer systems
Table 2 – Payments processed by selected interbank funds transfer systems: Number of transactions, and
Table 3 – Payments processed by selected interbank funds transfer systems: Value of transactions

EURO1/STEP1	The following participants participated in EURO1 only as pre-fund participants for the purpose of settling STEP2 payments, and did not send or receive any other types of payment: 2003: two central banks 2004: four central banks, one credit institution 2005: six central banks, two credit institutions 2006-10: seven central banks, two credit institutions. On 9 December 2011, pre-funding participants were withdrawn from the system. The Flexible Settlement Capability (FSC) of EURO1, also called the Liquidity Bridge that allows EURO1 participants to better manage their intraday liquidity through pre-funding and liquidity withdrawals, went live on 19 June 2006. Introduction of two additional distribution windows for the Liquidity Bridge on 2 May 2011 (making a total of six windows).
STEP2	STEP2 Pan-European Automated Clearing House (PE-ACH) for retail payments in euro was developed in 2003. In 2014, STEP2 reaches nearly 100 per cent of all banks that have signed the SCT and SDD Scheme Adherence Agreements of the European Payments Council (EPC) and thereby enables banks to offer SEPA-compliant payment services to their customers across all SEPA countries. STEP2 is processing over 36 million transactions per day. STEP2 data do not represent the total retail payment systems statistics for the euro area as a whole.
STEP2 XCT Service	The first settlement date for STEP2 XCT Service for credit transfers was 29 April 2003. In 2004, there were 1,373 reachable BICs. In 2005, there were 1,528 reachable BICs. In 2006, there were 1,621 reachable BICs. In 2007, there were 1,684 reachable BICs. In 2008, there were 1,696 reachable BICs. In 2009, there were 1,712 reachable BICs. In 2010, there were 1,686 reachable BICs. In 2011, there were 1,576 reachable BICs. STEP2 XCT is currently closed, its last settlement date having been 5 December 2011.
STEP 2 ICT Service	In preparation for SEPA the Italian Credit Transfer (ICT) Service was launched on 24 November 2006 with a community of eight Italian banks acting as pilots. Data are available from 2007 onwards. STEP2 ICT closes on 26 September 2014 (last settlement date).

STEP 2 SCT Service	The first settlement date was 28 January 2008. A second processing and settlement cycle allowing for same-day processing of SCT payments was launched on 5 May 2008. The SCT settlement migrated from EURO1/STEP1 to TARGET2 based on a multilateral netting tool on 8 December 2008. The first night-time clearing and settlement cycle was launched on 12 December 2008. STEP2 currently offers 7 clearing and settlement cycles (2 optional night time cycles and 5 mandatory day time cycles) for SEPA Credit Transfers throughout the business day. In 2008, there were 4,033 reachable BICs. In 2009, there were 4,355 reachable BICs. In 2010, there were 4,514 reachable BICs. In 2011, there were 4,546 reachable BICs. In 2012, there were 4,571 reachable BICs. In 2013, there were 4,696 reachable BICs. In 2014, there were 4,678 reachable BICs.
STEP 2 SDD Service	The STEP2 SEPA Core Direct Debit Service and the STEP2 SEPA B2B Direct Debit Service on the STEP2 platform were both launched on 2 November 2009. In 2010, there were 3,803 reachable BICs in Core and 3,275 reachable BICs in B2B. In 2011, there were 3,848 reachable BICs in Core and 3,334 reachable BICs in B2B. In 2012, there were 3,784 reachable BICs in Core and 3,292 reachable BICs in B2B. In 2013, there were 3,931 reachable BICs in Core and 3,360 reachable BICs in B2B. In 2014, there were 3,833 reachable BICs in Core and 3,319 reachable BICs in B2B.
TARGET2: number/value of credit transfers and direct debits sent	Includes only credit transfers up to reference year 2013. As of reference year 2014, includes credit transfers and direct debits.
TARGET/TARGET2 as a whole – Concentration ratio in terms of volume	Calculation excludes traffic in SLBE (ES) for 2003. Collection of this series stopped in 2007. No data available for 2008–14.

1. Participation in selected interbank funds transfer systems

(end of period)

	2009	2010	2011	2012	2013
TARGET AS A WHOLE					
Number of participants	4,556	4,511	4,483	4,483	2,333
of which:					
Direct participants	989	1,055	1,103	1,171	1,540
of which:					
Credit institutions	888	953	1,000	1,063	1,428
Central bank	25	26	26	28	29
Other direct participants	76	76	77	80	83
of which:					
Public administration	8	8	8	8	8
Clearing and settlement organisations	41	42	43	45	47
Other financial institutions	17	16	16	17	17
Others	10	10	10	10	11
Indirect participants	3,567	3,456	3,380	3,312	793
TARGET COMPONENT: EPM & TARGET2-ECB					
Number of participants	4	4	4	4	4
of which:					
Direct participants	4	4	4	4	4
of which:					
Credit institutions	0	0	0	0	0
Central bank	0	0	0	0	0
Other direct participants	4	4	4	4	4
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	0	0	0	0	0
Others	1	1	1	1	1
Indirect participants	0	0	0	0	0
CLS					
Number of participants	59	61	63	64	65
of which:					
Direct participants	57	59	61	62	63
of which:					
Credit institutions	54	56	58	59	60
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	2	2	2	2	2
Others	0	0	0	0	0
Indirect participants	2	2	2	2	2

I. Participation in selected interbank funds transfer systems (cont'd)

(end of period)

	2009	2010	2011	2012	2013
EURO 1 / STEP 1					
Number of participants	283	274	259	235	212
of which:					
Direct participants	283	274	259	235	212
of which:					
Credit institutions	276	267	259	235	212
Central bank	7	7	0	0	0
Other direct participants	0	0	0	0	0
of which:					
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	0	0	0	0	0
STEP2 XCT Service (closed Dec. 2011)					
Number of participants	1,818	1,789	1,673	.	.
of which:					
Direct participants	106	103	97	.	.
of which:					
Credit institutions	98	95	89	.	.
Central bank	7	7	7	.	.
Other direct participants	1	1	1	.	.
of which:					
Public administration	0	0	0	.	.
Clearing and settlement organisations	0	0	0	.	.
Other financial institutions	0	0	0	.	.
Others	1	1	1	.	.
Indirect participants	1,712	1,686	1,576	.	.
STEP2 ICT Service					
Number of participants	78	76	73	68	70
of which:					
Direct participants	7	6	6	6	6
of which:					
Credit institutions	7	6	6	6	6
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
of which:					
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	71	70	67	62	64
STEP2 SCT Service					
Number of participants	4,472	4,638	4,669	4,696	4,823
of which:					
Direct participants	117	124	123	125	127
of which:					
Credit institutions	106	113	112	113	114
Central bank	8	8	8	9	10
Other direct participants	3	3	3	3	3
of which:					
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	3	3	3	3	3
Indirect participants	4,355	4,514	4,546	4,571	4,696

I. Participation in selected interbank funds transfer systems (cont'd)

(end of period)

	2009	2010	2011	2012	2013
STEP2 SDD CORE Service					
Number of participants	.	3,894	3,935	3,874	4,024
of which:					
Direct participants	.	91	87	90	93
of which:					
Credit institutions	.	80	76	79	81
Central bank	.	8	8	8	9
Other direct participants	.	3	3	3	3
of which:					
Public administration	.	0	0	0	0
Clearing and settlement organisations	.	0	0	0	0
Other financial institutions	.	0	0	0	0
Others	.	3	3	3	3
Indirect participants	.	3,803	3,848	3,784	3,931
STEP2 SDD B2B Service					
Number of participants	.	3,341	3,405	3,366	3,438
of which:					
Direct participants	.	66	71	74	78
of which:					
Credit institutions	.	60	63	66	70
Central bank	.	6	7	7	7
Other direct participants	.	0	1	1	1
of which:					
Public administration	.	0	0	0	0
Clearing and settlement organisations	.	0	0	0	0
Other financial institutions	.	0	0	0	0
Others	.	0	1	1	1
Indirect participants	.	3,275	3,334	3,292	3,360

2. Payments processed by selected payment systems
Number of transactions

(millions; total for the period)

	2010	2011	2012	2013	2014
TARGET2 as a whole					
Credit transfers and direct debits sent	87.18	88.98	89.62	91.34	87.76
of which:					
Intra-Member State	58.77	57.91	56.37	56.61	54.64
Inter-Member State	28.41	31.07	33.25	34.73	33.13
Concentration ratio in terms of volume (percentages)	-	-	-	-	.
TARGET2 COMPONENT: EPM & TARGET2-ECB					
Credit transfers and direct debits sent	0.09	0.10	0.14	0.15	0.17
of which:					
Intra-Member State	0.00	0.00	0.00	0.00	0.00
Inter-Member State	0.09	0.10	0.14	0.15	0.17
Concentration ratio in terms of volume (percentages)	100.0	100.0	100.0	100.0	100.0
CLS (EURO PROCESSING)					
Total transactions sent	42.16	45.49	37.39	36.88	34.38
of which:					
Credit transfers	42.16	45.49	37.39	36.88	34.38
Concentration ratio in terms of volume (percentages)	55.0	50.0	49.0	48.0	50.0
Memorandum item:					
Total CLS transactions (all currencies)	198.11	206.86	176.63	204.97	204.70
EURO 1 / STEP 1					
Total transactions sent	59.37	62.32	66.59	64.14	57.68
of which:					
Credit transfers	59.29	62.24	66.49	64.04	57.61
Direct debits	0.02	0.03	0.03	0.03	0.01
Other payment instruments	0.06	0.05	0.07	0.07	0.05
Concentration ratio in terms of volume (percentages)	30.1	30.5	32.7	31.6	32.2
STEP2 XCT Service (closed Dec. 2011)					
Total transactions sent	46.48	32.78	.	.	.
of which:					
Credit transfers	46.48	32.78	.	.	.
Concentration ratio in terms of volume (percentages)	36.8	43.4	.	.	.
STEP2 ICT Service					
Total transactions sent	301.60	308.10	309.70	277.96	23.48
of which:					
Credit transfers	301.60	308.10	309.70	277.96	23.48
Concentration ratio in terms of volume (percentages)	99.9	99.9	99.9	99.9	99.9
STEP2 SCT Service					
Total transactions sent	176.56	439.38	641.43	1,082.98	3,791.09
of which:					
Credit transfers	176.56	439.38	641.43	1,082.98	3,784.12
Concentration ratio in terms of volume (percentages)	31.0	51.0	46.4	37.7	45.7
STEP2 SDD CORE Service					
Total transactions sent	0.16	4.98	64.09	440.91	5,063.78
of which:					
Credit transfers	0.01	0.42	2.41	14.31	138.80
Direct Debits	0.15	4.56	61.68	426.59	4,924.98
Concentration ratio in terms of volume (percentages)	76.7	79.5	92.5	83.7	58.8
STEP2 SDD B2B Service					
Total transactions sent	0.22	0.96	1.65	5.21	78.83
of which:					
Credit transfers	0.00	0.05	0.07	0.28	3.34
Direct Debits	0.22	0.91	1.58	4.93	75.50
Concentration ratio in terms of volume (percentages)	91.7	88.9	84.8	74.3	54.7

3. Payments processed by selected payment systems

Value of transactions

(EUR billions; total for the period)

	2010	2011	2012	2013	2014
TARGET2 as a whole					
Credit transfers and direct debits sent	631,439.95	651,274.94	711,025.77	559,695.98	499,271.78
of which:					
Intra-Member State	450,165.75	454,336.47	522,985.11	389,611.00	317,712.92
Inter-Member State	180,490.00	196,626.34	187,856.69	170,004.76	181,492.10
Concentration ratio in terms of value (percentages)	15.6	15.6	13.0	16.9	15.7
TARGET2 COMPONENT: EPM & TARGET2-ECB					
Credit transfers and direct debits sent	9,502.47	9,358.58	8,893.01	7,513.45	9,977.12
of which:					
Intra-Member State	784.20	312.14	183.97	80.22	66.76
Inter-Member State	8,718.26	9,046.44	8,709.04	7,433.24	9,910.36
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	100.0	100.0
CLS (EURO PROCESSING)					
Total transactions sent	161,791.10	182,481.95	185,881.30	182,305.80	191,170.46
of which:					
Credit transfers	161,791.10	182,481.95	185,881.30	182,305.80	191,170.46
Concentration ratio in terms of value (percentages)	41.0	39.0	39.0	39.0	38.0
Memorandum item:					
Total CLS transactions (all currencies)	781,426.90	893,590.43	878,468.97	897,145.61	1,042,062.27
EURO 1 / STEP 1					
Total transactions sent	62,207.65	64,020.31	57,907.27	48,677.70	41,249.94
of which:					
Credit transfers	57,689.95	59,483.26	54,177.72	45,619.38	41,240.44
Direct debits	4,516.23	4,535.82	3,728.11	2,827.55	8.38
Other payment instruments	1.47	1.23	1.44	230.78	1.13
Concentration ratio in terms of value (percentages)	48.5	51.4	51.9	47.4	48.6
STEP2 XCT Service (closed Dec. 2011)					
Total transactions sent	204.20	156.32	.	.	.
of which:					
Credit transfers	204.20	156.32	.	.	.
Concentration ratio in terms of value (percentages)	28.8	38.3	.	.	.
STEP2 ICT Service					
Total transactions sent	1,231.03	1,239.11	1,044.00	919.57	67.56
of which:					
Credit transfers	1,231.03	1,239.11	1,044.00	919.57	67.56
Concentration ratio in terms of value (percentages)	99.9	99.9	99.9	99.9	99.7
STEP2 SCT Service					
Total transactions sent	948.54	1,579.69	2,445.60	3,661.73	9,325.44
of which:					
Credit transfers	948.54	1,579.69	2,445.60	3,661.73	9,305.60
Concentration ratio in terms of value (percentages)	27.0	29.0	26.6	27.0	35.7
STEP2 SDD CORE Service					
Total transactions sent	0.07	3.08	11.13	73.30	1,099.51
of which:					
Credit transfers	0.00	0.19	0.50	3.36	31.64
Direct Debits	0.07	2.89	10.63	69.94	1,067.87
Concentration ratio in terms of value (percentages)	76.4	84.0	85.3	71.0	56.4
STEP2 SDD B2B Service					
Total transactions sent	1.22	5.80	11.10	94.23	580.21
of which:					
Credit transfers	0.02	0.23	0.42	3.60	13.45
Direct Debits	1.21	5.56	10.68	90.63	566.76
Concentration ratio in terms of value (percentages)	90.9	80.6	76.3	81.2	57.3

EUROPEAN CENTRAL BANK

EUROSYSTEM

Payments statistics

Compilation of notes

Information on discrepancies with regards to reported data is given in the attached notes (up to reference year 2014):

Belgium
Germany
Estonia
Ireland
Greece
Spain
France
Italy
Cyprus
Latvia
Luxembourg
Malta
Netherlands
Austria
Portugal
Slovenia
Slovakia
Finland

EUROPEAN CENTRAL BANK

EUROSYSTEM

COUNTRY TABLES EURO AREA: **TABLE OF CONTENTS**

TABLE	TITLE
1	BASIC STATISTICAL DATA
2	SETTLEMENT MEDIA USED BY NON-MFIS
3	SETTLEMENT MEDIA USED BY CREDIT INSTITUTIONS
5	INSTITUTIONS OFFERING PAYMENT SERVICES TO NON-MFIS
6	PAYMENT CARD FUNCTIONS AND ACCEPTING DEVICES
7A	PAYMENT TRANSACTIONS PER TYPE OF PAYMENT SERVICE INVOLVING NON-MFIS – NUMBER OF TRANSACTIONS
7B	PAYMENT TRANSACTIONS PER TYPE OF TERMINAL INVOLVING NON-MFIS – NUMBER OF TRANSACTIONS
8A	PAYMENT TRANSACTIONS PER TYPE OF PAYMENT SERVICE INVOLVING NON-MFIS – VALUE OF TRANSACTIONS
8B	PAYMENT TRANSACTIONS PER TYPE OF TERMINAL INVOLVING NON-MFIS – VALUE OF TRANSACTIONS
9	PARTICIPATION IN SELECTED PAYMENT SYSTEMS
10	PAYMENTS PROCESSED BY SELECTED PAYMENT SYSTEMS – NUMBER OF TRANSACTIONS
11	PAYMENTS PROCESSED BY SELECTED PAYMENT SYSTEMS – VALUE OF TRANSACTIONS

GENERAL NOTES: BELGIUM

Source for Table 1: Eurostat.

Source for all other tables: Nationale Bank van België/Banque Nationale de Belgique, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Held at MFIs (except ECB), to the exclusion of other institutions offering payment services to non-MFIs (see Table 5). 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Memorandum items: Outstanding value on e-money storages issued by MFIs *of which*: Software-based electronic money	Not applicable.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

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

Credit institutions	
Number of offices	From 2014 includes all places of business (also offices of independent agents).
Other payment service providers	
Number of institutions	Includes only the postal institution.

Electronic money institutions	
Number of institutions	These figures have been revised in the 2014 edition, in order to include only ELMIs that were not credit institutions (whether or not MFIs). For a complete list, see the website of the National Bank of Belgium at http://www.nbb.be/pub/cp/domains/psd/li.htm?l=en.
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	Not relevant before 2009.
Other payment service providers: payment institutions	
General remark	Lists are available on the website of the National Bank of Belgium at http://www.nbb.be/pub/cp/domains/psd/li.htm?l=en The payment institutions are not taken into account in the figures presented in the table.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers (units)	
Cards with a payment function	Before 2014 the differentiation between credit cards and delayed debit cards was not available.
Terminals provided by resident payment service providers (units)	
E-money card terminals	Data for 2012 and 2013 are not available.

GENERAL NOTES: GERMANY

Source for Table 1: Eurostat.

Source for all other tables: Deutsche Bundesbank, unless otherwise indicated.

General note: A change in methodology and data collection method in reference years 2007 and 2014 may cause breaks in time series compared to previous years. In reference year 2014, figures are partly estimated by reporting agents.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). For 2002-04, German data for this item do not include overnight deposits of the counterpart sector "Central government" held at the national central bank.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable). Encompasses only data of the German scheme "Geldkarte".

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	
Value of overnight deposits	The break in the time series in reference period 2009 is caused by deposits held by the central government sector.

Credit institutions irrespective of their legal incorporation	
Number of offices	Includes those post office branches of Deutsche Postbank AG which are entrusted with semi-cashless payment systems on behalf of Deutsche Postbank AG.

Number of overnight transferable deposits	Encompasses until 2014 no accounts for card-based e-money. Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
of which: number of internet/PC-linked overnight transferable deposits	Encompasses no accounts for card-based e-money. Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Credit institutions legally incorporated in the reporting country	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of euro area-based credit institutions	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of EEA-based credit institutions (outside the euro area)	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of non-EEA based banks	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.

Other institutions offering payment services to non-MFIs	
Number of institutions	As of reference period 2012 the number of payment institutions providing services through an established branch is added to the number of payment institutions resident in the country.

Electronic money institutions	
Outstanding value on e-money storages issued by electronic money institutions	Liabilities to non-MFIs which mature daily are by approximation until reference period 2010.

Institutions offering payment services to non-MFIs (total)	
Number of overnight transferable deposits	Encompasses no accounts for card-based e-money. Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
of which: number of internet/PC-linked overnight transferable deposits	Encompasses no accounts for card-based e-money. Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.

Table 6 – Payment card functions and accepting devices

Cards issued by resident PSPs	Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
Cards with a payment function (except cards with an e-money function)	Since 2007 payments with debit and credit cards in Tables 7 and 8 have included transactions with specific non-rechargeable retailer cards. However, the item does not include the number of the underlying cards.
Cards with a delayed debit function	Values are not available before 2007, but are included in the item "Cards with a payment function".
Cards with a credit function	Values are not available before 2007, but are included in the item "Cards with a payment function".
Cards with a debit and/or delayed debit function	Cards can be clearly distinguished by function since 2007.
Cards with a credit and/or delayed debit function	Cards can be clearly distinguished by function since 2007.
Cards with an e-money function which have been loaded at least once	Until reference period 2013, only cards with an e-money function which are credit balanced at the end of the period. Values are not available before 2007.
Terminals provided by resident PSPs	
ATMs	Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
of which: ATMs with a credit transfer function	Values are not available before 2007.

POS terminals located in the reporting country	Only EFTPOS terminals. Only active terminals were counted (terminals with at least one transaction in the reference period). Data are collected by Deutsche Kreditwirtschaft (DK) and encompass only terminals with reference to the German scheme “Girocard”.
E-money card-loading/unloading terminals located in the reporting country	Data for 2004 and 2005 are estimated and collected by Deutsche Kreditwirtschaft (DK) until reference period 2006 and since 2014.
E-money card-accepting terminals located in the reporting country	Only active terminals were counted (terminals with at least one transaction in the reference period). Data are collected by Deutsche Kreditwirtschaft (DK).

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

All items	Partly estimated for reference period 2007. A change in methodology and data collection method in reference years 2007 and 2014 may cause breaks in time series compared to previous years.

Transactions per type of payment service

Includes transactions of national non-banks, irrespective of whether they are processed on an intrabank or interbank basis.

The scope of payment transactions with cards reported in this section is not larger than that of transactions reported in the section “Transactions per type of terminal”. Both sections (“Transactions per type of payment service” and “Transactions per type of terminal”) include until 2013 card transactions at virtual points of sale, e.g. via internet or telephone.

Credit transfers	Until reference period 2006 only national transactions were included. Since 2007 national and cross-border credit transfers have been included. Credits to the accounts by simple book entry have been excluded since reference year 2014.
Online credit transfers	Transactions are initiated using online banking applications from payment service providers, and since 2014 transactions are initiated via special services (payment initiation services).
Direct debits	Until reference period 2006 only national transactions were included. Since 2007 national and cross-border direct debits have been included. Debits from the accounts by simple book entry have been excluded since reference year 2014. Includes direct debits initiated by a payment card (electronic direct debits known as “ELV” transactions).

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

Since 2007 payments with debit and credit cards have included transactions with specific non-rechargeable retailer cards.

Payments initiated by a payment card are included here until 2013, including electronic direct debits known as “ELV” transactions.

Payments with cards with a delayed debit function	Values are not available before 2007, but are included in the item “Payments with cards with a payment function”.
Payments with cards with a credit function	Values are not available before 2007, but are included in the item “Payments with cards with a payment function”.
Payments with cards with a debit and/or delayed debit function	Payments with cards can be clearly distinguished by function.
Payments with cards with a credit and/or delayed debit function	Payments with cards can be clearly distinguished by function.
Cheques	Until reference period 2006 only national transactions were included. Since 2007 national and cross-border cheque transactions have been included.
Other payment services	Other payment services do not exist in Germany.
Cross-border transactions sent	Values are not available before 2007.
Cross-border transactions received	Values are not available before 2007.
Memo item: Credits to the accounts by simple book entry	Simple book entries are included in the item “credit transfers” until reference year 2013, but cannot be displayed separately.
Memo item: Debits from the accounts by simple book entry	Simple book entries are included in the item “direct debits” until reference year 2013, but cannot be displayed separately.
Memo item: Transactions via telecommunication, digital or IT device	Owing to lack of information, very limited data are available.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

All items	Partly estimated for reference period 2007. A change in methodology and data collection method in reference years 2007 and 2014 may cause breaks in time series compared to previous years.
Transactions per type of terminal	
The scope of payment transactions with cards reported in this section is not larger than that of transactions reported in the section “Transactions per type of payment service”. Both sections (“Transactions per type of payment service” and “Transactions per type of terminal”) could include card transactions at virtual points of sale, e.g. via internet or telephone.	
Transactions at terminals located in the country with cards issued in the country	Up to 2006 transactions with cards issued in the country at terminals in and outside the country.
ATM cash deposits	Values are not available before 2007.
POS transactions (irrespective of type of card used)	Includes e-money card purchases until reference year 2013.
E-money card loading/unloading transactions	From 2006 to 2013, only includes loading transactions.

Transactions at terminals located in the country with cards issued outside the country	Owing to lack of information, data are not submitted until 2013.
Transactions at terminals located outside the country with cards issued in the country	Values are not available before 2007.
ATM cash deposits	Owing to lack of information, data are not submitted until 2013.
E-money card loading/unloading transactions	Owing to lack of information, data are not submitted until 2013.
E-money card payment transactions	Owing to lack of information, data are not submitted until 2013.

Table 9 – Participation in selected payment systems

TARGET component: TARGET2	Up to 19 November 2007 Slovenia, Malta and Cyprus were included as direct members.
Indirect participants	Since 2007 only registered indirect participants have been counted.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: TARGET2	Due to the migration from TARGET to TARGET2 on 19 November 2007 there are significant breaks in time series. Up to 19 November 2007, traffic from Slovenia, Malta and Cyprus were included here.
Number of participants	With the end of the transition period in 2013, many indirect participants decided to participate directly.
Retail system: RPS	RPS is connected to the STEP2 system of the Euro Banking Association (EBA) for carrying out cross-border EU retail payments.
Other payment services	Includes direct debits and other payment services which are technically processed like direct debits, such as debit card payments, ATM transactions, e-money payments and cheques.

GENERAL NOTES: ESTONIA

Source for Table 1: Eurostat.
Source for all other tables: Eesti Pank (Bank of Estonia) unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2011, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2011, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	In August 2010 the reserve requirements were lowered from 15% to 11%. In November 2010 they were lowered to 7%. Since January 2011 the reserve requirements for the euro area (2%) have applied.
Overnight deposits held at other credit institutions	Value for the last quarter of the period. Until end-2010, refers only to deposits in EEK.

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

Other payment service providers	
Number of institutions	Includes the post office and payment institutions.
Number of overnight transferable deposits	For 2010 and 2011 the number of overnight deposits was indicated here, as data on overnight transferable deposits was not available. As of 2012 the actual number of overnight transferable deposits is collected from the credit institutions.
Electronic money institutions	

Number of institutions	Not applicable. There are currently no “Electronic money institutions” in Estonia.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

The list of cross-border payment institutions (latest available data) can be found on the Estonian Financial Supervision Authority website at http://www.fi.ee/index.php?id=12634.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	Not applicable. There are no cards with an e-money function in Estonia.
of which: cards with an e-money function which have been loaded at least once	Not applicable.
Cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
POS terminals	Until 2007 the number of “points of sale” (i.e. merchant locations) was reported. Since 2007 data on POS terminals have been reported.
E-money card terminals	Not applicable. There are no e-money card terminals in Estonia.
of which: e-money card-loading/unloading terminals	Not applicable.
of which: e-money card-accepting terminals	Not applicable.

Table 7 – Payment and terminal transactions involving non-MFIs: number of transactions [up to 2013]

Number of payments with cards with: – debit function – delayed debit function – credit function – debit or delayed debit function – credit or delayed debit function	Such data were not collected prior to 2004. Since card payments (and card business in general) developed very rapidly in the period from 2004 to 2010, it is not possible to give an adequate estimation using growth rates for this period or other simple estimation methods.

Table 8 – Payment and terminal transactions involving non-MFIs: value of transactions [up to 2013]

Transactions per type of payment instrument	
Credit transfers	Interest payments by banks to their customers are not included. Includes disbursals of loans to the current accounts of banks’ customers.
Direct debits	Excludes banking fees. Includes bank customers’ repayment of loans from their current accounts.
Card payments with cards issued in the country (except cards with an e-money function)	
of which: payments with cards with a debit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.

of which: payments with cards with a delayed debit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
of which: payments with cards with a credit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
E-money purchase transactions	Not applicable.
of which: with cards with an e-money function	Not applicable.
of which: with other e-money storages	Not applicable.
Other payment instruments	The value of "Other payment instruments" decreased dramatically in 2004 owing to improvements in the reporting system (for example, conditional credit orders that were previously reported as "Unidentified payments" have been reported as "Credit transfers" since 2004).
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country with cards issued in the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Value of payments with cards with: – debit function – delayed debit function – credit function – debit or delayed debit function – credit or delayed debit function	Such data were not collected prior to 2004. Since card payments (and card business in general) developed very rapidly in the period from 2004 to 2010, it is not possible to give an adequate estimation using growth rates for this period or other simple estimation methods.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2014]

Estonian PSPs do not own terminals or ATMs abroad.

Table 9 – Participation in selected payment systems

The Estonian RTGS and DNS systems were launched on 21 January 2002. Thus, data are provided as from 2002.

Eesti Pank joined TARGET on 20 November 2006. Thus, TARGET component data are provided as from 2006.

Changes in 2011 for LVPS:

Estonian RTGS – closed in December 2010.

ESTA – processing in euro since 1 January 2011. Closed in January 2014.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET COMPONENT: TARGET2-Eesti

LVPS: EP RTGS

LVPS: ESTA (hybrid system processing both large-value and retail payments).

The Estonian RTGS and DNS systems were launched on 21 January 2002; thus, data are provided as from 2002.

On 3 October 2005 Eesti Pank launched its interbank Settlement System of Ordinary Payments (ESTA), an updated version of the Designated-Time Net Settlement System (DNS) used previously. Credit orders and direct debits were settled. Closed in January 2014.

Changes in 2011 for LVPS:

Estonian RTGS – closed since December 2010

ESTA – processing in Euro since 1 January 2011. Closed in January 2014.

Eesti Pank joined TARGET on 20 November 2006; thus, TARGET component data are provided as from 2006. Since 19 May 2008 domestic and cross-border euro payments have been settled via TARGET2-Eesti. Besides Eesti Pank, the new settlement system TARGET2-Eesti has been adopted by the Estonian Central Register for Securities, Swedbank, SEB Pank, Danske Bank, Nordea Pank, Eesti Krediidipank, Versobank, Tallinna Äripank, LHV Pank, Svenska Handelsbanken, Bank DNB Nord Eesti filiaal, Citadele Banka Eesti filiaal, Pohjola Bank plc Eesti filiaal and BIGBANK AS. TARGET1 was used by Eesti Pank and smaller market participants.

GENERAL NOTES: IRELAND

Source for Table 1: Eurostat.
Source for all other tables: Central Bank of Ireland, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). “Central government” data for demand deposit accounts are not included, as they are not collected separately.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Non-intraday borrowing from the central bank	There was a substantial rise in the level of advances provided to credit institutions primarily owing to the sustained elevated funding pressures in the interbank market following the failure of Lehman Brothers in September 2008. Since then, improved funding conditions, particularly in the interbank, repo and debt markets, along with balance sheet deleveraging by banks, have reduced the demand for central bank funding.
Intraday borrowing from the central bank	Since migration to TARGET2 on 18 February 2008, this figure is the maximum value of intraday credit lines used by direct participants in the Irish system averaged over the end-year maintenance period.

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	
Value of overnight deposits	Data prior to 2004 do not include interest-bearing central government accounts.
Credit institutions legally incorporated in the reporting country	
Number of institutions	The increase in numbers is due to the reclassification of credit unions as credit institutions, effective as from 1 January 2009.
Credit institutions irrespective of their legal incorporation	
Value of overnight deposits	We are unable to publish breakdowns of values of overnight deposits owing to the possibility of respondents being identified.
Other institutions offering payment services to non-MFIs	
Number of institutions	An Post, the Irish postal service, provides a range of agency banking services on behalf of the customers of two Irish credit institutions.
Electronic money institutions	
Number of institutions	There are no e-money institutions in operation in Ireland.
Outstanding value on e-money storages issued by electronic money institutions	There are no e-money storage facilities available in Ireland.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	There are no e-money schemes in operation in Ireland.
Total number of cards (irrespective of the number of functions on the card)	Data since 2007 represent the total number of cards in issue. Up to and including 2006, data did not represent the total number of cards in issue; rather, each function on a multifunction card was counted separately and aggregated.
Terminals provided by resident payment service providers	
POS/EFTPOS terminals	Data represent the number of terminals that allow cardholders to use a card with a debit, credit or delayed debit function for payment purposes at a physical point of sale. Data since 2011 include both merchant-owned terminals and integrated POS systems. From 2011 data for manual imprinters are reported. Manual imprinters are commonly used as back-up to EFTPOS only – in the event of electrical or telecommunications disconnection or failure of the EFTPOS device to operate. Not all POS provided on a third-party basis are accounted for.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item.
SEPA-compliant credit transfers in 2013 volume (m)	10.94
SEPA-compliant credit transfers in 2013 value (m)	16,204.82
Direct debits	Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item.
SEPA-compliant direct debits in 2013 volume (m)	2.78
SEPA-compliant direct debits in 2013 value (m)	654.32
E-money purchase transactions	There are no e-money schemes in operation in Ireland.
Cheques	Data represent both customer and inter-bank transactions. The volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
ATM cash withdrawals	Data under item a) may include some transactions from equivalent categories under items b) and c).
Cash advances at POS terminals	Prior to 2011 data related to Laser Card Services Ltd, the Irish-owned debit card scheme. Owing to a switch away from this scheme, data were not available in 2011. For 2012 the data were supplied by acquiring institutions operating in Ireland. Due to identifiable respondents these data are no longer published.

Table 9 – Participation in selected payment systems

TARGET COMPONENT: IRIS, TARGET2-IE	
Indirect participants	The number under this heading relates to addressable IE BICs in TARGET2-IE.
IPCC	The Irish Paper Clearing Company Ltd (IPCC) maintains and operates a clearing and settlement system for domestic paper debits (i.e. cheques) and credits.
IRECC	The Irish Retail Electronic Payments Clearing Company (IRECC) maintained and operated a clearing and settlement system for domestic electronic payments until 31 July 2014, at which time it was wound up.

IRIS	IRIS ceased to operate with effect from 18 February 2008 when Ireland migrated to the TARGET2 system.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: IRIS Transactions sent within the same TARGET component	The breakdowns for this item are not given as one component of transactions. Information between interbank and customer (i.e. details of the beneficiary) is not available.
TARGET COMPONENT: TARGET2-IRELAND	Data for “Credit transfers sent” are provided on an actual basis. However, data for all sub-categories of this item are estimated.
Concentration ratio in terms of value (percentages)	This series was not available prior to Ireland joining TARGET2.
Retail system: IPCC and IRECC (Retail Clearings) Transactions processed within IPCC and IRECC	In previous years transaction data for these two payments systems were represented together, with the clarifying note that all paper transactions were processed within IPCC, while all electronic items were processed within IRECC. This year we have separated the statistics for these systems in Tables 10 and 11, reflecting how they have always been represented in Table 9. Besides the presentation there is one significant difference, in that this year a concentration ratio for each system is provided. Data have been revised back to 2002 in this way. For the years 2000 and 2001 the systems are still recorded together.
SEPA-compliant transactions	During the reporting period there were no payment systems operating in Ireland processing transactions using the ISO 20022 XML standard.

GENERAL NOTES: GREECE

Source for Table 1: Eurostat.
Source for all other tables: Bank of Greece, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

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

Credit institutions legally incorporated in the reporting country	
Number of offices	In 2013, a significant number of credit institutions ceased operations as part of the restructuring of Greece's banking industry. In total, eleven credit institutions were taken over and the licences of three other credit institutions (cooperative banks) were revoked. In 2012, the licences of three credit institutions (cooperative banks) were revoked.

Branches of euro area-based credit institutions	
Number of offices	In 2008, the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.
Value of overnight deposits (EUR million)	In 2008, the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.
Electronic money institutions	
Number of institutions	Not applicable.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a delayed debit function	Figures prior to 2004 include a special type of card instrument (Diners cards), which from 2004 is reported in the category “Cards with a credit function” and not “Cards with a delayed debit function”.
Total number of cards (irrespective of the number of functions on the card) *of which:* cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable.
of which: e-money card-loading/unloading terminals	Not applicable.
of which: e-money card-accepting terminals	Not applicable.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Payments with cards with a debit and/or delayed debit function	Not applicable.
Payments with cards with a credit and/or delayed debit function	Not applicable.
Cheques	For the year 2002, data refer to all cheques for which the acquiring bank is different from the issuing bank.
Memo item: Credits to the accounts by simple book entry	According to the new data methodology, it has only been possible to obtain figures as from 2006. Historical data are not available.

Memo item: Debits from the accounts by simple book entry	According to the new data methodology, it has only been possible to obtain figures as from 2006. Historical data are not available.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: HERMES and TARGET2 – GR (Migration date: 19 May 2008)
Retail system: DIAS
Retail system: ACO

GENERAL NOTES: SPAIN

Source for Table 1: Eurostat.
Source for all other tables: Banco de España, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 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 until 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)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Memorandum items: Overnight deposits in foreign currencies held by non-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 based on the information collected under Regulation ECB/2008/32. Figures as from December 2014 have been estimated based on the information collected under Regulation ECB/2013/33.

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 based on the information collected under Regulation ECB/2008/32. Figures as from December 2014 have been estimated based on the 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 based on the information collected under Regulation ECB/2008/32. Figures as from December 2014 have been estimated based on the 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 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 until May 2005 as deposits redeemable at up to three months' notice. After this date, these deposits are included within overnight deposits.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
cards with a debit function	Includes prepaid cards.

Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013], and Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

Transactions per type of payment instrument	
General	Data for payment instruments other than cards and e-money devices are estimations based on a survey carried out in a representative sample of credit institutions.
Credit transfers	Figures as from 2006 have been obtained according to the latest update of the methodology and, therefore, exclude book entry transactions (which are included in a memorandum item). The recalculation of historical data has not been possible. SEPA credit transfers: 2010: Volume: 146,558,408 Value: EUR 1,416,683 million 2011: Volume: 238,409,288 Value: EUR 1,781,373 million 2012: Volume: 331,579,568 Value: EUR 2,329,373 million 2013: Volume: 465,683,654 Value: EUR 3,209,846 million
of which: paper-based	Figures as from 2006 have been obtained according to the latest update of the methodology. The recalculation of historical data has not been possible.
of which: non-paper-based	Figures as from 2006 have been obtained according to the

	latest update of the methodology. The recalculation of historical data has not been possible.
Card payments with cards issued in the country (except cards with an e-money function)	Payments by cards issued by three-party schemes are not included. Payments made at ATMs are included. However, a breakdown of these transactions by card function is not available.
of which: payments with cards with a delayed debit function	It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of payments are made by delayed debit card.
of which: payments with cards with a credit 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 by delayed debit card.
of which: 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 by delayed debit card.
E-money purchase transactions	Only purchases made with e-money cards are included.
of which: with other e-money storages	This information is not available.
Cheques	Only the figures from 2004 onwards have been obtained according to the new methodology. The recalculation of historical data has not been possible.
Other payment instruments	Includes bills of exchange and other non-standardised payment instruments.
Cross-border transactions sent	Historical data are not available.
Memo item: Cross-border transactions received	Historical data are not available.
Memo item: Credits to the accounts by simple book entry	As from 2006, and according to the latest update of the methodology, credits to the accounts by simple book entry are not included under credit transfers but are given as a memorandum item. The recalculation of historical data has not been possible.
Memo item: Debits from the accounts by simple book entry	As from 2006, and according to the latest update of the methodology, debits from the accounts by simple book entry are not included under direct debits but are given as a memorandum item. The recalculation of historical data has not been possible.
Transactions per type of terminal	
ATM cash deposits	This information is not available.
E-money card-loading/unloading transactions	It is not possible to make a distinction according to the nationality of the card and/or terminal. However, the vast majority of transactions are made at terminals located in the country with cards issued in the country.
Memo item: OTC cash withdrawals	Data on OTC cash withdrawals using a bank form are estimations based on the information provided by a representative sample of credit institutions. Data on OTC cash withdrawals made using a card are provided by the card schemes. Historical data are not available. To increase accuracy, the figures published for 2005 and 2006 were substantially revised in 2007.

Memo item: OTC cash deposits	These data are estimations based on the information provided by a representative sample of credit institutions. Historical data are not available. To increase accuracy, the figures published for 2005 and 2006 were substantially revised in 2007.

Table 7a – Payment transactions per type of payment service involving non-MFIs: Number of transactions [as of 2014] and Table 8a – Payment transactions per type of payment service involving non-MFIs: Value of transactions [as of 2014]

General	2014 data are estimations based on the figures of the second semester.
Payments with cards with a debit function	Includes payments with prepaid cards.

Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions

TARGET component: TARGET2-Banco de España	Data preceding the migration to TARGET2 (on 18 February 2008) are from the Banco de España Settlement Service (SLBE).
Concentration ratio in terms of volume/value	Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.
LVPS: SPI	
Concentration ratio in terms of volume/value	Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.
Retail system: SNCE	
Credit transfers *of which:* paper-based	As from 1999, all payments are processed via a computer link. SEPA credit transfers: 2010: Volume: 65,682,083 Value: EUR 165,592 million 2011: Volume: 113,104,870 Value: EUR 222,625 million 2012: Volume: 155,546,719 Value: EUR 296,300 million 2013: Volume: 213,808,181 Value: EUR 422,256 million
Concentration ratio in terms of volume/value	Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.

GENERAL NOTES: FRANCE

Source for Table 1: Eurostat.
Source for all other tables: Banque de France, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data include deposits in French overseas territories. Data do not include overnight deposits of “Rest of the world” for 2000-04.
Narrow money supply (M1)	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 8(1) of Regulation ECB/2008/32 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Intraday borrowing from the central bank	Until February 2008, amounts include, on top of the intraday repos, auto-collateralisation operations processed automatically by the French SSS (RGV until November 2007 and ESES France since November 2007). In February 2008, Banque de France adopted a new collateral management system called 3 G (Gestion Globale des Garanties), i.e. it moved from an earmarking system to a pooling system. Therefore, intraday credit corresponds: - to the amounts of collateral deposited by counterparts in a global pool with Banque de France which are not used to guarantee monetary policy operations (i.e. to a global credit line), and - to the auto-collateralisation operations processed automatically by the SSS.

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	
Value of overnight deposits	Includes overnight deposits from central public administrations.
Credit institutions irrespective of their legal incorporation	
Number of institutions	Excludes investment firms.
Electronic money institutions	
Other payment service providers	
Number of institutions	Only the Treasury is counted in this category.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a debit function	From 2014, cards with a debit function combined with another payment function are reported in sub-category *Cards with a debit and/or delayed debit function*
Cards with a delayed debit function	From 2014, cards with a delayed debit function combined with another payment function are reported in sub-categories *Cards with a debit and/or delayed debit function*" or *Cards with a credit and/or delayed debit function*
Cards with a credit function	From 2014, cards with a credit function combined with another payment function are reported in sub-category *Cards with a credit and/or delayed debit function*
Terminals provided by resident payment service providers	
ATMs and sub-categories	Until 2013, source: GCB (French domestic scheme). From 2014, source: French PSPs, and includes devices without cash withdrawal function that allow users, mostly "brick-and-mortar" stores, to deposit money to their accounts.
POS terminals and sub-categories	Until 2013, source: GCB (French domestic scheme). From 2014, source: French PSPs. Partial data: some PSPs were not able to report *POS terminals* breakdown between *EFTPOS terminals* and *E-money card POS terminals* accurately.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	From 2008 transactions initiated by MFI to non MFI are also included.
Direct debits	From 2008, transactions with non-MFIs initiated by MFIs are included.
Card payments with cards issued by resident PSPs	Partial data: some PSPs were not able to report *Card payments with cards issued by resident PSP* breakdown between *Payments initiated at physical EFTPOS* and *Payments initiated remotely* accurately.

Other payment services	Until 2013, includes bills of exchange and promissory notes. From 2014,includes *Money remittances* and *Transactions via telecommunication, digital or IT device*
Memo item: Other services (not included in the Payment Services Directive)	From 2014, includes bills of exchange and promissory notes.

Table 9 – Payments processed by selected payment systems: value of transactions

Other direct participants	Up to 2005: figures include post office giro institutions.
Indirect participants of TARGET2-Banque de France (TARGET2-BDF)	On 18 February 2008, TBF (the French component of TARGET) and PNS were replaced by TARGET2-BDF, the sole French large value payment system. Before the implementation of TARGET2-BDF, branches of cooperative banks were registered as sub-accounts of their head institution and were therefore not counted in the number of participants. Since February 2008, these banks have been registered as indirect participants. Furthermore, some foreign institutions located outside the euro area have joined the system as indirect participants.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Target component: Credit transfers sent within TARGET	On18 February 2008, TBF (the French component of TARGET) and PNS were replaced by TARGET2-Banque de France, the sole French large value payment system.
Concentration ratio	Technical participants are excluded from the calculation.
Non-Target payment system: PNS Credit transfers sent Concentration ratio	On 18 February 2008, TBF (the French component of TARGET) and PNS were replaced by TARGET2-Banque de France, the sole French large value payment system.
Retail system: SIT and CORE Credit transfers	On 28 January 2008, CORE was launched to process SEPA credit transfers. CORE also progressively replaced the former retail payment infrastructure – SIT – for the exchange of all national payment instruments during a period of migration from June to October 2008. Since 25 October 2008, CORE has become the sole French retail infrastructure. 2008 figures correspond to the aggregation of transactions processed in SIT and CORE. Electronic payment orders are included in direct debits.
Direct debits	Electronic payment orders are also included.
Cheques	Administrative orders are excluded.
Other payment services	Concerns promissory notes.

GENERAL NOTES: ITALY

Source for Table 1: Eurostat.
Source for all other tables: Banca d'Italia, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

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	Overnight deposits held by non-MFIs' domestic counterparts. Until 2009 data refer to overnight deposits which are transferable. From 2010 onward, all overnight deposits are considered, including the sub-component of non-transferable overnight deposits, which is estimated.
Credit institutions irrespective of their legal incorporation	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Number of overnight deposits *of which:* number of internet/PC-linked overnight deposits	Estimated on the basis of bank customers' actual use of direct links both to receive information and to make payments.

Credit institutions legally incorporated in the reporting country	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Branches of euro area-based credit institutions	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Branches of EEA-based credit institutions (outside the euro area)	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Branches of non-EEA-based banks	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Other institutions offering payment services to non-MFIs	
Number of institutions	Includes the Post Office and other financial intermediaries active in the credit card market.
Value of overnight deposits	Average for the year. Source: Post Office balance sheet.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	As from 2004 this item includes cards with an e-money function issued by the Post Office.
Total number of cards (irrespective of the number of functions on the card) *of which:* cards with a combined debit, cash and e-money function	As from 2004 this item includes cards with an e-money function issued by the Post Office.
Terminals provided by resident payment service providers	
ATMs *of which:* ATMs with a cash withdrawal function *of which:* ATMs with a credit transfer function	ATMs owned by the Post Office are included in both total figures for ATMs and figures for ATMs with a cash withdrawal function. They are not included in figures for ATMs with a credit transfer function.
POS terminals *of which:* EFTPOS terminals	From 2010 onward, these items strictly refer to the automated machines at shops pertaining to the reporting banks (resident in Italy), including those managed through external or outsourced companies.
E-money card terminals	As from 2004 this item includes e-money card terminals owned by the Post Office.

Table 7 – Payment and terminal transactions involving non-MFIs: bumber of transactions

Transactions per type of payment service [Table 7a as of reference year 2014]	
Credit transfers	Book-entry transactions are not included. Non-SEPA items are referred to transactions made via domestic postal pre-printed bills (which are beyond the scope of application of the SEPA credit transfer framework); the same data are reported, as in the past, within the category of “Credit transfers” for conventional reasons and to ensure consistency in the previous time series on total credit transfers in Italy.
Direct debits	Book-entry transactions are not included.
E-money payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Other payment services	The reduction between 2008 and 2009 is attributable to the RIBA (Ricevuta bancaria elettronica), which is a procedure for the collection of credits deriving from commercial transactions.
Total number of payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
of which: cross-border transactions sent	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. 2009 data refer to all Italian banks and the Post Office. No interbank transactions are included. From 2009 data refer to all Italian banks and the Post Office but do not include cross-border transactions with credit cards issued by other financial intermediaries. No interbank transactions are included.
Cross-border transactions received	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included.
Transactions per type of terminal [Table 7b as of reference year 2014]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.
POS transactions (irrespective of type of card used)	Until 2008 transactions carried out with credit cards are not included. E-money transactions are included.
E-money card-loading/unloading transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.

Memorandum items: OTC cash withdrawals	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

Table 8 – Payment and terminal transactions involving non-MFIs: value of transactions

General: Book-entry transactions are not included.	
Transactions per type of payment service [Table 8a as of reference year 2014]	
Credit transfers	Book-entry transactions are not included. Non-SEPA items are referred to transactions made via domestic postal pre-printed bills (which are beyond the scope of application of the SEPA credit transfer framework); the same data are reported, as in the past, within the category of “Credit transfers” for conventional reasons and to ensure consistency in the previous time series on total credit transfers in Italy.
Direct debits	Book-entry transactions are not included.
E-money payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Total value of payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
of which: cross-border transactions sent	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. 2009 data refer to all Italian banks and the Post Office. No interbank transactions are included. From 2009 data refer to all Italian banks and the Post Office but do not include cross-border transactions by credit cards issued by other financial intermediaries.
Cross-border transactions received	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. 2009 data refer to all Italian banks and the Post Office. No interbank transactions are included.
Transactions per type of terminal [Table 8b as of reference year 2014]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

ATM cash deposits	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.
POS transactions (irrespective of type of card used)	Until 2008 figures, transactions carried out with credit cards are not included. E-money transactions are included.
E-money card-loading/unloading transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Memorandum items:	
OTC cash withdrawals	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.
OTC cash deposits	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

Table 9 – Participation in selected payment systems

TARGET component: BI-REL, TARGET2-Banca d'Italia	
Direct participants	2003 data include direct participants not yet migrated to the new release of BI-REL. TARGET2 migration date: 19 May 2008.
Other direct participants	Include Post Office giro institutions.
Retail system: Italian CSMs	
Number of participants	Until 2013 the figures refer to the system BI-COMP which settles the balances stemming from all the Italian CSMs. Since 2014 the figures refer to all the Italian CSMs. The breakdown between direct/indirect participation is estimated.
Other direct participants	Includes post office giro institutions.
Indirect participants	From 2005 data are estimated.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: BI-REL, TARGET2-Banca d'Italia TARGET2 migration date: 19 May 2008	
Total transactions sent Credit transfers sent within the same TARGET component	The reduction in 2009 is due to the migration from BI-REL to TARGET2-Banca d'Italia and the shrinkage of interbank flows stemming from the financial crisis.

Retail system: Italian CSMs	
Credit transfers	According to Regulation ECB/2013/43 of 28 November 2013 on payment statistics, all credit transfers are deemed to be initiated electronically as the form of submission of the service is not known and the PSP executed the transfer electronically.
Other payment services	Payments between the banking system and the Department of the Treasury, the Banca d'Italia or the Post Office; bills of exchange; interest and dividends paid on private securities deposited with Monte Titoli.
Total transactions sent by each Italian CSM - Number of transactions (in millions)	2013 SIA: 1,256.7 ICPBI: 820.1 ICCREA: 182.9 CSM Banca d'Italia: 43.5 CSM Banca d'Italia includes CABI, Local Clearing and transactions from the Italian CSD Monte Titoli
Total transactions sent by each Italian CSM - Value of transactions (EUR billions)	2013 SIA: 1,139.4 ICPBI: 881.0 ICCREA: 118.9 CSM Banca d'Italia: 416.8 CSM Banca d'Italia includes CABI, Local Clearing and transactions from the Italian CSD Monte Titoli

GENERAL NOTES: CYPRUS

Source for Table 1: Eurostat.
Source for all other tables: Central Bank of Cyprus, unless otherwise indicated.
Methodology: the enhanced definitions have been used for all data provided.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2008, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	End-of-period values.
Intraday borrowing from the central bank	This facility was not available to credit institutions up to December 2007. It was introduced with the adoption of the euro and full TARGET2 participation.

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

Revisions	Revisions were made regarding the number of overnight deposits of credit institutions as well as the number of electronic money institutions.

Table 7a – Payment transactions per type of payment service involving non-MFIs: number of transactions

Direct debits	2014: 5.81 million (this new system started to operate on 03/03/2014). This figure refers to the credit institutions participating in the system.

Table 8a – Payment transactions per type of payment service involving non-MFIs: value of transactions

Direct debits	2014: 583.43 million (this new system started to operate on 03/03/2014). This figure refers to the credit institutions participating in the system.

Table 9 – Participation in selected payment systems

LCTS	2013: As from 31/12/2012 the LCTS ceased to operate.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Retail system: JCC SEPA Direct Debits. The system started to be operational on 03/03/2014.

NOTES:

1. All the data submitted are according to the new regulation on payment statistics ECB/2013/43.
2. All the data refer to the credit institutions (and some figures to some PIs) that were not granted derogation under Article 4 of this regulation.

GENERAL NOTES: LATVIA

Source for Table 1: Eurostat.
Source for all other tables: Latvijas Banka, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average. In 2011 a population census was carried out in Latvia. The 2010 data have been revised in view of the results of the census.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
of which Transferable deposits	The data shown for this item may exceed the total position "Value of overnight deposits held by non-MFIs" owing to rounding discrepancies as they are reported in whole millions.
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
of which Transferable deposits	The data shown for this item may exceed the total for the item "Overnight deposits held at the central bank" owing to rounding discrepancies, as this data is reported in whole millions.
Non-intraday borrowing from the central bank	At the end of 2008 compared to 2007, the mutual confidence in the interbank market declined and banks resorted to Latvijas Banka's monetary operations, for both deposits and credits. The decline in mutual confidence was a result of the following: – the heightened risk perception in the interbank market, which caused problems with borrowing in the interbank market for many banks; – the concern that some banks might not be in the position to refinance their syndicated loans; – the continuous uncertainty regarding the impact of the slowdown in the global economy and Latvian economic growth on the Latvian financial market.

	By the end of 2009, the situation in the domestic financial market had stabilised and liquidity conditions in the banking system improved significantly, largely as a result of the successful implementation of the international financial assistance programme led by the IMF. Hence, market participants no longer needed to have recourse to central bank operations.

Table 4 – Banknotes and coins

Total coins in circulation	In December 2007 Latvijas Banka changed its accounting policy for commemorative coins. As a result, from December 2007 onwards those commemorative coins that were previously treated as coins in circulation and included in the item "Total coins in circulation" are shown under the item "Commemorative coins" in Table 4. The respective nominal amount was LVL 243,553. Until October 2002, monthly data on coins in circulation, with the exception of end-of-year data, are estimates and include a component of commemorative coins and souvenir sets of circulation coins, as no breakdown is available for monthly data on these two coin categories during that period. As of 2014 Latvia is part of the euro area.
Commemorative coins	Commemorative coins are not included in the item “Lats in circulation”, as the repurchasing probability of those coins is low or the value of precious metals used exceeds the repurchase (nominal) value. In the data that refer to periods prior to December 2007, some commemorative coins were treated as coins in circulation and were, therefore, included in the item “Lats in circulation”. These coins were of the denominations LVL 5 and LVL 1. As of December 2007, the item “Commemorative coins” also includes gold coins in circulation of the denomination LVL 100. Although they are in circulation, they are not included in the item "Lats in circulation" because their nominal value is directly supported by their gold content. The nominal value of these coins was LVL 1,988,200 in 2007, LVL 1,988,100 in 2008, LVL 1,988,100 in 2009, LVL 1,988,400 in 2010, LVL 1,988,600 in 2011, LVL 1,988,700 in 2012 and LVL 1,988,700 in 2013. Until October 2002, only end-of-year data are available. As of 2014 Latvia is part of the euro area.

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
of which: transferable deposits	The data shown for this item may exceed the total for the item “Value of overnight deposits” owing to rounding discrepancies, as they are reported in whole millions.
Credit institutions irrespective of their legal incorporation	
of which: transferable deposits	The data shown for this item may exceed the total for the item “Value of overnight deposits” owing to rounding discrepancies, as they are reported in whole millions.

Credit institutions legally incorporated in the reporting country	
Number of offices	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.
Value of overnight deposits	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.
Branches of euro area-based credit institutions	
Number of offices	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents. For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.
Value of overnight deposits	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents. For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.
Branches of EEA-based credit institutions (outside the euro area)	
Number of offices	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents. For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.
Value of overnight deposits	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents. For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.
Branches of non-EEA-based banks	
Number of offices	There were no branches of non-EEA-based banks in Latvia in the period under review.

Value of overnight deposits	There were no branches of non-EEA-based banks in Latvia in the period under review.
Electronic money institutions	
Number of institutions	Until 2014 only those electronic money institutions that have issued e-money are included. Electronic money institutions that have only informed the Bank of Latvia on the commencement of their business are excluded. There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia. As of 2014 only licensed electronic money institutions are included. At the end of 2014, there were no such electronic money institutions in Latvia.
Outstanding value on e-money storages issued by electronic money institutions	Until 2014 only those electronic money institutions that have issued e-money are included. There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia. As of 2014 only licensed electronic money institutions are included. At the end of 2014, there were no such electronic money institutions in Latvia.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
of which: cards with a debit function	Pre-2007 data are shown together with data on payments with cards with a delayed debit function. Data on cards broken down by card function are available starting from 2007.
of which: cards with a delayed debit function	Pre-2007 data are shown together with data on payments with cards with a delayed debit function. Data on cards broken down by card function are available starting from 2007.
of which: cards with a credit and/or delayed debit function	Pre-2007 data on cards with a credit function and cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. As data on these two card categories are available separately as of 2007, this joint category is no longer used.
Cards with an e-money function	Not applicable.
of which: cards with an e-money function which have been loaded at least once	Not applicable.
Cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable.
of which: e-money card-loading/unloading terminals	Not applicable.

of which: e-money card-accepting terminals	Not applicable.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Book-entry transactions are not included. In 2014 the volume of SEPA credit transfers was 130,616,861 and the value was EUR 134,078.4 million.
Direct debits	Book-entry transactions are not included. The number of SEPA direct debit transactions was negligible in 2014.
of which: payments with cards with a debit function	Prior to 2005 data are estimates.
of which: payments with cards with a delayed debit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.
of which: payments with cards with a credit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.
of which: payments with cards with a credit and/or delayed debit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. As data on these two card categories are available separately as of the second half of 2007, this joint category is no longer used.
E-money payment transactions	As there were only two electronic money institutions in Latvia in 2005, data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.
of which: with cards with an e-money function	Not applicable.
of which: with other e-money storages	As there were only two electronic money institutions in Latvia in 2005, data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.
Other payment services	Not applicable.
Total number/value of payment transactions *of which:* cross-border transactions sent	Data provided are estimates. Before 2007, estimates were made on the basis of foreign trade data. For the 2007 data, estimates have been made on the basis of the data received in accordance with the new Regulation for Compiling “Credit Institution Payment Statistics Report”.

Cross border transactions received	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.
Memo items: Credits to the accounts by simple book entry	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.
Memo items: Debits from the accounts by simple book entry	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSP with cards issued by resident PSPs	
ATM cash withdrawals	For the period 2002-04, no distinction between cards issued in Latvia and those issued abroad is possible; all transactions are therefore included in section a).
POS transactions (irrespective of type of card used)	For the period 2002-04, no distinction between transactions in Latvia and those abroad is possible; all transactions are therefore included in section a).
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET COMPONENT: TARGET2-Latvija The TARGET2-Latvija was introduced on 19 November 2007.	
Concentration ratio in terms of volume/value	Includes central bank data.
LVPS: SAMS The SAMS system (RTGS for credit transfers) was introduced in September 2000.	
Concentration ratio in terms of volume/value	Includes central bank data.
Retail system: EKS Latvijas Banka adheres to the European Payments Council SEPA credit transfer scheme, and has been sending and receiving SEPA credit transfers using EKS SEPA since 9 November 2010. Latvijas Banka is therefore SEPA-compliant in the “bank-to-bank” domain.	
Total transactions sent	Includes transactions in euro.

of which: credit transfers	Includes transactions in euro. In 2014 the volume of SEPA credit transfers was 35,658,297 and the value was EUR 48,243.5 million.
of which: non-paper based	Includes transactions in euro.
of which: direct debit	There were no SEPA direct debit transactions in 2014.
Concentration ratio in terms of volume/value	Includes central bank data and transactions in euro.

GENERAL NOTES: LUXEMBOURG

Source for Table 1: Eurostat.
Source for all other tables: Banque centrale du Luxembourg, unless otherwise indicated.

Table 1 – Basic statistical data

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

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	
Value of overnight deposits	Includes only liabilities to the "General government" sector.
Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	For 2010-13 available data cover the number of transferable accounts and the number of transferable accounts usable via the internet or dedicated lines offered by credit institutions for non-bank clients. The number of total overnight deposits is not available.
Credit institutions legally incorporated in the reporting country	
Number of offices	As from 2003, data include branches of farmers' banks.
Other payment service providers	
Number of institutions	Postal institution (Entreprise des postes et télécommunications) and private companies.
Number of overnight deposits	Not available.

Table 6 – Payment card functions and accepting devices

Until 2011 figures are estimated from a sample of reporting agents, except for data relating to e-money.

From 2012 onwards a new methodology is applied: all figures are based on direct data collection involving all LU institutions providing payment services.

Cards issued by resident payment service providers	
Cards with a cash function	2004: a new methodology for counting cards with an e-money function was introduced. 2010: a major issuer of credit cards was added to the list of reporting agents. 2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards. Since 2012: the reporting includes all LU issuers of cards.
Cards with a payment function (except an e-money function)	2004: a new methodology for counting cards with an e-money function was introduced. 2010: a major issuer of credit cards was added to the list of reporting agents. 2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards. Since 2012: the reporting includes all LU issuers of cards.
of which: cards with a debit function	2004: a new methodology for counting cards with an e-money function was introduced. 2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards Since 2012: the reporting includes all LU issuers of cards.
of which: cards with a credit function	2004: a new methodology for counting cards with an e-money function was introduced. 2010: a major issuer of credit cards was added to the list of reporting agents. Since 2012: the reporting includes all LU issuers of credit cards.
Cards with an e-money function	2004: a new methodology for counting cards with an e-money function was introduced 2011: the e-money scheme MiniCash ceased operations.
Total number of cards (irrespective of the number of functions on the card)	2004: a new methodology for counting cards with an e-money function was introduced. 2010: a major issuer of credit cards was added to the list of reporting agents. 2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards. Since 2012: the reporting includes all LU issuers of cards.
of which: cards with a combined debit, cash and e-money function	2004: a new methodology for counting cards with an e-money function was introduced. 2011: the e-money scheme MiniCash ceased operations

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Until 2011 figures are estimated from a sample of reporting agents, except for data relating to e-money.

From 2012 onwards a new methodology is applied: all figures are based on a direct data collection involving all LU institutions providing payment services.

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Until 2011 figures are estimated from a sample representing 85% of the market. From 2012 onwards, the reporting covers data from all LU institutions. Book-entry transactions are not included.
Direct debits	Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Book-entry transactions are not included. Until 2011 figures are estimated from a sample representing 85% of the market. From 2012 onwards, the reporting covers data from all LU institutions participating in the national direct debit system. 2013: the total volume and value of direct debits relate to legacy transactions only as the total value of SDD transactions was not available for 2013. Regarding the volume of SDD transactions in 2013, a total number of 547,055 transactions were performed in STEP2 (sending or creditor's side).
Cheques	Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Until 2011 figures are estimated from a sample representing 85% of the market. From 2012 onwards, the reporting covers data from all LU institutions.
E-money payment transactions	E-money purchase transactions with other e-money storages: - the figures include P2P transactions; - the transactions are counted according to the principle of the residence of the account. A large proportion of e-money account holders are not LU residents.
Card transactions	Credit card transactions: 2010: a major issuer of credit cards was added to the list of reporting agents. From 2012 onwards, the reporting includes all LU issuers of credit cards.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	- LU acquiring activity on ATMs: until 2012 on-us transactions were not included. - LU issuing activity outside the country: from 2012 onwards, the reporting includes all LU issuers of credit cards.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: LIPS-Gross

TARGET2 migration date: 19 November 2007

TARGET2 component: TARGET2-LU

Retail system: LIPS-Net	
General	The system closed on 9 October 2006. Statistical information includes data up to the last day of processing.
Other direct participants	Include post office giro institutions.

GENERAL NOTES: MALTA

Source for Table 1: Eurostat.
Source for all other tables: Central Bank of Malta, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro banknotes and coins on 1 January 2008, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held by non-MFIs	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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2008, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

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

Other payment service providers	
Number of institutions	Financial Institutions licenced to undertake payment services under the 2nd schedule to the Financial Institutions Act (Payments Institutions); no. of institutions as at end 2014 - 8
Electronic money institutions	
Number of institutions	Financial Institutions licenced to undertake payment services under the 3rd schedule to the Financial Institutions Act (E-money institutions); no. of institutions as at end 2014-7
Outstanding value on e-money storages issued by electronic money institutions	Values sent.

Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013]

Credit transfers	Book-entry transactions are excluded.
Direct debits	Book-entry transactions are excluded.

Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

Credit transfers	An increase in the credit transfers value was experienced in 2009 because one credit institution that deals in very large value transactions changed its settlement procedure from netting to gross settlement. Book-entry transactions are excluded.
Direct debits	Book-entry transactions are excluded.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2014]

Estimates for payment and e-money institutions for the period January – June 2014 were calculated by replicating actual July – December 2014 data submitted by them.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

A large increase in values in the series “Credit transfers sent within the same TARGET component” for the reference year 2011 was due to the fact that two new commercial banks joined the system.

GENERAL NOTES: THE NETHERLANDS

Source for Table 1: Eurostat.
Source for all other tables: De Nederlandsche Bank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the component sector “Rest of the world” are not available for 2002.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period. No further technical explanation for the 2008 value.
Overnight deposits held at the central bank	Surplus of liquidity in 2008.
Intraday borrowing from the central bank	No further technical explanation for the 2008 value.

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

Electronic money institutions	
Number of institutions	Not applicable for 2002.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable for 2002.
Other payment service providers	
Number of offices	No data available between 2010 and 2013.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except an e-money function)	
of which: cards with a delayed debit function	Not applicable up to 2013
of which: cards with a credit function	Not available up to 2013.
Cards with an e-money function	Excluding e-purse-only cards.
of which: cards with an e-money function which have been loaded at least once	Data are not available between 2005 and 2014.
Total number of cards (irrespective of the number of functions on the card)	Excluding e-purse-only cards.

Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013]

Transactions per type of payment instrument	
Payments with cards with a delayed debit function	Not applicable.
Payments with cards with a credit function	Not available.
Payments with cards with a debit and/or delayed debit function	Not applicable.
E-money purchase transactions *of which:* with other e-money storages	Not applicable.
Other payment instruments	Not applicable.
Memo item: Credits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Memo item: Debits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Transactions per type of terminal	
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	Available from 2005.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country with cards issued in the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Memorandum items:	
Cash advances at POS terminals	Not applicable.
OTC cash withdrawals	Available from 2005.
OTC cash deposits	Available from 2005. All cash deposits are reported, including ATM-deposits, OTC-deposits, night safes, seal-bag deposit boxes, direct delivery (cash-in-transit), etc.

Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

Transactions per type of payment instrument	
Payments with cards with a delayed debit function	Not applicable.
Payments with cards with a credit function	Not available.
Payments with cards with a debit and/or delayed debit function	Not applicable.
Other payment instruments	Not applicable.
Memorandum item: Cross-border transactions received	For figures up to and including 2004, the only source is Interpay. From 2005 data received from reporting banks are also included, resulting in a break in the series.
Credits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Debits from the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Transactions per type of terminal	
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country with cards issued in the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Memorandum items:	
Cash advances at POS terminals	Not applicable.
OTC cash withdrawals	Available from 2005.
OTC cash deposits	Available from 2005. All cash deposits are reported, including ATM-deposits, OTC-deposits, night safes, seal-bag deposit boxes, direct delivery (cash-in-transit), etc.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2014]

Transactions per type of payment service	
Payments with cards with a delayed debit function	Not available.
Payments with cards with a credit function	Not available.
Credit transfers	Credit transfers include payment transactions related to cash-pooling activities (i.e. zero or target balancing).
Debits from the accounts by simple book entry	Book-entry transactions are not included, as data are not available.

Credits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Transactions via telecommunication, digital or IT device	Not available.
Other services (not included in the Payment Services Directive)	Not available.
Transactions per type of terminal	
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Cash advances at POS terminals	Not available.

Table 9 – Participation in selected payment systems

Retail system 1 Number of participants – The decline in number of participants is due to a transition to a new system because of the migration to SEPA. In the new system only direct participants participate.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Retail system: Equens – Equens is the product owner of PIN (a brand for card payments). PIN is currently being phased out and a new brand, Maestro, owned by Mastercard, has been introduced.

TARGET component: TOP

Retail system: Interpay

TARGET2 migration date: 18 February 2008

The name of NL component system: "TARGET2-NL"

The concentration ratio of the five largest banks in TARGET2-NL has changed significantly in TARGET2 compared to TOP/TARGET. We have identified two reasons for this:

- A few British banks participate in TARGET2 through De Nederlandsche Bank. In TOP/TARGET these participants either did not have an account or were very small participants in TOP. Because the Bank of England chose not to join TARGET2, these banks had to find another central bank through which to participate in TARGET2. Owing to the increasing number of large banks in TARGET2 compared with TOP/TARGET, the concentration ratio of the five largest banks has decreased.
- As a result of the migration from TOP/TARGET to TARGET2, the Dutch treasury and its agency restructured the way they use the RTGS system. Large transfers between these two participants occur more often than they did in TOP. Consequently, the treasury and its agency constitute one of the largest participants in TARGET2-NL in terms of value. The number of transactions is very low.

GENERAL NOTES: AUSTRIA

Source for Table 1: Eurostat.
Source for all other tables: Oesterreichische Nationalbank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable) until 2013.

Table 4 – Banknotes and coins

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

Table 6 – Payment card functions and accepting devices

Cards with a debit and/or delayed debit function	Not reported, as this item is only reported if the data cannot be broken down into the first three categories.
Cards which give access to e-money stored on e-money accounts	Not reported, as this item is only reported if the data cannot be broken down into the first three categories.
E-money card terminals	Until reference year 2013, this item contains all *"POS terminals of which: E-money card terminals"* plus *"E-money card terminals, which is allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary"*. Up from reference year 2014, this item contains only E-money card terminals, which allow the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary.
E-money card accepting terminals	Until reference year 2013, this item contained all *"POS terminals of which: E-money card terminals"*. Up from reference year, 2014 this item contains only E-money card terminals, which allow the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from

	the balance on the card to the balance of a beneficiary, which are no “E-money card loading and unloading terminals”.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions [up to 2013]

Transactions per type of terminal	
Transactions at terminals located in the country with cards issued in the country (value/number)	2000-05: does not include the component “POS transactions”.
Transactions at terminals in the country with cards issued outside the country (value/number)	2000-13: data for transactions at terminals in the country with cards issued outside the country are not available.
Transactions at terminals outside the country with cards issued in the country (value/number)	2000-13: data for transactions at terminals outside the country with cards issued in the country are not available.
Transactions per type of payment instrument	
Credit transfers	2000-13: Includes items initiated by banks.
Direct debits	2000-13: Includes items initiated by banks.
Cheques	2000-13: Data for cheque transactions are not available.
Memo item: Credits to the accounts by simple book entry	Data for book-entry transactions are not available.
Memo item: Debits to the accounts by simple book entry	Data for book-entry transactions are not available.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2014]

Memo item: Credits to the accounts by simple book entry	Data for book-entry transactions are not available.
Memo item: Debits to the accounts by simple book entry	Data for book-entry transactions are not available.
Memo item: Other services (not included in the Payment Services Directive)	Not applicable for Austria.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2014]

b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: E-money payment transactions with cards with an e-money function	Data for these transactions are not available, because the acquirers do not know if a card issued by non-resident PSPs is an e-money card or not.

Table 10 – Payments processed by selected payment systems: number/value of transactions

TARGET2 component: HOAM.AT

Retail system: STEP.AT was launched by the Oesterreichische Nationalbank (OeNB) on 2 July, 2007 as a clearing platform for regional interbank payments. STEP.AT provides processing procedures for payment orders by utilising the new generation of SEPA formats as well as EDIFACT formats. The gradual replacement of STEP.AT was completed in November 2013.

Clearing Service: Clearing Service was launched for domestic retail payments in 2012 and for cross-border retail payments at the end of 2013.

GENERAL NOTES: PORTUGAL

Source for Table 1: Eurostat.
Source for all other tables: Banco de Portugal, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
of which: transferable deposits held at other credit institutions	Data for 2011 include transferable deposits of central banks outside the euro area in the amount of EUR 607 million.

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 offices	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Value of overnight deposits	The increase in the value of overnight deposits at the central bank in 2011 was mainly due to the following two reasons. i) An increase of EUR 4,742 million in the overnight liabilities vis-à-vis the resident general government. This value reflects the deposit held by the Portuguese Treasury and Government Debt Agency (Instituto de Gestão da Tesouraria e do Crédito Público (IGCP)) at Banco de Portugal, namely the unused funds received in the context of the financial assistance to Portugal. Please note that the disbursement of funds in the context of the financial assistance to Portugal is channelled to IGCP through accounts held at Banco de Portugal. ii) An increase of EUR 126 million in overnight deposits held by "Other Financial Intermediaries" and "Financial Auxiliaries".
Other payment service providers	Includes the postal institution (1).

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a cash function	Estimated figures. In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Cards with a payment function (except cards with an e-money function only) *of which*: cards with a debit and/or delayed debit function cards with a credit and/or delayed debit function	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements. As from 2013 payment cards that have both debit and credit function are included in each sub-category.
Cards with an e-money function	The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the small number of transactions processed. Prepaid cards are included. The increase in 2013 was largely due to the issuance of prepaid cards that can only be used in food-related merchants.
Total number of cards (irrespective of the number of functions on the card) *of which*: cards with a combined debit, cash and e-money function	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Terminals provided by resident payment service providers	
E-money card terminals	The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the small number of transactions processed. Terminals accepting prepaid cards are included.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions [up to 2012]

Transactions per type of payment instrument	
Credit transfers	Book-entry transactions are not included in this item. SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2009	1,416,952	10,726.24
2010	2,325,579	14,030.28
2011	2,851,140	15,793.71
2012	26,836,298	36,693.66
2013	106,516,805	446,048.04

of which: paper based	Estimated figures.
of which: non-paper based	Estimated figures.
Direct debits	Book-entry transactions are not included in this item.
Card payments with cards issued in the country (except cards with an e-money function)	Includes payment transactions, other than cash withdrawals or cash deposits, processed through the ATM/POS network.
of which: payments with cards with a debit and/or delayed debit function	Estimated figures. The increase in the value of transactions processed in 2010 derives from the introduction of a new type of payment card transaction that enables Multibanco cardholders to send funds to other cardholders using the same network. In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.
of which: payments with cards with a credit and/or delayed debit function	Estimated figures. In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.

E-money purchase transactions	The increase in 2013 was largely due to the issuance of prepaid cards that can only be used in food related merchants.
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
POS transactions (irrespective of type of card used)	Includes payment transactions, other than cash withdrawals or cash deposits, processed through the ATM/POS network.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2013]

Credit transfers	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Initiated in paper-based form	Estimated figures.
Initiated electronically	Estimated figures.
Initiated in a file/batch	Estimated figures.
Initiated on a single payment basis	Estimated figures.
Direct debits	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Initiated in a file/batch	Estimated figures.
Initiated on a single payment basis	Estimated figures.
Card payments with cards issued by resident PSP (except cards with an e-money function only)	
Payments with cards with a debit and/or delayed debit function Payments with cards with a credit and/or delayed debit function	Estimated figures. In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Initiated at a physical EFTPOS Initiated remotely	Estimated figures.
E-money payment transactions with e-money issued by resident PSPs	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Cheques	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Other payment services	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2013]

General note: from 2013, only transactions performed at physical EFTPOS terminals are included (electronic funds transfer at point of sale).

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

ATM cash deposits (except e-money transactions)	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
POS transactions (except e-money transactions)	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

POS transactions (except e-money transactions)	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Memorandum items:

Cash advances at POS terminals	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component

Credit transfers sent	Includes transactions processed through TARGET2-PT (the Portuguese component of TARGET2), SPGT (the Portuguese component of TARGET) and SPGT2 (Portuguese PHA). Transactions initiated through Aplicativo de Gestão Integrada de Liquidações (AGIL – an integrated settlement management application) are also included. SPGT ceased to operate on 15 February 2008. SPGT2 operated between 18 February 2008 and 27 February 2009. TARGET2-PT went live on 18 February 2008. AGIL is a local system that manages current accounts with Banco de Portugal for institutions that do not participate directly in TARGET2-PT. AGIL went live on 2 March 2009.

Retail system: SICOI

General note: in 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Credit transfers	SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2009	277,263	2,548.77
2010	904,654	3,832.97
2011	1,192,925	4,132.84
2012	24,306,586	21,330.24
2013	71,125,884	81,002.88

of which: paper-based credit transfers	Estimated figures.
of which: non-paper-based credit transfers	Estimated figures.

Retail system: SLOD

Total transactions sent	SLOD ceased to operate on 27 February 2009.

GENERAL NOTES: SLOVENIA

Source for Table 1: Eurostat.
Source for all other tables: Banka Slovenije, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
Exchange rates	Exchange rates are not published from 2007 onwards, because Slovenia adopted the euro on 1 January 2007.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2007, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are not reported for 2002-04.
Narrow money supply (M1)	This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	End-of-period values.
Overnight deposits held at other credit institutions	End-of-period values.
Memorandum items: Non-intraday borrowing from the central bank	Average for last reserve maintenance period.

Table 4 – Banknotes and coins

Please refer to Table 3 in the "Euro area aggregate data" section.

Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Until 2013 includes payment card issuers who are not credit institutions or a public authority providing payment services to non-MFIs.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except with e-money function only)	Retailer cards are not included.
Terminals provided by resident payment service providers	
General	Resident PSPs have terminals only in Slovenia.
ATMs with a credit transfer function	Available from 2007 onwards.
E-money card terminals	Not applicable.
of which: e-money card-loading/unloading terminals	Not applicable.
of which: e-money card-accepting terminals	Not applicable.

Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013]

SEPA credit transfers	Volume in 2011: 72,461,545 transactions Volume in 2012: 134,133,206 transactions Volume in 2013: 137,944,755 transactions
SEPA direct debits	Volume in 2011: 7,824 transactions Volume in 2012: 2,118,125 transactions Volume in 2013: 35,667,054 transactions
Memorandum items:	
Cash advances at POS terminals	In 2006, data for this item were collected “ad hoc”; regular reporting does not include data for this item.
OTC cash withdrawals	Data are not collected.
OTC cash deposits	Data are not collected.
Cross-border transactions received	Data are not collected.

Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

Transactions per type of payment instrument	
Paper based credit transfers	Figures for 2004, 2005 and 2006 include OTC cash withdrawals from bank accounts, as well as OTC cash deposits. In the figures for 2004-06 some reporters also include transfers of funds to/from the savings account of the same customer at the same bank using a paper-based bank form. The significant decrease in number of transfers in this category in 2008 for some large banks is partly explained by an increase in non-paper-based credit transfers.
SEPA credit transfers	Estimated value for 2011: EUR 144,680.953 million Estimated value for 2012: EUR 324,685.829 million Estimated value for 2013: EUR 368,611.477 million
SEPA direct debits	Value in 2011: EUR 0.381 million Value in 2012: EUR 122.598 million Value in 2013: EUR 1,593.865 million

E-money purchase transactions with cards with an e-money function.	Not applicable.
Other payment instruments	Includes the special debit (paper-based) instrument.
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
b) Transactions at terminals located in the country with cards issued outside the country	
c) Transactions at terminals located outside the country with cards issued in the country	
E-money card-loading/unloading transactions	Not applicable.
Memo items:	
Cash advances at POS terminals	In 2006 data for this item were collected “ad hoc”; regular reporting does not include data for this item.
OTC cash withdrawals	Data are not collected.
OTC cash deposits	Data are not collected.
Cross-border transactions received	Data are not collected.

Table 7a – Payment transactions per type of payment service involving non-MFIs: number of transactions [as of 2014]

Payment service: sent transactions – geographical breakdown Geo3	Data according to geographical breakdown convention Geo3 are being collected from Q3 2014. Relevant data according to Geo3 for Q1 and Q2 2014 are estimated.
Payment service: received transactions – geographical breakdown	Data on received transactions are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.
Memo items: Money remittances	Data on money remittances are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

Table 7b – Payment transactions per type of terminal involving non-MFIs: number of transactions [as of 2014]

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSP	Slovenian PSPs have terminals only in Slovenia.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Slovenian PSPs have terminals only in Slovenia.
Memo items: OTC cash withdrawals and OTC cash deposits	Data on OTC cash withdrawals and OTC cash deposits are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

Table 8a –Payment transactions per type of payment service involving non-MFIs: value of transactions [as of 2014]

Payment service: sent transactions – geographical breakdown Geo3	Data according to geographical breakdown convention Geo3 are being collected from Q3 2014. Relevant data according to Geo3 for Q1 and Q2 2014 are estimated.

Payment service: received transactions – geographical breakdown	Data on received transactions are being collected from Q3 2014. Relevant data fro Q1 and Q2 2014 are estimated.
Memo items: money remittances sent	Data on money remittances are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

Table 8b – Payment transactions per type of terminal involving non-MFIs: value of transactions [as of 2014]

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSP	Slovenian PSPs have terminals only in Slovenia.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Slovenian PSPs have terminals only in Slovenia.
Memo items: OTC cash withdrawals and OTC cash deposits	Data on OTC cash withdrawals and OTC cash deposits are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

Table 9 – Participation in selected payment systems

Clearing and settlement organisations	Klirinško depotna družba d.d.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

LVPS: TARGET2	The TARGET2-Slovenija component was launched on 19 November 2007; therefore the figures only include transactions from that date onwards. Slovenian traffic in TARGET prior to 19 November 2007 is included in figures for the German TARGET component RTGSplus.
Retail system: Giro Clearing System	Introduced in October 1998. An interbank multilateral retail payment system which only processes non-paper (i.e. electronic) credit payments sent by national (domestic) direct participants. On 1 January 2007 the threshold for credit payments submitted to the Giro Clearing System was raised from EUR 8,354.21 to EUR 50,000. Closed on 31 July 2009.
Retail system: SEPA IKP System	Introduced on 4 March 2009. SEPA Internal Credit Payments system (SEPA IKP) is a payment system for processing small-value credit payment orders in accordance with SEPA credit transfer standards. It is an interbank multilateral retail payment system which only processes non-paper credit payments sent by national (domestic) direct participants.
Retail system: SEPA IDD Core	Introduced on 21 November 2011. SEPA Internal Direct Debit Core (SEPA IDD Core) is a domestic payment system for processing consumer SEPA direct debits.
Retail system: SEPA IDD B2B	Introduced on 21 November 2011. SEPA Internal Direct Debit B2B (SEPA IDD B2B) is a domestic payment system for processing business-to-business SEPA direct debits.

GENERAL NOTES: SLOVAKIA

Source for Table 1: Eurostat.
Source for all other tables: Národná banka Slovenska, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Source: ECB. Following the changeover to the euro on 1 January 2009, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are not reported for the period 2002-03. Data for the "Central government" component sector are not reported for the period 2002-03. Data for the "Other residents" counterpart sector are not reported for the period 2002-03.
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2009, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	End-of-period data; since 2006 average for last reserve maintenance period.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Memorandum items: Non-intraday borrowing from the central bank	End-of-period data; since 2006 average for last reserve maintenance period.

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

Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Data for 2005 and 2006 are estimated.
Number of transferable deposits	Data for 2010 are estimated.

Number of offices	Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.
Value of overnight deposits	Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.
Electronic money institutions	
Number of institutions	Not applicable. Since 2013 EMIs do not operate in Slovakia.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.
Other payment service providers	
Number of institutions	State Treasury, Slovak Postal Institution, since 2014 also payment institutions.
Number of offices	Slovak Postal Institution, since 2014 also payment institutions.
Number of overnight deposits	State Treasury, since 2014 also payment institutions.
Value of overnight deposits	State Treasury, since 2014 also payment institutions.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment instrument [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	From 2005 to 2007 data include book-entry transactions. As from 2008 book-entry data are shown as a separate category. In Table 8 no data are given for the year 2003 for "Credit transfers" (with breakdowns), "Direct debits" or "Total value of transactions with payment instruments by non-MFIs", although values are given for the equivalent items in Table 7. This is because not all banks were able to provide data for these items.
Direct debits	From 2005 to 2007 data include book-entry transactions. As from 2008 book-entry data are shown as a separate category.
Memo item: Credits to the accounts by simple book entry	From 2005 to 2007 data are included in credit transfers.
Memo item: Debits from the accounts by simple book entry	From 2005 to 2007 data are included in direct debits. Data also include most loan repayments.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.

Table 9 – Participation in selected payment systems

TARGET/TARGET2 component Number of participants	Three of the direct participants represent ancillary systems.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

SIPS	Since January 2003 Národná banka Slovenska has been using a new methodology. By contrast with previous figures, which include input, output and non-accounting items, the figures as from 2003 include only incoming items. On 1 January 2009 LVPS SIPS was transformed into a retail system.

GENERAL NOTES: FINLAND

Source for Table 1: Eurostat.
Source for all other tables: Suomen Pankki – Bank of Finland, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world, except banks” component are available only as from June 2010. Data for the “Central government” component are not available for 2000-06.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Data are available only as from June 2010.

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

Number of electronic money institutions	E-money service was discontinued in July 2006.
Outstanding value on e-money storages issued by electronic money institutions (national currency millions)	A new electronic money institution has been in operation since 2008. It is a Limited Credit Institution, and is not included in the list of MFIs. Due to limited functionalities and small volumes, information on this item is not collected. There are currently two e-money institutions included into the list of MFIs. Both of them are small and electronic money issued by them is less than EUR 0.1 million. Data are collected by the Financial Supervisory Authority.

Table 6 – Payment card functions and accepting devices

On-line debit cards	Until 2007 on-line debit cards were limited to ATM use only; since 2008 on-line debit cards are accepted as payment cards.
ATMs with a credit transfer function	Banks have replaced ATMs with credit transfer functionality by terminals, located in the branch, which allow customers to use the internet banking application. The number of these terminals is not available.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference year 2014 Tables 7a and 8a]	
Paper-based credit transfers	Not available since 2012.
Credit transfers initiated electronically	Not available since 2012.
Card payments with cards issued by resident PSPs	Until 2007 on-line debit cards were limited to ATM use only; since 2008 on-line debit cards are accepted as payment cards.
E-money payment transactions	E-money service was discontinued in July 2006.
Memo item: Credits to the accounts by simple book entry	Data are not available.
Memo item: Debits from the accounts by simple book entry	Data are not available.
Transactions per type of terminal [as of reference year 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs ATM cash deposits E-money card-loading/unloading transactions	 Not applicable. E-money service was discontinued in July 2006.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs ATM cash deposits E-money card-loading/unloading transactions	 Not applicable. E-money service was discontinued in July 2006.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs ATM cash withdrawals ATM cash deposits POS transactions (irrespective of card use) E-money card-loading/unloading transactions	 Data coverage incomplete. Not applicable. Data coverage incomplete. E-money service was discontinued in July 2006.

Table 9 – Participation in selected payment systems

Payments processing system – retail system 1
Retail payment system (PMJ) performed clearing for the last time on 15 November 2013.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: the BoF - RTGS component was changed to the TARGET2 - Suomen Pankki system on 18 February 2008.

Retail system: PMJ

- Card payments: volumes and values of transactions for this item, are reported as “not applicable“ as from 2008
- Paper-based credit transfers: the increase in the value of transactions in 2008 relates to process changes in several credit institutions, possibly after the introduction of SEPA (Single Euro Payments Area) transactions
- At the end of 2011 the PMJ system stopped processing credit transfers. All domestic credit transfers are now processed by the SEPA compliant STEP2-system
- Due to the rapid decline in the volumes and values in the system, the concentration ratio became irrelevant as from the reference year 2011
- Clearing was performed for the last time on 15 November 2013.

Concentration ratio for TARGET2 not available for 2013.

LVPS: POPS

- Information on whether payment is electronic or paper-based is not collected when the payments are initiated.

GENERAL NOTES: BELGIUM

Source for Table 1: Eurostat.

Source for all other tables: Nationale Bank van België/Banque Nationale de Belgique, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Held at MFIs (except ECB), to the exclusion of other institutions offering payment services to non-MFIs (see Table 5). 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Memorandum items: Outstanding value on e-money storages issued by MFIs *of which*: Software-based electronic money	Not applicable.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

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

Credit institutions	
Number of offices	From 2014 includes all places of business (also offices of independent agents).
Other payment service providers	
Number of institutions	Includes only the postal institution.

Electronic money institutions	
Number of institutions	These figures have been revised in the 2014 edition, in order to include only ELMIs that were not credit institutions (whether or not MFIs). For a complete list, see the website of the National Bank of Belgium at http://www.nbb.be/pub/cp/domains/psd/li.htm?l=en.
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	Not relevant before 2009.
Other payment service providers: payment institutions	
General remark	Lists are available on the website of the National Bank of Belgium at http://www.nbb.be/pub/cp/domains/psd/li.htm?l=en The payment institutions are not taken into account in the figures presented in the table.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers (units)	
Cards with a payment function	Before 2014 the differentiation between credit cards and delayed debit cards was not available.
Terminals provided by resident payment service providers (units)	
E-money card terminals	Data for 2012 and 2013 are not available.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	10,883.0	10,978.0	11,054.0	11,105.0	11,157.0
GDP (EUR billions)	365.10	379.11	387.42	392.70	400.64
GDP per capita (EUR)	33,548	34,533	35,048	35,362	35,910
HICP (annual percentage changes)	2.3	3.4	2.6	1.2	0.5

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	141,805.00	142,762.00	154,811.00	165,796.00	186,246.00
of which:					
Transferable deposits	118,134.00	125,120.00	138,149.00	150,192.00	168,222.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	22,535.00	28,316.00	31,318.00	37,380.00	43,843.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	31.00
of which:					
Hardware-based electronic money	.	.	.	.	31.00
Software-based electronic money	.	.	.	.	-

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	12,126.47	18,144.78	24,470.84	10,279.22	7,946.25
Overnight deposits held at other credit institutions (in EUR, end of period)	25,167.00	23,038.00	31,752.00	23,898.00	14,787.00
of which:					
Transferable deposits at other MFIs (end of period)	18,975.00	13,881.00	26,244.00	22,128.00	12,165.00
Memorandum items:					
Non-intraday borrowing from the central bank	5,942.50	31,976.84	40,010.86	14,947.95	9,982.52
Intraday borrowing from the central bank	5,949.11	8,052.02	1,795.63	4,168.24	1,493.04

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	6	6	6	5	5
Number of overnight deposits (thousands)	0.25	0.25	0.24	0.21	0.20
Value of overnight deposits (EUR millions)	198.00	668.00	685.00	490.00	444.00
of which:					
Value of transferable deposits (EUR millions)	198.00	668.00	685.00	490.00	444.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	106	108	103	103	103
Number of offices	4,087	3,881	3,820	3,738	7,082
Number of overnight deposits (thousands)	16,641.46	16,600.57	16,551.04	16,791.05	25,958.98
of which:					
Number of internet/PC-linked overnight deposits (thousands)	9,156.87	10,769.27	10,608.62	11,128.86	17,142.90
Number of transferable overnight deposits (thousands)	-	14,968.74	14,943.86	15,267.01	11,881.39
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	-	10,231.13	9,655.84	10,132.10	9,331.26
Value of overnight deposits (EUR millions)	141,606.00	142,091.00	154,126.00	165,306.00	185,801.00
of which:					
Value of transferable deposits (EUR millions)	117,936.00	124,452.00	137,464.00	149,702.00	167,778.00
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	147.81
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	30.96
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	48	47	44	39	43
Number of offices	4,056	3,806	3,738	3,647	7,017
Value of overnight deposits (EUR millions)	113,002.00	112,811.00	121,664.00	129,130.00	147,924.00
Branches of euro area-based credit institutions					
Number of institutions	41	44	41	47	42
Number of offices	20	66	73	83	59
Value of overnight deposits (EUR millions)	9,458.00	9,357.00	8,574.00	10,208.00	10,871.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	8	8	9	8	8
Number of offices	4	1	1	1	2
Value of overnight deposits (EUR millions)	2,922.00	883.00	1,417.00	548.00	557.00
Branches of non-EEA-based credit institutions					
Number of institutions	9	9	9	9	10
Number of offices	7	8	8	7	4
Value of overnight deposits (EUR millions)	16,224.00	19,040.00	22,471.00	25,420.00	26,449.00
Electronic money institutions					
Number of institutions	6	6	7	9	10
Number of payment accounts (thousands)	.	.	.	.	818.69
Number of e-money accounts (thousands)	.	.	.	.	4,170.63
Outstanding value on e-money storages issued (EUR millions)	1.00	1.00	.	.	32.00
Other payment service providers					
Number of institutions	1	1	1	1	1
Number of offices	1,394	1,373	1,340	1,343	1,344
Number of overnight deposits (thousands)	0.66	0.67	0.65	0.66	0.49
Value of overnight deposits (EUR millions)	924.00	1,048.00	1,277.00	1,455.00	2,930.00
Number of payment accounts (thousands)	.	.	.	.	1,378.53
Number of e-money accounts (thousands)	.	.	.	.	4,170.63
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	0.00

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	114	116	112	114	115
Number of offices	5,487	5,260	5,166	5,086	8,431
Number of overnight deposits (thousands)	16,642.37	16,601.49	16,551.93	16,791.91	25,959.67
of which:					
Number of internet/PC-linked overnight deposits (thousands)	9,156.87	10,769.27	10,608.62	11,128.86	17,142.90
Value of overnight deposits (EUR millions)	142,728.00	143,807.00	156,088.00	167,251.00	189,175.00
Number of payment accounts (thousands)	.	.	.	.	2,197.22
Number of e-money accounts (thousands)	.	.	.	.	8,489.06
Outstanding value on e-money storages issued (EUR millions)	1.00	1.00	.	.	62.96
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	3
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	3
Number of payment institutions providing services through an agent	.	.	.	.	0
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	0

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	19,447.94	20,005.19	20,647.08	20,041.34	21,396.54
Cards with a payment function (except cards with an e-money function only)	19,447.94	20,005.19	20,647.08	20,041.34	21,949.24
of which:					
Cards with a debit function	15,132.40	15,706.96	16,196.78	15,684.40	16,223.48
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	2,102.09
Cards with a debit and/or delayed debit function	-	-	-	-	1,795.32
Cards with a credit and/or delayed debit function	4,315.54	4,298.22	4,450.30	4,356.94	1,828.36
Cards with an e-money function	11,659.50	12,446.60	13,009.65	13,461.00	10,681.28
Cards on which e-money can be stored directly	.	.	.	.	10,364.45
Cards which give access to e-money stored on e-money accounts	.	.	.	.	316.83
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	2,391.70	2,108.10	2,031.99	1,965.85	2,000.00
Total number of cards (irrespective of the number of functions on the card)	19,447.94	20,005.19	20,647.08	20,041.34	22,769.84
of which:					
Cards with a combined debit, cash and e-money function	11,659.50	12,446.60	13,009.65	13,461.00	10,459.46
Terminals provided by resident PSPs					
ATMs	15.58	15.77	15.66	14.86	10.01
Located in the reporting country	.	.	.	.	10.01
Located abroad	.	.	.	.	-
ATMs					
of which:					
ATMs with a cash withdrawal function	8.29	8.60	8.69	8.71	6.37
Located in the reporting country	.	.	.	.	6.37
Located abroad	.	.	.	.	-
ATMs with a credit transfer function	8.32	9.91	9.97	10.03	6.11
Located in the reporting country	.	.	.	.	6.11
Located abroad	.	.	.	.	-
POS terminals	138.26	140.93	136.25	-	183.21
Located in the reporting country	.	.	.	.	180.30
Located abroad	.	.	.	.	2.90
POS terminals					
of which:					
EFTPOS terminals	138.26	140.93	136.25	-	183.21
Located in the reporting country	.	.	.	.	180.30
Located abroad	.	.	.	.	2.90
E-money card POS terminals	.	.	.	.	141.43
Located in the reporting country	.	.	.	.	141.43
Located abroad	.	.	.	.	-
E-money card terminals	177.97	169.10	-	-	202.48
Located in the reporting country	.	.	.	.	202.48
Located abroad	.	.	.	.	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	112.39	107.52	-	-	12.71
Located in the reporting country	.	.	.	.	12.71
Located abroad	.	.	.	.	-
E-money card accepting terminals	65.58	61.58	-	-	189.77
Located in the reporting country	.	.	.	.	189.77
Located abroad	.	.	.	.	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	1,005.50	1,026.64	946.77	1,022.80	1,366.39
Domestic	.	.	.	.	1,320.22
Cross-border	.	.	.	.	46.17
Credit transfers					
Initiated in paper-based form	65.76	40.89	49.15	32.39	28.98
Initiated electronically	939.75	985.76	897.61	990.41	1,337.42
Initiated in a file/batch	.	.	.	.	363.28
Initiated on a single payment basis	.	.	.	.	974.14
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	175.46
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	5.20
Cross-border credit transfers received	.	.	.	.	66.89
Direct debits	246.02	264.55	285.64	313.10	529.45
Domestic	.	.	.	.	301.85
Cross-border	.	.	.	.	227.60
Direct debits					
Initiated in a file/batch	.	.	.	.	527.92
Initiated on a single payment basis	.	.	.	.	1.54
Direct debits					
of which:					
Non-SEPA	.	.	.	.	2.58
Cross-border direct debits received	.	.	.	.	12.56
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,066.89	1,154.32	1,226.88	1,332.25	1,508.24
Domestic card payments	.	.	.	.	1,367.06
Cross-border card payments	.	.	.	.	141.17
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	945.90	1,020.57	1,087.60	1,168.56	1,349.52
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	2.18
Payments with cards with a debit and/or delayed debit function	-	-	-	-	3.85
Payments with cards with a credit and/or delayed debit function	120.99	133.74	139.28	163.69	152.69
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	10.11
Payments initiated remotely	.	.	.	.	0.35
E-money payment transactions with e-money issued by resident PSPs	60.62	50.51	46.20	29.36	28.54
Domestic	.	.	.	.	26.16
Cross-border	.	.	.	.	2.39
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	60.62	50.51	46.20	29.36	26.11
With e-money accounts	-	-	-	-	2.01
of which:					
Accessed through a card	.	.	.	.	2.01
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.08

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	7.20	6.50	5.44	4.28	2.85
Domestic	.	.	.	.	2.53
Cross-border	.	.	.	.	0.33
Cross-border cheques received	.	.	.	.	0.17
Other payment services	0.16	0.12	-	-	1.22
Domestic	.	.	.	.	1.21
Cross-border	.	.	.	.	0.01
Other cross-border payment services received	.	.	.	.	0.01
Total payment transactions involving non-MFIs	2,386.39	2,502.64	2,510.91	2,701.80	3,436.69
Domestic	.	.	.	.	3,019.03
Cross-border	104.61	129.83	140.79	163.18	417.66
Total cross-border transactions received (excluding card payments)	69.82	88.46	82.36	95.52	79.58
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	3.71
Debits from the accounts by simple book entry	-	-	-	-	4.42
Money remittances	.	.	.	.	0.35
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.35
Cross-border money remittances received	.	.	.	.	0.18
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	-	-	-	-	1,662.06
At terminals located in the reporting country	.	.	.	.	1,661.02
At terminals located abroad	.	.	.	.	1.05
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	391.12	405.67	411.26	420.25	318.23
At terminals located in the reporting country	.	.	.	.	317.56
At terminals located abroad	.	.	.	.	0.67
ATM cash deposits (except e-money transactions)	-	-	-	-	32.02
At terminals located in the reporting country	.	.	.	.	32.02
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	983.89	1,048.50	1,118.63	1,205.74	1,281.48
At terminals located in the reporting country	.	.	.	.	1,281.11
At terminals located abroad	.	.	.	.	0.38
E-money card-loading/unloading transactions	9.36	8.28	6.77	4.81	3.92
At terminals located in the reporting country	.	.	.	.	3.92
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	26.41
At terminals located in the reporting country	.	.	.	.	26.41
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	68.22
At terminals located in the reporting country	.	.	.	.	63.89
At terminals located abroad	.	.	.	.	4.33
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	9.25	9.05	8.84	8.80	10.28
At terminals located in the reporting country	.	.	.	.	6.29
At terminals located abroad	.	.	.	.	3.98
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	50.05	56.06	59.41	70.01	57.94
At terminals located in the reporting country	.	.	.	.	57.59
At terminals located abroad	.	.	.	.	0.35
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	-	154.18
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	154.18
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	14.63	14.08	14.34	14.93	13.20
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	13.20
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	82.99	105.83	108.25	126.51	140.85
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	140.85
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.13
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.13
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	0.00
OTC cash withdrawals	-	-	-	-	2.35
OTC cash deposits	-	-	-	-	1.49

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	3,684.19	3,890.46	3,656.32	3,975.33	6,678.55
Domestic	.	.	.	.	5,218.63
Cross-border	.	.	.	.	1,459.92
Credit transfers					
Initiated in paper-based form	308.64	333.08	394.37	461.60	283.91
Initiated electronically	3,375.56	3,557.38	3,261.96	3,513.73	6,394.64
Initiated in a file/batch	.	.	.	.	2,368.62
Initiated on a single payment basis	.	.	.	.	4,026.02
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	208.59
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	1,462.16
Cross-border credit transfers received	.	.	.	.	1,154.58
Direct debits	55.31	66.77	71.25	78.28	120.07
Domestic	.	.	.	.	78.12
Cross-border	.	.	.	.	41.95
Direct debits					
Initiated in a file/batch	.	.	.	.	118.66
Initiated on a single payment basis	.	.	.	.	1.41
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	1.32
Cross-border direct debits received	.	.	.	.	17.60
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	58.74	63.30	66.90	71.51	73.73
Domestic card payments	.	.	.	.	63.75
Cross-border card payments	.	.	.	.	9.98
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	46.80	50.38	53.82	56.72	59.60
Payments with cards with a delayed debit function	-	-	-	-	0.44
Payments with cards with a credit function	-	-	-	-	0.27
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	11.94	12.92	13.09	14.79	13.43
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	1.10
Payments initiated remotely	.	.	.	.	0.03
E-money payment transactions with e-money issued by resident PSPs	0.26	0.23	0.23	0.14	0.36
Domestic	.	.	.	.	0.23
Cross-border	.	.	.	.	0.14
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.26	0.23	0.23	0.14	0.07
With e-money accounts	-	0.00	0.00	0.00	0.30
of which:					
Accessed through a card	.	.	.	.	0.10
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	40.89	46.58	37.13	33.95	23.96
Domestic	.	.	.	.	20.88
Cross-border	.	.	.	.	3.08
Cross-border cheques received	.	.	.	.	1.35
Other payment services	1.49	1.19	-	-	2.01
Domestic	.	.	.	.	1.20
Cross-border	.	.	.	.	0.81
Other cross-border payment services received	.	.	.	.	0.73
Total payment transactions involving non-MFIs	3,840.88	4,068.53	3,831.83	4,159.22	6,898.68
Domestic	.	.	.	.	5,382.80
Cross-border	921.79	909.83	989.40	1,014.08	1,515.88
Total cross-border transactions received (excluding card payments)	1,236.83	1,360.65	1,186.94	1,046.92	1,174.27
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	16.84
Debits from the accounts by simple book entry	-	-	-	-	14.20
Money remittances	.	.	.	.	1.56
Domestic	.	.	.	.	0.02
Cross-border	.	.	.	.	1.54
Cross-border money remittances received	.	.	.	.	0.02
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	-	-	-	-	127.97
At terminals located in the reporting country	.	.	.	.	127.84
At terminals located abroad	.	.	.	.	0.13
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	46.00	49.33	51.19	53.23	44.04
At terminals located in the reporting country	.	.	.	.	43.96
At terminals located abroad	.	.	.	.	0.09
ATM cash deposits (except e-money transactions)	-	-	-	-	29.93
At terminals located in the reporting country	.	.	.	.	29.93
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	51.99	55.07	58.62	61.96	53.79
At terminals located in the reporting country	.	.	.	.	53.75
At terminals located abroad	.	.	.	.	0.04
E-money card-loading/unloading transactions	0.27	0.24	0.20	0.14	0.11
At terminals located in the reporting country	.	.	.	.	0.11
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.09
At terminals located in the reporting country	.	.	.	.	0.09
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	4.79
At terminals located in the reporting country	.	.	.	.	2.16
At terminals located abroad	.	.	.	.	2.63
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	1.33	1.31	1.27	1.29	0.43
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.42
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	4.05	4.43	4.34	4.68	4.36
At terminals located in the reporting country	.	.	.	.	2.15
At terminals located abroad	.	.	.	.	2.21
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	-	11.74
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	11.74
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2.03	1.97	2.02	2.09	1.83
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	1.83
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	6.75	8.23	8.28	9.55	9.90
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	9.90
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.01
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.01
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	0.00
OTC cash withdrawals	-	-	-	-	3.76
OTC cash deposits	-	-	-	-	2.94

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: RECOUR & TARGET2-BE					
Number of participants	47	48	48	46	45
of which:					
Direct participants	11	12	14	14	14
of which:					
Credit institutions	10	11	13	13	13
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	-	-	-	-	0
Others	-	-	-	-	0
Indirect participants	36	36	34	32	31
RETAIL SYSTEM: CEC					
Number of participants	75	74	72	70	63
of which:					
Direct participants	19	18	15	14	13
of which:					
Credit institutions	16	16	13	13	12
Central bank	1	1	1	0	0
Other direct participants	2	1	1	1	1
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	-	-	-	-	0
Others	2	1	1	1	1
Indirect participants	56	56	57	56	50

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: RECOUR & TARGET2-BE					
Credit transfers and direct debits	2.39	2.59	2.49	2.31	2.52
of which:					
Credit transfers and direct debits within the same TARGET component	0.64	0.57	0.68	0.59	0.65
Credit transfers and direct debits to another TARGET component	1.75	2.03	1.81	1.71	1.87
of which:					
Credit transfers and direct debits to a euro area TARGET component	1.71	1.94	1.69	1.60	1.78
Credit transfers and direct debits to a non-euro area TARGET component	0.05	0.09	0.12	0.11	0.09
Concentration ratio in terms of volume (percentages)	91.00	91.80	90.60	89.50	93.70
RETAIL SYSTEM: CEC					
Total transactions	1,170.22	1,224.94	1,295.12	1,365.56	1,272.23
Domestic	.	.	.	.	1,272.23
Cross-border	.	.	.	.	-
Credit transfers	553.59	555.31	569.34	580.18	576.85
Domestic	.	.	.	.	576.85
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	115.66	81.94	61.70	34.05	0.44
Initiated electronically	437.94	473.37	507.64	546.13	576.41
Direct debits	129.53	131.41	135.30	124.97	11.65
Domestic	.	.	.	.	11.65
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	119.89	142.02	161.22	198.72	201.17
Domestic	.	.	.	.	201.17
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	28.24	28.98	29.02	29.26	21.02
Domestic	.	.	.	.	21.02
Cross-border	.	.	.	.	-
E-money payment transactions	0.78	0.69	0.44	0.28	0.11
Domestic	.	.	.	.	0.11
Cross-border	.	.	.	.	-
Cheques	9.57	8.15	3.02	2.46	2.04
Domestic	.	.	.	.	2.04
Cross-border	.	.	.	.	-
Other payment services	328.62	358.39	396.77	429.70	459.39
Domestic	.	.	.	.	459.39
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	82.20	85.00	85.60	86.70	89.00

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: RECOUR & TARGET2-BE					
Credit transfers and direct debits	20,199.74	22,163.17	18,712.57	16,177.33	16,247.94
of which:					
Credit transfers and direct debits within the same TARGET component	3,063.10	3,153.05	2,793.31	2,724.83	2,385.86
Credit transfers and direct debits to another TARGET component	17,136.64	19,010.12	15,919.26	13,452.49	13,862.08
of which:					
Credit transfers and direct debits to a euro area TARGET component	16,984.56	18,868.15	15,763.99	13,303.86	13,691.79
Credit transfers and direct debits to a non-euro area TARGET component	152.08	141.97	155.27	148.64	170.29
Concentration ratio in terms of volume (percentages)	92.00	92.30	90.90	89.90	90.80
RETAIL SYSTEM: CEC					
Total transactions	846.92	886.67	909.13	911.61	870.68
Domestic	.	.	.	.	870.68
Cross-border	.	.	.	.	-
Credit transfers	557.16	585.79	593.93	591.88	577.65
Domestic	.	.	.	.	577.65
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	130.58	122.37	93.20	57.42	2.16
Initiated electronically	426.58	463.42	500.73	534.46	575.49
Direct debits	26.81	26.39	27.97	26.62	2.38
Domestic	.	.	.	.	2.38
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	95.01	102.35	112.48	117.07	123.33
Domestic	.	.	.	.	123.33
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	12.72	13.69	14.34	15.73	11.47
Domestic	.	.	.	.	11.47
Cross-border	.	.	.	.	-
E-money payment transactions	0.29	0.26	0.21	0.15	0.07
Domestic	.	.	.	.	0.07
Cross-border	.	.	.	.	-
Cheques	43.45	39.05	32.93	26.99	20.75
Domestic	.	.	.	.	20.75
Cross-border	.	.	.	.	-
Other payment services	111.48	119.14	127.26	133.15	135.04
Domestic	.	.	.	.	135.04
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	83.20	84.60	85.20	85.90	86.10

GENERAL NOTES: GERMANY

Source for Table 1: Eurostat.

Source for all other tables: Deutsche Bundesbank, unless otherwise indicated.

General note: A change in methodology and data collection method in reference years 2007 and 2014 may cause breaks in time series compared to previous years. In reference year 2014, figures are partly estimated by reporting agents.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). For 2002-04, German data for this item do not include overnight deposits of the counterpart sector "Central government" held at the national central bank.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable). Encompasses only data of the German scheme "Geldkarte".

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	
Value of overnight deposits	The break in the time series in reference period 2009 is caused by deposits held by the central government sector.

Credit institutions irrespective of their legal incorporation	
Number of offices	Includes those post office branches of Deutsche Postbank AG which are entrusted with semi-cashless payment systems on behalf of Deutsche Postbank AG.

Number of overnight transferable deposits	Encompasses until 2014 no accounts for card-based e-money. Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
of which: number of internet/PC-linked overnight transferable deposits	Encompasses no accounts for card-based e-money. Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Credit institutions legally incorporated in the reporting country	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of euro area-based credit institutions	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of EEA-based credit institutions (outside the euro area)	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of non-EEA based banks	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.

Other institutions offering payment services to non-MFIs	
Number of institutions	As of reference period 2012 the number of payment institutions providing services through an established branch is added to the number of payment institutions resident in the country.

Electronic money institutions	
Outstanding value on e-money storages issued by electronic money institutions	Liabilities to non-MFIs which mature daily are by approximation until reference period 2010.

Institutions offering payment services to non-MFIs (total)	
Number of overnight transferable deposits	Encompasses no accounts for card-based e-money. Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
of which: number of internet/PC-linked overnight transferable deposits	Encompasses no accounts for card-based e-money. Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.

Table 6 – Payment card functions and accepting devices

Cards issued by resident PSPs	Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
Cards with a payment function (except cards with an e-money function)	Since 2007 payments with debit and credit cards in Tables 7 and 8 have included transactions with specific non-rechargeable retailer cards. However, the item does not include the number of the underlying cards.
Cards with a delayed debit function	Values are not available before 2007, but are included in the item "Cards with a payment function".
Cards with a credit function	Values are not available before 2007, but are included in the item "Cards with a payment function".
Cards with a debit and/or delayed debit function	Cards can be clearly distinguished by function since 2007.
Cards with a credit and/or delayed debit function	Cards can be clearly distinguished by function since 2007.
Cards with an e-money function which have been loaded at least once	Until reference period 2013, only cards with an e-money function which are credit balanced at the end of the period. Values are not available before 2007.
Terminals provided by resident PSPs	
ATMs	Partly estimated for reference period 2007. Different methodology and data collection method since reporting year 2007 and therefore possibly breaks in time series when comparing 2007 with previous years' data.
of which: ATMs with a credit transfer function	Values are not available before 2007.

POS terminals located in the reporting country	Only EFTPOS terminals. Only active terminals were counted (terminals with at least one transaction in the reference period). Data are collected by Deutsche Kreditwirtschaft (DK) and encompass only terminals with reference to the German scheme “Girocard”.
E-money card-loading/unloading terminals located in the reporting country	Data for 2004 and 2005 are estimated and collected by Deutsche Kreditwirtschaft (DK) until reference period 2006 and since 2014.
E-money card-accepting terminals located in the reporting country	Only active terminals were counted (terminals with at least one transaction in the reference period). Data are collected by Deutsche Kreditwirtschaft (DK).

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

All items	Partly estimated for reference period 2007. A change in methodology and data collection method in reference years 2007 and 2014 may cause breaks in time series compared to previous years.

Transactions per type of payment service

Includes transactions of national non-banks, irrespective of whether they are processed on an intrabank or interbank basis.

The scope of payment transactions with cards reported in this section is not larger than that of transactions reported in the section “Transactions per type of terminal”. Both sections (“Transactions per type of payment service” and “Transactions per type of terminal”) include until 2013 card transactions at virtual points of sale, e.g. via internet or telephone.

Credit transfers	Until reference period 2006 only national transactions were included. Since 2007 national and cross-border credit transfers have been included. Credits to the accounts by simple book entry have been excluded since reference year 2014.
Online credit transfers	Transactions are initiated using online banking applications from payment service providers, and since 2014 transactions are initiated via special services (payment initiation services).
Direct debits	Until reference period 2006 only national transactions were included. Since 2007 national and cross-border direct debits have been included. Debits from the accounts by simple book entry have been excluded since reference year 2014. Includes direct debits initiated by a payment card (electronic direct debits known as “ELV” transactions).

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

Since 2007 payments with debit and credit cards have included transactions with specific non-rechargeable retailer cards.

Payments initiated by a payment card are included here until 2013, including electronic direct debits known as “ELV” transactions.

Payments with cards with a delayed debit function	Values are not available before 2007, but are included in the item “Payments with cards with a payment function”.
Payments with cards with a credit function	Values are not available before 2007, but are included in the item “Payments with cards with a payment function”.
Payments with cards with a debit and/or delayed debit function	Payments with cards can be clearly distinguished by function.
Payments with cards with a credit and/or delayed debit function	Payments with cards can be clearly distinguished by function.
Cheques	Until reference period 2006 only national transactions were included. Since 2007 national and cross-border cheque transactions have been included.
Other payment services	Other payment services do not exist in Germany.
Cross-border transactions sent	Values are not available before 2007.
Cross-border transactions received	Values are not available before 2007.
Memo item: Credits to the accounts by simple book entry	Simple book entries are included in the item “credit transfers” until reference year 2013, but cannot be displayed separately.
Memo item: Debits from the accounts by simple book entry	Simple book entries are included in the item “direct debits” until reference year 2013, but cannot be displayed separately.
Memo item: Transactions via telecommunication, digital or IT device	Owing to lack of information, very limited data are available.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

All items	Partly estimated for reference period 2007. A change in methodology and data collection method in reference years 2007 and 2014 may cause breaks in time series compared to previous years.
Transactions per type of terminal	
The scope of payment transactions with cards reported in this section is not larger than that of transactions reported in the section “Transactions per type of payment service”. Both sections (“Transactions per type of payment service” and “Transactions per type of terminal”) could include card transactions at virtual points of sale, e.g. via internet or telephone.	
Transactions at terminals located in the country with cards issued in the country	Up to 2006 transactions with cards issued in the country at terminals in and outside the country.
ATM cash deposits	Values are not available before 2007.
POS transactions (irrespective of type of card used)	Includes e-money card purchases until reference year 2013.
E-money card loading/unloading transactions	From 2006 to 2013, only includes loading transactions.

Transactions at terminals located in the country with cards issued outside the country	Owing to lack of information, data are not submitted until 2013.
Transactions at terminals located outside the country with cards issued in the country	Values are not available before 2007.
ATM cash deposits	Owing to lack of information, data are not submitted until 2013.
E-money card loading/unloading transactions	Owing to lack of information, data are not submitted until 2013.
E-money card payment transactions	Owing to lack of information, data are not submitted until 2013.

Table 9 – Participation in selected payment systems

TARGET component: TARGET2	Up to 19 November 2007 Slovenia, Malta and Cyprus were included as direct members.
Indirect participants	Since 2007 only registered indirect participants have been counted.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: TARGET2	Due to the migration from TARGET to TARGET2 on 19 November 2007 there are significant breaks in time series. Up to 19 November 2007, traffic from Slovenia, Malta and Cyprus were included here.
Number of participants	With the end of the transition period in 2013, many indirect participants decided to participate directly.
Retail system: RPS	RPS is connected to the STEP2 system of the Euro Banking Association (EBA) for carrying out cross-border EU retail payments.
Other payment services	Includes direct debits and other payment services which are technically processed like direct debits, such as debit card payments, ATM transactions, e-money payments and cheques.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	81,757.0	81,779.0	81,917.0	82,103.0	82,358.0
GDP (EUR billions)	2,580.06	2,703.12	2,754.86	2,820.82	2,915.65
GDP per capita (EUR)	31,558	33,054	33,630	34,357	35,402
HICP (annual percentage changes)	1.2	2.5	2.1	1.6	0.8

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	1,172,506.00	1,239,523.00	1,442,252.00	1,533,200.00	1,636,795.00
of which:					
Transferable deposits	661,381.00	647,702.00	783,561.00	819,527.00	910,995.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	33,187.00	38,276.00	48,760.00	56,071.00	63,279.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	102.00
of which:					
Hardware-based electronic money	.	.	.	.	102.00
Software-based electronic money	.	.	.	.	0.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	79,490.85	156,176.01	214,321.33	86,077.69	90,253.29
Overnight deposits held at other credit institutions (in EUR, end of period)	352,711.00	332,623.00	387,874.00	389,149.00	404,581.00
of which:					
Transferable deposits at other MFIs (end of period)	97,466.00	103,429.00	119,193.00	93,681.00	124,526.00
Memorandum items:					
Non-intraday borrowing from the central bank	89,760.04	44,861.66	71,816.78	31,574.16	44,096.94
Intraday borrowing from the central bank	-	-	-	-	-

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	47	47	41	41	41
Number of overnight deposits (thousands)	24.02	23.55	23.32	23.29	23.27
Value of overnight deposits (EUR millions)	1,431.00	5,836.00	40,441.00	10,802.00	10,095.00
of which:					
Value of transferable deposits (EUR millions)	1,431.00	5,836.00	40,441.00	10,802.00	10,096.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	1,919	1,903	1,867	1,842	1,808
Number of offices	40,083	39,596	38,132	38,021	37,090
Number of overnight deposits (thousands)	-	-	-	-	148,268.77
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	75,377.69
Number of transferable overnight deposits (thousands)	94,957.63	95,660.72	96,835.10	98,553.69	101,887.56
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	45,302.71	48,206.20	50,601.26	54,259.90	56,306.00
Value of overnight deposits (EUR millions)	1,189,299.00	1,260,301.00	1,413,863.00	1,528,133.00	1,630,773.00
of which:					
Value of transferable deposits (EUR millions)	659,950.00	641,866.00	743,120.00	808,725.00	900,899.00
Number of payment accounts (thousands)	.	.	.	.	12,134.98
Number of e-money accounts (thousands)	.	.	.	.	740.16
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	77.42
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	1,809	1,792	1,758	1,734	1,698
Number of offices	39,865	39,363	37,892	37,776	36,831
Value of overnight deposits (EUR millions)	1,160,151.00	1,217,286.00	1,353,070.00	1,454,920.00	1,546,022.00
Branches of euro area-based credit institutions					
Number of institutions	69	66	65	63	64
Number of offices	144	154	169	166	182
Value of overnight deposits (EUR millions)	20,224.00	25,761.00	32,121.00	43,511.00	55,121.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	23	26	25	25	27
Number of offices	49	52	41	47	46
Value of overnight deposits (EUR millions)	6,299.00	14,237.00	26,023.00	25,513.00	24,407.00
Branches of non-EEA-based credit institutions					
Number of institutions	18	19	19	20	19
Number of offices	25	27	30	32	31
Value of overnight deposits (EUR millions)	2,625.00	3,017.00	2,649.00	4,189.00	5,223.00
Electronic money institutions					
Number of institutions	10	2	3	4	3
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	23.00	-	-	.	0.00
Other payment service providers					
Number of institutions	11	38	47	46	45
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	1,941	1,944	1,918	1,893	1,857
Number of offices	40,130	39,643	38,173	38,062	37,131
Number of overnight deposits (thousands)	-	-	-	-	148,292.05
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	75,377.69
Value of overnight deposits (EUR millions)	1,190,730.00	1,266,137.00	1,454,304.00	1,538,935.00	1,640,868.00
Number of payment accounts (thousands)	-	-	-	-	13,311.61
Number of e-money accounts (thousands)	-	-	-	-	.
Outstanding value on e-money storages issued (EUR millions)	23.00	-	-	.	77.42
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	-
of which:					
Number of payment institutions providing services through an established branch	-	-	-	-	-
Number of payment institutions providing services through an agent	-	-	-	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	130,085.81	132,700.55	135,344.14	137,299.66	143,754.78
Cards with a payment function (except cards with an e-money function only)	127,755.03	130,096.63	133,188.18	133,924.59	133,952.98
of which:					
Cards with a debit function	102,413.71	103,957.38	105,593.64	105,233.09	102,825.63
Cards with a delayed debit function	21,751.93	22,680.80	23,909.57	24,789.37	26,228.20
Cards with a credit function	3,589.39	3,458.46	3,684.98	3,902.13	4,899.14
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	95,125.53	96,509.85	97,990.02	99,025.62	93,866.77
Cards on which e-money can be stored directly	.	.	.	.	93,500.35
Cards which give access to e-money stored on e-money accounts	.	.	.	.	366.42
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	5,185.06	3,467.13	3,466.92	3,508.46	3,992.66
Total number of cards (irrespective of the number of functions on the card)	139,021.49	140,575.49	141,868.74	143,186.57	147,653.73
of which:					
Cards with a combined debit, cash and e-money function	85,148.62	88,533.74	88,785.50	90,118.12	92,616.76
Terminals provided by resident PSPs					
ATMs	82.48	84.10	82.61	82.84	85.42
Located in the reporting country	.	.	.	.	85.40
Located abroad	.	.	.	.	0.02
ATMs					
of which:					
ATMs with a cash withdrawal function	56.10	56.41	56.03	56.09	56.79
Located in the reporting country	.	.	.	.	56.79
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	27.56	28.63	26.93	27.40	28.63
Located in the reporting country	.	.	.	.	28.63
Located abroad	.	.	.	.	0.00
POS terminals	678.18	710.91	720.00	743.62	881.18
Located in the reporting country	.	.	.	.	766.37
Located abroad	.	.	.	.	114.81
POS terminals					
of which:					
EFTPOS terminals	678.18	710.91	720.00	743.62	873.17
Located in the reporting country	.	.	.	.	766.37
Located abroad	.	.	.	.	106.80
E-money card POS terminals	.	.	.	.	427.12
Located in the reporting country	.	.	.	.	419.66
Located abroad	.	.	.	.	7.46
E-money card terminals	289.13	288.73	272.44	271.37	491.05
Located in the reporting country	.	.	.	.	480.17
Located abroad	.	.	.	.	10.88
E-money card terminals					
of which:					
E-money card loading and unloading terminals	52.55	52.64	53.83	53.95	68.29
Located in the reporting country	.	.	.	.	60.51
Located abroad	.	.	.	.	7.78
E-money card accepting terminals	236.58	236.09	218.60	217.42	419.66
Located in the reporting country	.	.	.	.	419.66
Located abroad	.	.	.	.	0.00

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	5,871.73	6,072.48	6,151.03	6,272.42	5,923.57
Domestic	.	.	.	.	5,798.20
Cross-border	.	.	.	.	125.36
Credit transfers					
Initiated in paper-based form	940.15	896.46	847.20	816.29	747.12
Initiated electronically	4,931.58	5,176.02	5,303.82	5,456.13	5,176.45
Initiated in a file/batch	.	.	.	.	2,539.34
Initiated on a single payment basis	.	.	.	.	2,637.11
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	246.71
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	229.64
Cross-border credit transfers received	.	.	.	.	99.55
Direct debits	8,687.26	8,648.30	8,809.46	9,931.66	8,666.86
Domestic	.	.	.	.	8,601.79
Cross-border	.	.	.	.	65.07
Direct debits					
Initiated in a file/batch	.	.	.	.	7,146.71
Initiated on a single payment basis	.	.	.	.	1,520.15
Direct debits					
of which:					
Non-SEPA	.	.	.	.	3,351.65
Cross-border direct debits received	.	.	.	.	36.05
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2,678.08	2,941.42	3,182.20	3,666.50	3,335.41
Domestic card payments	.	.	.	.	2,932.15
Cross-border card payments	.	.	.	.	403.25
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2,196.27	2,399.67	2,579.08	2,952.13	2,574.86
Payments with cards with a delayed debit function	447.89	501.22	559.72	648.39	668.74
Payments with cards with a credit function	33.92	40.53	43.40	65.97	91.81
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	2,741.45
Payments initiated remotely	.	.	.	.	373.92
E-money payment transactions with e-money issued by resident PSPs	38.94	35.92	33.60	31.77	38.43
Domestic	.	.	.	.	38.06
Cross-border	.	.	.	.	0.37
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	38.94	35.92	33.60	31.77	38.40
With e-money accounts	-	-	-	-	0.03
of which:					
Accessed through a card	.	.	.	.	0.02
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	48.27	40.61	34.41	31.20	29.66
Domestic	.	.	.	.	27.70
Cross-border	.	.	.	.	1.96
Cross-border cheques received	.	.	.	.	0.09
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	17,324.27	17,738.73	18,210.69	19,933.55	17,993.93
Domestic	.	.	.	.	17,397.90
Cross-border	446.83	539.26	644.03	815.04	596.02
Total cross-border transactions received (excluding card payments)	61.66	69.09	74.75	84.66	135.70
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	974.77
Debits from the accounts by simple book entry	-	-	-	-	2,709.54
Money remittances	.	.	.	.	13.01
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	0.40
Transactions via telecommunication, digital or IT device	.	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	4,613.06	4,892.34	5,124.73	5,506.22	5,570.35
At terminals located in the reporting country	.	.	.	.	5,561.20
At terminals located abroad	.	.	.	.	9.15
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2,040.19	2,097.47	2,127.64	2,116.41	2,619.44
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	62.17	73.60	83.64	94.81	240.72
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	2,503.14	2,714.85	2,907.25	3,288.37	2,682.05
At terminals located in the reporting country	.	.	.	.	2,673.26
At terminals located abroad	.	.	.	.	8.80
E-money card-loading/unloading transactions	7.56	6.42	6.20	6.63	5.25
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	22.90
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	425.86
At terminals located in the reporting country	.	.	.	.	213.46
At terminals located abroad	.	.	.	.	212.41
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	37.64
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	0.04
At terminals located in the reporting country	.	.	.	.	0.04
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	-	-	373.91
At terminals located in the reporting country	.	.	.	.	169.24
At terminals located abroad	.	.	.	.	204.68
E-money card-loading/unloading transactions	-	-	-	-	14.21
At terminals located in the reporting country	.	.	.	.	13.59
At terminals located abroad	.	.	.	.	0.62
E-money payment transactions with cards with an e-money function	.	.	.	.	0.05
At terminals located in the reporting country	.	.	.	.	0.05
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	254.07	304.00	351.23	453.48	1,427.52
At terminals located in the reporting country	.	.	.	.	1,202.97
At terminals located abroad	.	.	.	.	224.55
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	40.20	41.51	42.68	43.58	41.78
At terminals located in the reporting country	.	.	.	.	6.58
At terminals located abroad	.	.	.	.	35.20
ATM cash deposits (except e-money transactions)	-	-	-	-	0.05
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.05
POS transactions (except e-money transactions)	213.87	262.49	308.55	409.90	1,385.64
At terminals located in the reporting country	.	.	.	.	1,196.38
At terminals located abroad	.	.	.	.	189.26
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	0.05
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	11.24
OTC cash withdrawals	286.21	279.91	257.36	237.93	240.00
OTC cash deposits	212.75	206.01	190.24	177.40	158.32

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	51,005.19	57,082.06	58,042.07	57,058.26	52,983.40
Domestic	.	.	.	.	39,737.84
Cross-border	.	.	.	.	13,245.56
Credit transfers					
Initiated in paper-based form	5,942.60	5,869.27	5,842.71	5,223.13	3,248.06
Initiated electronically	45,062.58	51,212.80	52,199.36	51,835.13	49,735.34
Initiated in a file/batch	.	.	.	.	20,729.16
Initiated on a single payment basis	.	.	.	.	29,006.18
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	556.25
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	32,094.35
Cross-border credit transfers received	.	.	.	.	16,387.40
Direct debits	11,506.32	13,287.07	13,225.05	13,089.32	3,368.51
Domestic	.	.	.	.	3,233.38
Cross-border	.	.	.	.	135.13
Direct debits					
Initiated in a file/batch	.	.	.	.	2,394.13
Initiated on a single payment basis	.	.	.	.	974.38
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	947.32
Cross-border direct debits received	.	.	.	.	170.12
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	169.07	186.83	198.33	223.79	257.09
Domestic card payments	.	.	.	.	211.69
Cross-border card payments	.	.	.	.	45.39
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	125.60	137.89	145.89	164.71	162.20
Payments with cards with a delayed debit function	40.89	45.80	49.16	54.63	88.79
Payments with cards with a credit function	2.58	3.14	3.28	4.45	6.09
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	189.69
Payments initiated remotely	.	.	.	.	46.08
E-money payment transactions with e-money issued by resident PSPs	0.14	0.12	0.12	0.11	0.46
Domestic	.	.	.	.	0.46
Cross-border	.	.	.	.	0.01
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.14	0.12	0.12	0.11	0.46
With e-money accounts	-	-	-	-	0.00
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	263.80	251.98	226.94	198.64	189.06
Domestic	.	.	.	.	182.96
Cross-border	.	.	.	.	6.11
Cross-border cheques received	.	.	.	.	0.77
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	62,944.50	70,808.07	71,692.51	70,570.12	56,798.52
Domestic	.	.	.	.	43,366.33
Cross-border	8,920.80	10,883.34	11,683.81	10,229.81	13,432.20
Total cross-border transactions received (excluding card payments)	11,289.83	14,435.82	15,342.56	15,095.51	16,558.29
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	8,159.47
Debits from the accounts by simple book entry	-	-	-	-	9,477.35
Money remittances	.	.	.	.	155.48
Domestic	.	.	.	.	154.37
Cross-border	.	.	.	.	1.12
Cross-border money remittances received	.	.	.	.	0.44
Transactions via telecommunication, digital or IT device	.	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	518.47	561.19	589.05	622.66	620.98
At terminals located in the reporting country	.	.	.	.	619.16
At terminals located abroad	.	.	.	.	1.83
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	315.48	333.09	342.27	345.39	335.83
At terminals located in the reporting country	.	.	.	.	335.83
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	51.95	62.50	71.98	82.76	91.24
At terminals located in the reporting country	.	.	.	.	90.97
At terminals located abroad	.	.	.	.	0.27
POS transactions (except e-money transactions)	150.83	165.42	174.62	194.36	193.35
At terminals located in the reporting country	.	.	.	.	191.79
At terminals located abroad	.	.	.	.	1.56
E-money card-loading/unloading transactions	0.21	0.19	0.18	0.16	0.39
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	0.18
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	45.48
At terminals located in the reporting country	.	.	.	.	20.34
At terminals located abroad	.	.	.	.	25.13
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	6.59
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	0.04
At terminals located in the reporting country	.	.	.	.	0.04
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	-	-	38.49
At terminals located in the reporting country	.	.	.	.	14.36
At terminals located abroad	.	.	.	.	24.13
E-money card-loading/unloading transactions	-	-	-	-	0.35
At terminals located in the reporting country	.	.	.	.	0.33
At terminals located abroad	.	.	.	.	0.02
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	26.98	30.53	32.35	38.20	92.34
At terminals located in the reporting country	.	.	.	.	62.38
At terminals located abroad	.	.	.	.	29.96
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	8.61	9.00	8.52	8.66	8.54
At terminals located in the reporting country	.	.	.	.	0.84
At terminals located abroad	.	.	.	.	7.71
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	18.38	21.53	23.83	29.54	83.79
At terminals located in the reporting country	.	.	.	.	61.54
At terminals located abroad	.	.	.	.	22.25
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	1.67
OTC cash withdrawals	327.64	329.48	310.78	296.07	250.00
OTC cash deposits	566.47	566.15	539.78	507.37	456.04

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

9. Participation in selected payment systems

(end of period)

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-Bundesbank					
Number of participants	2,730	2,745	2,744	874	944
of which:					
Direct participants	219	280	283	644	719
of which:					
Credit institutions	214	273	276	637	712
Central bank	1	1	1	1	1
Other direct participants	4	6	6	6	6
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	4	6	6	6	6
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	2,511	2,465	2,461	230	225
RETAIL SYSTEM: RPS					
Number of participants	221	212	204	202	175
of which:					
Direct participants	221	212	204	202	175
of which:					
Credit institutions	220	211	203	201	171
Central bank	1	1	1	1	4
Other direct participants	0	0	0	0	0
of which:					
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	0	0	0	0	0

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-Bundesbank					
Credit transfers and direct debits	43.80	43.85	43.81	44.40	41.30
of which:					
Credit transfers and direct debits within the same TARGET component	32.90	32.61	31.88	31.83	29.60
Credit transfers and direct debits to another TARGET component	10.90	11.24	11.93	12.56	11.70
of which:					
Credit transfers and direct debits to a euro area TARGET component	10.44	10.71	11.43	11.93	11.19
Credit transfers and direct debits to a non-euro area TARGET component	0.46	0.53	0.50	0.63	0.51
Concentration ratio in terms of volume (percentages)	50.50	50.00	50.10	50.00	49.20
RETAIL SYSTEM: RPS					
Total transactions	2,662.93	2,690.06	2,817.08	3,115.51	4,075.30
Domestic	.	.	.	.	4,036.10
Cross-border	.	.	.	.	39.20
Credit transfers	1,087.97	1,094.67	1,098.99	1,214.42	1,652.70
Domestic	.	.	.	.	1,620.80
Cross-border	.	.	.	.	31.90
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	1,087.97	1,094.67	1,098.99	1,214.42	1,652.60
Direct debits	-	-	-	-	2,422.60
Domestic	.	.	.	.	2,415.30
Cross-border	.	.	.	.	7.30
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	1,574.96	1,595.39	1,718.09	1,901.09	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	31.60	31.50	32.00	29.30	38.90

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-Bundesbank					
Credit transfers and direct debits	258,596.82	252,915.18	275,656.97	224,328.70	169,144.95
of which:					
Credit transfers and direct debits within the same TARGET component	202,165.29	192,668.09	218,152.54	171,489.62	116,005.81
Credit transfers and direct debits to another TARGET component	56,431.53	60,247.09	57,504.42	52,839.08	53,139.14
of which:					
Credit transfers and direct debits to a euro area TARGET component	54,648.00	58,362.51	55,682.69	50,451.85	51,220.65
Credit transfers and direct debits to a non-euro area TARGET component	1,783.53	1,884.58	1,821.74	2,387.24	1,918.49
Concentration ratio in terms of volume (percentages)	34.30	33.10	28.90	29.50	26.00
RETAIL SYSTEM: RPS					
Total transactions	2,299.96	2,412.34	2,511.11	2,741.43	3,478.92
Domestic	.	.	.	.	3,286.87
Cross-border	.	.	.	.	192.05
Credit transfers	1,426.39	1,513.08	1,608.08	1,817.73	2,441.00
Domestic	.	.	.	.	2,258.71
Cross-border	.	.	.	.	182.29
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	1,426.39	1,513.08	1,608.08	1,817.73	2,441.00
Direct debits	-	-	-	-	1,037.92
Domestic	.	.	.	.	1,028.17
Cross-border	.	.	.	.	9.76
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	873.57	899.26	903.03	923.70	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	14.00	18.10	14.50	18.40	44.80

GENERAL NOTES: ESTONIA

Source for Table 1: Eurostat.
Source for all other tables: Eesti Pank (Bank of Estonia) unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2011, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2011, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	In August 2010 the reserve requirements were lowered from 15% to 11%. In November 2010 they were lowered to 7%. Since January 2011 the reserve requirements for the euro area (2%) have applied.
Overnight deposits held at other credit institutions	Value for the last quarter of the period. Until end-2010, refers only to deposits in EEK.

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

Other payment service providers	
Number of institutions	Includes the post office and payment institutions.
Number of overnight transferable deposits	For 2010 and 2011 the number of overnight deposits was indicated here, as data on overnight transferable deposits was not available. As of 2012 the actual number of overnight transferable deposits is collected from the credit institutions.
Electronic money institutions	

Number of institutions	Not applicable. There are currently no “Electronic money institutions” in Estonia.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

The list of cross-border payment institutions (latest available data) can be found on the Estonian Financial Supervision Authority website at http://www.fi.ee/index.php?id=12634.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	Not applicable. There are no cards with an e-money function in Estonia.
of which: cards with an e-money function which have been loaded at least once	Not applicable.
Cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
POS terminals	Until 2007 the number of “points of sale” (i.e. merchant locations) was reported. Since 2007 data on POS terminals have been reported.
E-money card terminals	Not applicable. There are no e-money card terminals in Estonia.
of which: e-money card-loading/unloading terminals	Not applicable.
of which: e-money card-accepting terminals	Not applicable.

Table 7 – Payment and terminal transactions involving non-MFIs: number of transactions [up to 2013]

Number of payments with cards with: – debit function – delayed debit function – credit function – debit or delayed debit function – credit or delayed debit function	Such data were not collected prior to 2004. Since card payments (and card business in general) developed very rapidly in the period from 2004 to 2010, it is not possible to give an adequate estimation using growth rates for this period or other simple estimation methods.

Table 8 – Payment and terminal transactions involving non-MFIs: value of transactions [up to 2013]

Transactions per type of payment instrument	
Credit transfers	Interest payments by banks to their customers are not included. Includes disbursals of loans to the current accounts of banks’ customers.
Direct debits	Excludes banking fees. Includes bank customers’ repayment of loans from their current accounts.
Card payments with cards issued in the country (except cards with an e-money function)	
of which: payments with cards with a debit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.

of which: payments with cards with a delayed debit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
of which: payments with cards with a credit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
E-money purchase transactions	Not applicable.
of which: with cards with an e-money function	Not applicable.
of which: with other e-money storages	Not applicable.
Other payment instruments	The value of "Other payment instruments" decreased dramatically in 2004 owing to improvements in the reporting system (for example, conditional credit orders that were previously reported as "Unidentified payments" have been reported as "Credit transfers" since 2004).
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country with cards issued in the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Value of payments with cards with: – debit function – delayed debit function – credit function – debit or delayed debit function – credit or delayed debit function	Such data were not collected prior to 2004. Since card payments (and card business in general) developed very rapidly in the period from 2004 to 2010, it is not possible to give an adequate estimation using growth rates for this period or other simple estimation methods.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2014]

Estonian PSPs do not own terminals or ATMs abroad.

Table 9 – Participation in selected payment systems

The Estonian RTGS and DNS systems were launched on 21 January 2002. Thus, data are provided as from 2002.

Eesti Pank joined TARGET on 20 November 2006. Thus, TARGET component data are provided as from 2006.

Changes in 2011 for LVPS:

Estonian RTGS – closed in December 2010.

ESTA – processing in euro since 1 January 2011. Closed in January 2014.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET COMPONENT: TARGET2-Eesti

LVPS: EP RTGS

LVPS: ESTA (hybrid system processing both large-value and retail payments).

The Estonian RTGS and DNS systems were launched on 21 January 2002; thus, data are provided as from 2002.

On 3 October 2005 Eesti Pank launched its interbank Settlement System of Ordinary Payments (ESTA), an updated version of the Designated-Time Net Settlement System (DNS) used previously. Credit orders and direct debits were settled. Closed in January 2014.

Changes in 2011 for LVPS:

Estonian RTGS – closed since December 2010

ESTA – processing in Euro since 1 January 2011. Closed in January 2014.

Eesti Pank joined TARGET on 20 November 2006; thus, TARGET component data are provided as from 2006. Since 19 May 2008 domestic and cross-border euro payments have been settled via TARGET2-Eesti. Besides Eesti Pank, the new settlement system TARGET2-Eesti has been adopted by the Estonian Central Register for Securities, Swedbank, SEB Pank, Danske Bank, Nordea Pank, Eesti Krediidipank, Versobank, Tallinna Äripank, LHV Pank, Svenska Handelsbanken, Bank DNB Nord Eesti filiaal, Citadele Banka Eesti filiaal, Pohjola Bank plc Eesti filiaal and BIGBANK AS. TARGET1 was used by Eesti Pank and smaller market participants.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	1,333.3	1,329.7	1,325.2	1,320.2	1,315.8
GDP (EUR billions)	14.72	16.67	18.01	19.01	19.96
GDP per capita (EUR)	11,039	12,535	13,587	14,403	15,172
HICP (annual percentage changes)	2.7	5.1	4.2	3.2	0.5

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	6,070.79	6,258.26	8,045.45	9,032.74	10,669.97
of which:					
Transferable deposits	4,248.00	4,518.00	5,775.00	6,608.00	9,442.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	1,023.89	1,074.92	1,368.05	1,472.65	1,697.60
Outstanding value on e-money storages issued by MFIs	.	.	.	.	-
of which:					
Hardware-based electronic money	.	.	.	.	-
Software-based electronic money	.	.	.	.	-

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	1,060.09	363.96	375.49	398.01	266.06
Overnight deposits held at other credit institutions (in EUR, end of period)	29.69	767.84	760.94	910.60	1,250.00
of which:					
Transferable deposits at other MFIs (end of period)	263.00	76.00	153.00	65.00	239.00
Memorandum items:					
Non-intraday borrowing from the central bank	0.00	0.00	13.90	5.00	47.14
Intraday borrowing from the central bank	0.00	-	0.00	0.95	0.75

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.01	0.01	0.01	0.02	0.02
Value of overnight deposits (EUR millions)	7.21	8.02	10.01	12.01	9.00
of which:					
Value of transferable deposits (EUR millions)	7.00	8.00	10.00	12.00	9.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	18	17	16	35	37
Number of offices	203	193	163	160	142
Number of overnight deposits (thousands)	2,786.80	2,763.10	2,233.72	2,283.40	2,315.93
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,092.48	2,097.09	1,736.34	1,791.74	1,867.77
Number of transferable overnight deposits (thousands)	.	.	2,225.76	2,276.01	2,310.98
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	.	.	1,729.72	1,784.81	1,862.82
Value of overnight deposits (EUR millions)	5,983.93	6,250.13	8,036.39	8,973.67	10,636.37
of which:					
Value of transferable deposits (EUR millions)	4,241.00	4,510.00	5,765.00	6,596.00	9,433.00
Number of payment accounts (thousands)	.	.	.	0.00	0.11
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	-	.	.	-	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	7	7	8	25	30
Number of offices	153	150	107	109	94
Value of overnight deposits (EUR millions)	4,743.57	5,025.77	6,032.13	6,768.95	8,072.96
Branches of euro area-based credit institutions					
Number of institutions	3	3	2	1	2
Number of offices	23	1	2	1	1
Value of overnight deposits (EUR millions)	441.13	17.58	21.59	4.49	7.16
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	7	7	5	5	5
Number of offices	26	40	33	31	29
Value of overnight deposits (EUR millions)	799.24	1,194.87	1,817.74	2,034.14	2,258.36
Branches of non-EEA-based credit institutions					
Number of institutions	1	0	1	4	0
Number of offices	1	2	21	19	18
Value of overnight deposits (EUR millions)	0.00	11.91	164.93	166.09	297.89
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	19	27	27	11	9
Number of offices	352	336	297	269	21
Number of overnight deposits (thousands)	-	-	-	-	0.00
Value of overnight deposits (EUR millions)	0.50	0.32	0.38	1.03	0.00
Number of payment accounts (thousands)	.	.	.	34.39	49.33
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	-	.	.	-	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	38	45	44	47	47
Number of offices	556	530	461	430	164
Number of overnight deposits (thousands)	2,786.81	2,763.10	2,233.73	2,283.42	2,315.95
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,092.48	2,097.09	1,736.34	1,791.74	1,867.77
Value of overnight deposits (EUR millions)	5,991.65	6,258.46	8,046.78	8,986.71	10,645.37
Number of payment accounts (thousands)	.	.	.	34.39	49.44
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	-	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	-	-
Number of payment institutions providing services through an agent	.	.	.	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	-	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	1,793.20	1,776.28	1,791.65	1,797.41	1,820.81
Cards with a payment function (except cards with an e-money function only)	1,794.95	1,778.06	1,787.33	1,790.79	1,814.44
of which:					
Cards with a debit function	1,401.00	1,408.71	1,431.70	1,442.84	1,470.61
Cards with a delayed debit function	-	-	-	-	0.00
Cards with a credit function	393.96	369.36	355.63	347.94	343.83
Cards with a debit and/or delayed debit function	-	-	-	-	0.00
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	.	.	.	-	-
Cards which give access to e-money stored on e-money accounts	.	.	.	-	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	1,804.23	1,784.99	1,794.41	1,797.41	1,820.81
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	0.91	0.88	0.83	0.77	0.72
Located in the reporting country	.	.	.	.	0.72
Located abroad	.	.	.	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	0.84	0.81	0.76	0.71	0.70
Located in the reporting country	.	.	.	.	0.70
Located abroad	.	.	.	-	-
ATMs with a credit transfer function	0.81	0.78	0.73	0.67	0.62
Located in the reporting country	.	.	.	.	0.62
Located abroad	.	.	.	-	-
POS terminals	25.90	29.77	27.16	27.46	28.76
Located in the reporting country	.	.	.	.	28.76
Located abroad	.	.	.	-	-
POS terminals					
of which:					
EFTPOS terminals	25.84	29.72	27.12	27.43	28.75
Located in the reporting country	.	.	.	.	28.75
Located abroad	.	.	.	-	-
E-money card POS terminals	.	.	.	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	-	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	96.92	97.33	102.10	107.22	131.25
Domestic	.	.	.	.	125.78
Cross-border	.	.	.	.	5.48
Credit transfers					
Initiated in paper-based form	1.93	1.74	1.85	1.58	1.05
Initiated electronically	95.00	95.59	100.25	106.66	130.21
Initiated in a file/batch	.	.	.	.	122.39
Initiated on a single payment basis	.	.	.	.	7.81
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	1.39
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	13.35
Cross-border credit transfers received	.	.	.	.	2.96
Direct debits	18.88	18.87	19.50	5.04	2.24
Domestic	.	.	.	.	2.24
Cross-border	.	.	.	.	-
Direct debits					
Initiated in a file/batch	.	.	.	.	0.00
Initiated on a single payment basis	.	.	.	.	2.24
Direct debits					
of which:					
Non-SEPA	.	.	.	.	2.00
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	167.36	197.39	212.45	226.56	246.95
Domestic card payments	.	.	.	.	227.80
Cross-border card payments	.	.	.	.	19.15
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	149.91	179.14	193.49	206.64	222.92
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	17.46	18.25	18.94	19.92	23.40
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	241.38
Payments initiated remotely	.	.	.	.	4.94
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.00	0.00	0.00	0.00	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cross-border cheques received	.	.	.	.	0.00
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	283.16	313.59	334.06	338.82	379.99
Domestic	.	.	.	.	357.14
Cross-border	12.37	14.99	13.64	13.92	22.85
Total cross-border transactions received (excluding card payments)	9.29	9.33	11.79	13.34	2.96
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	204.11	229.72	244.96	258.46	271.58
At terminals located in the reporting country	.	.	.	.	271.58
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	43.77	41.24	39.92	38.86	37.58
At terminals located in the reporting country	.	.	.	.	37.58
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	3.81	3.85	4.18	4.42	4.74
At terminals located in the reporting country	.	.	.	.	4.74
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	156.53	184.64	200.85	215.18	228.87
At terminals located in the reporting country	.	.	.	.	228.87
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	9.01	8.84	10.98	12.15	13.63
At terminals located in the reporting country	.	.	.	.	13.63
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.11	1.20	1.27	1.28	1.28
At terminals located in the reporting country	.	.	.	.	1.28
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	7.90	7.64	9.71	10.87	12.35
At terminals located in the reporting country	.	.	.	.	12.35
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	11.80	14.33	12.81	12.64	13.69
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	13.69
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.96	1.13	1.21	1.25	1.25
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	1.25
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	10.83	13.20	11.60	11.38	12.51
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	12.51
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	135,553.31	157,091.04	194,361.54	228,084.65	203,597.99
Domestic	.	.	.	.	136,527.79
Cross-border	.	.	.	.	67,070.20
Credit transfers					
Initiated in paper-based form	11,354.10	9,204.45	12,078.23	12,579.92	7,913.33
Initiated electronically	124,199.21	147,886.59	182,283.32	215,504.73	195,684.66
Initiated in a file/batch	.	.	.	.	11,741.08
Initiated on a single payment basis	.	.	.	.	183,943.58
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	690.98
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	99,987.39
Cross-border credit transfers received	.	.	.	.	66,285.45
Direct debits	1,871.77	1,725.42	8,561.86	10,169.42	9,126.03
Domestic	.	.	.	.	9,126.03
Cross-border	.	.	.	.	-
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	9,126.03
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	3,891.98
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2,718.20	3,152.57	3,483.32	3,740.42	4,303.91
Domestic card payments	.	.	.	.	3,580.63
Cross-border card payments	.	.	.	.	723.28
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2,241.72	2,643.29	2,967.92	3,219.56	3,622.04
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	476.48	509.28	515.40	520.86	681.87
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	4,050.14
Payments initiated remotely	.	.	.	.	253.77
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Cheques	1.23	0.64	3.88	5.71	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cross-border cheques received	.	.	.	.	4.05
Other payment services	0.03	0.02	0.02	0.01	0.02
Domestic	.	.	.	.	0.02
Cross-border	.	.	.	.	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	140,144.53	161,969.69	206,410.62	242,000.21	222,607.71
Domestic	.	.	.	.	154,650.78
Cross-border	-	47,748.31	55,143.97	71,430.07	67,956.93
Total cross-border transactions received (excluding card payments)	42,224.76	49,598.02	57,113.79	67,538.07	66,289.50
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	0.32
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	6,144.94	6,859.03	7,639.15	8,231.70	8,813.61
At terminals located in the reporting country	.	.	.	.	8,813.61
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2,882.98	3,044.82	3,254.06	3,413.22	3,487.59
At terminals located in the reporting country	.	.	.	.	3,487.59
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	926.28	1,125.17	1,336.48	1,487.22	1,718.62
At terminals located in the reporting country	.	.	.	.	1,718.62
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	2,335.68	2,689.04	3,048.62	3,331.29	3,607.41
At terminals located in the reporting country	.	.	.	.	3,607.41
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	466.41	532.85	628.77	674.10	727.33
At terminals located in the reporting country	.	.	.	.	727.33
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	136.50	181.98	210.11	217.46	219.73
At terminals located in the reporting country	.	.	.	.	219.73
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	329.90	350.88	418.66	456.62	507.59
At terminals located in the reporting country	.	.	.	.	507.59
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	505.45	622.69	610.55	594.30	640.57
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	640.57
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	122.93	150.17	175.02	185.16	197.84
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	197.84
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	382.52	472.52	435.53	409.14	442.73
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	442.73
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	.	-
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-EE					
Number of participants	17	18	17	16	15
of which:					
Direct participants	17	18	17	16	15
of which:					
Credit institutions	15	15	14	13	13
Central bank	1	1	1	1	1
Other direct participants	1	2	2	2	1
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	1	2	2	2	1
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): Estonian RTGS (closed Dec. 2010)					
Number of participants	20	-	-	-	.
of which:					
Direct participants	20	-	-	-	.
of which:					
Credit institutions	13	-	-	-	.
Central bank	1	-	-	-	.
Other direct participants	6	-	-	-	.
of which:					
Public administration	-	-	-	-	.
Clearing and settlement organisations	1	-	-	-	.
Other financial institutions	-	-	-	-	.
Others	5	-	-	-	.
Indirect participants	-	-	-	-	.
LVPS (NON-TARGET SYSTEM): ESTA					
Number of participants	15	15	16	15	15
of which:					
Direct participants	15	15	16	15	15
of which:					
Credit institutions	13	13	14	13	13
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-EE					
Credit transfers and direct debits	0.03	0.09	0.09	0.11	0.16
of which:					
Credit transfers and direct debits within the same TARGET component	0.00	0.04	0.03	0.03	0.05
Credit transfers and direct debits to another TARGET component	0.03	0.05	0.06	0.07	0.11
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	0.05	0.11
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	0.02	0.00
Concentration ratio in terms of volume (percentages)	96.90	74.70	77.70	78.70	86.30
LVPS (NON-TARGET SYSTEM): Estonian RTGS (closed Dec. 2010)					
Total transactions	0.05	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers	0.05	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	0.05	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	82.90	-	-	-	-

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): ESTA (closed Jan. 2014)					
Total transactions	24.39	24.37	25.50	26.66	2.20
Domestic	.	.	.	.	2.20
Cross-border	.	.	.	.	-
Credit transfers	24.39	24.37	25.50	26.66	2.20
Domestic	.	.	.	.	2.20
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	24.39	24.37	25.50	26.66	2.20
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	98.40	98.00	97.20	96.30	96.30

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-EE					
Credit transfers and direct debits	83.64	314.27	361.67	274.28	248.38
of which:					
Credit transfers and direct debits within the same TARGET component	0.91	101.62	147.38	130.35	48.07
Credit transfers and direct debits to another TARGET component	82.73	212.65	214.29	143.93	200.31
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	130.26	198.15
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	13.67	2.16
Concentration ratio in terms of volume (percentages)	99.50	86.20	80.30	85.90	92.80
LVPS (NON-TARGET SYSTEM): Estonian RTGS (closed Dec. 2010)					
Total transactions	79.14	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers	79.14	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	79.14	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	84.10	-	-	-	-

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): ESTA (closed Jan. 2014)					
Total transactions	25.72	31.09	33.81	35.86	3.14
Domestic	.	.	.	.	3.14
Cross-border	.	.	.	.	-
Credit transfers	25.72	31.09	33.81	35.86	3.14
Domestic	.	.	.	.	3.14
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	25.72	31.09	33.81	35.86	3.14
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	97.00	95.50	93.50	93.20	93.80

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

GENERAL NOTES: IRELAND

Source for Table 1: Eurostat.
Source for all other tables: Central Bank of Ireland, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). “Central government” data for demand deposit accounts are not included, as they are not collected separately.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Non-intraday borrowing from the central bank	There was a substantial rise in the level of advances provided to credit institutions primarily owing to the sustained elevated funding pressures in the interbank market following the failure of Lehman Brothers in September 2008. Since then, improved funding conditions, particularly in the interbank, repo and debt markets, along with balance sheet deleveraging by banks, have reduced the demand for central bank funding.
Intraday borrowing from the central bank	Since migration to TARGET2 on 18 February 2008, this figure is the maximum value of intraday credit lines used by direct participants in the Irish system averaged over the end-year maintenance period.

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	
Value of overnight deposits	Data prior to 2004 do not include interest-bearing central government accounts.
Credit institutions legally incorporated in the reporting country	
Number of institutions	The increase in numbers is due to the reclassification of credit unions as credit institutions, effective as from 1 January 2009.
Credit institutions irrespective of their legal incorporation	
Value of overnight deposits	We are unable to publish breakdowns of values of overnight deposits owing to the possibility of respondents being identified.
Other institutions offering payment services to non-MFIs	
Number of institutions	An Post, the Irish postal service, provides a range of agency banking services on behalf of the customers of two Irish credit institutions.
Electronic money institutions	
Number of institutions	There are no e-money institutions in operation in Ireland.
Outstanding value on e-money storages issued by electronic money institutions	There are no e-money storage facilities available in Ireland.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	There are no e-money schemes in operation in Ireland.
Total number of cards (irrespective of the number of functions on the card)	Data since 2007 represent the total number of cards in issue. Up to and including 2006, data did not represent the total number of cards in issue; rather, each function on a multifunction card was counted separately and aggregated.
Terminals provided by resident payment service providers	
POS/EFTPOS terminals	Data represent the number of terminals that allow cardholders to use a card with a debit, credit or delayed debit function for payment purposes at a physical point of sale. Data since 2011 include both merchant-owned terminals and integrated POS systems. From 2011 data for manual imprinters are reported. Manual imprinters are commonly used as back-up to EFTPOS only – in the event of electrical or telecommunications disconnection or failure of the EFTPOS device to operate. Not all POS provided on a third-party basis are accounted for.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item.
SEPA-compliant credit transfers in 2013 volume (m)	10.94
SEPA-compliant credit transfers in 2013 value (m)	16,204.82
Direct debits	Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item.
SEPA-compliant direct debits in 2013 volume (m)	2.78
SEPA-compliant direct debits in 2013 value (m)	654.32
E-money purchase transactions	There are no e-money schemes in operation in Ireland.
Cheques	Data represent both customer and inter-bank transactions. The volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
ATM cash withdrawals	Data under item a) may include some transactions from equivalent categories under items b) and c).
Cash advances at POS terminals	Prior to 2011 data related to Laser Card Services Ltd, the Irish-owned debit card scheme. Owing to a switch away from this scheme, data were not available in 2011. For 2012 the data were supplied by acquiring institutions operating in Ireland. Due to identifiable respondents these data are no longer published.

Table 9 – Participation in selected payment systems

TARGET COMPONENT: IRIS, TARGET2-IE	
Indirect participants	The number under this heading relates to addressable IE BICs in TARGET2-IE.
IPCC	The Irish Paper Clearing Company Ltd (IPCC) maintains and operates a clearing and settlement system for domestic paper debits (i.e. cheques) and credits.
IRECC	The Irish Retail Electronic Payments Clearing Company (IRECC) maintained and operated a clearing and settlement system for domestic electronic payments until 31 July 2014, at which time it was wound up.

IRIS	IRIS ceased to operate with effect from 18 February 2008 when Ireland migrated to the TARGET2 system.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: IRIS Transactions sent within the same TARGET component	The breakdowns for this item are not given as one component of transactions. Information between interbank and customer (i.e. details of the beneficiary) is not available.
TARGET COMPONENT: TARGET2-IRELAND	Data for “Credit transfers sent” are provided on an actual basis. However, data for all sub-categories of this item are estimated.
Concentration ratio in terms of value (percentages)	This series was not available prior to Ireland joining TARGET2.
Retail system: IPCC and IRECC (Retail Clearings) Transactions processed within IPCC and IRECC	In previous years transaction data for these two payments systems were represented together, with the clarifying note that all paper transactions were processed within IPCC, while all electronic items were processed within IRECC. This year we have separated the statistics for these systems in Tables 10 and 11, reflecting how they have always been represented in Table 9. Besides the presentation there is one significant difference, in that this year a concentration ratio for each system is provided. Data have been revised back to 2002 in this way. For the years 2000 and 2001 the systems are still recorded together.
SEPA-compliant transactions	During the reporting period there were no payment systems operating in Ireland processing transactions using the ISO 20022 XML standard.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	4,559.8	4,577.2	4,590.2	4,601.8	4,614.8
GDP (EUR billions)	166.16	173.94	174.85	179.45	189.05
GDP per capita (EUR)	36,440	38,002	38,091	38,995	40,965
HICP (annual percentage changes)	-1.6	1.2	1.9	0.5	0.3

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	129,931.00	119,601.00	128,053.00	136,704.00	123,963.00
of which:					
Transferable deposits	46,940.00	66,416.00	74,595.00	68,389.00	73,731.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	27,640.00	25,539.00	28,499.00	27,819.00	20,925.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	0.00
of which:					
Hardware-based electronic money	.	.	.	.	0.00
Software-based electronic money	.	.	.	.	0.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	9,150.99	7,722.33	5,322.23	3,872.65	3,951.21
Overnight deposits held at other credit institutions (in EUR, end of period)	-	-	-	11,675.00	12,972.00
of which:					
Transferable deposits at other MFIs (end of period)	32,736.00	1,354.00	2,053.00	2,785.00	2,375.00
Memorandum items:					
Non-intraday borrowing from the central bank	130,929.72	107,279.86	72,318.29	38,367.00	18,948.10
Intraday borrowing from the central bank	771.00	604.00	355.00	2,653.00	351.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.00	1.00	1.00	1.00	1.00
Value of overnight deposits (EUR millions)	15,890.00	15,572.00	19,636.00	10,261.00	6,811.00
of which:					
Value of transferable deposits (EUR millions)	15,900.00	15,594.00	19,658.00	10,278.00	6,812.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	487	481	472	456	446
Number of offices	996	1,586	1,438	1,402	731
Number of overnight deposits (thousands)	8,074.00	7,431.00	7,261.00	6,996.00	8,495.85
of which:					
Number of internet/PC-linked overnight deposits (thousands)	4,131.00	3,323.00	3,561.00	3,671.00	4,141.41
Number of transferable overnight deposits (thousands)	8,074.00	7,431.00	7,261.00	6,996.00	7,402.35
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	4,131.00	3,323.00	3,561.00	3,671.00	3,945.57
Value of overnight deposits (EUR millions)	114,041.00	104,028.00	104,028.00	127,016.00	117,167.00
of which:					
Value of transferable deposits (EUR millions)	31,040.00	50,822.00	54,937.00	58,111.00	66,919.00
Number of payment accounts (thousands)	.	.	.	.	5,977.17
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	43.99
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	458	443	445	422	414
Number of offices	940	1,548	1,411	1,368	699
Value of overnight deposits (EUR millions)	.	.	.	.	.
Branches of euro area-based credit institutions					
Number of institutions	18	22	15	21	18
Number of offices	18	22	15	21	18
Value of overnight deposits (EUR millions)	.	.	.	.	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	10	15	11	12	13
Number of offices	37	15	11	12	13
Value of overnight deposits (EUR millions)	.	.	.	.	.
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	1	1	1
Number of offices	1	1	1	1	1
Value of overnight deposits (EUR millions)	.	.	.	.	.
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	1	1	1	1	1
Number of offices	1,000	1,153	1,152	1,152	1,138
Number of overnight deposits (thousands)	-	-	-	-	0.00
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	0.00

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	489	483	474	458	448
Number of offices	1,997	2,740	2,591	2,555	1,870
Number of overnight deposits (thousands)	8,075.00	7,432.00	7,262.00	6,997.00	8,496.85
of which:					
Number of internet/PC-linked overnight deposits (thousands)	4,131.00	3,323.00	3,561.00	3,671.00	4,141.41
Value of overnight deposits (EUR millions)	129,931.00	.	.	.	.
Number of payment accounts (thousands)	.	.	.	.	5,977.17
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	43.99
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	358
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	19
Number of payment institutions providing services through an agent	.	.	.	.	27
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	312

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	5,013.89	6,524.06	6,538.46	6,536.52	5,541.20
Cards with a payment function (except cards with an e-money function only)	5,613.43	5,907.21	6,044.44	6,238.04	6,164.05
of which:					
Cards with a debit function	3,385.41	3,769.94	3,988.95	4,236.55	4,361.85
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	2,228.02	2,137.27	2,055.49	2,001.49	1,615.26
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	.	.	.	.	860.84
Cards which give access to e-money stored on e-money accounts	.	.	.	.	0.00
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	6,853.05	6,561.69	6,538.46	6,599.23	7,496.44
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	3.27	3.19	3.06	3.07	2.63
Located in the reporting country	.	.	.	.	2.63
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	3.27	3.19	3.06	3.07	3.51
Located in the reporting country	.	.	.	.	3.39
Located abroad	.	.	.	.	0.12
ATMs with a credit transfer function	1.42	1.30	1.25	1.29	1.37
Located in the reporting country	.	.	.	.	1.26
Located abroad	.	.	.	.	0.11
POS terminals	80.00	153.11	152.14	154.16	40.76
Located in the reporting country	.	.	.	.	37.39
Located abroad	.	.	.	.	3.37
POS terminals					
of which:					
EFTPOS terminals	80.00	106.11	104.89	106.86	40.76
Located in the reporting country	.	.	.	.	37.39
Located abroad	.	.	.	.	3.37
E-money card POS terminals	.	.	.	.	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card accepting terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	155.57	152.33	152.71	153.72	167.61
Domestic	.	.	.	.	161.88
Cross-border	.	.	.	.	5.73
Credit transfers					
Initiated in paper-based form	17.07	16.07	14.32	12.77	17.26
Initiated electronically	138.50	136.26	138.39	140.95	150.35
Initiated in a file/batch	.	.	.	.	98.04
Initiated on a single payment basis	.	.	.	.	52.31
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	48.31
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	1.97
Cross-border credit transfers received	.	.	.	.	5.17
Direct debits	108.00	107.01	109.09	108.57	89.06
Domestic	.	.	.	.	89.00
Cross-border	.	.	.	.	0.06
Direct debits					
Initiated in a file/batch	.	.	.	.	89.05
Initiated on a single payment basis	.	.	.	.	0.01
Direct debits					
of which:					
Non-SEPA	.	.	.	.	0.09
Cross-border direct debits received	.	.	.	.	1.53
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	315.29	339.20	409.50	436.40	434.53
Domestic card payments	.	.	.	.	374.50
Cross-border card payments	.	.	.	.	60.04
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	207.79	237.60	309.20	340.90	355.15
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	107.50	101.60	100.30	95.50	72.96
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	340.70
Payments initiated remotely	.	.	.	.	93.84
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	0.82
Domestic	.	.	.	.	0.82
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.82
With e-money accounts	-	-	-	-	0.00
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	90.90	84.21	75.75	68.84	40.27
Domestic	.	.	.	.	40.09
Cross-border	.	.	.	.	0.17
Cross-border cheques received	.	.	.	.	0.37
Other payment services	-	-	-	-	1.27
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	669.76	682.75	747.05	767.52	733.55
Domestic	.	.	.	.	.
Cross-border	2.82	3.74	4.50	5.16	-
Total cross-border transactions received (excluding card payments)	3.41	2.98	3.47	6.54	7.07
Memorandum items:					
Credits to the accounts by simple book entry	15.00	7.74	6.14	5.03	8.09
Debits from the accounts by simple book entry	23.58	24.82	23.71	24.36	15.33
Money remittances	.	.	.	.	0.11
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.10
Cross-border money remittances received	.	.	.	.	0.12
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	493.61	512.92	567.73	601.45	341.55
At terminals located in the reporting country	.	.	.	.	333.67
At terminals located abroad	.	.	.	.	7.89
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	178.11	173.72	166.62	166.70	102.47
At terminals located in the reporting country	.	.	.	.	102.02
At terminals located abroad	.	.	.	.	0.45
ATM cash deposits (except e-money transactions)	-	-	-	-	6.30
At terminals located in the reporting country	.	.	.	.	6.30
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	315.50	339.20	392.92	421.24	231.25
At terminals located in the reporting country	.	.	.	.	223.82
At terminals located abroad	.	.	.	.	7.43
E-money card-loading/unloading transactions	-	-	-	-	0.71
At terminals located in the reporting country	.	.	.	.	0.71
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.82
At terminals located in the reporting country	.	.	.	.	0.82
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	10.33	10.46	58.74	77.25	218.63
At terminals located in the reporting country	.	.	.	.	39.73
At terminals located abroad	.	.	.	.	178.89
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	10.33	10.46	13.24	25.58	30.70
At terminals located in the reporting country	.	.	.	.	30.70
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	45.50	51.67	218.63
At terminals located in the reporting country	.	.	.	.	39.73
At terminals located abroad	.	.	.	.	178.89
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	6.17	5.83	7.05	82.79	231.11
At terminals located in the reporting country	.	.	.	.	196.55
At terminals located abroad	.	.	.	.	34.56
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	6.17	5.83	7.05	7.67	19.14
At terminals located in the reporting country	.	.	.	.	13.29
At terminals located abroad	.	.	.	.	5.85
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	-	75.12	211.97
At terminals located in the reporting country	.	.	.	.	183.26
At terminals located abroad	.	.	.	.	28.72
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	17.79	-	15.44	15.16	29.25
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	205,200.00	194,220.43	197,706.04	208,237.97	650,323.35
Domestic	.	.	.	.	504,093.37
Cross-border	.	.	.	.	146,229.98
Credit transfers					
Initiated in paper-based form	27,000.00	18,920.23	21,937.52	28,393.29	186,156.20
Initiated electronically	178,200.00	175,300.20	175,768.52	179,844.67	464,167.15
Initiated in a file/batch	.	.	.	.	125,581.30
Initiated on a single payment basis	.	.	.	.	338,585.86
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	304,684.50
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	164,861.57
Cross-border credit transfers received	.	.	.	.	141,041.96
Direct debits	93,600.00	97,709.87	96,985.71	95,895.94	64,725.07
Domestic	.	.	.	.	64,174.75
Cross-border	.	.	.	.	550.32
Direct debits					
Initiated in a file/batch	.	.	.	.	64,661.45
Initiated on a single payment basis	.	.	.	.	63.62
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	89.37
Cross-border direct debits received	.	.	.	.	1,823.86
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	22,776.00	23,572.00	25,930.00	27,630.00	24,610.46
Domestic card payments	.	.	.	.	21,141.61
Cross-border card payments	.	.	.	.	3,468.85
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	11,503.00	12,900.00	15,400.00	17,600.00	17,671.20
Payments with cards with a delayed debit function	-	-	-	-	911.23
Payments with cards with a credit function	11,273.00	10,672.00	10,530.00	10,030.00	6,028.16
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	17,546.83
Payments initiated remotely	.	.	.	.	7,063.62
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	36.70
Domestic	.	.	.	.	36.70
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	36.70
With e-money accounts	-	-	-	-	0.00
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Cheques	457,000.00	378,305.72	300,049.44	284,752.94	140,096.25
Domestic	.	.	.	.	139,838.11
Cross-border	.	.	.	.	258.14
Cross-border cheques received	.	.	.	.	360.59
Other payment services	-	-	-	-	190.47
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	778,576.00	693,808.02	620,671.18	616,516.84	879,982.31
Domestic	.	.	.	.	.
Cross-border	718,252.24	274,451.73	285,676.79	275,310.87	-
Total cross-border transactions received (excluding card payments)	557,844.91	301,399.48	356,776.69	324,489.71	143,226.41
Memorandum items:					
Credits to the accounts by simple book entry	867.82	1,298.26	1,173.88	735.64	321.09
Debits from the accounts by simple book entry	2,875.94	2,756.36	2,469.90	2,288.84	833.14
Money remittances	.	.	.	.	1,014.23
Domestic	.	.	.	.	114.01
Cross-border	.	.	.	.	900.22
Cross-border money remittances received	.	.	.	.	1,014.23
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	45,088.09	44,728.57	45,630.85	48,239.57	30,499.42
At terminals located in the reporting country	.	.	.	.	30,086.73
At terminals located abroad	.	.	.	.	412.69
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	22,316.09	21,156.57	20,080.58	20,435.08	13,179.82
At terminals located in the reporting country	.	.	.	.	13,120.21
At terminals located abroad	.	.	.	.	59.62
ATM cash deposits (except e-money transactions)	-	-	-	-	4,307.30
At terminals located in the reporting country	.	.	.	.	4,307.30
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	22,772.00	23,572.00	23,397.11	23,137.95	12,914.87
At terminals located in the reporting country	.	.	.	.	12,561.80
At terminals located abroad	.	.	.	.	353.07
E-money card-loading/unloading transactions	-	-	-	-	60.73
At terminals located in the reporting country	.	.	.	.	60.73
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	36.70
At terminals located in the reporting country	.	.	.	.	36.70
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1,300.00	1,381.08	5,299.33	6,518.56	13,788.42
At terminals located in the reporting country	.	.	.	.	4,240.70
At terminals located abroad	.	.	.	.	9,547.72
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1,300.00	1,381.08	1,748.94	2,921.61	3,408.40
At terminals located in the reporting country	.	.	.	.	3,408.40
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	3,550.39	3,596.99	13,788.42
At terminals located in the reporting country	.	.	.	.	4,240.70
At terminals located abroad	.	.	.	.	9,547.72
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	817.60	749.66	894.99	5,446.88	12,746.23
At terminals located in the reporting country	.	.	.	.	10,147.09
At terminals located abroad	.	.	.	.	2,599.14
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	817.60	749.66	894.99	957.31	2,051.24
At terminals located in the reporting country	.	.	.	.	1,241.65
At terminals located abroad	.	.	.	.	809.58
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	-	4,489.57	10,694.99
At terminals located in the reporting country	.	.	.	.	8,905.43
At terminals located abroad	.	.	.	.	1,789.56
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	554.00	-	667.16	653.63	412.42
OTC cash withdrawals	-	-	-	-	1,256.76
OTC cash deposits	-	-	-	-	3,359.64

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-IE					
Number of participants	32	29	28	28	23
of which:					
Direct participants	22	17	17	17	14
of which:					
Credit institutions	16	13	13	12	9
Central bank	1	1	1	2	2
Other direct participants	5	3	3	3	3
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	3	1	1	1	1
Other financial institutions	-	-	-	-	-
Others	1	1	1	1	1
Indirect participants	10	12	11	11	9
RETAIL SYSTEM: IRECC (closed Jul. 2014)					
Number of participants	48	53	60	58	0
of which:					
Direct participants	7	6	6	6	0
of which:					
Credit institutions	7	6	6	6	0
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	41	47	54	52	0
RETAIL SYSTEM: IPCC					
Number of participants	17	15	14	14	13
of which:					
Direct participants	8	7	7	7	7
of which:					
Credit institutions	7	6	6	6	6
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	9	8	7	7	6

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-IE					
Credit transfers and direct debits	1.28	1.12	1.02	0.92	0.92
of which:					
Credit transfers and direct debits within the same TARGET component	0.47	0.45	0.48	0.43	0.47
Credit transfers and direct debits to another TARGET component	0.81	0.68	0.54	0.49	0.45
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.76	0.63	0.49	0.44	0.42
Credit transfers and direct debits to a non-euro area TARGET component	0.05	0.05	0.05	0.04	0.03
Concentration ratio in terms of volume (percentages)	87.40	91.00	91.20	91.55	91.20
RETAIL SYSTEM: IRECC (closed Jul. 2014)					
Total transactions	155.48	157.48	154.94	154.42	9.08
Domestic	.	.	.	.	9.08
Cross-border	.	.	.	.	0.00
Credit transfers	88.69	90.62	86.17	86.65	4.89
Domestic	.	.	.	.	4.89
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	88.69	90.62	86.17	86.65	4.89
Direct debits	66.79	66.87	68.77	67.77	4.19
Domestic	.	.	.	.	4.19
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	98.56	98.79	98.65	98.50	98.20

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: IPCC					
Total transactions	48.63	44.06	38.96	35.32	31.93
Domestic	.	.	.	.	31.93
Cross-border	.	.	.	.	0.00
Credit transfers	1.10	0.94	0.54	0.29	0.21
Domestic	.	.	.	.	0.21
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	1.10	0.94	0.54	0.29	0.21
Initiated electronically	0.00	0.00	0.00	0.00	0.00
Direct debits	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	47.53	43.12	38.42	35.03	31.72
Domestic	.	.	.	.	31.72
Cross-border	.	.	.	.	0.00
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	99.02	99.31	99.33	99.35	99.40

11. Payments processed by selected payment systems - page 1

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-IE					
Credit transfers and direct debits	7,641.99	5,311.88	4,565.27	4,517.92	4,365.10
of which:					
Credit transfers and direct debits within the same TARGET component	4,605.41	3,887.49	3,436.46	3,446.47	3,428.73
Credit transfers and direct debits to another TARGET component	3,036.58	1,424.39	1,128.81	1,071.44	936.37
of which:					
Credit transfers and direct debits to a euro area TARGET component	2,979.78	1,377.45	1,090.53	1,031.02	907.96
Credit transfers and direct debits to a non-euro area TARGET component	56.80	46.94	38.28	40.42	28.40
Concentration ratio in terms of volume (percentages)	78.70	74.40	81.40	84.75	81.40
RETAIL SYSTEM: IRECC (closed Jul. 2014)					
Total transactions	163.60	163.28	158.12	155.87	13.09
Domestic	.	.	.	.	13.09
Cross-border	.	.	.	.	0.00
Credit transfers	116.40	115.78	111.66	111.53	6.24
Domestic	.	.	.	.	6.24
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	116.40	115.78	111.66	111.53	0.00
Direct debits	47.20	47.50	46.46	44.34	6.85
Domestic	.	.	.	.	6.85
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	95.52	96.27	96.44	96.90	98.20

11. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: IPCC					
Total transactions	122.34	98.95	81.09	73.98	69.40
Domestic	.	.	.	.	69.40
Cross-border	.	.	.	.	0.00
Credit transfers	2.44	1.79	1.51	0.88	1.28
Domestic	.	.	.	.	1.28
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	2.44	1.79	1.51	0.88	1.28
Initiated electronically	0.00	0.00	0.00	0.00	0.00
Direct debits	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	119.90	97.16	79.58	73.10	68.12
Domestic	.	.	.	.	68.12
Cross-border	.	.	.	.	0.00
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	96.87	97.87	98.15	98.43	98.60

GENERAL NOTES: GREECE

Source for Table 1: Eurostat.
Source for all other tables: Bank of Greece, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

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

Credit institutions legally incorporated in the reporting country	
Number of offices	In 2013, a significant number of credit institutions ceased operations as part of the restructuring of Greece's banking industry. In total, eleven credit institutions were taken over and the licences of three other credit institutions (cooperative banks) were revoked. In 2012, the licences of three credit institutions (cooperative banks) were revoked.

Branches of euro area-based credit institutions	
Number of offices	In 2008, the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.
Value of overnight deposits (EUR million)	In 2008, the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.
Electronic money institutions	
Number of institutions	Not applicable.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a delayed debit function	Figures prior to 2004 include a special type of card instrument (Diners cards), which from 2004 is reported in the category “Cards with a credit function” and not “Cards with a delayed debit function”.
Total number of cards (irrespective of the number of functions on the card) *of which:* cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable.
of which: e-money card-loading/unloading terminals	Not applicable.
of which: e-money card-accepting terminals	Not applicable.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Payments with cards with a debit and/or delayed debit function	Not applicable.
Payments with cards with a credit and/or delayed debit function	Not applicable.
Cheques	For the year 2002, data refer to all cheques for which the acquiring bank is different from the issuing bank.
Memo item: Credits to the accounts by simple book entry	According to the new data methodology, it has only been possible to obtain figures as from 2006. Historical data are not available.

Memo item: Debits from the accounts by simple book entry	According to the new data methodology, it has only been possible to obtain figures as from 2006. Historical data are not available.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: HERMES and TARGET2 – GR (Migration date: 19 May 2008)
Retail system: DIAS
Retail system: ACO

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	11,153.5	11,123.3	11,092.8	11,027.6	10,992.8
GDP (EUR billions)	226.21	207.75	194.20	182.44	179.08
GDP per capita (EUR)	20,282	18,677	17,507	16,544	16,291
HICP (annual percentage changes)	4.7	3.1	1.0	-0.9	-1.4

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	96,482.00	86,523.00	81,909.00	85,446.00	83,730.00
of which:					
Transferable deposits	96,481.00	86,522.00	81,910.00	85,447.00	83,730.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	2,163.00	1,700.00	1,682.00	1,644.00	1,841.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	31.00
of which:					
Hardware-based electronic money	.	.	.	.	26.00
Software-based electronic money	.	.	.	.	5.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	7,187.98	4,778.24	2,596.22	1,993.73	1,901.01
Overnight deposits held at other credit institutions (in EUR, end of period)	6,176.95	4,518.96	3,506.23	4,075.36	3,465.88
of which:					
Transferable deposits at other MFIs (end of period)	4,204.00	2,759.00	1,892.00	1,748.00	2,087.00
Memorandum items:					
Non-intraday borrowing from the central bank	96,456.78	77,126.33	15,616.66	62,879.86	59,137.24
Intraday borrowing from the central bank	2,901.41	3,285.17	3,787.07	9,402.19	9,078.31

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	18	17	17	17	17
Number of overnight deposits (thousands)	1.74	1.74	1.88	2.00	2.00
Value of overnight deposits (EUR millions)	2,263.00	5,228.00	6,280.00	6,011.00	4,392.00
of which:					
Value of transferable deposits (EUR millions)	2,263.00	5,228.00	6,280.00	6,011.00	4,392.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	62	58	52	40	40
Number of offices	4,005	3,845	3,629	3,108	2,687
Number of overnight deposits (thousands)	35,000.01	34,076.00	32,620.58	33,383.25	32,960.90
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,551.00	2,941.00	6,336.42	6,916.09	5,029.00
Number of transferable overnight deposits (thousands)	35,000.01	34,076.00	32,620.58	33,383.25	32,960.90
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	3,550.73	2,941.00	6,336.42	6,916.09	10,703.60
Value of overnight deposits (EUR millions)	94,218.00	81,294.00	75,630.00	79,435.75	.
of which:					
Value of transferable deposits (EUR millions)	94,218.00	81,294.00	75,630.00	79,436.00	79,338.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	31.01
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	36	34	30	21	21
Number of offices	3,716	3,384	3,242	3,052	2,650
Value of overnight deposits (EUR millions)	88,884.00	75,182.00	70,452.00	77,395.38	77,570.20
Branches of euro area-based credit institutions					
Number of institutions	15	14	12	10	10
Number of offices	221	394	338	10	11
Value of overnight deposits (EUR millions)	2,870.00	4,073.00	3,362.00	153.10	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	6	6	6	5	5
Number of offices	61	60	42	39	19
Value of overnight deposits (EUR millions)	2,403.00	1,969.00	1,768.00	1,831.93	1,550.53
Branches of non-EEA-based credit institutions					
Number of institutions	5	4	4	4	4
Number of offices	7	7	7	7	7
Value of overnight deposits (EUR millions)	61.00	70.00	48.00	55.33	49.09
Electronic money institutions					
Number of institutions	-	-	-	-	1
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	-	-	-	-	11
Number of offices	-	-	-	-	17
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	63	59	53	41	53
Number of offices	4,023	3,862	3,646	3,125	2,721
Number of overnight deposits (thousands)	35,001.75	34,077.74	32,622.46	33,385.25	32,962.90
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,551.00	2,941.00	6,336.42	6,916.09	5,029.00
Value of overnight deposits (EUR millions)	96,481.00	86,522.00	81,910.00	85,446.75	.
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	31.01
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	14,077.48	13,476.77	12,615.39	12,231.58	11,706.85
Cards with a payment function (except cards with an e-money function only)	14,216.39	13,836.55	13,367.31	13,859.27	12,953.09
of which:					
Cards with a debit function	9,013.37	9,656.39	9,982.30	10,894.32	6,974.53
Cards with a delayed debit function	75.68	49.85	42.57	38.46	2,866.48
Cards with a credit function	5,127.35	4,130.31	3,342.44	2,926.49	3,112.09
Cards with a debit and/or delayed debit function	-	-	-	-	0.00
Cards with a credit and/or delayed debit function	-	-	-	-	0.00
Cards with an e-money function	-	-	-	-	609.47
Cards on which e-money can be stored directly	.	.	.	.	609.47
Cards which give access to e-money stored on e-money accounts	.	.	.	.	0.00
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	200.55
Total number of cards (irrespective of the number of functions on the card)	15,521.06	14,684.20	14,215.50	14,444.74	13,639.35
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	0.00
Terminals provided by resident PSPs					
ATMs	8.65	8.55	8.32	7.24	6.98
Located in the reporting country	.	.	.	.	6.98
Located abroad	.	.	.	.	-
ATMs					
of which:					
ATMs with a cash withdrawal function	7.36	7.12	6.87	6.03	5.70
Located in the reporting country	.	.	.	.	5.70
Located abroad	.	.	.	.	-
ATMs with a credit transfer function	8.40	6.84	6.54	5.75	6.98
Located in the reporting country	.	.	.	.	6.98
Located abroad	.	.	.	.	-
POS terminals	412.90	361.87	321.19	279.16	130.44
Located in the reporting country	.	.	.	.	130.44
Located abroad	.	.	.	.	-
POS terminals					
of which:					
EFTPOS terminals	257.27	213.87	172.42	133.88	130.44
Located in the reporting country	.	.	.	.	130.44
Located abroad	.	.	.	.	-
E-money card POS terminals	.	.	.	.	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	-
E-money card terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	-
E-money card accepting terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	63.39	69.06	85.70	91.19	141.09
Domestic	.	.	.	.	122.90
Cross-border	.	.	.	.	18.19
Credit transfers					
Initiated in paper-based form	16.64	19.39	21.28	23.30	71.02
Initiated electronically	46.75	49.67	64.42	67.89	70.06
Initiated in a file/batch	.	.	.	.	21.60
Initiated on a single payment basis	.	.	.	.	48.47
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	4.47
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	19.16
Cross-border credit transfers received	.	.	.	.	6.21
Direct debits	17.04	18.53	16.34	14.30	12.12
Domestic	.	.	.	.	12.11
Cross-border	.	.	.	.	0.01
Direct debits					
Initiated in a file/batch	.	.	.	.	9.61
Initiated on a single payment basis	.	.	.	.	2.51
Direct debits					
of which:					
Non-SEPA	.	.	.	.	1.38
Cross-border direct debits received	.	.	.	.	0.02
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	78.99	74.97	73.99	77.69	88.05
Domestic card payments	.	.	.	.	70.62
Cross-border card payments	.	.	.	.	17.43
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	10.85	12.83	17.67	23.47	23.93
Payments with cards with a delayed debit function	1.79	1.63	1.48	1.43	11.52
Payments with cards with a credit function	66.35	60.52	54.84	52.80	52.60
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	69.30
Payments initiated remotely	.	.	.	.	18.75
E-money payment transactions with e-money issued by resident PSPs	2.56	3.95	4.51	4.41	3.11
Domestic	.	.	.	.	0.51
Cross-border	.	.	.	.	2.60
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	2.82
With e-money accounts	2.56	3.95	4.51	4.41	0.29
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	22.60	19.43	15.47	11.10	9.15
Domestic	.	.	.	.	9.04
Cross-border	.	.	.	.	0.11
Cross-border cheques received	.	.	.	.	0.23
Other payment services	0.54	0.42	0.34	0.28	0.28
Domestic	.	.	.	.	0.28
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	185.11	186.35	195.93	198.96	253.80
Domestic	.	.	.	.	215.45
Cross-border	15.65	19.30	22.10	22.83	38.35
Total cross-border transactions received (excluding card payments)	14.46	15.13	16.77	20.57	6.46
Memorandum items:					
Credits to the accounts by simple book entry	38.55	38.41	37.33	32.59	30.95
Debits from the accounts by simple book entry	47.55	43.92	43.41	40.62	40.71
Money remittances	.	.	.	.	0.35
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.35
Cross-border money remittances received	.	.	.	.	0.00
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	261.51	251.97	247.02	239.34	263.44
At terminals located in the reporting country	.	.	.	.	263.44
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	189.44	185.65	181.86	174.24	188.01
At terminals located in the reporting country	.	.	.	.	188.01
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	9.96	8.72	8.17	6.78	6.95
At terminals located in the reporting country	.	.	.	.	6.95
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	62.11	57.61	57.00	58.33	67.41
At terminals located in the reporting country	.	.	.	.	67.41
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.60
At terminals located in the reporting country	.	.	.	.	0.60
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.47
At terminals located in the reporting country	.	.	.	.	0.47
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	18.72	23.28	23.78	27.09	34.27
At terminals located in the reporting country	.	.	.	.	34.27
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	8.06	8.72	8.36	7.13	9.82
At terminals located in the reporting country	.	.	.	.	9.82
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	10.66	14.56	15.42	19.97	24.28
At terminals located in the reporting country	.	.	.	.	24.28
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.17
At terminals located in the reporting country	.	.	.	.	0.17
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	10.73	15.01	11.03	10.31	19.56
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	19.56
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2.07	5.06	1.84	1.55	2.10
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	2.10
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	8.66	9.95	9.19	8.75	15.09
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	15.09
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	2.38
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	2.38
Memorandum items:					
Cash advances at POS terminals	0.04	0.02	0.01	0.01	0.01
OTC cash withdrawals	69.51	72.39	91.20	63.20	52.01
OTC cash deposits	84.65	84.39	130.30	65.21	66.16

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	778,569.42	905,320.81	696,604.56	666,965.80	513,811.93
Domestic	.	.	.	.	383,883.18
Cross-border	.	.	.	.	129,928.75
Credit transfers					
Initiated in paper-based form	581,071.52	647,774.53	470,023.64	450,132.01	281,301.82
Initiated electronically	197,497.90	257,546.28	226,580.92	216,833.78	232,510.11
Initiated in a file/batch	.	.	.	.	27,663.50
Initiated on a single payment basis	.	.	.	.	204,846.60
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	8,252.44
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	106,341.07
Cross-border credit transfers received	.	.	.	.	148,193.17
Direct debits	7,783.93	6,977.19	6,431.49	5,865.13	4,953.25
Domestic	.	.	.	.	4,944.00
Cross-border	.	.	.	.	9.25
Direct debits					
Initiated in a file/batch	.	.	.	.	4,581.67
Initiated on a single payment basis	.	.	.	.	371.58
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	1,303.79
Cross-border direct debits received	.	.	.	.	30.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	7,235.73	6,348.25	5,928.95	5,760.42	6,063.82
Domestic card payments	.	.	.	.	4,980.13
Cross-border card payments	.	.	.	.	1,083.69
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,050.67	901.50	1,107.82	1,352.02	1,323.38
Payments with cards with a delayed debit function	305.31	274.35	244.38	226.75	734.73
Payments with cards with a credit function	5,879.75	5,172.39	4,576.75	4,181.66	4,005.72
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	4,726.46
Payments initiated remotely	.	.	.	.	1,337.37
E-money payment transactions with e-money issued by resident PSPs	137.17	187.40	201.10	185.65	111.98
Domestic	.	.	.	.	30.88
Cross-border	.	.	.	.	81.09
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	99.64
With e-money accounts	137.17	187.40	201.10	185.00	12.33
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Cheques	391,247.22	324,998.34	229,559.22	186,435.38	149,014.11
Domestic	.	.	.	.	148,625.88
Cross-border	.	.	.	.	388.23
Cross-border cheques received	.	.	.	.	3,417.62
Other payment services	532.74	471.19	280.99	227.47	260.24
Domestic	.	.	.	.	260.24
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	1,185,506.20	1,244,303.19	939,006.31	865,439.86	674,215.32
Domestic	.	.	.	.	542,724.32
Cross-border	234,609.98	298,922.80	222,843.35	166,678.38	131,491.01
Total cross-border transactions received (excluding card payments)	357,019.30	198,585.58	139,317.74	135,206.58	151,640.79
Memorandum items:					
Credits to the accounts by simple book entry	65,762.33	54,777.24	37,735.14	47,502.99	38,216.23
Debits from the accounts by simple book entry	3,019.65	3,082.39	2,797.02	2,742.30	2,955.27
Money remittances	.	.	.	.	1,249.35
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	1,249.35
Cross-border money remittances received	.	.	.	.	0.00
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	56,103.47	54,091.31	48,396.67	44,645.70	47,545.10
At terminals located in the reporting country	.	.	.	.	47,545.10
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	47,172.71	46,163.53	41,192.86	37,826.46	39,949.10
At terminals located in the reporting country	.	.	.	.	39,949.10
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	3,475.30	3,061.52	2,752.72	2,492.35	2,796.45
At terminals located in the reporting country	.	.	.	.	2,796.45
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	5,455.45	4,866.26	4,451.08	4,325.99	4,706.60
At terminals located in the reporting country	.	.	.	.	4,706.60
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	65.87
At terminals located in the reporting country	.	.	.	.	65.87
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	27.08
At terminals located in the reporting country	.	.	.	.	27.08
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	3,305.13	3,925.42	3,887.54	4,627.66	5,766.48
At terminals located in the reporting country	.	.	.	.	5,766.48
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1,731.07	1,909.47	1,707.47	1,771.59	2,207.43
At terminals located in the reporting country	.	.	.	.	2,207.43
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	1,574.06	2,015.94	2,180.07	2,856.07	3,542.72
At terminals located in the reporting country	.	.	.	.	3,542.72
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	16.33
At terminals located in the reporting country	.	.	.	.	16.33
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1,414.78	1,330.75	1,143.85	981.92	1,435.15
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	1,435.15
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	424.70	430.41	358.04	276.46	391.98
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	391.98
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	990.08	900.34	785.81	705.46	970.61
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	970.61
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	72.57
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	72.57
Memorandum items:					
Cash advances at POS terminals	28.12	12.36	6.38	2.43	2.26
OTC cash withdrawals	582,882.30	557,266.20	437,178.35	314,106.49	135,212.56
OTC cash deposits	848,145.86	702,534.88	471,421.42	304,644.78	167,690.60

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: HERMES & TARGET2-GR					
Number of participants	50	53	50	36	33
of which:					
Direct participants	25	25	30	31	28
of which:					
Credit institutions	21	21	26	26	23
Central bank	1	1	1	1	1
Other direct participants	3	3	3	4	4
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	-	0
Others	-	-	-	1	1
Indirect participants	25	28	20	5	5
RETAIL SYSTEM: DIAS					
Number of participants	58	60	57	39	42
of which:					
Direct participants	45	46	44	27	26
of which:					
Credit institutions	43	44	42	25	25
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	0
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	-	-	-	-	0
Others	1	1	1	1	0
Indirect participants	13	14	13	12	16
RETAIL SYSTEM: ACO					
Number of participants	50	48	45	27	28
of which:					
Direct participants	50	48	45	27	28
of which:					
Credit institutions	48	46	43	25	26
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: HERMES & TARGET2-GR					
Credit transfers and direct debits	1.52	1.51	1.11	1.10	0.85
of which:					
Credit transfers and direct debits within the same TARGET component	1.08	1.03	0.66	0.68	0.45
Credit transfers and direct debits to another TARGET component	0.44	0.47	0.45	0.41	0.40
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.42	0.44	0.42	0.37	0.35
Credit transfers and direct debits to a non-euro area TARGET component	0.02	0.03	0.04	0.04	0.05
Concentration ratio in terms of volume (percentages)	73.50	69.70	65.50	66.90	80.10
RETAIL SYSTEM: DIAS					
Total transactions	78.16	100.64	132.61	136.96	171.43
Domestic	.	.	.	.	171.31
Cross-border	.	.	.	.	0.12
Credit transfers	45.98	69.87	103.53	108.45	144.45
Domestic	.	.	.	.	144.32
Cross-border	.	.	.	.	0.12
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	45.98	69.87	103.53	108.45	144.45
Direct debits	4.39	5.07	5.78	6.50	9.93
Domestic	.	.	.	.	9.93
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	-	-	-	-	0.13
Domestic	.	.	.	.	0.13
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	15.61	15.49	15.34	15.91	12.50
Domestic	.	.	.	.	12.50
Cross-border	.	.	.	.	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cheques	12.12	10.11	7.83	5.99	4.43
Domestic	.	.	.	.	4.43
Cross-border	.	.	.	.	-
Other payment services	0.07	0.10	0.13	0.11	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	75.10	67.90	73.30	83.70	93.60

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: ACO					
Total transactions	2.38	2.06	1.50	1.13	0.62
Domestic	.	.	.	.	0.62
Cross-border	.	.	.	.	-
Credit transfers	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	2.38	2.06	1.50	1.13	0.62
Domestic	.	.	.	.	0.62
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	54.90	57.70	58.50	63.40	89.90

11. Payments processed by selected payment systems - page 1

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: HERMES & TARGET2-GR					
Credit transfers and direct debits	7,180.43	6,004.53	5,089.57	8,618.17	6,599.88
of which:					
Credit transfers and direct debits within the same TARGET component	5,522.99	4,853.00	4,612.76	8,319.88	6,223.52
Credit transfers and direct debits to another TARGET component	1,657.43	1,151.53	476.81	298.29	376.36
of which:					
Credit transfers and direct debits to a euro area TARGET component	1,648.21	1,127.27	431.70	277.41	358.04
Credit transfers and direct debits to a non-euro area TARGET component	9.23	24.26	45.10	20.88	18.32
Concentration ratio in terms of volume (percentages)	74.10	78.60	85.70	91.40	91.30
RETAIL SYSTEM: DIAS					
Total transactions	198.72	186.32	193.16	185.33	186.03
Domestic	.	.	.	.	185.31
Cross-border	.	.	.	.	0.71
Credit transfers	71.92	81.26	94.86	101.39	123.23
Domestic	.	.	.	.	122.52
Cross-border	.	.	.	.	0.71
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	71.92	81.26	94.86	101.39	123.23
Direct debits	2.83	2.64	2.55	3.56	3.49
Domestic	.	.	.	.	3.49
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	-	-	-	-	0.01
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	2.73	2.68	2.56	2.63	2.05
Domestic	.	.	.	.	2.05
Cross-border	.	.	.	.	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cheques	121.15	99.62	93.07	77.67	57.25
Domestic	.	.	.	.	57.25
Cross-border	.	.	.	.	-
Other payment services	0.08	0.12	0.12	0.08	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	67.30	66.10	68.40	77.40	92.20

11. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: ACO					
Total transactions	171.55	138.43	89.40	73.76	62.99
Domestic	.	.	.	.	62.99
Cross-border	.	.	.	.	-
Credit transfers	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	171.55	138.43	89.40	73.76	62.99
Domestic	.	.	.	.	62.99
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	61.90	66.50	65.50	71.20	84.20

GENERAL NOTES: SPAIN

Source for Table 1: Eurostat.
Source for all other tables: Banco de España, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 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 until 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)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Memorandum items: Overnight deposits in foreign currencies held by non-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 based on the information collected under Regulation ECB/2008/32. Figures as from December 2014 have been estimated based on the information collected under Regulation ECB/2013/33.

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 based on the information collected under Regulation ECB/2008/32. Figures as from December 2014 have been estimated based on the 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 based on the information collected under Regulation ECB/2008/32. Figures as from December 2014 have been estimated based on the 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 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 until May 2005 as deposits redeemable at up to three months' notice. After this date, these deposits are included within overnight deposits.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
cards with a debit function	Includes prepaid cards.

Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013], and Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

Transactions per type of payment instrument	
General	Data for payment instruments other than cards and e-money devices are estimations based on a survey carried out in a representative sample of credit institutions.
Credit transfers	Figures as from 2006 have been obtained according to the latest update of the methodology and, therefore, exclude book entry transactions (which are included in a memorandum item). The recalculation of historical data has not been possible. SEPA credit transfers: 2010: Volume: 146,558,408 Value: EUR 1,416,683 million 2011: Volume: 238,409,288 Value: EUR 1,781,373 million 2012: Volume: 331,579,568 Value: EUR 2,329,373 million 2013: Volume: 465,683,654 Value: EUR 3,209,846 million
of which: paper-based	Figures as from 2006 have been obtained according to the latest update of the methodology. The recalculation of historical data has not been possible.
of which: non-paper-based	Figures as from 2006 have been obtained according to the

	latest update of the methodology. The recalculation of historical data has not been possible.
Card payments with cards issued in the country (except cards with an e-money function)	Payments by cards issued by three-party schemes are not included. Payments made at ATMs are included. However, a breakdown of these transactions by card function is not available.
of which: payments with cards with a delayed debit function	It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of payments are made by delayed debit card.
of which: payments with cards with a credit 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 by delayed debit card.
of which: 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 by delayed debit card.
E-money purchase transactions	Only purchases made with e-money cards are included.
of which: with other e-money storages	This information is not available.
Cheques	Only the figures from 2004 onwards have been obtained according to the new methodology. The recalculation of historical data has not been possible.
Other payment instruments	Includes bills of exchange and other non-standardised payment instruments.
Cross-border transactions sent	Historical data are not available.
Memo item: Cross-border transactions received	Historical data are not available.
Memo item: Credits to the accounts by simple book entry	As from 2006, and according to the latest update of the methodology, credits to the accounts by simple book entry are not included under credit transfers but are given as a memorandum item. The recalculation of historical data has not been possible.
Memo item: Debits from the accounts by simple book entry	As from 2006, and according to the latest update of the methodology, debits from the accounts by simple book entry are not included under direct debits but are given as a memorandum item. The recalculation of historical data has not been possible.
Transactions per type of terminal	
ATM cash deposits	This information is not available.
E-money card-loading/unloading transactions	It is not possible to make a distinction according to the nationality of the card and/or terminal. However, the vast majority of transactions are made at terminals located in the country with cards issued in the country.
Memo item: OTC cash withdrawals	Data on OTC cash withdrawals using a bank form are estimations based on the information provided by a representative sample of credit institutions. Data on OTC cash withdrawals made using a card are provided by the card schemes. Historical data are not available. To increase accuracy, the figures published for 2005 and 2006 were substantially revised in 2007.

Memo item: OTC cash deposits	These data are estimations based on the information provided by a representative sample of credit institutions. Historical data are not available. To increase accuracy, the figures published for 2005 and 2006 were substantially revised in 2007.

Table 7a – Payment transactions per type of payment service involving non-MFIs: Number of transactions [as of 2014] and Table 8a – Payment transactions per type of payment service involving non-MFIs: Value of transactions [as of 2014]

General	2014 data are estimations based on the figures of the second semester.
Payments with cards with a debit function	Includes payments with prepaid cards.

Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions

TARGET component: TARGET2-Banco de España	Data preceding the migration to TARGET2 (on 18 February 2008) are from the Banco de España Settlement Service (SLBE).
Concentration ratio in terms of volume/value	Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.
LVPS: SPI	
Concentration ratio in terms of volume/value	Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.
Retail system: SNCE	
Credit transfers *of which:* paper-based	As from 1999, all payments are processed via a computer link. SEPA credit transfers: 2010: Volume: 65,682,083 Value: EUR 165,592 million 2011: Volume: 113,104,870 Value: EUR 222,625 million 2012: Volume: 155,546,719 Value: EUR 296,300 million 2013: Volume: 213,808,181 Value: EUR 422,256 million
Concentration ratio in terms of volume/value	Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	46,562.5	46,736.3	46,766.4	46,593.2	46,464.1
GDP (EUR billions)	1,080.91	1,070.41	1,042.87	1,031.27	1,041.16
GDP per capita (EUR)	23,214	22,903	22,300	22,134	22,408
HICP (annual percentage changes)	2.0	3.1	2.4	1.5	-0.2

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	535,624.00	527,628.00	525,378.00	545,692.00	618,139.00
of which:					
Transferable deposits	493,252.00	487,802.00	486,485.00	509,586.00	577,203.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	6,577.00	7,045.00	7,776.00	10,640.00	11,389.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	73.00
of which:					
Hardware-based electronic money	.	.	.	.	62.00
Software-based electronic money	.	.	.	.	11.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	28,665.38	47,345.22	64,219.53	19,627.20	12,101.12
Overnight deposits held at other credit institutions (in EUR, end of period)	38,835.00	39,305.00	29,197.00	20,069.00	43,244.00
of which:					
Transferable deposits at other MFIs (end of period)	36,743.00	37,390.00	22,140.00	16,310.00	35,933.00
Memorandum items:					
Non-intraday borrowing from the central bank	65,968.41	155,222.80	357,745.08	200,220.72	141,230.34
Intraday borrowing from the central bank	2,009.00	2,796.00	3,628.00	3,227.00	1,830.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	23	16	16	16	16
Number of overnight deposits (thousands)	2.67	2.41	2.36	2.01	2.05
Value of overnight deposits (EUR millions)	9,536.00	5,695.00	11,015.00	4,245.00	491.00
of which:					
Value of transferable deposits (EUR millions)	9,508.00	5,680.00	10,993.00	4,227.00	421.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	337	335	314	290	226
Number of offices	43,164	40,103	38,142	33,713	31,999
Number of overnight deposits (thousands)	82,156.00	79,503.00	77,109.00	75,180.00	73,409.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	24,677.00	26,399.00	29,876.00	34,845.00	36,267.00
Number of transferable overnight deposits (thousands)	68,199.00	64,167.00	65,398.00	67,304.00	64,645.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	24,677.00	26,399.00	29,876.00	34,845.00	36,267.00
Value of overnight deposits (EUR millions)	526,086.00	521,927.00	515,390.00	541,443.00	617,644.00
of which:					
Value of transferable deposits (EUR millions)	483,744.00	482,122.00	475,492.00	505,359.00	576,782.00
Number of payment accounts (thousands)	.	.	.	.	73,259.01
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	62.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	255	249	229	204	144
Number of offices	42,922	39,831	37,904	33,482	31,754
Value of overnight deposits (EUR millions)	508,274.00	503,699.00	488,259.00	511,095.00	582,333.00
Branches of euro area-based credit institutions					
Number of institutions	62	64	65	66	61
Number of offices	206	238	206	203	219
Value of overnight deposits (EUR millions)	16,180.00	16,951.00	18,693.00	23,527.00	28,481.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	13	14	12	12	13
Number of offices	25	23	22	18	17
Value of overnight deposits (EUR millions)	1,426.00	1,089.00	7,921.00	6,568.00	6,582.00
Branches of non-EEA-based credit institutions					
Number of institutions	7	8	8	8	8
Number of offices	11	11	10	10	9
Value of overnight deposits (EUR millions)	206.00	188.00	517.00	253.00	248.00
Electronic money institutions					
Number of institutions	1	1	2	3	6
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	3.00
Other payment service providers					
Number of institutions	1	41	46	48	45
Number of offices	1	130	142	147	143
Number of overnight deposits (thousands)	0.00	0.00	0.00	0.00	0.00
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Number of payment accounts (thousands)	.	.	.	.	9.72
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	340	378	363	342	278
Number of offices	43,188	40,249	38,300	33,876	32,158
Number of overnight deposits (thousands)	82,158.67	79,505.41	77,111.36	75,182.01	73,411.05
of which:					
Number of internet/PC-linked overnight deposits (thousands)	24,677.00	26,399.00	29,876.00	34,845.00	36,267.00
Value of overnight deposits (EUR millions)	535,622.00	527,622.00	526,405.00	545,688.00	618,135.00
Number of payment accounts (thousands)	.	.	.	.	73,268.72
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	65.00
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	279
of which:					
Number of payment institutions providing services through an established branch	-	-	-	-	8
Number of payment institutions providing services through an agent	-	-	-	-	9
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	262

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	72,405.40	69,403.08	69,138.60	69,749.37	66,315.63
Cards with a payment function (except cards with an e-money function only)	71,580.78	68,969.51	68,799.65	69,749.37	67,993.67
of which:					
Cards with a debit function	28,616.90	27,078.95	27,467.96	26,484.90	24,416.66
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	42,963.88	41,890.56	41,331.69	43,264.47	43,577.01
Cards with an e-money function	2,780.73	1,912.20	717.18	-	0.00
Cards on which e-money can be stored directly	.	.	.	.	0.00
Cards which give access to e-money stored on e-money accounts	.	.	.	.	0.00
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	0.00
Total number of cards (irrespective of the number of functions on the card)	73,435.50	70,398.02	69,138.60	69,749.37	67,993.67
of which:					
Cards with a combined debit, cash and e-money function	926.01	483.68	378.23	-	0.00
Terminals provided by resident PSPs					
ATMs	59.26	57.24	56.26	52.22	50.45
Located in the reporting country	.	.	.	.	50.45
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	59.26	57.24	56.26	52.22	50.45
Located in the reporting country	.	.	.	.	50.45
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	-	-	-	-	43.53
Located in the reporting country	.	.	.	.	43.53
Located abroad	.	.	.	.	0.00
POS terminals	1,389.03	1,362.82	1,316.26	1,125.05	1,224.11
Located in the reporting country	.	.	.	.	1,223.63
Located abroad	.	.	.	.	0.49
POS terminals					
of which:					
EFTPOS terminals	1,389.03	1,362.82	1,316.26	1,125.05	1,224.11
Located in the reporting country	.	.	.	.	1,223.63
Located abroad	.	.	.	.	0.49
E-money card POS terminals	.	.	.	.	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals	45.70	36.74	15.50	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	22.24	20.43	10.48	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card accepting terminals	23.46	16.31	5.02	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	807.93	812.34	848.34	885.61	908.05
Domestic	.	.	.	.	893.52
Cross-border	.	.	.	.	14.53
Credit transfers					
Initiated in paper-based form	113.45	111.44	115.70	116.60	107.65
Initiated electronically	694.47	700.90	732.64	769.01	800.41
Initiated in a file/batch	.	.	.	.	360.53
Initiated on a single payment basis	.	.	.	.	439.87
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	94.37
Cross-border credit transfers received	.	.	.	.	261.24
Direct debits	2,364.86	2,286.63	2,437.18	2,431.11	2,091.84
Domestic	.	.	.	.	2,037.82
Cross-border	.	.	.	.	54.02
Direct debits					
Initiated in a file/batch	.	.	.	.	2,064.08
Initiated on a single payment basis	.	.	.	.	27.76
Direct debits					
of which:					
Non-SEPA	.	.	.	.	133.49
Cross-border direct debits received	.	.	.	.	218.37
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2,286.90	2,386.27	2,415.72	2,496.30	2,760.20
Domestic card payments	.	.	.	.	2,540.07
Cross-border card payments	.	.	.	.	220.13
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	997.12	1,062.30	1,096.29	1,174.66	1,387.40
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	1,261.48	1,302.22	1,303.27	1,310.35	1,372.80
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	2,515.76
Payments initiated remotely	.	.	.	.	244.44
E-money payment transactions with e-money issued by resident PSPs	0.30	0.15	0.12	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.30	0.15	0.12	-	0.00
With e-money accounts	-	-	-	-	0.00
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	103.49	94.65	83.80	76.13	76.63
Domestic	.	.	.	.	75.52
Cross-border	.	.	.	.	1.10
Cross-border cheques received	.	.	.	.	5.53
Other payment services	39.02	31.53	24.70	19.76	440.83
Domestic	.	.	.	.	428.36
Cross-border	.	.	.	.	12.47
Other cross-border payment services received	.	.	.	.	0.27
Total payment transactions involving non-MFIs	5,602.48	5,611.56	5,809.85	5,908.91	6,277.54
Domestic	.	.	.	.	5,975.28
Cross-border	128.08	151.04	169.87	202.58	302.26
Total cross-border transactions received (excluding card payments)	144.90	168.81	189.16	217.76	485.41
Memorandum items:					
Credits to the accounts by simple book entry	500.56	550.14	677.70	451.78	465.77
Debits from the accounts by simple book entry	1,280.99	1,386.31	1,430.68	1,288.56	1,472.58
Money remittances	.	.	.	.	12.71
Domestic	.	.	.	.	0.24
Cross-border	.	.	.	.	12.47
Cross-border money remittances received	.	.	.	.	0.27
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	16.29
Domestic	.	.	.	.	16.18
Cross-border	.	.	.	.	0.12

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3,047.14	3,100.83	3,074.80	3,091.22	3,392.08
At terminals located in the reporting country	.	.	.	.	3,392.05
At terminals located abroad	.	.	.	.	0.03
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	947.70	927.52	886.50	858.59	862.23
At terminals located in the reporting country	.	.	.	.	862.23
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	41.70
At terminals located in the reporting country	.	.	.	.	41.70
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	2,099.42	2,173.26	2,188.19	2,232.63	2,488.15
At terminals located in the reporting country	.	.	.	.	2,488.12
At terminals located abroad	.	.	.	.	0.03
E-money card-loading/unloading transactions	0.03	0.05	0.11	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	155.66	172.05	188.91	212.66	262.25
At terminals located in the reporting country	.	.	.	.	257.28
At terminals located abroad	.	.	.	.	4.97
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	39.76	41.64	41.69	42.48	42.76
At terminals located in the reporting country	.	.	.	.	42.76
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	115.90	130.41	147.22	170.18	219.49
At terminals located in the reporting country	.	.	.	.	214.52
At terminals located abroad	.	.	.	.	4.97
E-money card-loading/unloading transactions	0.00	0.00	0.00	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	66.67	69.66	68.78	72.01	99.29
At terminals located in the reporting country	.	.	.	.	6.54
At terminals located abroad	.	.	.	.	92.76
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	10.10	10.21	8.95	8.65	9.25
At terminals located in the reporting country	.	.	.	.	0.08
At terminals located abroad	.	.	.	.	9.17
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	56.56	59.45	59.83	63.36	90.04
At terminals located in the reporting country	.	.	.	.	6.46
At terminals located abroad	.	.	.	.	83.59
E-money card-loading/unloading transactions	0.00	0.00	0.00	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	238.05	226.18	227.74	218.34	184.36
OTC cash deposits	360.48	338.73	348.10	344.98	243.76

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	10,636.84	10,597.47	10,979.35	10,166.89	11,514.67
Domestic	.	.	.	.	8,522.37
Cross-border	.	.	.	.	2,992.30
Credit transfers					
Initiated in paper-based form	1,075.03	1,217.91	1,671.11	1,260.50	7,712.36
Initiated electronically	9,561.81	9,379.56	9,308.24	8,906.38	3,802.32
Initiated in a file/batch	.	.	.	.	2,127.45
Initiated on a single payment basis	.	.	.	.	1,674.86
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	3,615.94
Cross-border credit transfers received	.	.	.	.	3,519.88
Direct debits	854.06	1,098.92	988.41	778.55	527.33
Domestic	.	.	.	.	516.53
Cross-border	.	.	.	.	10.80
Direct debits					
Initiated in a file/batch	.	.	.	.	507.63
Initiated on a single payment basis	.	.	.	.	19.70
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	136.31
Cross-border direct debits received	.	.	.	.	52.89
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	103.64	107.29	106.71	108.68	121.90
Domestic card payments	.	.	.	.	110.21
Cross-border card payments	.	.	.	.	11.68
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	42.60	44.87	45.41	47.93	56.18
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	60.64	62.10	61.05	60.56	65.71
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	107.32
Payments initiated remotely	.	.	.	.	14.57
E-money payment transactions with e-money issued by resident PSPs	0.00	0.00	0.00	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	0.00	0.00	-	0.00
With e-money accounts	-	-	-	-	0.00
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	543.40	462.10	403.16	344.33	345.98
Domestic	.	.	.	.	338.84
Cross-border	.	.	.	.	7.15
Cross-border cheques received	.	.	.	.	33.83
Other payment services	183.23	156.17	121.15	102.15	376.95
Domestic	.	.	.	.	373.43
Cross-border	.	.	.	.	3.53
Other cross-border payment services received	.	.	.	.	0.07
Total payment transactions involving non-MFIs	12,321.18	12,421.95	12,598.78	11,500.60	12,886.84
Domestic	.	.	.	.	9,861.38
Cross-border	1,784.44	2,066.21	2,401.93	2,589.73	3,025.46
Total cross-border transactions received (excluding card payments)	2,004.47	2,279.28	2,075.93	2,121.06	3,606.67
Memorandum items:					
Credits to the accounts by simple book entry	1,861.54	1,869.49	2,269.40	1,896.98	2,251.41
Debits from the accounts by simple book entry	1,613.00	1,628.23	1,721.07	1,517.15	1,642.17
Money remittances	.	.	.	.	3.57
Domestic	.	.	.	.	0.04
Cross-border	.	.	.	.	3.53
Cross-border money remittances received	.	.	.	.	0.07
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	91.92
Domestic	.	.	.	.	82.31
Cross-border	.	.	.	.	9.61

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	199.51	200.82	196.66	195.55	228.18
At terminals located in the reporting country	.	.	.	.	228.18
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	107.98	107.08	103.91	102.39	104.67
At terminals located in the reporting country	.	.	.	.	104.67
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	17.45
At terminals located in the reporting country	.	.	.	.	17.45
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	91.53	93.75	92.75	93.16	106.05
At terminals located in the reporting country	.	.	.	.	106.05
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	0.00	0.00	0.00	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	15.47	16.98	18.24	19.78	22.91
At terminals located in the reporting country	.	.	.	.	22.08
At terminals located abroad	.	.	.	.	0.83
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	6.19	6.49	6.66	6.84	6.86
At terminals located in the reporting country	.	.	.	.	6.86
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	9.28	10.49	11.58	12.95	16.05
At terminals located in the reporting country	.	.	.	.	15.22
At terminals located abroad	.	.	.	.	0.83
E-money card-loading/unloading transactions	0.00	0.00	0.00	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	5.46	5.45	4.99	5.11	7.25
At terminals located in the reporting country	.	.	.	.	0.57
At terminals located abroad	.	.	.	.	6.68
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.32	1.33	1.27	1.21	1.28
At terminals located in the reporting country	.	.	.	.	0.01
At terminals located abroad	.	.	.	.	1.27
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	4.14	4.12	3.72	3.90	5.97
At terminals located in the reporting country	.	.	.	.	0.56
At terminals located abroad	.	.	.	.	5.41
E-money card-loading/unloading transactions	0.00	0.00	0.00	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	248.94	229.32	208.42	214.98	140.91
OTC cash deposits	386.75	363.89	351.82	342.45	232.48

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: SLBE & TARGET2-ES					
Number of participants	232	210	191	182	179
of which:					
Direct participants	133	112	101	96	95
of which:					
Credit institutions	114	93	81	78	78
Central bank	1	1	1	1	1
Other direct participants	18	18	19	17	16
of which:					
Public administration	1	1	1	1	0
Clearing and settlement organisations	4	4	5	3	3
Other financial institutions	10	10	10	10	10
Others	3	3	3	3	3
Indirect participants	99	98	90	86	84
RETAIL SYSTEM: SNCE					
Number of participants	212	204	187	172	165
of which:					
Direct participants	22	20	20	18	17
of which:					
Credit institutions	21	19	19	17	16
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	0
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	-	-	-	-	0
Others	-	-	-	-	0
Indirect participants	190	184	167	154	148

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: SLBE & TARGET2-ES					
Credit transfers and direct debits	7.53	7.58	7.62	7.67	7.24
of which:					
Credit transfers and direct debits within the same TARGET component	5.98	6.02	5.90	5.80	5.48
Credit transfers and direct debits to another TARGET component	1.56	1.56	1.72	1.87	1.76
of which:					
Credit transfers and direct debits to a euro area TARGET component	1.53	1.52	1.66	1.81	1.73
Credit transfers and direct debits to a non-euro area TARGET component	0.03	0.04	0.06	0.06	0.03
Concentration ratio in terms of volume (percentages)	47.00	47.50	49.50	53.20	60.60
RETAIL SYSTEM: SNCE					
Total transactions	1,586.48	1,614.65	1,637.44	1,611.57	1,670.69
Domestic	.	.	.	.	1,665.25
Cross-border	.	.	.	.	5.45
Credit transfers	375.88	387.62	398.22	406.10	421.10
Domestic	.	.	.	.	418.11
Cross-border	.	.	.	.	2.99
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	375.88	387.62	398.22	406.10	421.10
Direct debits	1,119.61	1,144.67	1,167.46	1,141.60	1,190.69
Domestic	.	.	.	.	1,188.23
Cross-border	.	.	.	.	2.46
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	73.35	66.84	59.18	53.88	50.52
Domestic	.	.	.	.	50.52
Cross-border	.	.	.	.	-
Other payment services	17.63	15.52	12.59	9.99	8.39
Domestic	.	.	.	.	8.39
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	61.40	61.40	61.60	60.80	67.90

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: SLBE & TARGET2-ES					
Credit transfers and direct debits	88,310.86	94,393.33	88,333.37	65,079.15	62,229.48
of which:					
Credit transfers and direct debits within the same TARGET component	81,270.43	85,204.19	79,764.89	58,307.15	54,086.72
Credit transfers and direct debits to another TARGET component	7,040.43	9,189.13	8,568.48	6,772.00	8,142.76
of which:					
Credit transfers and direct debits to a euro area TARGET component	6,996.45	9,140.68	8,529.65	6,751.32	8,121.94
Credit transfers and direct debits to a non-euro area TARGET component	43.98	48.46	38.82	20.68	20.82
Concentration ratio in terms of volume (percentages)	63.20	64.50	63.10	63.60	61.80
RETAIL SYSTEM: SNCE					
Total transactions	1,669.71	1,624.26	1,575.06	1,490.41	1,462.13
Domestic	.	.	.	.	1,446.57
Cross-border	.	.	.	.	15.56
Credit transfers	887.03	903.78	920.74	895.03	856.95
Domestic	.	.	.	.	842.86
Cross-border	.	.	.	.	14.09
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	887.03	903.78	920.74	895.03	856.95
Direct debits	316.61	317.10	307.13	293.78	307.49
Domestic	.	.	.	.	306.02
Cross-border	.	.	.	.	1.47
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	379.51	323.72	282.37	247.94	248.58
Domestic	.	.	.	.	248.58
Cross-border	.	.	.	.	-
Other payment services	86.55	79.66	64.82	53.66	49.11
Domestic	.	.	.	.	49.11
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	58.30	58.00	57.10	57.50	62.30

GENERAL NOTES: FRANCE

Source for Table 1: Eurostat.
Source for all other tables: Banque de France, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data include deposits in French overseas territories. Data do not include overnight deposits of “Rest of the world” for 2000-04.
Narrow money supply (M1)	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 8(1) of Regulation ECB/2008/32 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Intraday borrowing from the central bank	Until February 2008, amounts include, on top of the intraday repos, auto-collateralisation operations processed automatically by the French SSS (RGV until November 2007 and ESES France since November 2007). In February 2008, Banque de France adopted a new collateral management system called 3 G (Gestion Globale des Garanties), i.e. it moved from an earmarking system to a pooling system. Therefore, intraday credit corresponds: - to the amounts of collateral deposited by counterparts in a global pool with Banque de France which are not used to guarantee monetary policy operations (i.e. to a global credit line), and - to the auto-collateralisation operations processed automatically by the SSS.

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	
Value of overnight deposits	Includes overnight deposits from central public administrations.
Credit institutions irrespective of their legal incorporation	
Number of institutions	Excludes investment firms.
Electronic money institutions	
Other payment service providers	
Number of institutions	Only the Treasury is counted in this category.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a debit function	From 2014, cards with a debit function combined with another payment function are reported in sub-category *Cards with a debit and/or delayed debit function*
Cards with a delayed debit function	From 2014, cards with a delayed debit function combined with another payment function are reported in sub-categories *Cards with a debit and/or delayed debit function*" or *Cards with a credit and/or delayed debit function*
Cards with a credit function	From 2014, cards with a credit function combined with another payment function are reported in sub-category *Cards with a credit and/or delayed debit function*
Terminals provided by resident payment service providers	
ATMs and sub-categories	Until 2013, source: GCB (French domestic scheme). From 2014, source: French PSPs, and includes devices without cash withdrawal function that allow users, mostly "brick-and-mortar" stores, to deposit money to their accounts.
POS terminals and sub-categories	Until 2013, source: GCB (French domestic scheme). From 2014, source: French PSPs. Partial data: some PSPs were not able to report *POS terminals* breakdown between *EFTPOS terminals* and *E-money card POS terminals* accurately.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	From 2008 transactions initiated by MFI to non MFI are also included.
Direct debits	From 2008, transactions with non-MFIs initiated by MFIs are included.
Card payments with cards issued by resident PSPs	Partial data: some PSPs were not able to report *Card payments with cards issued by resident PSP* breakdown between *Payments initiated at physical EFTPOS* and *Payments initiated remotely* accurately.

Other payment services	Until 2013, includes bills of exchange and promissory notes. From 2014,includes *Money remittances* and *Transactions via telecommunication, digital or IT device*
Memo item: Other services (not included in the Payment Services Directive)	From 2014, includes bills of exchange and promissory notes.

Table 9 – Payments processed by selected payment systems: value of transactions

Other direct participants	Up to 2005: figures include post office giro institutions.
Indirect participants of TARGET2-Banque de France (TARGET2-BDF)	On 18 February 2008, TBF (the French component of TARGET) and PNS were replaced by TARGET2-BDF, the sole French large value payment system. Before the implementation of TARGET2-BDF, branches of cooperative banks were registered as sub-accounts of their head institution and were therefore not counted in the number of participants. Since February 2008, these banks have been registered as indirect participants. Furthermore, some foreign institutions located outside the euro area have joined the system as indirect participants.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Target component: Credit transfers sent within TARGET	On18 February 2008, TBF (the French component of TARGET) and PNS were replaced by TARGET2-Banque de France, the sole French large value payment system.
Concentration ratio	Technical participants are excluded from the calculation.
Non-Target payment system: PNS Credit transfers sent Concentration ratio	On 18 February 2008, TBF (the French component of TARGET) and PNS were replaced by TARGET2-Banque de France, the sole French large value payment system.
Retail system: SIT and CORE Credit transfers	On 28 January 2008, CORE was launched to process SEPA credit transfers. CORE also progressively replaced the former retail payment infrastructure – SIT – for the exchange of all national payment instruments during a period of migration from June to October 2008. Since 25 October 2008, CORE has become the sole French retail infrastructure. 2008 figures correspond to the aggregation of transactions processed in SIT and CORE. Electronic payment orders are included in direct debits.
Direct debits	Electronic payment orders are also included.
Cheques	Administrative orders are excluded.
Other payment services	Concerns promissory notes.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	64,974.0	65,294.0	65,595.0	65,881.0	66,169.0
GDP (EUR billions)	1,998.48	2,059.28	2,086.93	2,116.57	2,132.45
GDP per capita (EUR)	30,758	31,539	31,815	32,127	32,227
HICP (annual percentage changes)	1.7	2.3	2.2	1.0	0.6

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	558,688.00	596,052.00	612,929.00	635,169.00	681,749.00
of which:					
Transferable deposits	521,889.00	590,233.00	592,619.00	617,465.00	673,400.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	17,531.00	19,166.00	20,707.00	24,595.00	26,663.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	39.00
of which:					
Hardware-based electronic money	.	.	.	.	39.00
Software-based electronic money	.	.	.	.	0.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	46,745.01	86,842.44	140,090.37	61,743.25	54,611.15
Overnight deposits held at other credit institutions (in EUR, end of period)	350,432.00	255,042.00	133,152.00	107,439.00	142,236.00
of which:					
Transferable deposits at other MFIs (end of period)	304,533.00	231,531.00	111,422.00	84,658.00	115,362.00
Memorandum items:					
Non-intraday borrowing from the central bank	29,815.45	120,398.59	179,750.03	69,196.99	62,456.87
Intraday borrowing from the central bank	448,253.00	447,785.00	480,399.00	450,459.00	406,265.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	96	96	96	96	98
Number of overnight deposits (thousands)	30.00	29.00	29.00	29.00	29.00
Value of overnight deposits (EUR millions)	1,918.00	9,412.00	22,031.00	21,751.00	17,245.00
of which:					
Value of transferable deposits (EUR millions)	1,918.00	9,412.00	5,531.00	3,861.00	17,245.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	686	660	639	623	496
Number of offices	38,727	38,075	37,930	37,767	37,523
Number of overnight deposits (thousands)	76,845.00	77,766.00	78,383.00	79,481.00	80,433.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	73,742.00	75,153.00	75,749.00	76,699.00	-
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	51,343.00	53,817.00	55,470.00	57,191.00	-
Value of overnight deposits (EUR millions)	521,767.00	546,962.00	560,060.00	587,485.00	643,182.00
of which:					
Value of transferable deposits (EUR millions)	519,971.00	580,821.00	587,088.00	613,604.00	656,155.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	635	611	596	579	413
Number of offices	38,727	38,075	37,930	37,767	37,523
Value of overnight deposits (EUR millions)	521,767.00	546,962.00	560,060.00	587,485.00	643,182.00
Branches of euro area-based credit institutions					
Number of institutions	37	36	31	32	38
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	10	9	9	9	24
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	4	4	3	3	21
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	2	4	5	4	5
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	40.00	44.00	42.00	39.00	39.00
Other payment service providers					
Number of institutions	1	1	1	1	1
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	52,024.00	52,665.00	55,309.00	57,461.00	48,117.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	690	666	646	629	503
Number of offices	38,823	38,171	38,026	37,863	37,621
Number of overnight deposits (thousands)	76,875.00	77,795.00	78,412.00	79,510.00	80,462.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	575,709.00	609,039.00	637,400.00	666,697.00	708,544.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	40.00	44.00	42.00	39.00	39.00
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	.

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	96,066.02	92,739.44	92,608.54	88,183.31	85,671.57
Cards with a payment function (except cards with an e-money function only)	84,863.87	83,005.30	82,313.04	82,222.68	81,040.21
of which:					
Cards with a debit function	71,054.43	69,091.44	80,109.81	80,084.87	41,808.46
Cards with a delayed debit function	24,279.12	22,300.28	23,379.33	23,809.00	7,318.86
Cards with a credit function	31,612.57	27,562.07	26,842.71	19,611.24	6,943.18
Cards with a debit and/or delayed debit function	12,785.54	7,862.82	11,661.10	11,607.69	13,461.96
Cards with a credit and/or delayed debit function	8,594.20	7,483.89	8,105.83	7,512.81	17,976.31
Cards with an e-money function	37,257.53	33,089.38	26,721.56	23,102.24	14,201.11
Cards on which e-money can be stored directly	.	.	.	.	11,039.23
Cards which give access to e-money stored on e-money accounts	.	.	.	.	3,161.88
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	1,737.88	1,916.60	2,008.36	1,932.21	3,591.92
Total number of cards (irrespective of the number of functions on the card)	101,283.78	99,253.84	99,099.02	99,311.64	101,523.65
of which:					
Cards with a combined debit, cash and e-money function	31,857.63	31,261.78	25,407.42	22,473.71	11,714.65
Terminals provided by resident PSPs					
ATMs	56.24	58.17	58.54	58.64	114.87
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	-	.
ATMs					
of which:					
ATMs with a cash withdrawal function	56.24	58.17	58.54	-	110.10
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	-	.
ATMs with a credit transfer function	-	-	-	-	50.50
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	-	.
POS terminals	1,426.71	1,443.73	1,400.00	1,344.40	1,607.05
Located in the reporting country	.	.	.	.	1,604.50
Located abroad	.	.	.	-	2.56
POS terminals					
of which:					
EFTPOS terminals	1,426.71	1,443.73	1,400.00	1,344.40	1,102.66
Located in the reporting country	.	.	.	.	1,101.65
Located abroad	.	.	.	-	1.01
E-money card POS terminals	.	.	.	-	45.40
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	-	.
E-money card terminals	133.71	124.73	70.98	46.95	45.40
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	-	.
E-money card terminals					
of which:					
E-money card loading and unloading terminals	106.77	96.01	39.18	29.54	21.24
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	-	.
E-money card accepting terminals	133.71	124.73	70.98	46.95	45.40
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	-	.

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	2,989.65	2,977.54	3,097.20	3,250.23	3,416.95
Domestic	.	.	.	.	3,329.64
Cross-border	.	.	.	-	87.30
Credit transfers					
Initiated in paper-based form	-	-	-	-	146.54
Initiated electronically	-	-	-	-	3,270.41
Initiated in a file/batch	.	.	.	.	2,079.65
Initiated on a single payment basis	.	.	.	.	1,190.76
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	586.21
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	441.25
Cross-border credit transfers received	.	.	.	.	99.36
Direct debits	3,411.19	3,533.32	3,543.38	3,107.73	3,541.46
Domestic	.	.	.	.	3,531.23
Cross-border	.	.	.	-	10.23
Direct debits					
Initiated in a file/batch	.	.	.	.	3,320.29
Initiated on a single payment basis	.	.	.	.	221.17
Direct debits					
of which:					
Non-SEPA	.	.	.	.	385.26
Cross-border direct debits received	.	.	.	.	333.67
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	7,391.64	7,911.01	8,474.98	8,964.30	9,437.92
Domestic card payments	.	.	.	.	8,988.07
Cross-border card payments	.	.	.	-	449.84
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	-	-	-	-	4,924.17
Payments with cards with a delayed debit function	-	-	-	-	1,357.08
Payments with cards with a credit function	-	-	-	-	85.40
Payments with cards with a debit and/or delayed debit function	-	-	-	-	2,455.47
Payments with cards with a credit and/or delayed debit function	-	-	-	-	615.80
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	5,073.81
Payments initiated remotely	.	.	.	.	675.25
E-money payment transactions with e-money issued by resident PSPs	41.09	46.50	52.25	50.53	52.91
Domestic	.	.	.	.	52.90
Cross-border	.	.	.	-	0.01
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	41.09	46.50	52.24	50.53	49.95
With e-money accounts	-	-	-	-	2.96
of which:					
Accessed through a card	.	.	.	.	2.96
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	3,122.80	2,971.44	2,805.62	2,620.57	2,482.82
Domestic	.	.	.	.	2,482.62
Cross-border	.	.	.	-	0.20
Cross-border cheques received	.	.	.	.	0.69
Other payment services	101.11	98.45	94.89	92.74	25.93
Domestic	.	.	.	.	25.62
Cross-border	.	.	.	-	0.31
Other cross-border payment services received	.	.	.	.	0.01
Total payment transactions involving non-MFIs	17,057.49	17,538.26	18,068.32	18,086.10	18,957.98
Domestic	.	.	.	.	18,410.08
Cross-border	317.86	368.17	426.47	555.81	547.90
Total cross-border transactions received (excluding card payments)	305.85	354.60	448.20	823.14	433.73
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	251.25
Debits from the accounts by simple book entry	-	-	-	-	1,039.05
Money remittances	.	.	.	-	0.32
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	-	0.31
Cross-border money remittances received	.	.	.	.	0.01
Transactions via telecommunication, digital or IT device	.	.	.	.	25.61
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	86.57
Domestic	.	.	.	.	86.57
Cross-border	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	8,754.35	9,260.48	9,781.23	10,190.72	10,435.04
At terminals located in the reporting country	.	.	.	.	10,422.99
At terminals located abroad	.	.	.	-	12.05
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1,601.74	1,630.14	1,622.49	1,606.32	1,570.57
At terminals located in the reporting country	.	.	.	.	1,569.97
At terminals located abroad	.	.	.	-	0.60
ATM cash deposits (except e-money transactions)	-	-	-	-	29.40
At terminals located in the reporting country	.	.	.	.	29.40
At terminals located abroad	.	.	.	-	0.01
POS transactions (except e-money transactions)	7,147.60	7,624.79	8,152.67	8,578.48	8,249.81
At terminals located in the reporting country	.	.	.	.	8,238.74
At terminals located abroad	.	.	.	-	11.07
E-money card-loading/unloading transactions	5.01	5.56	6.06	5.91	5.26
At terminals located in the reporting country	.	.	.	.	5.26
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	.	-	48.45
At terminals located in the reporting country	.	.	.	.	48.45
At terminals located abroad	.	.	.	-	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	284.46	318.60	386.44	445.61	417.20
At terminals located in the reporting country	.	.	.	.	374.26
At terminals located abroad	.	.	.	-	42.94
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	35.24	37.14	39.41	40.49	35.13
At terminals located in the reporting country	.	.	.	.	34.64
At terminals located abroad	.	.	.	-	0.49
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
POS transactions (except e-money transactions)	249.22	281.46	347.03	405.11	353.73
At terminals located in the reporting country	.	.	.	.	311.28
At terminals located abroad	.	.	.	-	42.45
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
E-money payment transactions with cards with an e-money function	.	.	.	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	-	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	288.08	333.26	369.00	434.53	386.85
At terminals located in the reporting country	.	.	.	.	28.18
At terminals located abroad	.	.	.	-	358.66
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	44.04	47.04	46.69	48.71	36.63
At terminals located in the reporting country	.	.	.	.	0.35
At terminals located abroad	.	.	.	-	36.27
ATM cash deposits (except e-money transactions)	-	-	-	-	0.08
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
POS transactions (except e-money transactions)	244.04	286.22	322.31	385.81	325.03
At terminals located in the reporting country	.	.	.	.	27.45
At terminals located abroad	.	.	.	-	297.58
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	1.92
OTC cash withdrawals	-	-	-	-	34.09
OTC cash deposits	-	-	-	-	41.76

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	21,403.78	24,540.85	24,114.69	23,198.46	24,046.38
Domestic	.	.	.	.	19,117.04
Cross-border	.	.	.	-	4,929.35
Credit transfers					
Initiated in paper-based form	-	-	-	-	4,198.07
Initiated electronically	-	-	-	-	19,848.31
Initiated in a file/batch	.	.	.	.	13,388.14
Initiated on a single payment basis	.	.	.	.	6,460.18
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	1,932.84
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	18,573.12
Cross-border credit transfers received	.	.	.	.	8,131.57
Direct debits	1,128.13	1,325.14	1,310.88	1,399.30	1,514.55
Domestic	.	.	.	.	1,497.13
Cross-border	.	.	.	-	17.42
Direct debits					
Initiated in a file/batch	.	.	.	.	1,302.75
Initiated on a single payment basis	.	.	.	.	211.80
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	820.89
Cross-border direct debits received	.	.	.	.	244.62
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	363.20	393.59	421.57	438.43	443.31
Domestic card payments	.	.	.	.	415.61
Cross-border card payments	.	.	.	-	27.70
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	-	-	-	-	215.76
Payments with cards with a delayed debit function	-	-	-	-	77.57
Payments with cards with a credit function	-	-	-	-	5.54
Payments with cards with a debit and/or delayed debit function	-	-	-	-	113.24
Payments with cards with a credit and/or delayed debit function	-	-	-	-	31.19
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	216.56
Payments initiated remotely	.	.	.	.	41.46
E-money payment transactions with e-money issued by resident PSPs	0.09	0.10	0.11	0.11	0.24
Domestic	.	.	.	.	0.24
Cross-border	.	.	.	-	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.09	0.10	0.11	0.11	0.21
With e-money accounts	-	-	-	-	0.04
of which:					
Accessed through a card	.	.	.	.	0.04
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	1,828.39	1,787.53	1,628.46	1,320.02	1,216.04
Domestic	.	.	.	.	1,200.97
Cross-border	.	.	.	-	15.07
Cross-border cheques received	.	.	.	.	2.75
Other payment services	374.84	377.21	356.54	330.26	0.98
Domestic	.	.	.	.	0.38
Cross-border	.	.	.	-	0.60
Other cross-border payment services received	.	.	.	.	0.09
Total payment transactions involving non-MFIs	25,098.43	28,424.43	27,832.25	26,686.58	27,221.50
Domestic	.	.	.	.	22,231.36
Cross-border	5,719.01	6,911.94	7,812.97	6,790.22	4,990.14
Total cross-border transactions received (excluding card payments)	7,091.15	6,928.98	7,913.05	7,386.13	8,379.02
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	1,864.41
Debits from the accounts by simple book entry	-	-	-	-	967.99
Money remittances	.	.	.	-	0.86
Domestic	.	.	.	.	0.26
Cross-border	.	.	.	-	0.60
Cross-border money remittances received	.	.	.	.	0.09
Transactions via telecommunication, digital or IT device	.	.	.	.	0.12
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	310.75
Domestic	.	.	.	.	310.75
Cross-border	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	468.52	501.06	528.32	543.12	552.11
At terminals located in the reporting country	.	.	.	.	551.18
At terminals located abroad	.	.	.	-	0.93
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	123.35	127.84	129.23	129.59	128.77
At terminals located in the reporting country	.	.	.	.	128.71
At terminals located abroad	.	.	.	-	0.06
ATM cash deposits (except e-money transactions)	-	-	-	-	18.27
At terminals located in the reporting country	.	.	.	.	18.27
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	345.07	373.12	398.97	390.97	381.16
At terminals located in the reporting country	.	.	.	.	380.28
At terminals located abroad	.	.	.	-	0.89
E-money card-loading/unloading transactions	0.10	0.11	0.12	0.11	0.10
At terminals located in the reporting country	.	.	.	.	0.10
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	.	-	0.18
At terminals located in the reporting country	.	.	.	.	0.18
At terminals located abroad	.	.	.	-	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	28.43	31.49	36.88	41.63	41.46
At terminals located in the reporting country	.	.	.	.	35.14
At terminals located abroad	.	.	.	-	6.32
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	5.58	6.14	6.17	6.33	5.88
At terminals located in the reporting country	.	.	.	.	5.83
At terminals located abroad	.	.	.	-	0.05
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
POS transactions (except e-money transactions)	22.85	25.36	30.70	34.96	33.56
At terminals located in the reporting country	.	.	.	.	27.29
At terminals located abroad	.	.	.	-	6.27
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
E-money payment transactions with cards with an e-money function	.	.	.	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	-	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	23.49	26.16	28.43	31.02	23.61
At terminals located in the reporting country	.	.	.	.	1.46
At terminals located abroad	.	.	.	-	22.15
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	5.37	5.68	5.83	6.02	4.46
At terminals located in the reporting country	.	.	.	.	0.05
At terminals located abroad	.	.	.	-	4.42
ATM cash deposits (except e-money transactions)	-	-	-	-	0.01
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
POS transactions (except e-money transactions)	18.12	20.48	22.60	25.00	17.66
At terminals located in the reporting country	.	.	.	.	1.40
At terminals located abroad	.	.	.	-	16.26
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	-	.
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	0.13
OTC cash withdrawals	-	-	-	-	20.94
OTC cash deposits	-	-	-	-	43.17

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TBF & TARGET2-FR					
Number of participants	306	308	320	328	320
of which:					
Direct participants	83	89	114	124	121
of which:					
Credit institutions	77	83	108	118	116
Central bank	1	1	1	1	1
Other direct participants	5	5	5	5	4
of which:					
Public administration	0	0	0	-	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	3	3	3	3	2
Others	0	0	0	0	0
Indirect participants	223	219	206	204	199
RETAIL SYSTEM: CORE					
Number of participants	421	402	419	380	367
of which:					
Direct participants	11	10	10	10	10
of which:					
Credit institutions	9	8	8	8	8
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	0	0	0	-	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	410	392	409	370	357

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TBF & TARGET2-FR					
Credit transfers and direct debits	8.22	8.77	8.66	9.12	9.38
of which:					
Credit transfers and direct debits within the same TARGET component	4.61	4.72	4.52	4.53	5.13
Credit transfers and direct debits to another TARGET component	3.61	4.05	4.14	4.59	4.26
of which:					
Credit transfers and direct debits to a euro area TARGET component	3.54	3.95	4.04	4.48	4.17
Credit transfers and direct debits to a non-euro area TARGET component	0.07	0.10	0.11	0.11	0.09
Concentration ratio in terms of volume (percentages)	51.90	53.00	53.70	54.20	55.00
RETAIL SYSTEM: CORE					
Total transactions	12,816.57	13,177.62	13,432.05	13,635.44	13,924.87
Domestic	.	.	.	.	13,924.87
Cross-border	.	.	.	.	-
Credit transfers	1,897.79	1,940.01	1,943.79	1,969.02	2,021.45
Domestic	.	.	.	.	2,021.45
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	1,897.79	1,940.01	1,943.79	1,969.02	2,021.45
Direct debits	2,224.74	2,292.42	2,329.75	2,337.02	2,193.81
Domestic	.	.	.	.	2,193.81
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	5,548.24	5,903.15	6,269.27	6,596.33	6,988.36
Domestic	.	.	.	.	6,988.36
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	612.75	622.48	616.10	611.21	614.33
Domestic	.	.	.	.	614.33
Cross-border	.	.	.	.	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cheques	2,452.89	2,341.81	2,198.52	2,050.31	1,926.43
Domestic	.	.	.	.	1,926.43
Cross-border	.	.	.	.	-
Other payment services	80.16	77.76	74.62	71.56	70.74
Domestic	.	.	.	.	70.74
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	80.10	73.40	82.70	83.00	84.00

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TBF & TARGET2-FR					
Credit transfers and direct debits	94,072.11	102,300.96	110,243.10	87,565.14	86,777.47
of which:					
Credit transfers and direct debits within the same TARGET component	61,678.18	66,121.99	74,224.44	53,538.66	47,773.25
Credit transfers and direct debits to another TARGET component	32,393.93	36,178.97	36,018.66	34,026.48	39,004.22
of which:					
Credit transfers and direct debits to a euro area TARGET component	32,133.15	35,894.46	35,795.07	33,747.39	38,661.75
Credit transfers and direct debits to a non-euro area TARGET component	260.78	284.52	223.59	279.08	342.46
Concentration ratio in terms of volume (percentages)	60.80	64.20	54.70	63.20	62.10
RETAIL SYSTEM: CORE					
Total transactions	5,119.77	5,373.14	5,405.64	5,376.66	5,373.57
Domestic	.	.	.	.	5,373.57
Cross-border	.	.	.	.	-
Credit transfers	2,287.27	2,479.04	2,602.84	2,760.92	2,852.11
Domestic	.	.	.	.	2,852.11
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	2,287.27	2,479.04	2,602.84	2,760.92	2,852.11
Direct debits	800.14	876.58	928.12	1,005.58	985.50
Domestic	.	.	.	.	476.46
Cross-border	.	.	.	.	509.04
Card payments (except e-money transactions)	260.36	278.95	294.84	306.03	318.26
Domestic	.	.	.	.	318.26
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	36.21	37.18	37.30	37.56	38.11
Domestic	.	.	.	.	38.11
Cross-border	.	.	.	.	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cheques	1,442.16	1,407.82	1,266.43	1,016.44	933.75
Domestic	.	.	.	.	933.75
Cross-border	.	.	.	.	-
Other payment services	293.61	293.57	276.11	250.11	245.85
Domestic	.	.	.	.	245.85
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	80.60	81.00	74.80	74.50	75.80

GENERAL NOTES: ITALY

Source for Table 1: Eurostat.
Source for all other tables: Banca d'Italia, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

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	Overnight deposits held by non-MFIs' domestic counterparts. Until 2009 data refer to overnight deposits which are transferable. From 2010 onward, all overnight deposits are considered, including the sub-component of non-transferable overnight deposits, which is estimated.
Credit institutions irrespective of their legal incorporation	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Number of overnight deposits *of which:* number of internet/PC-linked overnight deposits	Estimated on the basis of bank customers' actual use of direct links both to receive information and to make payments.

Credit institutions legally incorporated in the reporting country	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Branches of euro area-based credit institutions	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Branches of EEA-based credit institutions (outside the euro area)	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Branches of non-EEA-based banks	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Other institutions offering payment services to non-MFIs	
Number of institutions	Includes the Post Office and other financial intermediaries active in the credit card market.
Value of overnight deposits	Average for the year. Source: Post Office balance sheet.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	As from 2004 this item includes cards with an e-money function issued by the Post Office.
Total number of cards (irrespective of the number of functions on the card) *of which:* cards with a combined debit, cash and e-money function	As from 2004 this item includes cards with an e-money function issued by the Post Office.
Terminals provided by resident payment service providers	
ATMs *of which:* ATMs with a cash withdrawal function *of which:* ATMs with a credit transfer function	ATMs owned by the Post Office are included in both total figures for ATMs and figures for ATMs with a cash withdrawal function. They are not included in figures for ATMs with a credit transfer function.
POS terminals *of which:* EFTPOS terminals	From 2010 onward, these items strictly refer to the automated machines at shops pertaining to the reporting banks (resident in Italy), including those managed through external or outsourced companies.
E-money card terminals	As from 2004 this item includes e-money card terminals owned by the Post Office.

Table 7 – Payment and terminal transactions involving non-MFIs: bumber of transactions

Transactions per type of payment service [Table 7a as of reference year 2014]	
Credit transfers	Book-entry transactions are not included. Non-SEPA items are referred to transactions made via domestic postal pre-printed bills (which are beyond the scope of application of the SEPA credit transfer framework); the same data are reported, as in the past, within the category of “Credit transfers” for conventional reasons and to ensure consistency in the previous time series on total credit transfers in Italy.
Direct debits	Book-entry transactions are not included.
E-money payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Other payment services	The reduction between 2008 and 2009 is attributable to the RIBA (Ricevuta bancaria elettronica), which is a procedure for the collection of credits deriving from commercial transactions.
Total number of payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
of which: cross-border transactions sent	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. 2009 data refer to all Italian banks and the Post Office. No interbank transactions are included. From 2009 data refer to all Italian banks and the Post Office but do not include cross-border transactions with credit cards issued by other financial intermediaries. No interbank transactions are included.
Cross-border transactions received	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included.
Transactions per type of terminal [Table 7b as of reference year 2014]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.
POS transactions (irrespective of type of card used)	Until 2008 transactions carried out with credit cards are not included. E-money transactions are included.
E-money card-loading/unloading transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.

Memorandum items: OTC cash withdrawals	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

Table 8 – Payment and terminal transactions involving non-MFIs: value of transactions

General: Book-entry transactions are not included.	
Transactions per type of payment service [Table 8a as of reference year 2014]	
Credit transfers	Book-entry transactions are not included. Non-SEPA items are referred to transactions made via domestic postal pre-printed bills (which are beyond the scope of application of the SEPA credit transfer framework); the same data are reported, as in the past, within the category of “Credit transfers” for conventional reasons and to ensure consistency in the previous time series on total credit transfers in Italy.
Direct debits	Book-entry transactions are not included.
E-money payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Total value of payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
of which: cross-border transactions sent	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. 2009 data refer to all Italian banks and the Post Office. No interbank transactions are included. From 2009 data refer to all Italian banks and the Post Office but do not include cross-border transactions by credit cards issued by other financial intermediaries.
Cross-border transactions received	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. 2009 data refer to all Italian banks and the Post Office. No interbank transactions are included.
Transactions per type of terminal [Table 8b as of reference year 2014]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

ATM cash deposits	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.
POS transactions (irrespective of type of card used)	Until 2008 figures, transactions carried out with credit cards are not included. E-money transactions are included.
E-money card-loading/unloading transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Memorandum items:	
OTC cash withdrawals	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.
OTC cash deposits	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system accounting on average for some 80% of current account deposits. 2009 data refer to all Italian banks and the Post Office.

Table 9 – Participation in selected payment systems

TARGET component: BI-REL, TARGET2-Banca d'Italia	
Direct participants	2003 data include direct participants not yet migrated to the new release of BI-REL. TARGET2 migration date: 19 May 2008.
Other direct participants	Include Post Office giro institutions.
Retail system: Italian CSMs	
Number of participants	Until 2013 the figures refer to the system BI-COMP which settles the balances stemming from all the Italian CSMs. Since 2014 the figures refer to all the Italian CSMs. The breakdown between direct/indirect participation is estimated.
Other direct participants	Includes post office giro institutions.
Indirect participants	From 2005 data are estimated.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: BI-REL, TARGET2-Banca d'Italia TARGET2 migration date: 19 May 2008	
Total transactions sent Credit transfers sent within the same TARGET component	The reduction in 2009 is due to the migration from BI-REL to TARGET2-Banca d'Italia and the shrinkage of interbank flows stemming from the financial crisis.

Retail system: Italian CSMs	
Credit transfers	According to Regulation ECB/2013/43 of 28 November 2013 on payment statistics, all credit transfers are deemed to be initiated electronically as the form of submission of the service is not known and the PSP executed the transfer electronically.
Other payment services	Payments between the banking system and the Department of the Treasury, the Banca d'Italia or the Post Office; bills of exchange; interest and dividends paid on private securities deposited with Monte Titoli.
Total transactions sent by each Italian CSM - Number of transactions (in millions)	2013 SIA: 1,256.7 ICPBI: 820.1 ICCREA: 182.9 CSM Banca d'Italia: 43.5 CSM Banca d'Italia includes CABI, Local Clearing and transactions from the Italian CSD Monte Titoli
Total transactions sent by each Italian CSM - Value of transactions (EUR billions)	2013 SIA: 1,139.4 ICPBI: 881.0 ICCREA: 118.9 CSM Banca d'Italia: 416.8 CSM Banca d'Italia includes CABI, Local Clearing and transactions from the Italian CSD Monte Titoli

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	59,829.6	60,060.0	60,339.1	60,646.4	60,795.3
GDP (EUR billions)	1,605.69	1,638.86	1,614.67	1,606.89	1,613.86
GDP per capita (EUR)	26,838	27,287	26,760	26,496	26,546
HICP (annual percentage changes)	1.6	2.9	3.3	1.3	0.2

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	822,280.73	763,131.04	759,497.77	781,862.79	851,515.59
of which:					
Transferable deposits	807,643.00	745,637.00	743,457.00	767,842.00	836,993.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	11,106.08	10,430.83	11,588.79	13,094.84	14,338.43
Outstanding value on e-money storages issued by MFIs	.	.	.	.	2,654.00
of which:					
Hardware-based electronic money	.	.	.	.	2,595.00
Software-based electronic money	.	.	.	.	59.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	26,373.30	36,992.07	38,026.86	23,947.78	16,903.39
Overnight deposits held at other credit institutions (in EUR, end of period)	111,120.00	101,571.00	116,777.00	106,878.00	105,088.00
of which:					
Transferable deposits at other MFIs (end of period)	11,235.00	11,997.00	22,967.00	22,365.00	21,249.00
Memorandum items:					
Non-intraday borrowing from the central bank	39,480.52	196,101.94	272,340.05	230,169.68	180,688.95
Intraday borrowing from the central bank	16,819.29	6,073.08	6,014.75	12,916.19	14,215.60

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	53	52	52	52	52
Number of overnight deposits (thousands)	0.22	0.18	0.12	0.09	0.09
Value of overnight deposits (EUR millions)	43,075.00	7,345.00	9,832.00	10,215.00	9,404.00
of which:					
Value of transferable deposits (EUR millions)	43,041.00	7,231.00	9,663.00	10,183.00	9,405.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	778	754	710	685	670
Number of offices	33,640	33,607	32,875	31,760	30,726
Number of overnight deposits (thousands)	36,392.73	38,466.90	38,967.95	42,596.81	43,168.12
of which:					
Number of internet/PC-linked overnight deposits (thousands)	14,820.00	14,706.15	27,934.06	31,426.23	32,093.04
Number of transferable overnight deposits (thousands)	35,970.00	38,002.00	37,976.76	41,291.98	41,789.08
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	14,820.00	14,706.00	27,934.06	31,426.23	32,093.04
Value of overnight deposits (EUR millions)	779,558.62	754,764.99	749,599.68	771,635.86	840,745.09
of which:					
Value of transferable deposits (EUR millions)	764,602.00	738,406.00	733,794.00	757,659.00	827,588.00
Number of payment accounts (thousands)	.	.	.	.	39,045.11
Number of e-money accounts (thousands)	.	.	.	5,410.27	5,194.49
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	2,662.72
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	697	672	631	605	592
Number of offices	33,343	33,289	32,550	31,501	30,472
Value of overnight deposits (EUR millions)	766,335.66	740,599.02	727,723.48	752,407.28	812,989.07
Branches of euro area-based credit institutions					
Number of institutions	56	56	53	53	52
Number of offices	69	100	105	112	117
Value of overnight deposits (EUR millions)	6,786.64	7,832.84	15,249.50	13,056.58	20,772.22
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	16	17	17	18	17
Number of offices	216	206	208	134	126
Value of overnight deposits (EUR millions)	5,543.70	5,573.42	5,746.62	5,260.31	6,126.49
Branches of non-EEA-based credit institutions					
Number of institutions	9	9	9	9	9
Number of offices	12	12	12	13	11
Value of overnight deposits (EUR millions)	892.61	759.70	880.09	911.69	857.30
Electronic money institutions					
Number of institutions	4	4	4	4	5
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	-	.
Outstanding value on e-money storages issued (EUR millions)	644.00	725.00	.	.	135.64
Other payment service providers					
Number of institutions	24	42	49	51	40
Number of offices	14,349	13,308	13,160	12,941	13,069
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	35,949.00	38,021.00	41,452.00	43,903.00	-
Number of payment accounts (thousands)	.	.	.	.	6,049.68
Number of e-money accounts (thousands)	.	.	.	-	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	807	801	764	741	716
Number of offices	48,042	46,967	46,087	44,753	43,847
Number of overnight deposits (thousands)	.	.	.	.	61,214.03
of which:					
Number of internet/PC-linked overnight deposits (thousands)	14,820.00	14,706.15	27,934.06	31,426.23	32,093.04
Value of overnight deposits (EUR millions)	858,582.62	800,130.99	800,883.68	825,753.86	.
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	5,410.27	17,844.53
Outstanding value on e-money storages issued (EUR millions)	644.00	725.00	.	.	.
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	305
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	24
Number of payment institutions providing services through an agent	.	.	.	.	19
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	262

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	49,714.80	53,281.79	60,041.93	65,821.58	70,642.33
Cards with a payment function (except cards with an e-money function only)	70,038.43	67,355.24	68,180.10	71,786.32	73,642.12
of which:					
Cards with a debit function	36,173.67	37,550.47	39,707.21	44,215.63	47,036.19
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	33,864.75	29,804.77	28,472.89	27,570.69	26,605.93
Cards with an e-money function	12,362.33	14,202.90	18,803.78	21,605.95	22,595.97
Cards on which e-money can be stored directly	.	.	.	.	5,029.89
Cards which give access to e-money stored on e-money accounts	.	.	.	.	17,566.08
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	12,362.33	14,202.90	18,803.78	21,605.95	22,595.97
Total number of cards (irrespective of the number of functions on the card)	83,579.56	83,086.56	88,514.83	93,392.27	97,248.26
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	51.36	51.84	50.75	50.04	49.65
Located in the reporting country	.	.	.	.	49.65
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	51.36	51.84	50.75	50.04	49.65
Located in the reporting country	.	.	.	.	49.65
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	46.82	47.39	48.27	47.71	49.65
Located in the reporting country	.	.	.	.	49.65
Located abroad	.	.	.	.	0.00
POS terminals	1,348.33	1,434.96	1,510.61	1,584.19	1,847.46
Located in the reporting country	.	.	.	.	1,847.45
Located abroad	.	.	.	.	0.01
POS terminals					
of which:					
EFTPOS terminals	1,348.33	1,434.96	1,510.61	1,584.19	1,847.46
Located in the reporting country	.	.	.	.	1,847.45
Located abroad	.	.	.	.	0.01
E-money card POS terminals	.	.	.	.	591.83
Located in the reporting country	.	.	.	.	591.80
Located abroad	.	.	.	.	0.03
E-money card terminals	-	-	-	-	658.12
Located in the reporting country	.	.	.	.	657.93
Located abroad	.	.	.	.	0.20
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	45.70
Located in the reporting country	.	.	.	.	45.54
Located abroad	.	.	.	.	0.16
E-money card accepting terminals	-	-	-	-	612.42
Located in the reporting country	.	.	.	.	612.39
Located abroad	.	.	.	.	0.04

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	1,227.20	1,261.72	1,261.27	1,261.07	1,347.21
Domestic	.	.	.	.	1,337.65
Cross-border	.	.	.	.	9.56
Credit transfers					
Initiated in paper-based form	762.48	765.33	743.92	719.95	766.04
Initiated electronically	464.73	496.40	517.35	541.12	581.18
Initiated in a file/batch	.	.	.	.	420.13
Initiated on a single payment basis	.	.	.	.	161.06
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	513.09
Cross-border credit transfers received	.	.	.	.	32.17
Direct debits	593.17	600.70	602.27	624.34	608.08
Domestic	.	.	.	.	607.51
Cross-border	.	.	.	.	0.56
Direct debits					
Initiated in a file/batch	.	.	.	.	462.59
Initiated on a single payment basis	.	.	.	.	145.50
Direct debits					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	0.06
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,502.41	1,566.87	1,628.98	1,813.21	2,034.00
Domestic card payments	.	.	.	.	1,998.10
Cross-border card payments	.	.	.	.	35.91
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	914.76	981.12	1,091.52	1,225.77	1,390.06
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	587.66	585.76	537.46	587.45	643.96
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	1,585.90
Payments initiated remotely	.	.	.	.	448.11
E-money payment transactions with e-money issued by resident PSPs	118.27	151.89	191.24	243.98	291.38
Domestic	.	.	.	.	258.40
Cross-border	.	.	.	.	32.98
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	118.27	151.89	191.24	243.98	64.11
With e-money accounts	0.00	0.00	0.00	0.00	227.29
of which:					
Accessed through a card	.	.	.	.	227.29
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	2.34

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	315.43	291.62	275.69	252.41	231.51
Domestic	.	.	.	.	231.50
Cross-border	.	.	.	.	0.01
Cross-border cheques received	.	.	.	.	-
Other payment services	247.94	286.77	303.58	292.11	280.51
Domestic	.	.	.	.	280.24
Cross-border	.	.	.	.	0.28
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	4,004.43	4,159.58	4,263.02	4,487.12	4,792.76
Domestic	.	.	.	.	4,713.40
Cross-border	25.14	-	-	-	79.37
Total cross-border transactions received (excluding card payments)	96.81	104.72	113.00	133.38	34.58
Memorandum items:					
Credits to the accounts by simple book entry	97.51	98.34	104.62	113.45	113.00
Debits from the accounts by simple book entry	833.81	834.24	733.86	806.96	821.34
Money remittances	.	.	.	.	2.67
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	2.66
Cross-border money remittances received	.	.	.	.	0.20
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	2,108.36	2,469.87	2,808.56	3,104.95	3,252.49
At terminals located in the reporting country	.	.	.	.	3,252.49
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	708.73	700.51	743.99	794.17	952.68
At terminals located in the reporting country	.	.	.	.	952.68
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	11.49
At terminals located in the reporting country	.	.	.	.	11.49
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	1,381.80	1,745.99	2,038.73	2,274.07	2,025.62
At terminals located in the reporting country	.	.	.	.	2,025.62
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	17.84	23.37	25.84	36.71	41.30
At terminals located in the reporting country	.	.	.	.	41.30
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	221.40
At terminals located in the reporting country	.	.	.	.	221.40
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	84.98	93.56	99.54	117.64	82.12
At terminals located in the reporting country	.	.	.	.	82.12
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.26	1.46	3.35	4.69	2.24
At terminals located in the reporting country	.	.	.	.	2.24
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	83.72	92.11	96.19	112.95	78.53
At terminals located in the reporting country	.	.	.	.	78.53
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	1.35
At terminals located in the reporting country	.	.	.	.	1.35
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	21.16	28.47	33.46	49.76	82.17
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	82.17
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	5.89	6.49	7.00	7.55	3.77
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	3.77
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	15.26	21.98	26.46	42.21	8.38
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	8.38
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	69.99
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	69.99
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	260.31	249.90	235.94	232.14	216.70
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	7,938.22	8,075.30	7,853.08	8,033.85	7,290.09
Domestic	.	.	.	.	5,211.80
Cross-border	.	.	.	.	2,078.29
Credit transfers					
Initiated in paper-based form	4,231.45	4,135.02	3,782.31	3,196.75	3,245.52
Initiated electronically	3,706.77	3,940.28	4,070.78	4,837.10	4,044.57
Initiated in a file/batch	.	.	.	.	2,750.89
Initiated on a single payment basis	.	.	.	.	1,293.68
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	62.64
Cross-border credit transfers received	.	.	.	.	2,106.26
Direct debits	364.80	356.56	385.42	356.66	316.88
Domestic	.	.	.	.	316.53
Cross-border	.	.	.	.	0.35
Direct debits					
Initiated in a file/batch	.	.	.	.	252.90
Initiated on a single payment basis	.	.	.	.	63.98
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	1.37
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	119.98	122.61	123.28	129.63	142.28
Domestic card payments	.	.	.	.	138.47
Cross-border card payments	.	.	.	.	3.81
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	63.20	67.01	73.70	78.79	88.37
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	56.77	55.60	49.58	50.85	53.91
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	131.73
Payments initiated remotely	.	.	.	.	10.55
E-money payment transactions with e-money issued by resident PSPs	7.42	9.71	12.69	11.75	13.49
Domestic	.	.	.	.	11.85
Cross-border	.	.	.	.	1.63
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	7.42	9.71	12.69	11.75	2.70
With e-money accounts	0.00	0.00	0.00	0.00	10.79
of which:					
Accessed through a card	.	.	.	.	10.79
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.17

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	845.22	793.31	679.75	582.12	533.31
Domestic	.	.	.	.	533.21
Cross-border	.	.	.	.	0.10
Cross-border cheques received	.	.	.	.	-
Other payment services	559.43	688.35	709.52	649.99	617.53
Domestic	.	.	.	.	614.73
Cross-border	.	.	.	.	2.79
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	9,835.06	10,045.84	9,763.75	9,764.00	8,913.57
Domestic	.	.	.	.	6,826.58
Cross-border	1,379.75	-	-	-	2,086.99
Total cross-border transactions received (excluding card payments)	1,266.84	1,591.14	1,911.19	1,937.45	2,107.80
Memorandum items:					
Credits to the accounts by simple book entry	571.25	1,378.58	1,374.33	945.84	898.21
Debits from the accounts by simple book entry	322.67	1,050.83	1,023.16	682.19	737.04
Money remittances	.	.	.	.	1.31
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	1.30
Cross-border money remittances received	.	.	.	.	1.31
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	249.32	273.42	305.16	322.84	365.12
At terminals located in the reporting country	.	.	.	.	365.12
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	122.91	123.84	136.39	146.17	178.43
At terminals located in the reporting country	.	.	.	.	178.43
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	22.47
At terminals located in the reporting country	.	.	.	.	22.47
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	120.56	141.75	160.54	165.45	141.51
At terminals located in the reporting country	.	.	.	.	141.51
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	5.85	7.83	8.24	11.22	11.97
At terminals located in the reporting country	.	.	.	.	11.97
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	10.74
At terminals located in the reporting country	.	.	.	.	10.74
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	10.64	11.35	12.67	14.76	3.97
At terminals located in the reporting country	.	.	.	.	3.97
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	0.28	0.32	0.61	1.14	0.90
At terminals located in the reporting country	.	.	.	.	0.90
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	10.35	11.04	12.06	13.62	2.91
At terminals located in the reporting country	.	.	.	.	2.91
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.17
At terminals located in the reporting country	.	.	.	.	0.17
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.89	2.38	2.68	3.28	4.08
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	4.08
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.80	0.88	0.97	1.05	0.55
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.55
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	1.09	1.49	1.71	2.23	0.77
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.77
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	2.75
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	2.75
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	274.73	254.95	200.26	196.76	181.24
OTC cash deposits	499.18	475.75	369.81	333.51	314.04

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-IT					
Number of participants	462	441	426	170	167
of which:					
Direct participants	102	101	103	102	105
of which:					
Credit institutions	97	96	98	97	100
Central bank	1	1	1	1	1
Other direct participants	4	4	4	4	4
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	1	1	1	1	1
Others	1	1	1	1	1
Indirect participants	360	340	323	68	62
RETAIL SYSTEM: Italian CSMs					
Number of participants	-	-	-	-	669
of which:					
Direct participants	88	88	86	83	453
of which:					
Credit institutions	83	83	81	78	448
Central bank	1	1	1	1	1
Other direct participants	4	4	4	4	4
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	1	1	1	1	1
Others	1	1	1	1	1
Indirect participants	-	-	-	-	216

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-IT					
Credit transfers and direct debits	8.68	8.65	8.92	10.38	11.48
of which:					
Credit transfers and direct debits within the same TARGET component	5.87	5.69	5.90	6.94	7.79
Credit transfers and direct debits to another TARGET component	2.81	2.96	3.02	3.44	3.68
of which:					
Credit transfers and direct debits to a euro area TARGET component	2.74	2.85	2.87	3.29	3.55
Credit transfers and direct debits to a non-euro area TARGET component	0.08	0.11	0.15	0.15	0.13
Concentration ratio in terms of volume (percentages)	42.90	44.00	41.90	44.60	45.20
RETAIL SYSTEM: Italian CSMs					
Total transactions	2,041.15	2,106.14	2,248.93	2,302.07	1,883.00
Domestic	.	.	.	.	1,874.86
Cross-border	.	.	.	.	8.14
Credit transfers	379.02	394.41	409.03	378.41	126.00
Domestic	.	.	.	.	118.00
Cross-border	.	.	.	.	8.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	-	-	-	-	126.00
Direct debits	508.08	520.84	521.57	530.32	268.00
Domestic	.	.	.	.	267.88
Cross-border	.	.	.	.	0.12
Card payments (except e-money transactions)	715.24	763.57	879.20	966.55	1,065.00
Domestic	.	.	.	.	1,065.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	182.11	185.88	209.87	219.70	228.00
Domestic	.	.	.	.	227.98
Cross-border	.	.	.	.	0.02
E-money payment transactions	0.15	0.15	0.14	0.07	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	253.41	238.31	226.15	204.35	182.00
Domestic	.	.	.	.	182.00
Cross-border	.	.	.	.	0.00
Other payment services	3.15	2.99	2.99	2.67	14.00
Domestic	.	.	.	.	14.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	48.80	51.70	52.00	52.60	41.30

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-IT					
Credit transfers and direct debits	33,176.67	33,051.54	32,663.33	37,465.23	41,420.29
of which:					
Credit transfers and direct debits within the same TARGET component	20,085.31	20,077.44	22,781.76	25,084.81	26,866.72
Credit transfers and direct debits to another TARGET component	13,091.36	12,974.10	9,881.57	12,380.41	14,553.57
of which:					
Credit transfers and direct debits to a euro area TARGET component	13,056.66	12,931.51	9,835.88	12,342.87	14,509.22
Credit transfers and direct debits to a non-euro area TARGET component	34.69	42.59	45.69	37.55	44.35
Concentration ratio in terms of volume (percentages)	57.60	56.50	52.30	50.50	50.70
RETAIL SYSTEM: Italian CSMs					
Total transactions	3,047.84	3,098.21	2,792.01	2,556.04	1,477.96
Domestic	.	.	.	.	1,447.67
Cross-border	.	.	.	.	30.29
Credit transfers	1,465.26	1,523.16	1,343.25	1,209.94	653.94
Domestic	.	.	.	.	623.93
Cross-border	.	.	.	.	30.01
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	-	-	-	-	653.94
Direct debits	678.18	719.19	694.68	651.44	448.68
Domestic	.	.	.	.	448.43
Cross-border	.	.	.	.	0.25
Card payments (except e-money transactions)	49.30	51.86	57.73	60.75	65.01
Domestic	.	.	.	.	65.00
Cross-border	.	.	.	.	0.01
ATM transactions (except e-money transactions)	27.45	27.97	31.99	33.15	33.46
Domestic	.	.	.	.	33.45
Cross-border	.	.	.	.	0.01
E-money payment transactions	0.02	0.02	0.02	0.01	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	709.71	666.58	563.94	486.77	248.07
Domestic	.	.	.	.	248.05
Cross-border	.	.	.	.	0.02
Other payment services	117.91	109.42	100.40	113.98	28.82
Domestic	.	.	.	.	28.82
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	53.80	57.00	57.50	57.60	53.90

GENERAL NOTES: CYPRUS

Source for Table 1: Eurostat.
Source for all other tables: Central Bank of Cyprus, unless otherwise indicated.
Methodology: the enhanced definitions have been used for all data provided.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2008, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	End-of-period values.
Intraday borrowing from the central bank	This facility was not available to credit institutions up to December 2007. It was introduced with the adoption of the euro and full TARGET2 participation.

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

Revisions	Revisions were made regarding the number of overnight deposits of credit institutions as well as the number of electronic money institutions.

Table 7a – Payment transactions per type of payment service involving non-MFIs: number of transactions

Direct debits	2014: 5.81 million (this new system started to operate on 03/03/2014). This figure refers to the credit institutions participating in the system.

Table 8a – Payment transactions per type of payment service involving non-MFIs: value of transactions

Direct debits	2014: 583.43 million (this new system started to operate on 03/03/2014). This figure refers to the credit institutions participating in the system.

Table 9 – Participation in selected payment systems

LCTS	2013: As from 31/12/2012 the LCTS ceased to operate.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Retail system: JCC SEPA Direct Debits. The system started to be operational on 03/03/2014.

NOTES:

1. All the data submitted are according to the new regulation on payment statistics ECB/2013/43.
2. All the data refer to the credit institutions (and some figures to some PIs) that were not granted derogation under Article 4 of this regulation.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	829.4	850.9	863.9	861.9	852.5
GDP (EUR billions)	19.06	19.49	19.41	18.12	17.51
GDP per capita (EUR)	22,983	22,902	22,468	21,021	20,535
HICP (annual percentage changes)	2.6	3.5	3.1	0.4	-0.3

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	17,079.00	19,600.00	20,109.00	14,494.00	16,675.61
of which:					
Transferable deposits	16,789.00	18,950.00	19,493.00	14,195.00	16,488.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	7,551.00	8,819.00	9,822.00	4,417.00	5,513.77
Outstanding value on e-money storages issued by MFIs	.	.	.	.	21.00
of which:					
Hardware-based electronic money	.	.	.	.	15.00
Software-based electronic money	.	.	.	.	6.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	1,609.16	2,703.28	3,362.07	1,858.28	3,727.06
Overnight deposits held at other credit institutions (in EUR, end of period)	734.15	933.41	799.78	535.18	3,490.94
of which:					
Transferable deposits at other MFIs (end of period)	620.00	854.00	772.00	486.00	3,454.00
Memorandum items:					
Non-intraday borrowing from the central bank	5,896.07	5,778.08	440.71	1,590.00	1,083.71
Intraday borrowing from the central bank	0.00	25.23	0.00	1,000.00	3,383.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.29	0.30	0.30	0.30	0.33
Value of overnight deposits (EUR millions)	299.00	983.00	258.00	837.00	1,069.19
of which:					
Value of transferable deposits (EUR millions)	299.00	984.00	258.00	837.00	1,070.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	152	141	137	101	57
Number of offices	.	.	850	682	615
Number of overnight deposits (thousands)	2,283.27	2,491.00	2,545.00	2,647.00	2,656.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	358.58	594.00	674.30	702.00	644.00
Number of transferable overnight deposits (thousands)	2,090.00	2,465.00	2,519.00	2,616.00	2,629.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	308.00	591.00	670.00	695.00	639.00
Value of overnight deposits (EUR millions)	.	.	19,850.71	13,655.83	15,575.83
of which:					
Value of transferable deposits (EUR millions)	16,490.00	17,966.00	19,235.00	13,358.00	15,418.00
Number of payment accounts (thousands)	.	.	.	.	3,808.58
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	10.48
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	127	116	110	74	32
Number of offices	879	868	815	650	584
Value of overnight deposits (EUR millions)	15,268.58	17,005.18	17,392.62	11,679.55	13,696.91
Branches of euro area-based credit institutions					
Number of institutions	2	2	3	3	5
Number of offices	.	.	3	3	4
Value of overnight deposits (EUR millions)	.	.	56.88	68.56	104.52
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	7	7	8	8	4
Number of offices	8	9	10	7	5
Value of overnight deposits (EUR millions)	37.86	42.86	814.35	316.75	41.67
Branches of non-EEA-based credit institutions					
Number of institutions	16	16	16	16	16
Number of offices	22	23	22	22	22
Value of overnight deposits (EUR millions)	1,412.50	1,516.17	1,586.86	1,590.97	1,732.72
Electronic money institutions					
Number of institutions	.	.	.	4	4
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.
Other payment service providers					
Number of institutions	5	9	11	11	9
Number of offices	191	243	273	267	289
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	.	.	.	117	71
Number of offices	.	.	1,124	950	905
Number of overnight deposits (thousands)	2,283.56	2,491.30	2,545.30	2,647.30	2,656.33
of which:					
Number of internet/PC-linked overnight deposits (thousands)	358.58	594.00	674.30	702.00	644.00
Value of overnight deposits (EUR millions)	.	.	20,108.71	14,492.83	16,645.01
Number of payment accounts (thousands)	.	.	.	.	3,808.58
Number of e-money accounts (thousands)	.	.	.	.	104.37
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	5,394.36
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	250
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	8
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	242

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	1,254.20	1,252.99	1,265.78	1,145.83	1,027.24
Cards with a payment function (except cards with an e-money function only)	1,373.10	1,313.82	1,271.57	1,120.06	1,102.67
of which:					
Cards with a debit function	804.58	756.37	782.67	715.00	832.98
Cards with a delayed debit function	73.96	71.83	52.93	50.29	0.00
Cards with a credit function	492.14	482.69	433.00	350.67	379.84
Cards with a debit and/or delayed debit function	2.42	2.92	2.96	4.10	0.00
Cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Cards with an e-money function	0.00	69.29	93.11	95.10	132.07
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	0.00	55.65	76.38	74.44	116.04
Total number of cards (irrespective of the number of functions on the card)	1,373.10	1,383.01	1,340.82	1,197.51	1,248.57
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	4.81	0.00
Terminals provided by resident PSPs					
ATMs	0.67	0.70	0.70	0.66	0.47
Located in the reporting country	.	.	.	.	0.47
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	0.67	0.70	0.70	0.66	0.47
Located in the reporting country	.	.	.	.	0.47
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	0.51	0.52	0.53	0.47	0.35
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals	.	24.32	26.11	21.49	22.90
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	.	24.32	26.11	21.49	22.90
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	.	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals	0.00	0.00	0.00	0.00	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	0.00	0.00	0.00	0.00	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card accepting terminals	0.00	0.00	0.00	0.00	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	25.50	26.26	31.15	28.65	21.57
Domestic	.	.	.	.	18.76
Cross-border	.	.	.	.	2.81
Credit transfers					
Initiated in paper-based form	6.68	7.40	8.86	7.60	7.13
Initiated electronically	18.82	18.86	22.29	21.05	14.43
Initiated in a file/batch	.	.	.	.	7.58
Initiated on a single payment basis	.	.	.	.	6.85
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	1.98
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	3.76
Cross-border credit transfers received	.	.	.	.	7.29
Direct debits	7.90	7.70	7.13	5.87	38.24
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	38.24
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA	.	.	.	.	1.75
Cross-border direct debits received	.	.	.	.	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	35.78	38.96	41.50	41.10	39.89
Domestic card payments	.	.	.	.	29.92
Cross-border card payments	.	.	.	.	9.97
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	17.98	19.95	22.19	23.18	22.71
Payments with cards with a delayed debit function	0.82	0.92	0.96	0.76	0.00
Payments with cards with a credit function	16.86	17.96	18.20	16.94	17.17
Payments with cards with a debit and/or delayed debit function	0.11	0.13	0.15	0.22	0.00
Payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	.
Payments initiated remotely	.	.	.	.	6.91
E-money payment transactions with e-money issued by resident PSPs	0.00	0.70	0.98	1.19	1.32
Domestic	.	.	.	.	0.41
Cross-border	.	.	.	.	0.91
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	0.70	0.98	1.19	-
With e-money accounts	0.00	0.00	0.00	0.00	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	22.56	20.08	20.34	15.05	14.85
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	0.00
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	91.73	93.70	101.09	91.86	115.89
Domestic	.	.	.	.	102.18
Cross-border	8.89	9.82	10.89	10.20	13.71
Total cross-border transactions received (excluding card payments)	1.94	2.18	2.46	3.00	7.29
Memorandum items:					
Credits to the accounts by simple book entry	3.03	3.04	2.79	2.62	4.38
Debits from the accounts by simple book entry	6.82	7.01	6.95	5.31	7.50
Money remittances	.	.	.	.	0.48
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	0.05
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	39.22	42.72	45.15	45.28	45.68
At terminals located in the reporting country	.	.	.	.	45.68
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	11.81	12.55	13.20	13.54	15.77
At terminals located in the reporting country	.	.	.	.	15.77
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.29	0.29	0.31	0.25	0.16
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	27.12	29.87	31.65	31.49	29.20
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	0.14
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	0.41
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	10.72	12.96	8.59	7.36	8.39
At terminals located in the reporting country	.	.	.	.	2.03
At terminals located abroad	.	.	.	.	6.36
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.53	1.59	1.61	1.60	1.93
At terminals located in the reporting country	.	.	.	.	1.77
At terminals located abroad	.	.	.	.	0.16
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	9.19	11.38	6.98	5.76	6.43
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	9.01	9.97	10.82	10.96	10.50
At terminals located in the reporting country	.	.	.	.	0.02
At terminals located abroad	.	.	.	.	10.48
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2.66	2.80	2.84	2.78	2.04
At terminals located in the reporting country	.	.	.	.	0.02
At terminals located abroad	.	.	.	.	2.02
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	6.36	7.17	7.98	8.18	7.45
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	7.45
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	0.02
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.02
E-money payment transactions with cards with an e-money function	.	.	.	.	0.91
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	0.04	0.02	0.04	0.05	.
OTC cash withdrawals	9.28	9.52	10.59	8.03	8.40
OTC cash deposits	11.39	11.40	11.85	8.61	10.18

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	448,196.17	589,504.20	485,882.46	287,163.78	239,771.04
Domestic	.	.	.	.	141,181.10
Cross-border	.	.	.	.	98,589.94
Credit transfers					
Initiated in paper-based form	329,194.52	453,651.67	315,389.94	160,177.20	84,638.93
Initiated electronically	119,001.65	135,852.53	170,492.52	126,986.58	155,132.14
Initiated in a file/batch	.	.	.	.	37,011.36
Initiated on a single payment basis	.	.	.	.	118,120.78
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	52,247.91
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	136,385.01
Cross-border credit transfers received	.	.	.	.	111,582.46
Direct debits	2,620.80	2,396.41	3,822.54	2,104.31	3,417.07
Domestic	.	.	.	.	3,416.89
Cross-border	.	.	.	.	0.18
Direct debits					
Initiated in a file/batch	.	.	.	.	3,416.98
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	558.19
Cross-border direct debits received	.	.	.	.	0.04
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2,996.03	3,300.67	3,511.33	3,199.62	2,853.79
Domestic card payments	.	.	.	.	1,883.06
Cross-border card payments	.	.	.	.	970.73
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,409.66	1,595.03	1,747.34	1,691.19	1,510.77
Payments with cards with a delayed debit function	87.97	91.38	94.81	52.11	0.00
Payments with cards with a credit function	1,486.04	1,599.73	1,653.22	1,444.88	1,343.02
Payments with cards with a debit and/or delayed debit function	12.37	14.54	15.96	11.46	0.00
Payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	.
Payments initiated remotely	.	.	.	.	833.26
E-money payment transactions with e-money issued by resident PSPs	0.00	44.20	57.02	63.80	87.31
Domestic	.	.	.	.	43.21
Cross-border	.	.	.	.	44.10
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	44.20	57.02	63.80	-
With e-money accounts	0.00	0.00	0.00	0.00	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Cheques	39,784.37	38,713.30	50,151.39	28,182.96	68,736.07
Domestic	.	.	.	.	68,726.99
Cross-border	.	.	.	.	9.08
Cross-border cheques received	.	.	.	.	19.82
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	493,597.37	633,958.78	543,424.74	320,714.47	314,865.32
Domestic	.	.	.	.	215,251.25
Cross-border	211,364.76	259,387.18	500,522.62	213,737.19	99,614.07
Total cross-border transactions received (excluding card payments)	205,998.87	244,484.61	257,255.72	134,919.46	111,602.32
Memorandum items:					
Credits to the accounts by simple book entry	11,175.16	17,645.30	29,339.47	13,137.00	16,623.08
Debits from the accounts by simple book entry	7,707.59	8,186.79	28,288.22	12,777.50	16,200.96
Money remittances	.	.	.	.	149.83
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	22.77
Transactions via telecommunication, digital or IT device	.	.	.	.	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3,829.73	4,132.17	3,817.78	4,054.13	4,377.98
At terminals located in the reporting country	.	.	.	.	4,377.98
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1,749.22	1,859.92	1,478.05	1,827.00	2,303.57
At terminals located in the reporting country	.	.	.	.	2,303.57
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	102.31	78.23	80.74	77.08	60.95
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	1,978.20	2,194.03	2,258.99	2,150.04	1,930.51
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	39.74
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	43.21
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	813.12	892.19	913.57	844.05	1,006.25
At terminals located in the reporting country	.	.	.	.	407.97
At terminals located abroad	.	.	.	.	598.28
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	262.51	274.86	277.72	271.06	384.00
At terminals located in the reporting country	.	.	.	.	358.32
At terminals located abroad	.	.	.	.	25.68
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	550.61	617.34	635.85	572.99	622.28
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1,312.82	1,439.02	1,574.90	1,397.24	1,165.68
At terminals located in the reporting country	.	.	.	.	4.39
At terminals located abroad	.	.	.	.	1,161.29
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	526.11	592.21	655.96	563.96	401.66
At terminals located in the reporting country	.	.	.	.	4.19
At terminals located abroad	.	.	.	.	397.47
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	786.71	846.82	918.94	833.28	710.26
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	710.26
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.01	9.63
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	9.63
E-money payment transactions with cards with an e-money function	.	.	.	.	44.10
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	25.78	15.20	9.96	8.91	0.21
OTC cash withdrawals	25,258.22	20,321.24	27,618.22	12,045.99	11,252.99
OTC cash deposits	31,556.30	25,632.33	19,920.64	19,714.68	11,459.39

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

9. Participation in selected payment systems

Original units; end of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-CY					
Number of participants	20	21	22	20	23
of which:					
Direct participants	15	15	16	16	19
of which:					
Credit institutions	14	14	15	15	14
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	4
of which:					
Public administration	.	.	.	.	0
Clearing and settlement organisations	.	.	.	.	3
Other financial institutions	.	.	.	.	0
Others	.	.	.	.	1
Indirect participants	5	6	6	4	4
LVPS (NON-TARGET SYSTEM): Large-value Credit Transfer System (closed Dec. 2012)					
Number of participants	30	30	29	-	.
of which:					
Direct participants	30	30	29	-	.
of which:					
Credit institutions	26	26	25	-	.
Central bank	1	1	1	-	.
Other direct participants	3	3	3	-	.
of which:					
Public administration	1	1	1	-	.
Clearing and settlement organisations	.	0	0	-	.
Other financial institutions	.	0	0	-	.
Others	2	2	2	-	.
Indirect participants	0	0	0	-	.
RETAIL SYSTEM: Cyprus Clearing House					
Number of participants	18	19	20	19	20
of which:					
Direct participants	17	19	20	19	20
of which:					
Credit institutions	16	18	19	18	19
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	.	.	.	.	0
Clearing and settlement organisations	.	.	.	.	0
Other financial institutions	.	.	.	.	0
Others	.	.	.	.	0
Indirect participants	1	0	0	0	0
RETAIL SYSTEM: JCC Payment Cards System					
Number of participants	19	21	21	.	.
of which:					
Direct participants	18	20	20	.	.
of which:					
Credit institutions	18	20	20	.	.
Central bank	0	0	0	.	.
Other direct participants	0	0	0	.	.
of which:					
Public administration	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	1	1	1	.	.

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

9. Participation in selected payment systems - page 2

End of period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: JCC Transfer System (closed Nov. 2013)					
Number of participants	13	14	14	14	-
of which:					
Direct participants	13	14	14	14	-
of which:					
Credit institutions	12	13	13	13	-
Central bank	1	1	1	1	-
Other direct participants	0	0	0	0	-
of which:					
Public administration	.	.	.	.	-
Clearing and settlement organisations	.	.	.	.	-
Other financial institutions	.	.	.	.	-
Others	.	.	.	.	-
Indirect participants	0	0	0	0	-
RETAIL SYSTEM: Government Payments System (closed Mar. 2013)					
Number of participants	21	21	22	22	.
of which:					
Direct participants	21	21	22	22	.
of which:					
Credit institutions	12	12	13	13	.
Central bank	0	0	0	0	.
Other direct participants	9	9	9	9	.
of which:					
Public administration	9	9	9	9	.
Clearing and settlement organisations	.	-	-	0	.
Other financial institutions	.	-	-	0	.
Others	.	-	-	0	.
Indirect participants	0	0	0	0	.
RETAIL SYSTEM: FBMECS Payment Cards System (from Jan. 2013, suspended May 2014)					
Number of participants	.	.	.	.	.
of which:					
Direct participants	.	.	.	.	.
of which:					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
of which:					
Public administration	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.
RETAIL SYSTEM: JCC SEPA Direct Debit System (from Mar. 2014)					
Number of participants	.	.	.	.	11
of which:					
Direct participants	.	.	.	.	11
of which:					
Credit institutions	.	.	.	.	10
Central bank	.	.	.	.	1
Other direct participants	.	.	.	.	0
of which:					
Public administration	.	.	.	.	0
Clearing and settlement organisations	.	.	.	.	0
Other financial institutions	.	.	.	.	0
Others	.	.	.	.	0
Indirect participants	.	.	.	.	0

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-CY					
Credit transfers and direct debits	0.11	0.13	0.15	0.22	0.14
of which:					
Credit transfers and direct debits within the same TARGET component	0.04	0.04	0.05	0.09	0.06
Credit transfers and direct debits to another TARGET component	0.07	0.08	0.10	0.13	0.08
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.07	0.08	0.09	0.11	0.08
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.01	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	90.40	90.70	90.20	91.40	84.00
LVPS (NON-TARGET SYSTEM): Large-value Credit Transfer System (closed Dec. 2012)					
Total transactions	0.00	0.00	0.00	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	0.00	0.00	0.00	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	-	.
Initiated electronically	0.00	0.00	0.00	-	.
Direct debits	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	85.40	82.40	88.00	-	.

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: Cyprus Clearing House					
Total transactions	15.60	14.50	12.88	10.62	5.18
Domestic	.	.	.	.	5.18
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	.	0.00
Initiated electronically	.	.	.	.	0.00
Direct debits	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	15.60	14.50	12.88	10.62	5.18
Domestic	.	.	.	.	5.18
Cross-border	.	.	.	.	0.00
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	90.40	90.20	89.30	86.40	87.00
RETAIL SYSTEM: JCC Payment Cards System					
Total transactions	32.29	36.49	39.97	.	42.28
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	.	.	.	.	.
Initiated electronically	.	.	.	.	.
Direct debits	.	.	.	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	30.05	34.05	36.47	.	39.39
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	2.24	2.45	2.51	.	2.90
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	.	.	.	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	.	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	.	.

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

10. Payments processed by selected payment systems - page 3

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: JCC Transfer System (closed Nov. 2013)					
Total transactions	0.97	1.11	1.07	0.60	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers	0.97	1.11	1.07	0.60	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	-
Initiated electronically	0.97	1.11	1.07	0.60	-
Direct debits	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	94.00	94.30	93.40	94.50	-
RETAIL SYSTEM: Government Payments System (closed Mar. 2013)					
Total transactions	3.96	4.40	4.63	0.41	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	3.96	4.40	4.63	0.41	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	.
Initiated electronically	3.96	4.40	4.63	0.41	.
Direct debits	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	94.40	94.00	94.70	100.00	.

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

10. Payments processed by selected payment systems - page 4

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: FBMECS Payment Cards System (from Jan. 2013, suspended May 2014)					
Total transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	.	.	.	.	.
Initiated electronically	.	.	.	.	.
Direct debits	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
RETAIL SYSTEM: JCC SEPA Direct Debit System (from Mar. 2014)					
Total transactions	.	.	.	.	5.81
Domestic	.	.	.	.	5.81
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	.	0.00
Initiated electronically	.	.	.	.	0.00
Direct debits	.	.	.	.	5.81
Domestic	.	.	.	.	5.81
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other payment services	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	.	.	.	.	94.00

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-CY					
Credit transfers and direct debits	445.08	412.25	687.99	479.53	676.42
of which:					
Credit transfers and direct debits within the same TARGET component	233.34	221.52	596.00	446.10	627.24
Credit transfers and direct debits to another TARGET component	211.74	190.73	91.99	33.43	49.18
of which:					
Credit transfers and direct debits to a euro area TARGET component	204.94	189.93	91.29	33.07	48.94
Credit transfers and direct debits to a non-euro area TARGET component	6.80	0.80	0.70	0.36	0.24
Concentration ratio in terms of volume (percentages)	96.50	97.10	96.40	98.30	98.00
LVPS (NON-TARGET SYSTEM): Large-value Credit Transfer System (closed Dec. 2012)					
Total transactions	4.92	9.74	14.01	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	4.92	9.74	14.01	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	4.92	9.74	14.01	-	.
Initiated electronically	0.00	0.00	0.00	-	.
Direct debits	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	86.30	86.90	82.30	-	.

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: Cyprus Clearing House					
Total transactions	29.22	27.50	25.36	18.41	9.67
Domestic	.	.	.	.	9.67
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	.	0.00
Initiated electronically	.	.	.	.	0.00
Direct debits	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	29.22	27.50	25.36	18.41	9.67
Domestic	.	.	.	.	9.67
Cross-border	.	.	.	.	0.00
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	86.30	85.60	84.90	79.90	79.00
RETAIL SYSTEM: JCC Payment Cards System					
Total transactions	2.70	3.04	3.17	3.10	3.26
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	.	.	.	.	0.00
Initiated electronically	.	.	.	.	0.00
Direct debits	.	.	.	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	2.35	2.67	2.80	2.70	2.82
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	0.35	0.37	0.37	0.40	0.43
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	.	.	.	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	.	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	.	.

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

11. Payments processed by selected payment systems - page 3

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: JCC Transfer System (closed Nov. 2013)					
Total transactions	1.36	1.59	1.49	0.84	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers	1.36	1.59	1.49	0.84	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	-
Initiated electronically	1.36	1.59	1.49	0.84	-
Direct debits	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	89.50	89.70	88.10	91.90	-
RETAIL SYSTEM: Government Payments System (closed Mar. 2013)					
Total transactions	4.96	5.72	4.71	0.41	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	4.96	5.72	4.71	0.41	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	.
Initiated electronically	4.96	5.72	4.71	0.41	.
Direct debits	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	.	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	92.40	94.80	98.50	98.70	.

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

11. Payments processed by selected payment systems - page 4

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: FBMECS Payment Cards System (from Jan. 2013, suspended May 2014)					
Total transactions	.	.	.	0.23	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	0.00	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	.	.	.	0.00	.
Initiated electronically	.	.	.	0.00	.
Direct debits	.	.	.	0.00	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	.	.	.	0.13	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	.	.	.	0.10	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	-	-	-	0.00	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	.	.	.	0.00	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	.	0.00	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
RETAIL SYSTEM: JCC SEPA Direct Debit System (from Mar. 2014)					
Total transactions	.	.	.	.	0.58
Domestic	.	.	.	.	0.58
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	.	0.00
Initiated electronically	.	.	.	.	0.00
Direct debits	.	.	.	.	0.58
Domestic	.	.	.	.	0.58
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other payment services	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	.	.	.	.	90.00

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

GENERAL NOTES: LATVIA

Source for Table 1: Eurostat.
Source for all other tables: Latvijas Banka, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average. In 2011 a population census was carried out in Latvia. The 2010 data have been revised in view of the results of the census.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
of which Transferable deposits	The data shown for this item may exceed the total position "Value of overnight deposits held by non-MFIs" owing to rounding discrepancies as they are reported in whole millions.
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
of which Transferable deposits	The data shown for this item may exceed the total for the item "Overnight deposits held at the central bank" owing to rounding discrepancies, as this data is reported in whole millions.
Non-intraday borrowing from the central bank	At the end of 2008 compared to 2007, the mutual confidence in the interbank market declined and banks resorted to Latvijas Banka's monetary operations, for both deposits and credits. The decline in mutual confidence was a result of the following: – the heightened risk perception in the interbank market, which caused problems with borrowing in the interbank market for many banks; – the concern that some banks might not be in the position to refinance their syndicated loans; – the continuous uncertainty regarding the impact of the slowdown in the global economy and Latvian economic growth on the Latvian financial market.

	By the end of 2009, the situation in the domestic financial market had stabilised and liquidity conditions in the banking system improved significantly, largely as a result of the successful implementation of the international financial assistance programme led by the IMF. Hence, market participants no longer needed to have recourse to central bank operations.

Table 4 – Banknotes and coins

Total coins in circulation	In December 2007 Latvijas Banka changed its accounting policy for commemorative coins. As a result, from December 2007 onwards those commemorative coins that were previously treated as coins in circulation and included in the item "Total coins in circulation" are shown under the item "Commemorative coins" in Table 4. The respective nominal amount was LVL 243,553. Until October 2002, monthly data on coins in circulation, with the exception of end-of-year data, are estimates and include a component of commemorative coins and souvenir sets of circulation coins, as no breakdown is available for monthly data on these two coin categories during that period. As of 2014 Latvia is part of the euro area.
Commemorative coins	Commemorative coins are not included in the item “Lats in circulation”, as the repurchasing probability of those coins is low or the value of precious metals used exceeds the repurchase (nominal) value. In the data that refer to periods prior to December 2007, some commemorative coins were treated as coins in circulation and were, therefore, included in the item “Lats in circulation”. These coins were of the denominations LVL 5 and LVL 1. As of December 2007, the item “Commemorative coins” also includes gold coins in circulation of the denomination LVL 100. Although they are in circulation, they are not included in the item "Lats in circulation" because their nominal value is directly supported by their gold content. The nominal value of these coins was LVL 1,988,200 in 2007, LVL 1,988,100 in 2008, LVL 1,988,100 in 2009, LVL 1,988,400 in 2010, LVL 1,988,600 in 2011, LVL 1,988,700 in 2012 and LVL 1,988,700 in 2013. Until October 2002, only end-of-year data are available. As of 2014 Latvia is part of the euro area.

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
of which: transferable deposits	The data shown for this item may exceed the total for the item “Value of overnight deposits” owing to rounding discrepancies, as they are reported in whole millions.
Credit institutions irrespective of their legal incorporation	
of which: transferable deposits	The data shown for this item may exceed the total for the item “Value of overnight deposits” owing to rounding discrepancies, as they are reported in whole millions.

Credit institutions legally incorporated in the reporting country	
Number of offices	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.
Value of overnight deposits	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.
Branches of euro area-based credit institutions	
Number of offices	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents. For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.
Value of overnight deposits	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents. For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.
Branches of EEA-based credit institutions (outside the euro area)	
Number of offices	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents. For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.
Value of overnight deposits	Pre-2008 data are not broken down into “Credit institutions legally incorporated in Latvia”, “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents. For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.
Branches of non-EEA-based banks	
Number of offices	There were no branches of non-EEA-based banks in Latvia in the period under review.

Value of overnight deposits	There were no branches of non-EEA-based banks in Latvia in the period under review.
Electronic money institutions	
Number of institutions	Until 2014 only those electronic money institutions that have issued e-money are included. Electronic money institutions that have only informed the Bank of Latvia on the commencement of their business are excluded. There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia. As of 2014 only licensed electronic money institutions are included. At the end of 2014, there were no such electronic money institutions in Latvia.
Outstanding value on e-money storages issued by electronic money institutions	Until 2014 only those electronic money institutions that have issued e-money are included. There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia. As of 2014 only licensed electronic money institutions are included. At the end of 2014, there were no such electronic money institutions in Latvia.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
of which: cards with a debit function	Pre-2007 data are shown together with data on payments with cards with a delayed debit function. Data on cards broken down by card function are available starting from 2007.
of which: cards with a delayed debit function	Pre-2007 data are shown together with data on payments with cards with a delayed debit function. Data on cards broken down by card function are available starting from 2007.
of which: cards with a credit and/or delayed debit function	Pre-2007 data on cards with a credit function and cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. As data on these two card categories are available separately as of 2007, this joint category is no longer used.
Cards with an e-money function	Not applicable.
of which: cards with an e-money function which have been loaded at least once	Not applicable.
Cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable.
of which: e-money card-loading/unloading terminals	Not applicable.

of which: e-money card-accepting terminals	Not applicable.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Book-entry transactions are not included. In 2014 the volume of SEPA credit transfers was 130,616,861 and the value was EUR 134,078.4 million.
Direct debits	Book-entry transactions are not included. The number of SEPA direct debit transactions was negligible in 2014.
of which: payments with cards with a debit function	Prior to 2005 data are estimates.
of which: payments with cards with a delayed debit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.
of which: payments with cards with a credit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.
of which: payments with cards with a credit and/or delayed debit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. As data on these two card categories are available separately as of the second half of 2007, this joint category is no longer used.
E-money payment transactions	As there were only two electronic money institutions in Latvia in 2005, data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.
of which: with cards with an e-money function	Not applicable.
of which: with other e-money storages	As there were only two electronic money institutions in Latvia in 2005, data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.
Other payment services	Not applicable.
Total number/value of payment transactions *of which:* cross-border transactions sent	Data provided are estimates. Before 2007, estimates were made on the basis of foreign trade data. For the 2007 data, estimates have been made on the basis of the data received in accordance with the new Regulation for Compiling “Credit Institution Payment Statistics Report”.

Cross border transactions received	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.
Memo items: Credits to the accounts by simple book entry	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.
Memo items: Debits from the accounts by simple book entry	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSP with cards issued by resident PSPs	
ATM cash withdrawals	For the period 2002-04, no distinction between cards issued in Latvia and those issued abroad is possible; all transactions are therefore included in section a).
POS transactions (irrespective of type of card used)	For the period 2002-04, no distinction between transactions in Latvia and those abroad is possible; all transactions are therefore included in section a).
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET COMPONENT: TARGET2-Latvija The TARGET2-Latvija was introduced on 19 November 2007.	
Concentration ratio in terms of volume/value	Includes central bank data.
LVPS: SAMS The SAMS system (RTGS for credit transfers) was introduced in September 2000.	
Concentration ratio in terms of volume/value	Includes central bank data.
Retail system: EKS Latvijas Banka adheres to the European Payments Council SEPA credit transfer scheme, and has been sending and receiving SEPA credit transfers using EKS SEPA since 9 November 2010. Latvijas Banka is therefore SEPA-compliant in the “bank-to-bank” domain.	
Total transactions sent	Includes transactions in euro.

of which: credit transfers	Includes transactions in euro. In 2014 the volume of SEPA credit transfers was 35,658,297 and the value was EUR 48,243.5 million.
of which: non-paper based	Includes transactions in euro.
of which: direct debit	There were no SEPA direct debit transactions in 2014.
Concentration ratio in terms of volume/value	Includes central bank data and transactions in euro.

1. Basic statistical data

	2009	2010	2011	2012	2013
Population (thousands, annual average)	2,142.0	2,097.3	2,058.8	2,033.7	2,014.3
GDP (LVL millions)	13,070.4	12,784.1	14,275.2	15,519.8	16,386.2
GDP per capita (LVL)	6,102	6,096	6,934	7,631	8,135
HICP (annual percentage changes)	3.3	-1.2	4.2	2.3	0.0
Exchange rate (LVL vis-à-vis the euro)					
End of period	0.709	0.709	0.700	0.698	0.703
Average	0.706	0.709	0.706	0.697	0.701

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

2. Settlement media used by non-MFIs

(LVL millions; end of period)

	2009	2010	2011	2012	2013
Currency in circulation outside MFIs	667.00	807.00	1,040.00	1,082.00	470.00
Value of overnight deposits held by non-MFIs	4,530.23	6,135.68	7,457.18	9,556.31	10,710.52
of which:					
Transferable deposits	-	6,135.00	7,458.00	9,555.00	10,710.00
Narrow money supply (M1)	2,980.00	3,771.00	4,357.00	4,833.00	5,226.00
Memorandum items:					
Overnight deposits in foreign currencies held by non-MFIs	3,238.60	4,202.39	5,151.53	6,887.57	7,849.27
Outstanding value on e-money storages issued by MFIs	-	-	2.00	2.00	2.00
of which:					
On card-based e-money schemes	-	-	0.00	0.00	0.00
On software-based e-money schemes	-	-	2.00	2.00	2.00

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

3. Settlement media used by credit institutions

(LVL millions; average for last reserve maintenance period)

	2009	2010	2011	2012	2013
Overnight deposits held at the central bank	1,082.27	739.46	691.72	719.63	1,114.33
Overnight deposits held at other credit institutions (in domestic currency, end of period)	61.40	144.65	143.65	109.11	54.18
of which:					
Transferable deposits at other MFIs (end of period)	-	145.00	143.00	110.00	53.00
Memorandum items:					
Non-intraday borrowing from the central bank	0.49	0.00	1.04	0.00	1.05
Intraday borrowing from the central bank	1.86	2.56	3.73	2.15	4.11

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

4. Banknotes and coins

(LVL millions; end of period)

	2009	2010	2011	2012	2013
Currency in circulation	788.00	938.00	1,160.00	1,234.00	631.00
Total banknotes in circulation	731.28	876.57	1,093.31	1,160.65	563.56
of which:					
LVL 500	62.84	72.55	94.82	87.04	36.75
LVL 100	94.34	118.39	171.44	188.52	76.85
LVL 50	61.16	79.64	94.23	94.46	41.92
LVL 20	388.31	471.15	584.56	636.94	312.55
LVL 10	63.32	68.57	76.69	75.02	42.21
LVL 5	61.31	66.27	71.58	78.68	53.27
Total coins in circulation	56.87	61.33	66.87	73.49	67.20
of which:					
LVL 100	0.40	0.40	0.40	0.40	0.40
LVL 10	0.15	0.15	0.15	0.15	0.15
LVL 5	-	-	-	-	-
LVL 2	7.99	8.32	8.64	9.00	7.51
LVL 1	27.94	31.36	35.32	39.65	37.29
LVL 0.5	7.68	7.82	8.30	9.06	7.93
LVL 0.2	4.29	4.48	4.76	5.23	4.62
LVL 0.1	2.64	2.74	2.90	3.14	2.84
LVL 0.05	2.02	2.09	2.19	2.36	2.17
LVL 0.02	2.16	2.27	2.42	2.60	2.42
LVL 0.01	1.62	1.71	1.80	1.91	1.86
Other	-	-	-	-	-
Currency in circulation held by MFIs	121.00	131.00	120.00	152.00	161.00
Currency in circulation outside MFIs	667.00	807.00	1,040.00	1,082.00	470.00
Memorandum item:					
Total commemorative coins	3.47	3.52	3.54	3.60	3.83

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

5. Institutions offering payment services to non-MFIs

(end of period)

	2009	2010	2011	2012	2013
Central bank					
Number of offices	5	4	4	4	4
Number of overnight deposits (thousands)	0.043	0.042	0.044	0.035	0.034
Value of overnight deposits (LVL millions)	281.60	313.83	541.92	774.98	254.86
of which:					
Transferable deposits (LVL millions)	-	314.00	542.00	774.00	254.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	32	32	26	25	24
Number of offices	584	550	540	401	348
Number of overnight deposits (thousands)	4,694	4,698	4,859	4,737	4,773
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,245	3,334	3,567	3,614	3,833
Number of overnight transferable deposits (thousands)	.	4,698	4,859	4,737	4,773
of which:					
Number of internet/PC-linked overnight transferable deposits (thousands)	.	4,698	3,567	3,614	3,833
Value of overnight deposits (LVL millions)	4,246.38	5,819.46	6,913.40	8,777.22	10,452.29
of which:					
Transferable deposits (LVL millions)	-	5,821.00	6,916.00	8,781.00	10,456.00
Credit institutions legally incorporated in the reporting country					
Number of institutions	29	28	22	20	19
Number of offices	554	522	516	377	328
Value of overnight deposits (LVL millions)	3,960.30	5,428.21	6,396.34	8,178.29	9,787.54
Branches of euro area-based credit institutions					
Number of institutions	1	1	2	3	3
Number of offices	.	.	.	.	.
Value of overnight deposits (LVL millions)	.	.	.	.	.
Branches of EEA-based credit institutions (outside the euro area)					
Number of institutions	2	3	2	2	2
Number of offices	.	.	.	.	.
Value of overnight deposits (LVL millions)	.	.	.	.	.
Branches of non-EEA-based banks					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (LVL millions)	-	-	-	-	-
Other institutions offering payment services to non-MFIs					
Number of institutions	1	1	1	1	1
Number of offices	645	620	622	619	619
Number of overnight deposits (thousands)	234	238	246	253	261
Value of overnight deposits (LVL millions)	13.42	11.79	13.22	14.35	23.61
Institutions offering payment services to non-MFIs (total)					
Number of institutions	34	34	28	27	26
Number of offices	1,234	1,174	1,166	1,024	971
Number of overnight deposits (thousands)	4,929	4,937	5,105	4,990	5,034
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,245	3,334	3,567	3,614	3,833
Value of overnight deposits (LVL millions)	4,541.39	6,145.08	7,468.54	9,566.55	10,730.76
Memorandum items:					
Electronic money institutions					
Number of institutions	8	8	5	6	7
Outstanding value on e-money storages issued by electronic money institutions (LVL millions)	1.71	1.00	2.00	2.00	2.00

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

6. Payment card functions and accepting devices

(original units; end of period)

	2009	2010	2011	2012	2013
CARDS ISSUED IN THE COUNTRY					
Cards with a cash function	2,475,219	2,426,259	2,322,494	2,377,584	2,398,390
Cards with a payment function (except cards with an e-money function only)	2,476,524	2,426,881	2,322,862	2,380,863	2,393,911
of which:					
Cards with a debit function	1,994,205	1,946,352	1,841,085	1,873,568	1,857,334
Cards with a delayed debit function	92,787	104,392	167,744	193,150	211,438
Cards with a credit function	430,332	395,170	332,003	331,456	348,184
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	2,477,116	2,427,610	2,323,504	2,381,468	2,399,241
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
TERMINALS LOCATED IN THE COUNTRY					
ATMs	1,320	1,361	1,207	1,270	1,177
of which:					
ATMs with a cash withdrawal function	1,242	1,281	1,124	1,175	1,072
ATMs with a credit transfer function	930	942	780	815	857
POS terminals	23,836	23,857	24,716	24,610	25,917
of which:					
EFTPOS terminals	23,753	23,799	24,716	24,610	25,917
E-money card terminals	-	-	-	-	-
of which:					
E-money card-loading/unloading terminals	-	-	-	-	-
E-money card-accepting terminals	-	-	-	-	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	115.74	119.26	130.29	139.74	138.52
Domestic	.	.	.	.	134.02
Cross-border	.	.	.	.	4.50
Credit transfers					
Initiated in paper-based form	18.11	15.90	14.11	12.60	10.34
Initiated electronically	97.63	103.36	116.18	127.14	128.18
Initiated in a file/batch	.	.	.	.	27.74
Initiated on a single payment basis	.	.	.	.	100.45
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	80.83
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	7.90
Cross-border credit transfers received	.	.	.	.	8.25
Direct debits	4.20	4.22	4.28	4.44	4.40
Domestic	.	.	.	.	4.40
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	0.00
Initiated on a single payment basis	.	.	.	.	4.40
Direct debits					
of which:					
Non-SEPA	.	.	.	.	4.40
Cross-border direct debits received	.	.	.	.	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	101.86	113.97	127.96	151.63	191.00
Domestic card payments	.	.	.	.	171.74
Cross-border card payments	.	.	.	.	19.27
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	78.93	92.24	105.90	126.82	156.96
Payments with cards with a delayed debit function	4.83	7.11	10.66	13.92	18.30
Payments with cards with a credit function	18.10	14.63	11.40	10.90	15.75
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	174.78
Payments initiated remotely	.	.	.	.	16.22
E-money payment transactions with e-money issued by resident PSPs	1.07	1.11	1.46	1.92	0.07
Domestic	.	.	.	.	0.07
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	1.07	1.11	1.46	1.92	0.07
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.02	0.02	0.01	0.01	0.01
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.01
Cross-border cheques received	.	.	.	.	0.01
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	222.89	238.58	263.99	297.74	334.21
Domestic	.	.	.	.	310.29
Cross-border	9.46	10.92	18.46	22.52	23.92
Total cross-border transactions received (excluding card payments)	3.47	3.27	2.75	3.13	8.26
Memorandum items:					
Credits to the accounts by simple book entry	78.10	80.07	92.42	97.54	58.25
Debits from the accounts by simple book entry	105.68	108.03	111.42	120.67	115.48
Money remittances	.	.	.	.	0.83
Domestic	.	.	.	.	0.75
Cross-border	.	.	.	.	0.08
Cross-border money remittances received	.	.	.	.	1.15
Transactions via telecommunication, digital or IT device	.	.	.	.	320.13
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	23.37
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	138.04	149.76	160.02	180.77	216.46
At terminals located in the reporting country	.	.	.	.	216.46
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	46.09	48.54	48.36	49.73	53.24
At terminals located in the reporting country	.	.	.	.	53.24
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	4.07	4.72	5.52	7.05	7.94
At terminals located in the reporting country	.	.	.	.	7.94
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	87.88	96.50	106.14	123.99	155.28
At terminals located in the reporting country	.	.	.	.	155.28
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	7.77	9.87	13.17	17.78	20.14
At terminals located in the reporting country	.	.	.	.	19.84
At terminals located abroad	.	.	.	.	0.31
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.25	1.50	2.88	3.59	3.27
At terminals located in the reporting country	.	.	.	.	3.27
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	6.52	8.38	10.29	14.19	16.88
At terminals located in the reporting country	.	.	.	.	16.57
At terminals located abroad	.	.	.	.	0.31
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	9.10	10.34	12.10	14.29	22.31
At terminals located in the reporting country	.	.	.	.	7.68
At terminals located abroad	.	.	.	.	14.63
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2.25	2.42	2.47	2.76	2.81
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	2.81
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	6.85	7.92	9.63	11.54	19.50
At terminals located in the reporting country	.	.	.	.	7.68
At terminals located abroad	.	.	.	.	11.82
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	0.01	0.02	0.03	0.06	0.17
OTC cash withdrawals	7.95	7.65	6.78	5.97	5.85
OTC cash deposits	18.72	16.83	15.33	15.01	10.13

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	367,806.82	420,609.46	492,708.12	576,779.75	438,005.22
Domestic	.	.	.	.	271,133.27
Cross-border	.	.	.	.	166,871.95
Credit transfers					
Initiated in paper-based form	71,923.41	68,603.27	65,913.65	66,466.18	39,228.05
Initiated electronically	295,883.42	352,006.18	426,794.47	510,313.57	398,777.17
Initiated in a file/batch	.	.	.	.	37,026.02
Initiated on a single payment basis	.	.	.	.	361,751.15
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	170,233.68
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	303,926.78
Cross-border credit transfers received	.	.	.	.	203,825.91
Direct debits	234.18	218.33	215.31	219.04	219.45
Domestic	.	.	.	.	219.45
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	0.00
Initiated on a single payment basis	.	.	.	.	219.45
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	219.45
Cross-border direct debits received	.	.	.	.	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,971.90	2,338.11	2,754.90	3,219.31	3,822.59
Domestic card payments	.	.	.	.	2,596.78
Cross-border card payments	.	.	.	.	1,225.82
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,322.24	1,583.35	1,861.51	2,179.40	2,517.53
Payments with cards with a delayed debit function	219.56	329.65	458.11	594.87	703.08
Payments with cards with a credit function	430.10	425.11	435.29	445.03	601.99
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	3,295.09
Payments initiated remotely	.	.	.	.	527.51
E-money payment transactions with e-money issued by resident PSPs	9.26	8.21	8.80	35.50	0.15
Domestic	.	.	.	.	0.15
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	9.26	8.21	8.80	35.50	0.15
of which:					
Accessed through a card	.	.	.	.	0.07
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Cheques	19.43	13.07	13.94	11.53	18.55
Domestic	.	.	.	.	0.21
Cross-border	.	.	.	.	18.33
Cross-border cheques received	.	.	.	.	25.13
Other payment services	-	-	-	-	23.14
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	23.14
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	370,041.60	423,187.17	495,701.07	580,265.13	442,089.10
Domestic	.	.	.	.	273,949.86
Cross-border	118,169.98	150,683.01	184,545.37	205,245.84	168,139.24
Total cross-border transactions received (excluding card payments)	110,970.64	145,373.50	172,654.36	198,982.28	203,851.04
Memorandum items:					
Credits to the accounts by simple book entry	413,971.40	444,275.34	410,272.16	367,097.44	295,834.59
Debits from the accounts by simple book entry	228,203.38	272,895.25	257,704.06	232,497.78	224,600.80
Money remittances	.	.	.	.	1,006.72
Domestic	.	.	.	.	857.38
Cross-border	.	.	.	.	149.34
Cross-border money remittances received	.	.	.	.	244.05
Transactions via telecommunication, digital or IT device	.	.	.	.	415,823.80
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	208,259.57
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	6,141.73	6,881.47	7,382.44	8,306.66	9,458.51
At terminals located in the reporting country	.	.	.	.	9,458.49
At terminals located abroad	.	.	.	.	0.02
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	3,994.52	4,356.50	4,431.54	4,504.96	4,878.60
At terminals located in the reporting country	.	.	.	.	4,878.60
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	827.39	1,032.86	1,287.80	1,878.26	2,314.47
At terminals located in the reporting country	.	.	.	.	2,314.47
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	1,319.82	1,492.11	1,663.09	1,923.44	2,265.44
At terminals located in the reporting country	.	.	.	.	2,265.43
At terminals located abroad	.	.	.	.	0.02
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	410.23	569.03	736.62	1,133.01	988.90
At terminals located in the reporting country	.	.	.	.	980.02
At terminals located abroad	.	.	.	.	8.87
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	193.54	235.89	349.50	425.05	407.31
At terminals located in the reporting country	.	.	.	.	407.04
At terminals located abroad	.	.	.	.	0.27
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	216.69	333.14	387.12	707.96	581.59
At terminals located in the reporting country	.	.	.	.	572.98
At terminals located abroad	.	.	.	.	8.61
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	957.20	1,141.63	1,384.99	1,517.90	1,624.13
At terminals located in the reporting country	.	.	.	.	131.21
At terminals located abroad	.	.	.	.	1,492.92
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	446.31	510.20	586.30	599.22	594.48
At terminals located in the reporting country	.	.	.	.	0.41
At terminals located abroad	.	.	.	.	594.07
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	510.89	631.42	798.68	918.68	1,029.65
At terminals located in the reporting country	.	.	.	.	130.80
At terminals located abroad	.	.	.	.	898.85
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	13.44	21.82	2.20	3.50	8.27
OTC cash withdrawals	7,135.93	7,277.61	6,671.13	6,659.30	5,707.66
OTC cash deposits	7,400.45	7,074.31	6,111.26	6,015.06	5,224.40

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

9. Participation in selected interbank funds transfer systems

(end of period)

	2009	2010	2011	2012	2013
TARGET COMPONENT: TARGET2-LATVIJA					
Number of participants	25	26	25	27	26
of which:					
Direct participants	25	26	25	27	26
of which:					
Credit institutions	22	23	22	24	23
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	1	1	1	1	1
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): SAMS					
Number of participants	25	25	26	28	27
of which:					
Direct participants	25	25	26	28	27
of which:					
Credit institutions	24	24	24	26	25
Central bank	1	1	1	1	1
Other direct participants	-	-	1	1	1
of which:					
Public administration	-	-	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: EKS					
Number of participants	26	26	26	27	26
of which:					
Direct participants	26	26	26	27	25
of which:					
Credit institutions	24	24	24	25	23
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	1

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

10. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2009	2010	2011	2012	2013
TARGET COMPONENT: TARGET2-LATVIJA					
Credit transfers sent	0.17	0.29	0.31	0.33	0.35
of which:					
Credit transfers sent within the same TARGET component	0.05	0.06	0.11	0.11	0.12
Credit transfers sent to another TARGET component	0.12	0.23	0.20	0.22	0.23
of which:					
Credit transfers sent to a euro area TARGET component	0.10	0.18	0.17	0.19	0.20
Credit transfers sent to a non-euro area TARGET component	0.02	0.05	0.03	0.03	0.03
Memorandum item:					
Credit transfers received from another TARGET component	0.08	0.09	0.12	0.14	0.16
Concentration ratio in terms of volume (percentages)	60.4	62.7	63.7	62.4	59.8
LVPS (NON-TARGET SYSTEM): SAMS					
Total transactions sent	0.20	0.19	0.22	0.23	0.24
of which:					
Credit transfers	0.20	0.19	0.22	0.23	0.24
of which:					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	0.20	0.19	0.22	0.23	0.24
Direct debits	-	-	-	-	-
Card payments	-	-	-	-	-
ATM transactions	-	-	-	-	-
E-money transactions	-	-	-	-	-
Cheques	-	-	-	-	-
Other payment instruments	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	72.3	73.0	71.9	69.9	72.2
RETAIL SYSTEM: EKS					
Total transactions sent	32.06	33.11	35.06	34.25	34.56
of which:					
Credit transfers	32.06	33.11	35.06	34.25	34.56
of which:					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	32.06	33.11	35.06	34.25	34.56
Direct debits	-	-	-	-	-
Card payments	-	-	-	-	-
ATM transactions	-	-	-	-	-
E-money transactions	-	-	-	-	-
Cheques	-	-	-	-	-
Other payment instruments	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	79.5	78.0	68.5	80.1	83.0

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

11. Payments processed by selected interbank funds transfer systems

Value of transactions

(LVL millions; total for the period)

	2009	2010	2011	2012	2013
TARGET COMPONENT: TARGET2-LATVIJA (EUR millions)					
Credit transfers sent	200,489.71	199,993.00	227,758.16	185,926.43	131,954.58
of which:					
Credit transfers sent within the same TARGET component	13,881.22	10,233.92	20,973.00	23,855.25	25,487.79
Credit transfers sent to another TARGET component	186,608.49	189,759.09	206,785.16	162,071.18	106,466.79
of which:					
Credit transfers sent to a euro area TARGET component	182,481.50	185,442.94	201,781.76	159,391.53	103,202.35
Credit transfers sent to a non-euro area TARGET component	4,126.99	4,316.15	5,003.41	2,679.66	3,264.44
Memorandum item:					
Credit transfers received from another TARGET component	186,604.87	189,761.09	206,958.88	162,743.94	106,755.63
Concentration ratio in terms of value (percentages)	92.1	90.7	86.4	81.9	73.0
LVPS SYSTEM: SAMS					
Total transactions sent	167,489.17	166,287.15	137,825.14	111,194.93	125,618.31
of which:					
Credit transfers	167,489.17	166,287.15	137,825.14	111,194.93	125,618.31
of which:					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	167,489.17	166,287.15	137,825.14	111,194.93	125,618.31
Direct debits	-	-	-	-	-
Card payments	-	-	-	-	-
ATM transactions	-	-	-	-	-
E-money transactions	-	-	-	-	-
Cheques	-	-	-	-	-
Other payment instruments	-	-	-	-	-
Concentration ratio in terms of value (percentages)	85.1	81.3	78.4	76.8	78.5
RETAIL SYSTEM: EKS					
Total transactions sent	11,116.11	11,613.77	14,046.99	16,510.26	18,242.02
of which:					
Credit transfers	11,116.11	11,613.77	14,046.99	16,510.26	18,242.02
of which:					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	11,116.11	11,613.77	14,046.99	16,510.26	18,242.02
Direct debits	-	-	-	-	-
Card payments	-	-	-	-	-
ATM transactions	-	-	-	-	-
E-money transactions	-	-	-	-	-
Cheques	-	-	-	-	-
Other payment instruments	-	-	-	-	-
Concentration ratio in terms of value (percentages)	77.3	75.0	60.7	61.7	59.5

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

GENERAL NOTES: LUXEMBOURG

Source for Table 1: Eurostat.
Source for all other tables: Banque centrale du Luxembourg, unless otherwise indicated.

Table 1 – Basic statistical data

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

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	
Value of overnight deposits	Includes only liabilities to the "General government" sector.
Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	For 2010-13 available data cover the number of transferable accounts and the number of transferable accounts usable via the internet or dedicated lines offered by credit institutions for non-bank clients. The number of total overnight deposits is not available.
Credit institutions legally incorporated in the reporting country	
Number of offices	As from 2003, data include branches of farmers' banks.
Other payment service providers	
Number of institutions	Postal institution (Entreprise des postes et télécommunications) and private companies.
Number of overnight deposits	Not available.

Table 6 – Payment card functions and accepting devices

Until 2011 figures are estimated from a sample of reporting agents, except for data relating to e-money.

From 2012 onwards a new methodology is applied: all figures are based on direct data collection involving all LU institutions providing payment services.

Cards issued by resident payment service providers	
Cards with a cash function	2004: a new methodology for counting cards with an e-money function was introduced. 2010: a major issuer of credit cards was added to the list of reporting agents. 2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards. Since 2012: the reporting includes all LU issuers of cards.
Cards with a payment function (except an e-money function)	2004: a new methodology for counting cards with an e-money function was introduced. 2010: a major issuer of credit cards was added to the list of reporting agents. 2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards. Since 2012: the reporting includes all LU issuers of cards.
of which: cards with a debit function	2004: a new methodology for counting cards with an e-money function was introduced. 2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards Since 2012: the reporting includes all LU issuers of cards.
of which: cards with a credit function	2004: a new methodology for counting cards with an e-money function was introduced. 2010: a major issuer of credit cards was added to the list of reporting agents. Since 2012: the reporting includes all LU issuers of credit cards.
Cards with an e-money function	2004: a new methodology for counting cards with an e-money function was introduced 2011: the e-money scheme MiniCash ceased operations.
Total number of cards (irrespective of the number of functions on the card)	2004: a new methodology for counting cards with an e-money function was introduced. 2010: a major issuer of credit cards was added to the list of reporting agents. 2011: replacement of the national debit card scheme, hence concomitant circulation of new and old scheme cards. Since 2012: the reporting includes all LU issuers of cards.
of which: cards with a combined debit, cash and e-money function	2004: a new methodology for counting cards with an e-money function was introduced. 2011: the e-money scheme MiniCash ceased operations

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Until 2011 figures are estimated from a sample of reporting agents, except for data relating to e-money.

From 2012 onwards a new methodology is applied: all figures are based on a direct data collection involving all LU institutions providing payment services.

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Until 2011 figures are estimated from a sample representing 85% of the market. From 2012 onwards, the reporting covers data from all LU institutions. Book-entry transactions are not included.
Direct debits	Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Book-entry transactions are not included. Until 2011 figures are estimated from a sample representing 85% of the market. From 2012 onwards, the reporting covers data from all LU institutions participating in the national direct debit system. 2013: the total volume and value of direct debits relate to legacy transactions only as the total value of SDD transactions was not available for 2013. Regarding the volume of SDD transactions in 2013, a total number of 547,055 transactions were performed in STEP2 (sending or creditor's side).
Cheques	Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Until 2011 figures are estimated from a sample representing 85% of the market. From 2012 onwards, the reporting covers data from all LU institutions.
E-money payment transactions	E-money purchase transactions with other e-money storages: - the figures include P2P transactions; - the transactions are counted according to the principle of the residence of the account. A large proportion of e-money account holders are not LU residents.
Card transactions	Credit card transactions: 2010: a major issuer of credit cards was added to the list of reporting agents. From 2012 onwards, the reporting includes all LU issuers of credit cards.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	- LU acquiring activity on ATMs: until 2012 on-us transactions were not included. - LU issuing activity outside the country: from 2012 onwards, the reporting includes all LU issuers of credit cards.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: LIPS-Gross

TARGET2 migration date: 19 November 2007

TARGET2 component: TARGET2-LU

Retail system: LIPS-Net	
General	The system closed on 9 October 2006. Statistical information includes data up to the last day of processing.
Other direct participants	Include post office giro institutions.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	507.5	519.4	531.5	545.3	558.3
GDP (EUR billions)	39.53	42.23	43.57	46.54	48.90
GDP per capita (EUR)	77,883	81,299	81,983	85,350	87,583
HICP (annual percentage changes)	2.8	3.7	2.9	1.7	0.7

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	137,317.00	145,438.00	.	.	171,010.00
of which:					
Transferable deposits	86,820.00	98,675.00	124,307.00	140,536.00	178,898.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	45,598.00	49,105.00	57,098.00	.	52,545.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	2,463.00
of which:					
Hardware-based electronic money	.	.	.	.	0.00
Software-based electronic money	.	.	.	.	2,463.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	10,079.23	37,995.86	31,220.02	19,270.86	14,907.08
Overnight deposits held at other credit institutions (in EUR, end of period)	25,352.00	24,793.00	28,393.00	21,841.00	26,139.00
of which:					
Transferable deposits at other MFIs (end of period)	6,254.00	9,716.00	9,989.00	9,147.00	9,942.00
Memorandum items:					
Non-intraday borrowing from the central bank	1,982.09	4,607.33	5,173.70	3,459.04	2,256.38
Intraday borrowing from the central bank	1,499.00	1,435.00	759.00	1,910.00	2,351.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.00	0.00	0.00	0.01	0.00
Value of overnight deposits (EUR millions)	486.00	626.00	272.00	142.00	1,839.00
of which:					
Value of transferable deposits (EUR millions)	254.00	396.00	157.00	106.00	212.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	146	141	141	147	148
Number of offices	371	366	364	368	266
Number of overnight deposits (thousands)	-	-	-	-	5,452.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	795.00	927.00
Number of transferable overnight deposits (thousands)	1,617.00	1,587.00	1,488.00	1,350.00	1,745.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	640.00	698.00	761.00	795.00	843.00
Value of overnight deposits (EUR millions)	140,985.00	148,450.00	166,457.00	179,020.00	209,382.00
of which:					
Value of transferable deposits (EUR millions)	86,566.00	98,279.00	124,150.00	140,430.00	178,686.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	118	114	112	110	110
Number of offices	331	328	325	327	221
Value of overnight deposits (EUR millions)	129,608.00	137,197.00	152,325.00	163,770.00	183,479.00
Branches of euro area-based credit institutions					
Number of institutions	22	21	22	22	22
Number of offices	28	27	27	25	27
Value of overnight deposits (EUR millions)	7,949.00	7,700.00	9,572.00	9,298.00	15,665.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	5	5	6	7	7
Number of offices	5	5	6	7	8
Value of overnight deposits (EUR millions)	2,558.00	2,637.00	3,142.00	4,988.00	9,044.00
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	1	8	9
Number of offices	7	6	6	9	10
Value of overnight deposits (EUR millions)	870.00	916.00	1,418.00	964.00	1,194.00
Electronic money institutions					
Number of institutions	1	1	5	5	6
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	374.80
Outstanding value on e-money storages issued (EUR millions)	-	-	-	8.00	.
Other payment service providers					
Number of institutions	3	5	6	7	14
Number of offices	101	103	103	122	114
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	151	148	153	160	169
Number of offices	473	470	468	491	381
Number of overnight deposits (thousands)	-	-	-	-	5,452.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	795.00	927.00
Value of overnight deposits (EUR millions)	141,471.00	149,076.00	166,729.00	179,162.00	211,221.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	2,565.00
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	1,339.16	1,693.51	1,953.74	2,009.91	2,119.81
Cards with a payment function (except cards with an e-money function only)	1,339.16	1,693.51	1,953.74	2,009.91	2,119.81
of which:					
Cards with a debit function	535.24	782.42	610.17	636.06	664.98
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	803.91	911.08	1,343.57	1,373.85	1,454.82
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	595.41	0.00	0.00	0.00	-
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	1,402.98	1,693.51	1,953.74	2,009.91	2,119.81
of which:					
Cards with a combined debit, cash and e-money function	531.59	0.00	0.00	0.00	-
Terminals provided by resident PSPs					
ATMs	0.44	0.45	0.44	0.46	0.49
Located in the reporting country	.	.	.	.	0.49
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	0.44	0.45	0.44	0.46	0.49
Located in the reporting country	.	.	.	.	0.49
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
POS terminals	12.83	12.72	11.79	11.61	127.56
Located in the reporting country	.	.	.	.	14.03
Located abroad	.	.	.	.	113.53
POS terminals					
of which:					
EFTPOS terminals	12.83	12.72	11.79	11.61	127.56
Located in the reporting country	.	.	.	.	14.03
Located abroad	.	.	.	.	113.53
E-money card POS terminals	.	.	.	.	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals	8.95	0.00	0.00	0.00	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	0.49	0.00	0.00	0.00	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card accepting terminals	8.46	0.00	0.00	0.00	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	66.80	68.90	67.46	68.68	57.76
Domestic	.	.	.	.	46.94
Cross-border	.	.	.	.	10.81
Credit transfers					
Initiated in paper-based form	11.66	11.77	10.83	10.07	7.97
Initiated electronically	55.13	57.13	56.63	58.61	49.78
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	1.05
Cross-border credit transfers received	.	.	.	.	8.41
Direct debits	15.72	16.72	15.46	15.39	14.91
Domestic	.	.	.	.	14.45
Cross-border	.	.	.	.	0.46
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA	.	.	.	.	1.64
Cross-border direct debits received	.	.	.	.	15.38
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	65.01	71.36	82.67	89.38	101.65
Domestic card payments	.	.	.	.	64.48
Cross-border card payments	.	.	.	.	37.17
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	36.16	37.83	44.17	47.66	51.91
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	28.85	33.53	38.50	41.72	49.73
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	86.92
Payments initiated remotely	.	.	.	.	14.72
E-money payment transactions with e-money issued by resident PSPs	555.75	770.67	995.28	1,241.35	1,535.92
Domestic	.	.	.	.	1,290.79
Cross-border	.	.	.	.	245.13
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	1.72	0.60	0.00	0.00	0.00
With e-money accounts	554.00	770.06	995.28	1,241.35	1,535.92
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	1,373.54

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.19	0.20	0.33	0.29	0.28
Domestic	.	.	.	.	0.27
Cross-border	.	.	.	.	0.01
Cross-border cheques received	.	.	.	.	0.06
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	703.47	927.84	1,161.20	1,415.09	1,710.51
Domestic	.	.	.	.	1,416.93
Cross-border	26.16	29.17	38.83	-	293.58
Total cross-border transactions received (excluding card payments)	-	-	-	-	1,397.39
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cross-border money remittances received	.	.	.	.	0.00
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	47.21	47.92	56.57	56.80	59.30
At terminals located in the reporting country	.	.	.	.	58.83
At terminals located abroad	.	.	.	.	0.47
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	5.23	5.51	14.30	13.52	13.93
At terminals located in the reporting country	.	.	.	.	13.69
At terminals located abroad	.	.	.	.	0.24
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	40.68	42.40	42.27	43.28	45.37
At terminals located in the reporting country	.	.	.	.	45.13
At terminals located abroad	.	.	.	.	0.24
E-money card-loading/unloading transactions	0.10	0.03	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	16.60	17.49	16.07	14.49	209.77
At terminals located in the reporting country	.	.	.	.	14.91
At terminals located abroad	.	.	.	.	194.86
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	1.39	1.50	1.64	1.61	1.62
At terminals located in the reporting country	.	.	.	.	1.62
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	15.20	15.98	14.43	12.88	208.14
At terminals located in the reporting country	.	.	.	.	13.28
At terminals located abroad	.	.	.	.	194.86
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	23.25	26.18	29.39	28.95	32.69
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	32.69
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	3.37	3.58	4.24	4.50	4.84
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	4.84
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	18.66	22.60	25.15	24.45	41.55
At terminals located in the reporting country	.	.	.	.	12.16
At terminals located abroad	.	.	.	.	29.39
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	980.86	1,089.47	1,285.47	1,458.75	1,376.55
Domestic	.	.	.	.	820.70
Cross-border	.	.	.	.	555.85
Credit transfers					
Initiated in paper-based form	531.15	533.79	321.37	291.75	374.47
Initiated electronically	449.72	555.68	964.10	1,167.00	1,002.07
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	629.70
Cross-border credit transfers received	.	.	.	.	517.52
Direct debits	7.02	7.66	8.59	10.55	15.46
Domestic	.	.	.	.	14.99
Cross-border	.	.	.	.	0.47
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	9.10
Cross-border direct debits received	.	.	.	.	15.93
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	4.83	5.67	6.38	6.66	7.33
Domestic card payments	.	.	.	.	3.93
Cross-border card payments	.	.	.	.	3.40
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2.31	2.39	2.68	2.83	3.00
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	2.52	3.27	3.70	3.83	4.33
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	6.30
Payments initiated remotely	.	.	.	.	1.03
E-money payment transactions with e-money issued by resident PSPs	19.49	26.53	34.86	43.43	57.23
Domestic	.	.	.	.	49.78
Cross-border	.	.	.	.	7.44
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	0.00	0.00	0.00	0.00
With e-money accounts	19.49	26.53	34.86	43.43	57.23
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	54.96

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	-	-	-	-	0.97
Domestic	.	.	.	.	0.60
Cross-border	.	.	.	.	0.37
Cross-border cheques received	.	.	.	.	0.62
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	1,012.20	1,129.33	1,335.29	1,519.39	1,457.53
Domestic	.	.	.	.	890.00
Cross-border	375.28	416.94	492.60	-	567.53
Total cross-border transactions received (excluding card payments)	-	-	-	-	589.03
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cross-border money remittances received	.	.	.	.	0.00
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3.79	3.74	5.17	5.12	5.26
At terminals located in the reporting country	.	.	.	.	5.21
At terminals located abroad	.	.	.	.	0.05
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	0.77	0.80	2.22	2.12	2.22
At terminals located in the reporting country	.	.	.	.	2.19
At terminals located abroad	.	.	.	.	0.02
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	2.89	2.94	2.95	3.00	3.05
At terminals located in the reporting country	.	.	.	.	3.02
At terminals located abroad	.	.	.	.	0.02
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1.23	1.29	1.18	1.06	8.67
At terminals located in the reporting country	.	.	.	.	1.13
At terminals located abroad	.	.	.	.	7.54
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	0.14	0.16	0.17	0.17	0.17
At terminals located in the reporting country	.	.	.	.	0.17
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	1.08	1.14	1.01	0.89	8.49
At terminals located in the reporting country	.	.	.	.	0.95
At terminals located abroad	.	.	.	.	7.54
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	2.36	2.47	3.25	3.11	3.35
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	3.35
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.62	0.65	0.86	0.94	0.95
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	0.95
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	1.73	1.82	2.39	2.17	3.25
At terminals located in the reporting country	.	.	.	.	0.59
At terminals located abroad	.	.	.	.	2.66
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: LIPS-Gross & TARGET2-LU					
Number of participants	71	73	69	66	65
of which:					
Direct participants	26	29	31	32	31
of which:					
Credit institutions	24	27	28	28	27
Central bank	1	1	1	1	1
Other direct participants	1	1	2	3	3
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	2	3	3
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	45	44	38	34	34

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: LIPS-Gross & TARGET2-LU					
Credit transfers and direct debits	0.78	0.82	0.88	0.91	1.16
of which:					
Credit transfers and direct debits within the same TARGET component	0.23	0.25	0.26	0.27	0.24
Credit transfers and direct debits to another TARGET component	0.55	0.57	0.62	0.64	0.93
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	61.70	62.60	59.54	69.33	67.15

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

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: LIPS-Gross & TARGET2-LU					
Credit transfers and direct debits	7,901.44	10,938.84	10,699.55	7,945.48	7,824.81
of which:					
Credit transfers and direct debits within the same TARGET component	1,054.59	1,237.91	1,337.10	1,739.79	1,657.04
Credit transfers and direct debits to another TARGET component	6,846.86	9,700.93	9,362.45	6,205.69	6,167.78
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	85.30	90.00	87.81	84.22	85.45

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

GENERAL NOTES: MALTA

Source for Table 1: Eurostat.
Source for all other tables: Central Bank of Malta, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro banknotes and coins on 1 January 2008, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held by non-MFIs	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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2008, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

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

Other payment service providers	
Number of institutions	Financial Institutions licenced to undertake payment services under the 2nd schedule to the Financial Institutions Act (Payments Institutions); no. of institutions as at end 2014 - 8
Electronic money institutions	
Number of institutions	Financial Institutions licenced to undertake payment services under the 3rd schedule to the Financial Institutions Act (E-money institutions); no. of institutions as at end 2014-7
Outstanding value on e-money storages issued by electronic money institutions	Values sent.

Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013]

Credit transfers	Book-entry transactions are excluded.
Direct debits	Book-entry transactions are excluded.

Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

Credit transfers	An increase in the credit transfers value was experienced in 2009 because one credit institution that deals in very large value transactions changed its settlement procedure from netting to gross settlement. Book-entry transactions are excluded.
Direct debits	Book-entry transactions are excluded.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2014]

Estimates for payment and e-money institutions for the period January – June 2014 were calculated by replicating actual July – December 2014 data submitted by them.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

A large increase in values in the series “Credit transfers sent within the same TARGET component” for the reference year 2011 was due to the fact that two new commercial banks joined the system.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	414.5	416.3	419.4	423.4	427.4
GDP (EUR billions)	6.60	6.89	7.20	7.53	7.94
GDP per capita (EUR)	15,923	16,558	17,177	17,795	18,580
HICP (annual percentage changes)	2.0	2.5	3.2	1.0	0.8

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	6,626.74	6,808.74	7,393.89	8,157.02	11,887.98
of which:					
Transferable deposits	6,236.89	6,539.23	7,057.47	7,676.86	10,165.04
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	1,575.06	1,611.90	1,723.94	1,763.07	2,727.48
Outstanding value on e-money storages issued by MFIs	.	.	.	.	13.10
of which:					
Hardware-based electronic money	.	.	.	.	13.10
Software-based electronic money	.	.	.	.	0.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	711.14	1,102.97	929.41	450.24	655.24
Overnight deposits held at other credit institutions (in EUR, end of period)	617.23	717.27	590.96	421.79	364.73
of which:					
Transferable deposits at other MFIs (end of period)	46.76	604.41	474.08	401.78	389.33
Memorandum items:					
Non-intraday borrowing from the central bank	1,071.70	521.93	404.34	200.05	397.58
Intraday borrowing from the central bank	-	-	-	0.00	0.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.70	0.74	0.81	0.76	0.81
Value of overnight deposits (EUR millions)	491.68	535.72	340.02	333.70	341.92
of which:					
Value of transferable deposits (EUR millions)	490.24	535.56	339.82	333.48	341.56
Credit institutions irrespective of their legal incorporation					
Number of institutions	26	26	28	27	27
Number of offices	116	124	113	115	115
Number of overnight deposits (thousands)	876.48	994.03	1,013.04	1,035.67	1,105.46
of which:					
Number of internet/PC-linked overnight deposits (thousands)	502.32	564.42	636.10	766.75	822.22
Number of transferable overnight deposits (thousands)	858.97	964.11	919.04	1,032.60	1,079.48
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	502.32	549.42	585.53	704.98	828.26
Value of overnight deposits (EUR millions)	6,135.06	6,273.03	7,116.55	7,823.32	10,246.66
of which:					
Value of transferable deposits (EUR millions)	5,746.65	6,003.67	6,717.65	7,343.38	9,823.49
Number of payment accounts (thousands)	.	.	.	.	83.52
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	23	23	25	24	24
Number of offices	113	121	110	112	112
Value of overnight deposits (EUR millions)	6,091.35	6,243.48	7,096.33	7,803.27	10,230.31
Branches of euro area-based credit institutions					
Number of institutions	1	1	1	1	1
Number of offices	1	1	1	1	1
Value of overnight deposits (EUR millions)	41.12	25.71	19.07	19.70	16.33
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Branches of non-EEA-based credit institutions					
Number of institutions	2	2	2	2	2
Number of offices	2	2	2	2	2
Value of overnight deposits (EUR millions)	2.58	3.83	1.15	0.35	0.02
Electronic money institutions					
Number of institutions	0	0	2	4	7
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	2.70
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	.	.	.
Other payment service providers					
Number of institutions	7	7	8	8	14
Number of offices	16	16	16	16	18
Number of overnight deposits (thousands)	0.00	0.00	0.00	0.00	0.00
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Number of payment accounts (thousands)	.	.	.	.	0.41
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	0.00	0.00

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	34	34	39	40	49
Number of offices	133	141	130	132	134
Number of overnight deposits (thousands)	877.18	994.78	1,013.84	1,036.43	1,106.27
of which:					
Number of internet/PC-linked overnight deposits (thousands)	502.32	564.42	636.10	766.75	822.22
Value of overnight deposits (EUR millions)	6,626.74	6,808.74	7,456.57	8,157.02	10,588.58
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	2.70
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	.	.	.
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	272
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	2
Number of payment institutions providing services through an agent	.	.	.	.	29
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	241

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	687.68	737.14	797.90	817.49	803.17
Cards with a payment function (except cards with an e-money function only)	681.69	729.16	786.55	811.13	837.56
of which:					
Cards with a debit function	508.41	552.70	601.22	624.98	651.08
Cards with a delayed debit function	-	-	-	-	0.00
Cards with a credit function	173.28	176.46	185.33	186.15	186.48
Cards with a debit and/or delayed debit function	-	-	-	-	0.00
Cards with a credit and/or delayed debit function	-	-	-	-	0.00
Cards with an e-money function	-	.	.	.	.
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	.	.	.	.	0.00
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	.	.	.	.
Total number of cards (irrespective of the number of functions on the card)	687.68	737.14	797.90	817.49	848.58
of which:					
Cards with a combined debit, cash and e-money function	0.00	0.00	0.00	0.00	0.00
Terminals provided by resident PSPs					
ATMs	0.19	0.20	0.22	0.22	0.21
Located in the reporting country	.	.	.	.	0.21
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	0.19	0.20	0.22	0.22	0.21
Located in the reporting country	.	.	.	.	0.21
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	-	.	.	.	0.10
Located in the reporting country	.	.	.	.	0.10
Located abroad	.	.	.	.	0.00
POS terminals	11.98	.	.	.	13.62
Located in the reporting country	.	.	.	.	13.62
Located abroad	.	.	.	.	0.00
POS terminals					
of which:					
EFTPOS terminals	11.98	.	.	.	13.62
Located in the reporting country	.	.	.	.	13.62
Located abroad	.	.	.	.	0.00
E-money card POS terminals	.	.	.	.	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card accepting terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	6.10	6.90	7.02	8.01	8.59
Domestic	.	.	.	.	7.12
Cross-border	.	.	.	.	1.48
Credit transfers					
Initiated in paper-based form	0.22	0.23	0.30	0.37	0.39
Initiated electronically	5.89	6.67	6.73	7.64	8.20
Initiated in a file/batch	.	.	.	.	6.00
Initiated on a single payment basis	.	.	.	.	2.20
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	0.39
Cross-border credit transfers received	.	.	.	.	5.25
Direct debits	1.21	1.33	1.40	2.40	1.46
Domestic	.	.	.	.	1.44
Cross-border	.	.	.	.	0.02
Direct debits					
Initiated in a file/batch	.	.	.	.	1.39
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA	.	.	.	.	0.00
Cross-border direct debits received	.	.	.	.	1.51
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	12.99	13.84	15.80	19.01	19.26
Domestic card payments	.	.	.	.	16.60
Cross-border card payments	.	.	.	.	2.66
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	8.07	8.88	10.30	13.24	13.03
Payments with cards with a delayed debit function	-	-	-	-	0.00
Payments with cards with a credit function	4.92	4.96	5.50	5.77	6.23
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	15.70
Payments initiated remotely	.	.	.	.	3.56
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	10.27	9.75	7.59	9.44	9.69
Domestic	.	.	.	.	9.65
Cross-border	.	.	.	.	0.04
Cross-border cheques received	.	.	.	.	0.02
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	30.57	31.83	31.86	38.89	39.21
Domestic	.	.	.	.	34.84
Cross-border	0.71	0.80	1.28	3.59	4.36
Total cross-border transactions received (excluding card payments)	0.56	0.96	2.34	4.57	8.65
Memorandum items:					
Credits to the accounts by simple book entry	-	0.09	0.12	0.09	-
Debits from the accounts by simple book entry	-	0.04	0.09	0.07	-
Money remittances	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	20.15	21.35	20.72	26.06	20.81
At terminals located in the reporting country	.	.	.	.	20.81
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	10.78	10.89	11.76	11.82	9.92
At terminals located in the reporting country	.	.	.	.	9.92
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	0.02	0.04	0.05	0.08
At terminals located in the reporting country	.	.	.	.	0.08
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	9.37	10.45	8.93	14.19	10.80
At terminals located in the reporting country	.	.	.	.	10.80
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.01
At terminals located in the reporting country	.	.	.	.	0.01
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	3.94	4.28	3.64	4.99	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.02	1.37	1.19	1.37	1.16
At terminals located in the reporting country	.	.	.	.	1.16
At terminals located abroad	.	.	.	.	0.01
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	2.92	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	3.49	3.94	5.25	6.21	5.21
At terminals located in the reporting country	.	.	.	.	0.10
At terminals located abroad	.	.	.	.	5.11
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.19	0.22	0.25	0.28	0.27
At terminals located in the reporting country	.	.	.	.	0.03
At terminals located abroad	.	.	.	.	0.24
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	3.30	3.71	5.00	5.92	4.92
At terminals located in the reporting country	.	.	.	.	0.07
At terminals located abroad	.	.	.	.	4.85
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.02
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.02
Memorandum items:					
Cash advances at POS terminals	-	.	.	.	-
OTC cash withdrawals	-	0.06	0.06	0.06	-
OTC cash deposits	-	0.08	0.08	0.08	-

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	136,464.12	117,750.36	108,381.16	112,082.81	111,605.91
Domestic	.	.	.	.	12,965.58
Cross-border	.	.	.	.	98,640.33
Credit transfers					
Initiated in paper-based form	19,255.31	21,614.16	29,504.92	24,618.04	26,982.18
Initiated electronically	117,208.82	96,136.19	78,876.25	87,464.77	84,623.73
Initiated in a file/batch	.	.	.	.	8,815.58
Initiated on a single payment basis	.	.	.	.	75,808.15
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	65,906.75
Cross-border credit transfers received	.	.	.	.	93,611.64
Direct debits	1,338.91	1,232.88	1,587.09	317.01	92.15
Domestic	.	.	.	.	82.31
Cross-border	.	.	.	.	9.84
Direct debits					
Initiated in a file/batch	.	.	.	.	87.32
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	0.00
Cross-border direct debits received	.	.	.	.	82.98
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	798.61	864.07	983.03	1,092.64	1,228.65
Domestic card payments	.	.	.	.	1,046.49
Cross-border card payments	.	.	.	.	182.16
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	406.12	445.68	520.96	606.34	701.63
Payments with cards with a delayed debit function	-	-	-	-	0.00
Payments with cards with a credit function	392.49	418.39	462.07	486.30	527.02
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	995.96
Payments initiated remotely	.	.	.	.	232.69
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Cheques	14,202.21	12,618.30	10,289.37	12,944.03	13,929.42
Domestic	.	.	.	.	13,802.94
Cross-border	.	.	.	.	126.49
Cross-border cheques received	.	.	.	.	219.46
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	152,803.86	132,466.06	121,241.49	126,437.34	127,051.39
Domestic	.	.	.	.	27,936.66
Cross-border	133,031.56	108,429.39	98,171.81	96,641.02	99,114.73
Total cross-border transactions received (excluding card payments)	17,426.15	24,036.26	28,628.15	27,252.77	94,047.71
Memorandum items:					
Credits to the accounts by simple book entry	-	1,217.61	1,733.85	1,232.76	-
Debits from the accounts by simple book entry	-	1,453.00	1,271.97	1,408.88	-
Money remittances	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,729.31	1,850.78	1,867.40	2,233.35	2,118.62
At terminals located in the reporting country	.	.	.	.	2,118.62
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1,188.44	1,080.42	1,321.20	1,379.37	1,410.75
At terminals located in the reporting country	.	.	.	.	1,410.75
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	25.32	35.07	40.27	55.40
At terminals located in the reporting country	.	.	.	.	55.40
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	540.87	745.04	511.14	813.71	652.08
At terminals located in the reporting country	.	.	.	.	652.08
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.39
At terminals located in the reporting country	.	.	.	.	0.39
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	472.98	517.04	453.90	557.60	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	153.98	176.92	178.79	203.55	188.45
At terminals located in the reporting country	.	.	.	.	187.50
At terminals located abroad	.	.	.	.	0.94
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	319.00	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	292.98	331.35	388.60	477.01	416.02
At terminals located in the reporting country	.	.	.	.	8.03
At terminals located abroad	.	.	.	.	407.99
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	41.12	49.67	59.34	62.37	56.89
At terminals located in the reporting country	.	.	.	.	3.44
At terminals located abroad	.	.	.	.	53.45
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	251.86	280.66	329.25	414.64	358.63
At terminals located in the reporting country	.	.	.	.	4.59
At terminals located abroad	.	.	.	.	354.04
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.50
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.50
Memorandum items:					
Cash advances at POS terminals	-	3.35	2.49	4.52	-
OTC cash withdrawals	-	57.61	46.98	54.31	-
OTC cash deposits	-	165.39	138.83	142.05	-

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-MT					
Number of participants	2	4	5	5	5
of which:					
Direct participants	2	4	5	5	5
of which:					
Credit institutions	-	2	3	3	3
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	-	-	-	-	0
Others	1	1	1	1	1
Indirect participants	-	-	-	-	0
RETAIL SYSTEM: Malta Clearing House					
Number of participants	8	8	9	9	10
of which:					
Direct participants	8	8	9	9	10
of which:					
Credit institutions	6	6	7	7	7
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	2
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	1	1	1	1	2
Others	-	-	-	-	0
Indirect participants	-	-	-	-	0

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-MT					
Credit transfers and direct debits	0.02	0.02	0.04	0.06	0.08
of which:					
Credit transfers and direct debits within the same TARGET component	0.00	0.00	0.01	0.01	0.01
Credit transfers and direct debits to another TARGET component	0.02	0.02	0.03	0.05	0.07
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.02	0.02	0.03	0.05	0.07
Credit transfers and direct debits to a non-euro area TARGET component	-	0.00	0.00	-	0.00
Concentration ratio in terms of volume (percentages)	100.00	100.00	100.00	100.00	100.00
RETAIL SYSTEM: Malta Clearing House					
Total transactions	5.50	5.36	5.32	5.21	5.16
Domestic	.	.	.	.	5.16
Cross-border	.	.	.	.	0.00
Credit transfers	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	-	-	-	-	0.00
Direct debits	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	5.50	5.36	5.32	5.21	5.16
Domestic	.	.	.	.	5.16
Cross-border	.	.	.	.	0.00
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	98.00	97.10	96.20	95.50	95.00

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-MT					
Credit transfers and direct debits	.	.	.	.	85.45
of which:					
Credit transfers and direct debits within the same TARGET component	.	.	.	.	46.11
Credit transfers and direct debits to another TARGET component	.	.	.	.	39.34
of which:					
Credit transfers and direct debits to a euro area TARGET component	.	.	.	.	39.08
Credit transfers and direct debits to a non-euro area TARGET component	.	.	.	.	0.26
Concentration ratio in terms of volume (percentages)	100.00	100.00	100.00	100.00	100.00
RETAIL SYSTEM: Malta Clearing House					
Total transactions	7.37	7.64	7.88	7.81	8.68
Domestic	.	.	.	.	8.68
Cross-border	.	.	.	.	0.00
Credit transfers	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	-	-	-	-	0.00
Direct debits	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	7.37	7.64	7.88	7.81	8.68
Domestic	.	.	.	.	8.68
Cross-border	.	.	.	.	0.00
Other payment services	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	96.60	95.40	92.40	92.00	94.70

GENERAL NOTES: THE NETHERLANDS

Source for Table 1: Eurostat.
Source for all other tables: De Nederlandsche Bank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the component sector “Rest of the world” are not available for 2002.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period. No further technical explanation for the 2008 value.
Overnight deposits held at the central bank	Surplus of liquidity in 2008.
Intraday borrowing from the central bank	No further technical explanation for the 2008 value.

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

Electronic money institutions	
Number of institutions	Not applicable for 2002.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable for 2002.
Other payment service providers	
Number of offices	No data available between 2010 and 2013.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except an e-money function)	
of which: cards with a delayed debit function	Not applicable up to 2013
of which: cards with a credit function	Not available up to 2013.
Cards with an e-money function	Excluding e-purse-only cards.
of which: cards with an e-money function which have been loaded at least once	Data are not available between 2005 and 2014.
Total number of cards (irrespective of the number of functions on the card)	Excluding e-purse-only cards.

Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013]

Transactions per type of payment instrument	
Payments with cards with a delayed debit function	Not applicable.
Payments with cards with a credit function	Not available.
Payments with cards with a debit and/or delayed debit function	Not applicable.
E-money purchase transactions *of which:* with other e-money storages	Not applicable.
Other payment instruments	Not applicable.
Memo item: Credits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Memo item: Debits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Transactions per type of terminal	
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	Available from 2005.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country with cards issued in the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Memorandum items:	
Cash advances at POS terminals	Not applicable.
OTC cash withdrawals	Available from 2005.
OTC cash deposits	Available from 2005. All cash deposits are reported, including ATM-deposits, OTC-deposits, night safes, seal-bag deposit boxes, direct delivery (cash-in-transit), etc.

Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

Transactions per type of payment instrument	
Payments with cards with a delayed debit function	Not applicable.
Payments with cards with a credit function	Not available.
Payments with cards with a debit and/or delayed debit function	Not applicable.
Other payment instruments	Not applicable.
Memorandum item: Cross-border transactions received	For figures up to and including 2004, the only source is Interpay. From 2005 data received from reporting banks are also included, resulting in a break in the series.
Credits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Debits from the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Transactions per type of terminal	
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country with cards issued in the country	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Memorandum items:	
Cash advances at POS terminals	Not applicable.
OTC cash withdrawals	Available from 2005.
OTC cash deposits	Available from 2005. All cash deposits are reported, including ATM-deposits, OTC-deposits, night safes, seal-bag deposit boxes, direct delivery (cash-in-transit), etc.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2014]

Transactions per type of payment service	
Payments with cards with a delayed debit function	Not available.
Payments with cards with a credit function	Not available.
Credit transfers	Credit transfers include payment transactions related to cash-pooling activities (i.e. zero or target balancing).
Debits from the accounts by simple book entry	Book-entry transactions are not included, as data are not available.

Credits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Transactions via telecommunication, digital or IT device	Not available.
Other services (not included in the Payment Services Directive)	Not available.
Transactions per type of terminal	
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Cash advances at POS terminals	Not available.

Table 9 – Participation in selected payment systems

Retail system 1 Number of participants – The decline in number of participants is due to a transition to a new system because of the migration to SEPA. In the new system only direct participants participate.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Retail system: Equens – Equens is the product owner of PIN (a brand for card payments). PIN is currently being phased out and a new brand, Maestro, owned by Mastercard, has been introduced.

TARGET component: TOP

Retail system: Interpay

TARGET2 migration date: 18 February 2008

The name of NL component system: "TARGET2-NL"

The concentration ratio of the five largest banks in TARGET2-NL has changed significantly in TARGET2 compared to TOP/TARGET. We have identified two reasons for this:

- A few British banks participate in TARGET2 through De Nederlandsche Bank. In TOP/TARGET these participants either did not have an account or were very small participants in TOP. Because the Bank of England chose not to join TARGET2, these banks had to find another central bank through which to participate in TARGET2. Owing to the increasing number of large banks in TARGET2 compared with TOP/TARGET, the concentration ratio of the five largest banks has decreased.
- As a result of the migration from TOP/TARGET to TARGET2, the Dutch treasury and its agency restructured the way they use the RTGS system. Large transfers between these two participants occur more often than they did in TOP. Consequently, the treasury and its agency constitute one of the largest participants in TARGET2-NL in terms of value. The number of transactions is very low.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	16,612.0	16,693.0	16,752.0	16,800.0	16,864.0
GDP (EUR billions)	631.51	642.93	645.16	650.86	662.77
GDP per capita (EUR)	38,015	38,515	38,513	38,741	39,301
HICP (annual percentage changes)	0.9	2.5	2.8	2.6	0.3

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	317,814.00	327,905.00	356,078.00	371,245.00	484,433.00
of which:					
Transferable deposits	235,517.00	254,660.00	278,968.00	296,525.00	417,096.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	59,843.00	65,722.00	79,010.00	85,185.00	134,157.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	37.00
of which:					
Hardware-based electronic money	.	.	.	.	37.00
Software-based electronic money	.	.	.	.	0.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	31,449.21	149,850.09	124,500.83	42,951.40	47,944.55
Overnight deposits held at other credit institutions (in EUR, end of period)	31,777.00	49,243.00	42,988.00	42,239.00	47,002.00
of which:					
Transferable deposits at other MFIs (end of period)	13,952.00	24,586.00	37,639.00	38,147.00	43,614.00
Memorandum items:					
Non-intraday borrowing from the central bank	4,891.11	2,658.85	24,534.36	8,814.00	9,888.45
Intraday borrowing from the central bank	6,739.00	3,960.00	1,195.00	10,344.00	11,048.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	27.00	28.00	29.00	27.00	27.00
Value of overnight deposits (EUR millions)	104.00	7.00	9.00	48.00	193.00
of which:					
Value of transferable deposits (EUR millions)	11.00	4.00	8.00	48.00	193.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	290	287	255	253	218
Number of offices	2,916	2,705	2,514	2,217	1,902
Number of overnight deposits (thousands)	24,049.00	23,431.00	22,729.00	23,482.00	22,332.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	16,696.00	16,523.00	17,083.00	18,135.00	18,115.00
Number of transferable overnight deposits (thousands)	24,049.00	23,431.00	22,489.00	23,482.00	20,704.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	16,696.00	16,523.00	17,083.00	18,135.00	18,115.00
Value of overnight deposits (EUR millions)	316,425.00	327,934.00	356,239.00	371,235.00	484,289.00
of which:					
Value of transferable deposits (EUR millions)	235,506.00	254,656.00	278,960.00	296,477.00	416,903.00
Number of payment accounts (thousands)	.	23,431.00	22,729.00	23,482.00	22,332.00
Number of e-money accounts (thousands)	.	-	-	-	.
Outstanding value on e-money storages issued (EUR millions)	.	109.00	105.00	64.00	40.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	254	250	214	214	177
Number of offices	2,864	2,653	2,466	2,165	1,854
Value of overnight deposits (EUR millions)	314,811.00	326,262.00	354,423.00	369,342.00	481,819.00
Branches of euro area-based credit institutions					
Number of institutions	24	25	21	22	21
Number of offices	32	32	27	28	26
Value of overnight deposits (EUR millions)	823.00	853.00	926.00	965.00	1,259.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	10	10	15	15	13
Number of offices	15	15	16	19	17
Value of overnight deposits (EUR millions)	380.00	393.00	427.00	445.00	581.00
Branches of non-EEA-based credit institutions					
Number of institutions	2	2	5	2	7
Number of offices	5	5	5	5	5
Value of overnight deposits (EUR millions)	411.00	426.00	463.00	483.00	630.00
Electronic money institutions					
Number of institutions	3	3	3	2	2
Number of payment accounts (thousands)	.	-	-	-	0.00
Number of e-money accounts (thousands)	.	-	-	-	1.26
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	10.00	23.00	21.00
Other payment service providers					
Number of institutions	18	18	14	13	50
Number of offices	-	-	-	-	403
Number of overnight deposits (thousands)	-	-	-	-	0.00
Value of overnight deposits (EUR millions)	-	-	-	-	0.00
Number of payment accounts (thousands)	.	-	-	-	0.00
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	.	-	-	-	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	312	309	273	269	271
Number of offices	2,917	2,706	2,515	2,218	2,306
Number of overnight deposits (thousands)	24,076.00	23,459.00	22,758.00	23,509.00	22,359.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	16,696.00	16,523.00	17,083.00	18,135.00	18,115.00
Value of overnight deposits (EUR millions)	316,529.00	327,941.00	356,248.00	371,283.00	484,482.00
Number of payment accounts (thousands)	.	23,431.00	22,729.00	23,482.00	22,332.00
Number of e-money accounts (thousands)	.	-	-	-	.
Outstanding value on e-money storages issued (EUR millions)	0.00	109.00	115.00	87.00	61.00
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	-	-	-	305
of which:					
Number of payment institutions providing services through an established branch	.	-	-	-	14
Number of payment institutions providing services through an agent	.	-	-	-	0
Number of payment institutions providing services neither establishing a branch nor through an agent	.	-	-	-	291

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	30,256.68	30,455.79	30,510.47	30,453.66	31,966.49
Cards with a payment function (except cards with an e-money function only)	30,256.68	30,455.79	30,510.47	30,453.66	31,966.49
of which:					
Cards with a debit function	24,412.72	24,444.92	24,662.62	24,493.95	25,577.63
Cards with a delayed debit function	-	-	-	-	2,651.25
Cards with a credit function	-	-	-	-	448.68
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	5,843.96	6,010.87	5,847.85	5,959.71	3,288.94
Cards with an e-money function	23,822.64	24,010.66	24,305.88	24,472.86	25,775.51
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	10,372.44
Total number of cards (irrespective of the number of functions on the card)	30,256.68	30,455.79	30,510.47	30,453.66	31,966.49
of which:					
Cards with a combined debit, cash and e-money function	23,822.64	24,010.66	24,305.88	24,472.86	23,582.95
Terminals provided by resident PSPs					
ATMs	7.92	7.80	7.57	7.38	7.17
Located in the reporting country	.	.	.	7.38	7.17
Located abroad	.	.	.	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	7.92	7.80	7.57	7.38	7.17
Located in the reporting country	.	.	.	7.38	7.17
Located abroad	.	.	.	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	.	.	.	-	-
Located abroad	.	.	.	-	-
POS terminals	258.59	279.61	267.57	249.19	282.56
Located in the reporting country	.	.	.	249.19	.
Located abroad	.	.	.	-	.
POS terminals					
of which:					
EFTPOS terminals	258.59	279.61	267.57	249.19	282.56
Located in the reporting country	.	.	.	249.19	.
Located abroad	.	.	.	-	.
E-money card POS terminals	.	.	.	-	17.76
Located in the reporting country	.	.	.	-	17.76
Located abroad	.	.	.	-	-
E-money card terminals	72.03	45.41	39.44	33.40	19.10
Located in the reporting country	.	.	.	33.40	19.10
Located abroad	.	.	.	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	3.76	2.91	2.68	2.44	1.34
Located in the reporting country	.	.	.	2.44	1.34
Located abroad	.	.	.	-	-
E-money card accepting terminals	68.27	42.51	36.76	30.96	17.76
Located in the reporting country	.	.	.	30.96	17.76
Located abroad	.	.	.	-	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	1,647.87	1,647.91	1,623.70	2,013.66	2,043.23
Domestic	.	.	.	2,006.08	2,013.83
Cross-border	.	.	.	7.58	29.40
Credit transfers					
Initiated in paper-based form	109.09	98.12	88.64	65.51	61.97
Initiated electronically	1,538.79	1,549.79	1,535.06	1,948.15	1,981.26
Initiated in a file/batch	.	.	.	-	726.64
Initiated on a single payment basis	.	.	.	-	1,254.62
of which (memorandum item):					
Online banking based e-payments	.	.	.	141.90	180.51
Credit transfers					
of which:					
Non-SEPA	.	.	.	1,212.64	186.03
Cross-border credit transfers received	.	.	.	46.64	46.96
Direct debits	1,310.15	1,340.38	1,368.65	1,329.71	1,163.43
Domestic	.	.	.	1,329.49	1,151.57
Cross-border	.	.	.	0.23	11.86
Direct debits					
Initiated in a file/batch	.	.	.	-	1,156.16
Initiated on a single payment basis	.	.	.	-	7.28
Direct debits					
of which:					
Non-SEPA	.	.	.	-	9.50
Cross-border direct debits received	.	.	.	1.76	12.13
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2,305.59	2,444.44	2,642.89	2,886.22	3,168.70
Domestic card payments	.	.	.	2,733.64	2,978.80
Cross-border card payments	.	.	.	152.58	189.90
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2,206.41	2,333.92	2,530.66	2,765.04	3,037.49
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	99.18	110.53	112.24	121.19	131.21
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	-	3,116.64
Payments initiated remotely	.	.	.	-	52.06
E-money payment transactions with e-money issued by resident PSPs	178.29	171.72	148.04	122.10	77.95
Domestic	.	.	.	.	77.95
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	178.29	171.72	148.04	122.10	77.43
With e-money accounts	-	-	-	-	0.52
of which:					
Accessed through a card	.	.	.	-	0.52
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	-	-	-	0.19	0.19
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	0.01	0.01
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	5,441.90	5,604.45	5,783.28	6,351.88	6,453.51
Domestic	.	.	.	6,191.30	6,222.16
Cross-border	130.27	134.02	154.98	160.58	231.35
Total cross-border transactions received (excluding card payments)	44.69	38.89	45.13	48.41	59.09
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	101.71	93.12
Debits from the accounts by simple book entry	-	-	-	222.38	207.21
Money remittances	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cross-border money remittances received	.	.	.	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	2,665.50	2,804.92	2,970.09	3,273.76	3,452.52
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	434.35	437.29	419.25	395.45	379.08
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	14.74	17.90	16.71	15.90	15.37
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	2,189.46	2,323.96	2,512.31	2,721.92	2,968.30
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	26.96	25.77	21.82	18.39	11.82
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	122.10	77.95
At terminals located in the reporting country	.	.	.	122.10	77.95
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	51.80	49.31	44.31	44.90	82.86
At terminals located in the reporting country	.	.	.	.	56.70
At terminals located abroad	.	.	.	.	26.16
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	17.36	19.73	19.62	19.02	12.76
At terminals located in the reporting country	.	.	.	.	12.76
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	34.43	29.58	24.69	25.88	70.10
At terminals located in the reporting country	.	.	.	.	43.94
At terminals located abroad	.	.	.	.	26.16
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	160.39	158.61	166.49	184.75	202.75
At terminals located in the reporting country	.	.	.	.	33.37
At terminals located abroad	.	.	.	.	169.38
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	44.26	38.13	35.90	32.16	36.04
At terminals located in the reporting country	.	.	.	.	0.01
At terminals located abroad	.	.	.	.	36.03
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	116.14	120.48	130.59	152.59	167.00
At terminals located in the reporting country	.	.	.	.	33.36
At terminals located abroad	.	.	.	.	133.64
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	6.73	5.77	5.47	2.69	1.73
OTC cash deposits	23.19	24.11	22.39	21.36	18.48

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	5,766.96	5,350.99	5,437.88	17,187.14	17,373.99
Domestic	.	.	.	15,824.41	14,166.48
Cross-border	.	.	.	1,362.73	3,207.52
Credit transfers					
Initiated in paper-based form	149.04	126.50	155.04	145.77	134.62
Initiated electronically	5,617.92	5,224.49	5,282.85	17,041.37	17,239.37
Initiated in a file/batch	.	.	.	-	9,341.70
Initiated on a single payment basis	.	.	.	-	7,897.67
of which (memorandum item):					
Online banking based e-payments	.	.	.	8.42	13.87
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	13,612.94	10,866.35
Cross-border credit transfers received	.	.	.	1,568.10	3,349.03
Direct debits	288.68	297.21	298.09	277.95	218.73
Domestic	.	.	.	277.58	211.42
Cross-border	.	.	.	0.36	7.31
Direct debits					
Initiated in a file/batch	.	.	.	-	212.14
Initiated on a single payment basis	.	.	.	-	6.59
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	-	3.08
Cross-border direct debits received	.	.	.	1.08	7.58
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	94.08	96.32	98.75	103.10	109.50
Domestic card payments	.	.	.	92.50	96.88
Cross-border card payments	.	.	.	10.60	12.62
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	83.59	85.11	87.49	91.76	97.40
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	10.49	11.20	11.27	11.34	12.10
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	-	105.04
Payments initiated remotely	.	.	.	-	4.46
E-money payment transactions with e-money issued by resident PSPs	0.47	0.43	0.34	0.29	0.16
Domestic	.	.	.	.	0.16
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.47	0.43	0.34	0.29	0.13
With e-money accounts	-	-	-	-	0.02
of which:					
Accessed through a card	.	.	.	-	0.02
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	-	-	-	1.63	1.90
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	0.04	0.05
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	6,150.19	5,744.94	5,835.07	17,570.11	17,704.28
Domestic	.	.	.	16,194.78	14,474.93
Cross-border	380.68	385.69	497.56	1,375.32	3,229.35
Total cross-border transactions received (excluding card payments)	249.54	251.66	352.67	1,569.22	3,356.65
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	360.12	282.74
Debits from the accounts by simple book entry	-	-	-	277.54	213.42
Money remittances	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cross-border money remittances received	.	.	.	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	154.26	159.43	155.32	157.58	167.17
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	52.02	51.91	49.20	47.07	47.02
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	16.57	20.05	16.86	17.41	22.81
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	85.16	87.03	88.89	92.50	96.98
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.50	0.45	0.37	0.30	0.21
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	0.29	0.16
At terminals located in the reporting country	.	.	.	0.29	0.16
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	5.99	6.40	6.41	6.55	6.23
At terminals located in the reporting country	.	.	.	.	4.84
At terminals located abroad	.	.	.	.	1.38
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2.82	3.27	3.32	3.19	1.83
At terminals located in the reporting country	.	.	.	.	1.83
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	3.17	3.13	3.09	3.36	4.40
At terminals located in the reporting country	.	.	.	.	3.01
At terminals located abroad	.	.	.	.	1.38
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	15.17	15.17	15.31	15.51	14.38
At terminals located in the reporting country	.	.	.	.	1.36
At terminals located abroad	.	.	.	.	13.02
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	6.25	5.88	5.44	4.91	5.28
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	5.28
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	8.92	9.29	9.87	10.60	9.11
At terminals located in the reporting country	.	.	.	.	1.36
At terminals located abroad	.	.	.	.	7.75
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	6.28	5.17	4.71	3.90	3.22
OTC cash deposits	40.28	38.26	38.42	39.03	38.40

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-NL					
Number of participants	99	100	107	112	111
of which:					
Direct participants	55	54	61	66	66
of which:					
Credit institutions	49	48	55	59	59
Central bank	1	1	1	1	1
Other direct participants	5	5	5	6	6
of which:					
Public administration	2	2	2	2	2
Clearing and settlement organisations	3	3	3	4	4
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	44	46	46	46	45
RETAIL SYSTEM: Equens					
Number of participants	48	47	64	29	161
of which:					
Direct participants	48	44	61	29	66
of which:					
Credit institutions	47	43	60	28	65
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	3	3	0	95

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-NL					
Credit transfers and direct debits	8.59	8.35	8.52	7.98	6.38
of which:					
Credit transfers and direct debits within the same TARGET component	4.41	3.66	3.15	2.69	1.97
Credit transfers and direct debits to another TARGET component	4.18	4.69	5.37	5.29	4.41
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	62.80	68.60	67.50	68.10	77.60
RETAIL SYSTEM: Equens					
Total transactions	4,483.97	4,021.42	2,755.43	2,574.86	1,957.26
Domestic	.	.	.	2,556.86	1,921.91
Cross-border	.	.	.	18.01	35.35
Credit transfers	1,034.91	1,067.68	1,112.51	1,057.35	962.94
Domestic	.	.	.	1,039.90	938.37
Cross-border	.	.	.	17.45	24.57
Credit transfers					
Initiated in a paper-based form	131.79	122.60	119.94	86.39	2.56
Initiated electronically	903.13	945.09	992.57	970.96	960.38
Direct debits	1,096.76	1,117.85	1,170.03	1,155.37	759.61
Domestic	.	.	.	1,154.81	748.83
Cross-border	.	.	.	0.56	10.78
Card payments (except e-money transactions)	2,144.10	1,634.32	276.21	177.30	99.43
Domestic	.	.	.	177.30	99.43
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	208.20	201.57	196.68	184.84	135.28
Domestic	.	.	.	184.84	135.28
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	95.10	96.80	98.00	98.50	98.40

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-NL					
Credit transfers and direct debits	77,458.60	79,205.58	105,830.29	69,177.62	58,931.60
of which:					
Credit transfers and direct debits within the same TARGET component	55,879.58	56,335.59	82,247.12	47,597.44	40,067.41
Credit transfers and direct debits to another TARGET component	21,579.03	22,869.99	23,583.17	21,580.18	18,864.19
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	65.90	67.40	76.20	65.50	71.40
RETAIL SYSTEM: Equens					
Total transactions	2,004.96	2,049.86	2,209.20	2,093.72	1,688.73
Domestic	.	.	.	2,015.13	1,584.24
Cross-border	.	.	.	78.59	104.49
Credit transfers	1,640.68	1,700.87	1,892.52	1,805.54	1,535.33
Domestic	.	.	.	1,727.42	1,433.52
Cross-border	.	.	.	78.12	101.81
Credit transfers					
Initiated in a paper-based form	58.36	59.38	61.23	47.95	0.19
Initiated electronically	1,582.32	1,641.48	1,831.29	1,757.59	1,535.14
Direct debits	262.79	269.83	286.81	262.70	136.74
Domestic	.	.	.	262.23	134.06
Cross-border	.	.	.	0.47	2.68
Card payments (except e-money transactions)	81.24	60.06	11.26	7.91	4.19
Domestic	.	.	.	7.91	4.19
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	20.25	19.10	18.60	17.57	12.47
Domestic	.	.	.	17.57	12.47
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	88.00	88.60	94.00	93.10	90.20

GENERAL NOTES: AUSTRIA

Source for Table 1: Eurostat.
Source for all other tables: Oesterreichische Nationalbank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable) until 2013.

Table 4 – Banknotes and coins

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

Table 6 – Payment card functions and accepting devices

Cards with a debit and/or delayed debit function	Not reported, as this item is only reported if the data cannot be broken down into the first three categories.
Cards which give access to e-money stored on e-money accounts	Not reported, as this item is only reported if the data cannot be broken down into the first three categories.
E-money card terminals	Until reference year 2013, this item contains all *"POS terminals of which: E-money card terminals"* plus *"E-money card terminals, which is allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary"*. Up from reference year 2014, this item contains only E-money card terminals, which allow the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary.
E-money card accepting terminals	Until reference year 2013, this item contained all *"POS terminals of which: E-money card terminals"*. Up from reference year, 2014 this item contains only E-money card terminals, which allow the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from

	the balance on the card to the balance of a beneficiary, which are no “E-money card loading and unloading terminals”.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions [up to 2013]

Transactions per type of terminal	
Transactions at terminals located in the country with cards issued in the country (value/number)	2000-05: does not include the component “POS transactions”.
Transactions at terminals in the country with cards issued outside the country (value/number)	2000-13: data for transactions at terminals in the country with cards issued outside the country are not available.
Transactions at terminals outside the country with cards issued in the country (value/number)	2000-13: data for transactions at terminals outside the country with cards issued in the country are not available.
Transactions per type of payment instrument	
Credit transfers	2000-13: Includes items initiated by banks.
Direct debits	2000-13: Includes items initiated by banks.
Cheques	2000-13: Data for cheque transactions are not available.
Memo item: Credits to the accounts by simple book entry	Data for book-entry transactions are not available.
Memo item: Debits to the accounts by simple book entry	Data for book-entry transactions are not available.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2014]

Memo item: Credits to the accounts by simple book entry	Data for book-entry transactions are not available.
Memo item: Debits to the accounts by simple book entry	Data for book-entry transactions are not available.
Memo item: Other services (not included in the Payment Services Directive)	Not applicable for Austria.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2014]

b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs: E-money payment transactions with cards with an e-money function	Data for these transactions are not available, because the acquirers do not know if a card issued by non-resident PSPs is an e-money card or not.

Table 10 – Payments processed by selected payment systems: number/value of transactions

TARGET2 component: HOAM.AT

Retail system: STEP.AT was launched by the Oesterreichische Nationalbank (OeNB) on 2 July, 2007 as a clearing platform for regional interbank payments. STEP.AT provides processing procedures for payment orders by utilising the new generation of SEPA formats as well as EDIFACT formats. The gradual replacement of STEP.AT was completed in November 2013.

Clearing Service: Clearing Service was launched for domestic retail payments in 2012 and for cross-border retail payments at the end of 2013.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	8,361.1	8,388.5	8,426.3	8,477.2	8,543.9
GDP (EUR billions)	294.63	308.63	317.06	322.88	329.30
GDP per capita (EUR)	35,238	36,792	37,627	38,088	38,541
HICP (annual percentage changes)	1.7	3.6	2.6	2.1	1.5

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	131,430.00	137,273.00	156,465.00	167,604.00	180,620.00
of which:					
Transferable deposits	76,478.00	79,617.00	90,386.00	100,140.00	108,574.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	9,727.00	11,961.00	12,509.00	12,647.00	12,531.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	60.00
of which:					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	10,443.36	14,868.84	24,953.51	11,951.66	7,561.24
Overnight deposits held at other credit institutions (in EUR, end of period)	46,097.00	47,279.00	47,591.00	43,824.00	43,381.00
of which:					
Transferable deposits at other MFIs (end of period)	15,972.00	17,605.00	17,414.00	15,817.00	16,949.00
Memorandum items:					
Non-intraday borrowing from the central bank	5,665.18	8,342.41	15,803.35	6,403.33	10,433.48
Intraday borrowing from the central bank	240.00	253.00	58.00	74.00	171.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	4	4	4	4	4
Number of overnight deposits (thousands)	0.12	0.12	0.13	0.13	0.13
Value of overnight deposits (EUR millions)	69.00	9.00	280.00	304.00	2,684.00
of which:					
Value of transferable deposits (EUR millions)	69.00	9.00	280.00	304.00	2,684.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	780	766	750	731	707
Number of offices	4,956	5,201	5,208	5,086	4,948
Number of overnight deposits (thousands)	9,942.33	9,765.43	9,678.04	10,347.02	12,735.11
of which:					
Number of internet/PC-linked overnight deposits (thousands)	5,415.10	5,350.82	5,330.95	5,674.98	7,098.37
Number of transferable overnight deposits (thousands)	6,640.94	6,809.57	7,039.76	7,326.86	7,380.24
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	3,096.62	3,309.15	3,636.49	4,004.02	4,223.99
Value of overnight deposits (EUR millions)	123,487.00	127,216.00	145,980.00	159,221.00	170,111.00
of which:					
Value of transferable deposits (EUR millions)	76,409.00	79,608.00	90,106.00	99,836.00	105,890.00
Number of payment accounts (thousands)	.	.	.	.	10,676.30
Number of e-money accounts (thousands)	.	.	.	.	679.49
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	60.10
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	750	736	721	701	677
Number of offices	4,921	5,167	5,176	5,053	4,918
Value of overnight deposits (EUR millions)	116,103.00	119,697.00	138,205.00	150,905.00	160,103.00
Branches of euro area-based credit institutions					
Number of institutions	24	24	21	22	22
Number of offices	29	28	24	25	22
Value of overnight deposits (EUR millions)	7,343.00	7,481.00	7,615.00	8,194.00	9,243.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	6	6	8	8	8
Number of offices	6	6	8	8	8
Value of overnight deposits (EUR millions)	41.00	38.00	160.00	122.00	765.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	0	0	0	0	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	0.00	.
Other payment service providers					
Number of institutions	4	3	4	4	3
Number of offices	4	3	4	4	3
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	785	770	755	736	712
Number of offices	4,964	5,208	5,216	5,094	4,955
Number of overnight deposits (thousands)	9,942.45	9,765.55	9,678.16	10,347.15	.
of which:					
Number of internet/PC-linked overnight deposits (thousands)	5,415.10	5,350.82	5,330.95	5,674.98	7,098.37
Value of overnight deposits (EUR millions)	123,556.00	127,225.00	146,260.00	159,525.00	.
Number of payment accounts (thousands)	.	.	.	.	10,676.30
Number of e-money accounts (thousands)	.	.	.	.	679.49
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	0.00	60.10
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	265
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	4
Number of payment institutions providing services through an agent	.	.	.	.	12
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	249

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	10,788.40	11,053.43	12,214.79	12,643.27	11,906.87
Cards with a payment function (except cards with an e-money function only)	10,759.98	11,014.16	11,413.78	11,840.46	12,162.13
of which:					
Cards with a debit function	8,104.58	8,302.51	8,559.50	8,863.41	9,019.75
Cards with a delayed debit function	1,400.35	1,414.03	1,482.98	1,588.00	1,724.61
Cards with a credit function	1,255.04	1,297.61	1,371.30	1,389.05	1,417.77
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	8,890.98	9,521.42	9,818.17	9,798.82	10,621.55
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	.	.	.	.	1,071.79
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	1,713.97
Total number of cards (irrespective of the number of functions on the card)	11,092.96	11,719.92	11,938.79	12,462.48	14,145.02
of which:					
Cards with a combined debit, cash and e-money function	8,095.43	8,302.51	8,559.50	8,863.41	9,019.74
Terminals provided by resident PSPs					
ATMs	8.19	8.25	8.35	8.53	8.72
Located in the reporting country	.	.	.	.	8.72
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	8.19	8.25	8.35	8.53	8.72
Located in the reporting country	.	.	.	.	8.72
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	-	-	-	-	0.45
Located in the reporting country	.	.	.	.	0.45
Located abroad	.	.	.	.	0.00
POS terminals	107.63	107.40	112.61	118.75	122.11
Located in the reporting country	.	.	.	.	116.50
Located abroad	.	.	.	.	5.61
POS terminals					
of which:					
EFTPOS terminals	107.63	107.40	112.61	118.75	105.92
Located in the reporting country	.	.	.	.	100.33
Located abroad	.	.	.	.	5.59
E-money card POS terminals	.	.	.	.	9.70
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals	84.73	86.02	85.62	87.97	22.68
Located in the reporting country	.	.	.	.	22.68
Located abroad	.	.	.	.	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	6.49	7.97	8.11	8.16	8.97
Located in the reporting country	.	.	.	.	8.97
Located abroad	.	.	.	.	0.00
E-money card accepting terminals	79.16	78.05	85.37	87.73	13.71
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	861.23	1,009.32	1,190.98	1,157.11	866.50
Domestic	.	.	.	.	860.56
Cross-border	.	.	.	.	5.94
Credit transfers					
Initiated in paper-based form	39.35	11.65	-	-	22.66
Initiated electronically	821.88	997.66	-	-	843.84
Initiated in a file/batch	.	.	.	.	312.25
Initiated on a single payment basis	.	.	.	.	531.59
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	56.88
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	6.38
Cross-border credit transfers received	.	.	.	.	9.67
Direct debits	84.00	81.85	80.90	71.77	2.55
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	0.25
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA	.	.	.	.	2.54
Cross-border direct debits received	.	.	.	.	0.06
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,040.00	1,091.82	1,155.62	1,222.53	1,330.68
Domestic card payments	.	.	.	.	1,258.07
Cross-border card payments	.	.	.	.	72.61
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	953.00	994.96	1,053.23	1,110.98	1,189.92
Payments with cards with a delayed debit function	-	-	-	-	15.36
Payments with cards with a credit function	-	-	-	-	49.87
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	87.00	96.86	102.38	111.56	75.52
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	1,295.05
Payments initiated remotely	.	.	.	.	35.63
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.40	0.38	0.33	0.28	0.21
Domestic	.	.	.	.	0.21
Cross-border	.	.	.	.	0.01
Cross-border cheques received	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	1,985.63	2,183.36	2,427.83	2,451.69	2,200.19
Domestic	.	.	.	.	2,121.62
Cross-border	52.45	18.98	20.77	24.20	78.57
Total cross-border transactions received (excluding card payments)	33.00	22.53	26.52	25.32	9.75
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	16.81
Debits from the accounts by simple book entry	-	-	-	-	98.01
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	585.96	602.67	644.76	714.91	725.53
At terminals located in the reporting country	.	.	.	.	724.40
At terminals located abroad	.	.	.	.	1.13
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	159.61	150.90	151.74	153.15	249.03
At terminals located in the reporting country	.	.	.	.	249.03
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	9.85
At terminals located in the reporting country	.	.	.	.	9.85
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	421.46	446.32	488.75	557.59	461.50
At terminals located in the reporting country	.	.	.	.	461.29
At terminals located abroad	.	.	.	.	0.22
E-money card-loading/unloading transactions	4.81	5.45	4.28	4.17	2.07
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	3.08
At terminals located in the reporting country	.	.	.	.	2.42
At terminals located abroad	.	.	.	.	0.66
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	73.51
At terminals located in the reporting country	.	.	.	.	53.19
At terminals located abroad	.	.	.	.	20.32
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	8.46
At terminals located in the reporting country	.	.	.	.	8.46
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	-	-	65.05
At terminals located in the reporting country	.	.	.	.	44.73
At terminals located abroad	.	.	.	.	20.32
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	-	139.40
At terminals located in the reporting country	.	.	.	.	89.00
At terminals located abroad	.	.	.	.	50.40
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	9.10	-	-	-	13.30
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	13.30
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	-	-	125.31
At terminals located in the reporting country	.	.	.	.	89.00
At terminals located abroad	.	.	.	.	36.31
E-money card-loading/unloading transactions	-	-	-	-	0.13
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	0.66
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.66
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	0.06
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	3,639.78	4,368.30	4,495.04	3,931.99	2,601.06
Domestic	.	.	.	.	2,179.70
Cross-border	.	.	.	.	421.36
Credit transfers					
Initiated in paper-based form	591.15	399.67	-	-	90.99
Initiated electronically	3,048.63	3,968.63	-	-	2,510.07
Initiated in a file/batch	.	.	.	.	1,129.37
Initiated on a single payment basis	.	.	.	.	1,380.70
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	2.81
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	871.31
Cross-border credit transfers received	.	.	.	.	537.61
Direct debits	45.74	47.87	44.57	44.75	2.32
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	.
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	2.30
Cross-border direct debits received	.	.	.	.	0.18
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	35.49	36.10	38.96	39.59	42.51
Domestic card payments	.	.	.	.	38.88
Cross-border card payments	.	.	.	.	3.63
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	30.00	30.48	32.96	33.17	34.36
Payments with cards with a delayed debit function	-	-	-	-	1.29
Payments with cards with a credit function	-	-	-	-	2.75
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	5.49	5.62	5.99	6.42	4.11
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	40.42
Payments initiated remotely	.	.	.	.	2.10
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	15.28	12.64	10.16	8.27	6.19
Domestic	.	.	.	.	6.17
Cross-border	.	.	.	.	0.02
Cross-border cheques received	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	3,739.20	4,466.81	4,588.73	4,024.61	2,653.78
Domestic	.	.	.	.	2,227.20
Cross-border	474.32	373.44	389.27	395.23	426.58
Total cross-border transactions received (excluding card payments)	408.20	336.93	358.46	495.17	539.90
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	.
Debits from the accounts by simple book entry	-	-	-	-	.
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	47.08	47.34	49.96	53.11	79.89
At terminals located in the reporting country	.	.	.	.	79.78
At terminals located abroad	.	.	.	.	0.11
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	20.47	19.09	19.28	19.46	43.96
At terminals located in the reporting country	.	.	.	.	43.96
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	10.33
At terminals located in the reporting country	.	.	.	.	10.33
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	26.35	27.97	30.43	33.39	25.33
At terminals located in the reporting country	.	.	.	.	25.29
At terminals located abroad	.	.	.	.	0.04
E-money card-loading/unloading transactions	0.26	0.28	0.25	0.26	0.21
At terminals located in the reporting country	.	.	.	.	0.17
At terminals located abroad	.	.	.	.	0.04
E-money payment transactions with cards with an e-money function	.	.	.	.	0.05
At terminals located in the reporting country	.	.	.	.	0.03
At terminals located abroad	.	.	.	.	0.03
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	7.70
At terminals located in the reporting country	.	.	.	.	6.34
At terminals located abroad	.	.	.	.	1.36
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	1.63
At terminals located in the reporting country	.	.	.	.	1.63
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	-	-	6.07
At terminals located in the reporting country	.	.	.	.	4.71
At terminals located abroad	.	.	.	.	1.36
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	-	10.90
At terminals located in the reporting country	.	.	.	.	5.33
At terminals located abroad	.	.	.	.	5.57
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.40	-	-	-	2.06
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	2.06
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	-	-	-	-	8.79
At terminals located in the reporting country	.	.	.	.	5.33
At terminals located abroad	.	.	.	.	3.46
E-money card-loading/unloading transactions	-	-	-	-	0.03
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.03
E-money payment transactions with cards with an e-money function	.	.	.	.	0.03
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.03
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	0.02
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	51.19	50.70	48.70	49.98	53.69
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	15.70	15.20	14.59	14.37	14.17
At terminals located in the reporting country	.	.	.	.	14.17
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	0.31
At terminals located in the reporting country	.	.	.	.	0.31
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	35.49	35.50	34.11	35.62	39.22
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1.01	1.27	1.42	1.47	1.35
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.22	0.24	0.24	0.23	0.24
At terminals located in the reporting country	.	.	.	.	0.24
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	0.79	1.04	1.18	1.24	1.11
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.02	1.04	1.08	1.12	3.34
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	3.34
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.13	0.12	0.11	0.10	0.65
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	0.65
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	0.89	0.92	0.98	1.03	2.68
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	2.68
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	0.32	0.09	-	-	.
OTC cash withdrawals	-	-	-	-	2.64
OTC cash deposits	-	-	-	-	1.72

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

9. Participation in selected payment systems

Original units; end of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: HOAM.AT and TARGET2-AT					
Number of participants	94	95	100	97	98
of which:					
Direct participants	94	95	100	97	98
of which:					
Credit institutions	92	93	97	94	95
Central bank	-	-	-	-	0
Other direct participants	2	2	3	3	3
of which:					
Public administration	-	-	-	-	0
Clearing and settlement organisations	-	-	-	-	0
Other financial institutions	1	1	2	2	2
Others	1	1	1	1	1
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: STEP.AT (from 2007 to 2013)					
Number of participants	270	270	262	257	.
of which:					
Direct participants	36	36	33	34	.
of which:					
Credit institutions	34	34	32	33	.
Central bank	1	1	0	0	.
Other direct participants	1	1	1	1	.
of which:					
Public administration	1	1	1	1	.
Clearing and settlement organisations	-	-	-	-	.
Other financial institutions	-	-	-	-	.
Others	-	-	-	-	.
Indirect participants	234	234	229	223	.
RETAIL SYSTEM: CS (from 2012)					
Number of participants	-	-	42	100	101
of which:					
Direct participants	-	-	36	42	38
of which:					
Credit institutions	-	-	36	39	35
Central bank	-	-	0	0	0
Other direct participants	-	-	0	3	3
of which:					
Public administration	-	-	0	0	0
Clearing and settlement organisations	-	-	0	3	3
Other financial institutions	-	-	0	0	0
Others	-	-	0	0	0
Indirect participants	-	-	6	58	63

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: HOAM.AT and TARGET2-AT					
Credit transfers and direct debits	0.90	1.67	1.80	1.68	1.50
of which:					
Credit transfers and direct debits within the same TARGET component	0.76	1.00	1.03	0.93	0.77
Credit transfers and direct debits to another TARGET component	0.14	0.67	0.77	0.76	0.73
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	0.70
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	0.03
Concentration ratio in terms of volume (percentages)	27.00	24.00	35.00	36.00	28.00
RETAIL SYSTEM: STEP.AT (from 2007 to 2013)					
Total transactions	6.62	7.46	7.56	4.21	.
Domestic	-	-	-	-	.
Cross-border	.	.	.	.	.
Credit transfers	5.25	6.10	6.84	3.98	.
Domestic	-	-	-	-	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	.
Initiated electronically	5.25	6.10	6.84	3.98	.
Direct debits	1.37	1.36	0.72	0.23	.
Domestic	-	-	-	-	.
Cross-border	.	.	.	.	.
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	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	96.70	97.30	97.10	56.20	.

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: CS (from 2012)					
Total transactions	-	-	99.01	400.16	608.39
Domestic	-	-	-	-	567.71
Cross-border	.	.	.	.	40.68
Credit transfers	.	-	51.22	210.02	313.43
Domestic	-	-	-	-	290.63
Cross-border	.	.	.	.	22.79
Credit transfers					
Initiated in a paper-based form	.	-	5.72	26.49	0.00
Initiated electronically	.	-	45.50	183.53	313.43
Direct debits	.	.	47.80	190.14	294.96
Domestic	-	-	-	-	277.07
Cross-border	.	.	.	.	17.89
Card payments (except e-money transactions)	.	-	0.00	0.00	0.00
Domestic	-	-	-	-	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	-	0.00	0.00	0.00
Domestic	-	-	-	-	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	.	-	0.00	0.00	0.00
Domestic	-	-	-	-	0.00
Cross-border	.	.	.	.	0.00
Other payment services	.	-	0.00	0.00	0.00
Domestic	-	-	-	-	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	-	-	63.10	73.30	69.60

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: HOAM.AT and TARGET2-AT					
Credit transfers and direct debits	6,836.29	11,367.35	16,501.92	12,138.59	16,637.32
of which:					
Credit transfers and direct debits within the same TARGET component	4,241.85	7,843.94	11,029.35	7,260.72	9,535.39
Credit transfers and direct debits to another TARGET component	2,594.44	3,523.41	5,472.57	4,877.88	7,101.94
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	7,014.17
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	87.76
Concentration ratio in terms of volume (percentages)	30.00	34.00	27.00	28.00	23.00
RETAIL SYSTEM: STEP.AT (from 2007 to 2013)					
Total transactions	98.47	104.50	104.34	38.35	.
Domestic	.	.	-	-	.
Cross-border	.	.	.	.	.
Credit transfers	46.51	51.84	50.52	21.66	.
Domestic	.	.	-	-	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	.
Initiated electronically	46.51	51.84	50.52	21.66	.
Direct debits	51.96	52.66	53.83	16.68	.
Domestic	.	.	-	-	.
Cross-border	.	.	.	.	.
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	-	-	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	88.10	90.80	88.70	58.20	.

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: CS (from 2012)					
Total transactions	.	.	112.20	449.47	717.33
Domestic	.	.	-	-	647.54
Cross-border	.	.	.	.	69.79
Credit transfers	.	-	96.36	394.14	635.84
Domestic	.	.	-	-	574.06
Cross-border	.	.	.	.	61.78
Credit transfers					
Initiated in a paper-based form	.	-	5.31	21.89	0.00
Initiated electronically	.	-	91.05	372.25	635.84
Direct debits	.	-	15.84	55.33	81.49
Domestic	.	.	-	-	73.48
Cross-border	.	.	.	.	8.01
Card payments (except e-money transactions)	.	-	0.00	0.00	0.00
Domestic	.	.	-	-	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	-	0.00	0.00	0.00
Domestic	.	.	-	-	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	.	-	0.00	0.00	0.00
Domestic	.	.	-	-	0.00
Cross-border	.	.	.	.	0.00
Other payment services	.	-	0.00	0.00	0.00
Domestic	.	.	-	-	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	.	.	62.40	65.00	65.20

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

GENERAL NOTES: PORTUGAL

Source for Table 1: Eurostat.
Source for all other tables: Banco de Portugal, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
of which: transferable deposits held at other credit institutions	Data for 2011 include transferable deposits of central banks outside the euro area in the amount of EUR 607 million.

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 offices	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Value of overnight deposits	The increase in the value of overnight deposits at the central bank in 2011 was mainly due to the following two reasons. i) An increase of EUR 4,742 million in the overnight liabilities vis-à-vis the resident general government. This value reflects the deposit held by the Portuguese Treasury and Government Debt Agency (Instituto de Gestão da Tesouraria e do Crédito Público (IGCP)) at Banco de Portugal, namely the unused funds received in the context of the financial assistance to Portugal. Please note that the disbursement of funds in the context of the financial assistance to Portugal is channelled to IGCP through accounts held at Banco de Portugal. ii) An increase of EUR 126 million in overnight deposits held by "Other Financial Intermediaries" and "Financial Auxiliaries".
Other payment service providers	Includes the postal institution (1).

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a cash function	Estimated figures. In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Cards with a payment function (except cards with an e-money function only) *of which*: cards with a debit and/or delayed debit function cards with a credit and/or delayed debit function	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements. As from 2013 payment cards that have both debit and credit function are included in each sub-category.
Cards with an e-money function	The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the small number of transactions processed. Prepaid cards are included. The increase in 2013 was largely due to the issuance of prepaid cards that can only be used in food-related merchants.
Total number of cards (irrespective of the number of functions on the card) *of which*: cards with a combined debit, cash and e-money function	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Terminals provided by resident payment service providers	
E-money card terminals	The Portuguese e-money scheme (PMB) ceased to operate in 2005 as a result of the small number of transactions processed. Terminals accepting prepaid cards are included.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions [up to 2012]

Transactions per type of payment instrument	
Credit transfers	Book-entry transactions are not included in this item. SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2009	1,416,952	10,726.24
2010	2,325,579	14,030.28
2011	2,851,140	15,793.71
2012	26,836,298	36,693.66
2013	106,516,805	446,048.04

of which: paper based	Estimated figures.
of which: non-paper based	Estimated figures.
Direct debits	Book-entry transactions are not included in this item.
Card payments with cards issued in the country (except cards with an e-money function)	Includes payment transactions, other than cash withdrawals or cash deposits, processed through the ATM/POS network.
of which: payments with cards with a debit and/or delayed debit function	Estimated figures. The increase in the value of transactions processed in 2010 derives from the introduction of a new type of payment card transaction that enables Multibanco cardholders to send funds to other cardholders using the same network. In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.
of which: payments with cards with a credit and/or delayed debit function	Estimated figures. In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.

E-money purchase transactions	The increase in 2013 was largely due to the issuance of prepaid cards that can only be used in food related merchants.
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
POS transactions (irrespective of type of card used)	Includes payment transactions, other than cash withdrawals or cash deposits, processed through the ATM/POS network.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2013]

Credit transfers	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Initiated in paper-based form	Estimated figures.
Initiated electronically	Estimated figures.
Initiated in a file/batch	Estimated figures.
Initiated on a single payment basis	Estimated figures.
Direct debits	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Initiated in a file/batch	Estimated figures.
Initiated on a single payment basis	Estimated figures.
Card payments with cards issued by resident PSP (except cards with an e-money function only)	
Payments with cards with a debit and/or delayed debit function Payments with cards with a credit and/or delayed debit function	Estimated figures. In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Initiated at a physical EFTPOS Initiated remotely	Estimated figures.
E-money payment transactions with e-money issued by resident PSPs	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Cheques	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
Other payment services	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2013]

General note: from 2013, only transactions performed at physical EFTPOS terminals are included (electronic funds transfer at point of sale).

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

ATM cash deposits (except e-money transactions)	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
POS transactions (except e-money transactions)	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

POS transactions (except e-money transactions)	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Memorandum items:

Cash advances at POS terminals	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component

Credit transfers sent	Includes transactions processed through TARGET2-PT (the Portuguese component of TARGET2), SPGT (the Portuguese component of TARGET) and SPGT2 (Portuguese PHA). Transactions initiated through Aplicativo de Gestão Integrada de Liquidações (AGIL – an integrated settlement management application) are also included. SPGT ceased to operate on 15 February 2008. SPGT2 operated between 18 February 2008 and 27 February 2009. TARGET2-PT went live on 18 February 2008. AGIL is a local system that manages current accounts with Banco de Portugal for institutions that do not participate directly in TARGET2-PT. AGIL went live on 2 March 2009.

Retail system: SICOI

General note: in 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.

Credit transfers	SEPA credit transfers:

	Volume (units)	Value (EUR millions)
2009	277,263	2,548.77
2010	904,654	3,832.97
2011	1,192,925	4,132.84
2012	24,306,586	21,330.24
2013	71,125,884	81,002.88

of which: paper-based credit transfers	Estimated figures.
of which: non-paper-based credit transfers	Estimated figures.

Retail system: SLOD

Total transactions sent	SLOD ceased to operate on 27 February 2009.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	10,573.1	10,557.6	10,514.8	10,457.3	10,401.1
GDP (EUR billions)	179.93	176.17	168.40	170.27	173.45
GDP per capita (EUR)	17,018	16,686	16,015	16,282	16,676
HICP (annual percentage changes)	1.4	3.6	2.8	0.4	-0.2

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	56,503.89	58,229.08	56,740.74	61,398.03	69,391.32
of which:					
Transferable deposits	55,197.00	52,012.00	50,013.00	52,672.00	59,717.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	2,020.88	3,215.66	3,349.39	3,182.77	3,818.08
Outstanding value on e-money storages issued by MFIs	1.00	10.00	23.00	62.00	61.00
of which:					
Hardware-based electronic money	1.00	10.00	23.00	62.00	61.00
Software-based electronic money	.	-	-	-	-

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	4,685.72	5,703.56	5,784.84	5,846.91	2,904.57
Overnight deposits held at other credit institutions (in EUR, end of period)	3,845.63	2,927.02	2,736.43	2,751.81	2,356.74
of which:					
Transferable deposits at other MFIs (end of period)	2,397.00	2,822.00	1,967.00	1,758.00	1,415.00
Memorandum items:					
Non-intraday borrowing from the central bank	41,122.45	47,334.02	52,988.11	47,628.86	30,919.89
Intraday borrowing from the central bank	183.22	199.96	341.81	222.72	231.45

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	10	10	10	1	1
Number of overnight deposits (thousands)	-	-	-	0.01	0.01
Value of overnight deposits (EUR millions)	1.05	4,869.26	5,483.34	7,629.43	7,989.19
of which:					
Value of transferable deposits (EUR millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Number of institutions	158	155	151	151	150
Number of offices	7,033	6,900	6,633	6,353	5,936
Number of overnight deposits (thousands)	25,423.11	25,743.41	23,136.89	21,574.11	21,299.87
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,041.07	6,655.18	7,491.78	9,553.30	9,941.87
Number of transferable overnight deposits (thousands)	25,423.11	25,743.41	23,136.89	21,567.84	21,293.69
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	6,041.07	6,655.18	7,491.78	9,548.04	9,936.43
Value of overnight deposits (EUR millions)	56,541.36	53,360.19	51,257.15	53,769.63	61,027.00
of which:					
Value of transferable deposits (EUR millions)	55,197.00	52,012.00	50,013.00	52,672.00	59,717.00
Number of payment accounts (thousands)	.	.	.	22,283.07	22,142.82
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	67.31	60.67
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	132	131	128	126	127
Number of offices	6,644	6,509	6,262	6,115	5,700
Value of overnight deposits (EUR millions)	54,828.74	50,952.28	49,022.64	51,339.27	57,915.27
Branches of euro area-based credit institutions					
Number of institutions	19	18	17	17	17
Number of offices	99	101	102	82	82
Value of overnight deposits (EUR millions)	412.53	862.14	773.77	971.80	1,279.04
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	5	4	4	5	4
Number of offices	286	286	265	152	152
Value of overnight deposits (EUR millions)	1,268.39	1,507.96	1,420.00	1,412.36	1,787.10
Branches of non-EEA-based credit institutions					
Number of institutions	2	2	2	3	2
Number of offices	4	4	4	4	2
Value of overnight deposits (EUR millions)	31.70	37.81	40.74	46.20	45.59
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	0.00	-
Other payment service providers					
Number of institutions	53	113	136	199	243
Number of offices	1,003	1,185	1,277	1,312	1,486
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	25.88	26.12
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	-	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	212	269	288	351	394
Number of offices	8,046	8,095	7,920	7,666	7,423
Number of overnight deposits (thousands)	25,423.11	25,743.41	23,136.89	21,574.12	21,299.87
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,041.07	6,655.18	7,491.78	9,553.30	9,941.87
Value of overnight deposits (EUR millions)	56,542.41	58,229.45	56,740.49	61,399.06	69,016.19
Number of payment accounts (thousands)	.	.	.	22,308.96	22,168.94
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	67.31	60.67
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	186	227
of which:					
Number of payment institutions providing services through an established branch	.	.	.	5	6
Number of payment institutions providing services through an agent	.	.	.	11	15
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	170	206

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	18,669.67	19,066.88	18,708.49	19,231.99	19,325.56
Cards with a payment function (except cards with an e-money function only)	19,694.55	20,119.63	20,317.11	18,705.27	18,633.82
of which:					
Cards with a debit function	-	-	-	-	-
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	10,391.15	10,005.51	10,226.90	16,800.37	16,955.27
Cards with a credit and/or delayed debit function	9,303.40	10,114.12	10,090.21	8,493.47	7,751.78
Cards with an e-money function	300.18	316.46	554.75	1,069.14	1,250.49
Cards on which e-money can be stored directly	.	.	.	1,069.14	1,250.49
Cards which give access to e-money stored on e-money accounts	.	.	.	-	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	300.18	316.46	554.75	1,069.14	1,250.49
Total number of cards (irrespective of the number of functions on the card)	19,694.55	20,119.63	20,317.11	21,169.08	21,516.57
of which:					
Cards with a combined debit, cash and e-money function	300.18	316.46	554.75	311.40	355.49
Terminals provided by resident PSPs					
ATMs	17.63	17.30	16.76	16.14	15.77
Located in the reporting country	.	.	.	16.14	15.77
Located abroad	.	.	.	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	16.39	15.99	15.39	14.92	14.67
Located in the reporting country	.	.	.	14.92	14.67
Located abroad	.	.	.	-	-
ATMs with a credit transfer function	17.63	17.30	16.63	16.05	15.70
Located in the reporting country	.	.	.	16.05	15.70
Located abroad	.	.	.	-	-
POS terminals	278.43	274.08	259.83	259.43	269.89
Located in the reporting country	.	.	.	259.43	.
Located abroad	.	.	.	-	.
POS terminals					
of which:					
EFTPOS terminals	278.43	274.08	259.83	259.43	269.89
Located in the reporting country	.	.	.	259.43	.
Located abroad	.	.	.	-	.
E-money card POS terminals	.	.	.	259.43	269.89
Located in the reporting country	.	.	.	259.43	.
Located abroad	.	.	.	-	.
E-money card terminals	278.43	274.08	259.83	259.43	269.89
Located in the reporting country	.	.	.	259.43	.
Located abroad	.	.	.	-	.
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	.	.	.	-	-
Located abroad	.	.	.	-	-
E-money card accepting terminals	278.43	274.08	259.83	259.43	269.89
Located in the reporting country	.	.	.	259.43	.
Located abroad	.	.	.	-	.

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	182.57	201.99	205.74	268.12	272.81
Domestic	.	.	.	264.22	268.44
Cross-border	.	.	.	3.90	4.37
Credit transfers					
Initiated in paper-based form	18.34	19.39	20.21	17.65	17.96
Initiated electronically	164.23	182.60	185.53	250.47	254.85
Initiated in a file/batch	.	.	.	129.72	143.50
Initiated on a single payment basis	.	.	.	120.76	111.35
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	79.60	19.68
Cross-border credit transfers received	.	.	.	12.46	16.20
Direct debits	236.94	243.04	252.37	220.32	217.81
Domestic	.	.	.	220.29	217.67
Cross-border	.	.	.	0.03	0.14
Direct debits					
Initiated in a file/batch	.	.	.	220.32	217.81
Initiated on a single payment basis	.	.	.	0.00	0.00
Direct debits					
of which:					
Non-SEPA	.	.	.	215.43	41.82
Cross-border direct debits received	.	.	.	0.04	2.50
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,170.47	1,237.47	1,215.88	1,224.40	1,274.00
Domestic card payments	.	.	.	1,195.13	1,240.07
Cross-border card payments	.	.	.	29.27	33.93
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	-	-	-	-	-
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	963.34	1,004.18	978.20	1,144.76	1,208.00
Payments with cards with a credit and/or delayed debit function	207.13	233.29	237.68	79.63	66.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	922.75	956.25
Payments initiated remotely	.	.	.	301.65	317.75
E-money payment transactions with e-money issued by resident PSPs	2.11	2.17	6.95	30.83	42.22
Domestic	.	.	.	30.61	41.88
Cross-border	.	.	.	0.21	0.34
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	2.11	2.17	6.95	30.83	42.22
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	127.53	106.66	88.69	83.29	73.67
Domestic	.	.	.	83.03	73.42
Cross-border	.	.	.	0.26	0.25
Cross-border cheques received	.	.	.	0.08	0.07
Other payment services	0.50	0.41	0.33	13.48	13.28
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	0.41	0.45
Total payment transactions involving non-MFIs	1,720.13	1,791.74	1,769.96	1,840.43	1,893.79
Domestic	.	.	.	1,806.25	1,854.25
Cross-border	30.78	36.02	33.29	34.19	39.53
Total cross-border transactions received (excluding card payments)	-	-	-	12.99	19.22
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	128.83
Debits from the accounts by simple book entry	-	-	-	-	401.23
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	.
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,641.07	1,697.16	1,672.43	1,382.12	1,424.08
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	454.44	444.55	438.08	439.93	440.97
At terminals located in the reporting country	.	.	.	439.93	440.97
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	25.59	25.95	25.68	18.64	16.72
At terminals located in the reporting country	.	.	.	18.64	16.72
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	1,161.03	1,226.65	1,208.67	892.94	924.51
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	30.61	41.88
At terminals located in the reporting country	.	.	.	30.61	41.88
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	30.67	33.58	36.42	39.64	45.96
At terminals located in the reporting country	.	.	.	39.64	.
At terminals located abroad	.	.	.	-	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	9.92	10.81	11.91	12.99	14.67
At terminals located in the reporting country	.	.	.	12.99	14.67
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	20.75	22.77	24.52	26.65	31.29
At terminals located in the reporting country	.	.	.	26.65	.
At terminals located abroad	.	.	.	-	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	15.11	16.49	17.76	33.09	38.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	33.09	38.00
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	3.56	3.51	3.60	3.82	4.07
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	3.82	4.07
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	11.55	12.99	14.16	29.06	33.59
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	29.06	33.59
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	0.21	0.34
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.21	0.34
Memorandum items:					
Cash advances at POS terminals	0.01	0.01	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	-	99.29
OTC cash deposits	-	-	-	-	68.19

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	1,417.60	1,445.76	1,260.53	1,378.10	1,341.71
Domestic	.	.	.	1,227.01	1,196.92
Cross-border	.	.	.	151.09	144.79
Credit transfers					
Initiated in paper-based form	279.34	301.51	255.64	268.98	261.87
Initiated electronically	1,138.26	1,144.25	1,004.90	1,109.12	1,079.83
Initiated in a file/batch	.	.	.	500.63	529.28
Initiated on a single payment basis	.	.	.	608.49	550.55
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	897.37	557.54
Cross-border credit transfers received	.	.	.	147.54	155.51
Direct debits	33.25	34.66	35.70	39.35	37.31
Domestic	.	.	.	39.33	37.21
Cross-border	.	.	.	0.02	0.11
Direct debits					
Initiated in a file/batch	.	.	.	39.35	37.31
Initiated on a single payment basis	.	.	.	0.00	0.00
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	38.64	8.11
Cross-border direct debits received	.	.	.	0.08	0.88
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	53.60	55.73	55.08	56.87	61.64
Domestic card payments	.	.	.	54.87	59.42
Cross-border card payments	.	.	.	2.00	2.22
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	-	-	-	-	-
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	44.41	46.12	45.50	52.44	57.77
Payments with cards with a credit and/or delayed debit function	9.19	9.62	9.58	4.43	3.87
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	54.34	58.99
Payments initiated remotely	.	.	.	2.53	2.65
E-money payment transactions with e-money issued by resident PSPs	0.07	0.08	0.19	0.61	0.79
Domestic	.	.	.	0.60	0.78
Cross-border	.	.	.	0.01	0.01
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.07	0.08	0.19	0.61	0.79
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	273.42	227.41	180.05	161.33	161.11
Domestic	.	.	.	160.50	160.33
Cross-border	.	.	.	0.83	0.79
Cross-border cheques received	.	.	.	0.38	0.36
Other payment services	7.16	5.89	4.44	8.78	7.97
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	0.44	0.43
Total payment transactions involving non-MFIs	1,785.10	1,769.54	1,535.99	1,645.04	1,610.52
Domestic	.	.	.	1,490.57	1,462.14
Cross-border	340.15	384.51	342.45	154.47	148.39
Total cross-border transactions received (excluding card payments)	-	-	-	148.43	157.17
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	3,792.91
Debits from the accounts by simple book entry	-	-	-	-	3,333.91
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	.
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	95.40	96.70	94.90	87.50	91.99
At terminals located in the reporting country	.	.	.	87.50	.
At terminals located abroad	.	.	.	-	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	30.33	29.73	29.07	28.48	28.56
At terminals located in the reporting country	.	.	.	28.48	28.56
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	12.32	12.12	11.58	5.67	5.16
At terminals located in the reporting country	.	.	.	5.67	5.16
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	52.75	54.85	54.26	52.74	57.49
At terminals located in the reporting country	.	.	.	52.74	.
At terminals located abroad	.	.	.	-	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	0.60	0.78
At terminals located in the reporting country	.	.	.	0.60	0.78
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	2.94	3.25	3.57	3.89	4.48
At terminals located in the reporting country	.	.	.	3.89	.
At terminals located abroad	.	.	.	-	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.31	1.43	1.59	1.72	1.93
At terminals located in the reporting country	.	.	.	1.72	1.93
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	1.63	1.82	1.98	2.17	2.55
At terminals located in the reporting country	.	.	.	2.17	.
At terminals located abroad	.	.	.	-	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.30	1.35	1.40	2.40	2.64
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	2.40	2.64
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.38	0.38	0.39	0.40	0.42
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.40	0.42
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	0.91	0.97	1.01	1.99	2.21
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	1.99	2.21
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	0.01	0.01
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.01	0.01
Memorandum items:					
Cash advances at POS terminals	0.01	0.01	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	-	72.43
OTC cash deposits	-	-	-	-	63.39

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-PT					
Number of participants	56	58	59	53	52
of which:					
Direct participants	45	46	49	43	42
of which:					
Credit institutions	35	36	38	38	37
Central bank	6	6	7	1	1
Other direct participants	4	4	4	4	4
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	11	12	10	10	10
RETAIL SYSTEM: SICOI					
Number of participants	68	66	68	62	64
of which:					
Direct participants	36	35	34	33	32
of which:					
Credit institutions	34	33	32	31	30
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	32	31	34	29	32

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-PT					
Credit transfers and direct debits	1.09	1.07	1.07	1.09	1.21
of which:					
Credit transfers and direct debits within the same TARGET component	0.72	0.68	0.66	0.68	0.77
Credit transfers and direct debits to another TARGET component	0.37	0.39	0.41	0.42	0.45
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.37	0.39	0.40	0.41	0.44
Credit transfers and direct debits to a non-euro area TARGET component	0.00	0.00	0.00	0.01	0.00
Concentration ratio in terms of volume (percentages)	63.60	63.70	64.00	64.00	66.00
RETAIL SYSTEM: SICOI					
Total transactions	1,937.27	2,005.81	1,983.91	1,924.24	2,008.03
Domestic	.	.	.	1,924.22	2,007.89
Cross-border	.	.	.	0.02	0.14
Credit transfers	86.59	102.73	108.07	114.34	118.20
Domestic	.	.	.	114.32	118.17
Cross-border	.	.	.	0.02	0.04
Credit transfers					
Initiated in a paper-based form	1.47	1.32	1.39	7.53	7.78
Initiated electronically	85.12	101.41	106.68	106.82	110.42
Direct debits	121.19	127.75	133.12	140.99	163.93
Domestic	.	.	.	140.99	163.82
Cross-border	.	.	.	0.00	0.11
Card payments (except e-money transactions)	1,191.00	1,260.24	1,240.40	1,165.10	1,214.66
Domestic	.	.	.	1,165.10	1,214.66
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	440.45	433.01	429.35	416.55	420.03
Domestic	.	.	.	416.55	420.03
Cross-border	.	.	.	-	-
E-money payment transactions	2.11	2.17	6.95	30.61	41.78
Domestic	.	.	.	30.61	41.78
Cross-border	.	.	.	-	-
Cheques	95.71	79.72	65.88	56.52	49.30
Domestic	.	.	.	56.52	49.30
Cross-border	.	.	.	-	-
Other payment services	0.22	0.19	0.15	0.13	0.12
Domestic	.	.	.	0.13	0.12
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	77.70	77.40	77.20	80.70	81.60

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

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-PT					
Credit transfers and direct debits	5,153.08	5,663.82	3,711.94	2,774.85	2,840.26
of which:					
Credit transfers and direct debits within the same TARGET component	3,718.29	4,274.22	2,828.48	2,070.80	1,986.30
Credit transfers and direct debits to another TARGET component	1,434.79	1,389.60	883.46	704.06	853.97
of which:					
Credit transfers and direct debits to a euro area TARGET component	1,421.76	1,381.97	880.40	699.89	847.08
Credit transfers and direct debits to a non-euro area TARGET component	13.02	7.63	3.06	4.17	6.89
Concentration ratio in terms of volume (percentages)	68.40	66.20	60.00	52.00	54.00
RETAIL SYSTEM: SICOI					
Total transactions	346.59	343.83	323.73	360.17	385.59
Domestic	.	.	.	359.87	385.15
Cross-border	.	.	.	0.30	0.45
Credit transfers	119.31	130.43	131.92	140.03	153.79
Domestic	.	.	.	139.72	153.45
Cross-border	.	.	.	0.30	0.34
Credit transfers					
Initiated in a paper-based form	5.79	5.33	5.39	27.33	30.02
Initiated electronically	113.52	125.10	126.53	112.70	123.78
Direct debits	15.66	16.94	18.09	18.31	21.11
Domestic	.	.	.	18.31	21.00
Cross-border	.	.	.	0.00	0.11
Card payments (except e-money transactions)	55.22	57.55	57.06	53.69	58.44
Domestic	.	.	.	53.69	58.44
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	31.16	30.81	29.95	26.66	27.12
Domestic	.	.	.	26.66	27.12
Cross-border	.	.	.	-	-
E-money payment transactions	0.07	0.08	0.19	0.60	0.78
Domestic	.	.	.	0.60	0.78
Cross-border	.	.	.	-	-
Cheques	123.67	106.65	85.43	119.90	123.44
Domestic	.	.	.	119.90	123.44
Cross-border	.	.	.	-	-
Other payment services	1.51	1.38	1.09	0.98	0.91
Domestic	.	.	.	0.98	0.91
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	68.60	68.90	69.20	75.70	74.70

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

GENERAL NOTES: SLOVENIA

Source for Table 1: Eurostat.
Source for all other tables: Banka Slovenije, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
Exchange rates	Exchange rates are not published from 2007 onwards, because Slovenia adopted the euro on 1 January 2007.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2007, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are not reported for 2002-04.
Narrow money supply (M1)	This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	End-of-period values.
Overnight deposits held at other credit institutions	End-of-period values.
Memorandum items: Non-intraday borrowing from the central bank	Average for last reserve maintenance period.

Table 4 – Banknotes and coins

Please refer to Table 3 in the "Euro area aggregate data" section.

Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Until 2013 includes payment card issuers who are not credit institutions or a public authority providing payment services to non-MFIs.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except with e-money function only)	Retailer cards are not included.
Terminals provided by resident payment service providers	
General	Resident PSPs have terminals only in Slovenia.
ATMs with a credit transfer function	Available from 2007 onwards.
E-money card terminals	Not applicable.
of which: e-money card-loading/unloading terminals	Not applicable.
of which: e-money card-accepting terminals	Not applicable.

Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to 2013]

SEPA credit transfers	Volume in 2011: 72,461,545 transactions Volume in 2012: 134,133,206 transactions Volume in 2013: 137,944,755 transactions
SEPA direct debits	Volume in 2011: 7,824 transactions Volume in 2012: 2,118,125 transactions Volume in 2013: 35,667,054 transactions
Memorandum items:	
Cash advances at POS terminals	In 2006, data for this item were collected “ad hoc”; regular reporting does not include data for this item.
OTC cash withdrawals	Data are not collected.
OTC cash deposits	Data are not collected.
Cross-border transactions received	Data are not collected.

Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to 2013]

Transactions per type of payment instrument	
Paper based credit transfers	Figures for 2004, 2005 and 2006 include OTC cash withdrawals from bank accounts, as well as OTC cash deposits. In the figures for 2004-06 some reporters also include transfers of funds to/from the savings account of the same customer at the same bank using a paper-based bank form. The significant decrease in number of transfers in this category in 2008 for some large banks is partly explained by an increase in non-paper-based credit transfers.
SEPA credit transfers	Estimated value for 2011: EUR 144,680.953 million Estimated value for 2012: EUR 324,685.829 million Estimated value for 2013: EUR 368,611.477 million
SEPA direct debits	Value in 2011: EUR 0.381 million Value in 2012: EUR 122.598 million Value in 2013: EUR 1,593.865 million

E-money purchase transactions with cards with an e-money function.	Not applicable.
Other payment instruments	Includes the special debit (paper-based) instrument.
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
b) Transactions at terminals located in the country with cards issued outside the country	
c) Transactions at terminals located outside the country with cards issued in the country	
E-money card-loading/unloading transactions	Not applicable.
Memo items:	
Cash advances at POS terminals	In 2006 data for this item were collected “ad hoc”; regular reporting does not include data for this item.
OTC cash withdrawals	Data are not collected.
OTC cash deposits	Data are not collected.
Cross-border transactions received	Data are not collected.

Table 7a – Payment transactions per type of payment service involving non-MFIs: number of transactions [as of 2014]

Payment service: sent transactions – geographical breakdown Geo3	Data according to geographical breakdown convention Geo3 are being collected from Q3 2014. Relevant data according to Geo3 for Q1 and Q2 2014 are estimated.
Payment service: received transactions – geographical breakdown	Data on received transactions are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.
Memo items: Money remittances	Data on money remittances are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

Table 7b – Payment transactions per type of terminal involving non-MFIs: number of transactions [as of 2014]

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSP	Slovenian PSPs have terminals only in Slovenia.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Slovenian PSPs have terminals only in Slovenia.
Memo items: OTC cash withdrawals and OTC cash deposits	Data on OTC cash withdrawals and OTC cash deposits are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

Table 8a –Payment transactions per type of payment service involving non-MFIs: value of transactions [as of 2014]

Payment service: sent transactions – geographical breakdown Geo3	Data according to geographical breakdown convention Geo3 are being collected from Q3 2014. Relevant data according to Geo3 for Q1 and Q2 2014 are estimated.

Payment service: received transactions – geographical breakdown	Data on received transactions are being collected from Q3 2014. Relevant data fro Q1 and Q2 2014 are estimated.
Memo items: money remittances sent	Data on money remittances are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

Table 8b – Payment transactions per type of terminal involving non-MFIs: value of transactions [as of 2014]

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSP	Slovenian PSPs have terminals only in Slovenia.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Slovenian PSPs have terminals only in Slovenia.
Memo items: OTC cash withdrawals and OTC cash deposits	Data on OTC cash withdrawals and OTC cash deposits are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

Table 9 – Participation in selected payment systems

Clearing and settlement organisations	Klirinško depotna družba d.d.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

LVPS: TARGET2	The TARGET2-Slovenija component was launched on 19 November 2007; therefore the figures only include transactions from that date onwards. Slovenian traffic in TARGET prior to 19 November 2007 is included in figures for the German TARGET component RTGSplus.
Retail system: Giro Clearing System	Introduced in October 1998. An interbank multilateral retail payment system which only processes non-paper (i.e. electronic) credit payments sent by national (domestic) direct participants. On 1 January 2007 the threshold for credit payments submitted to the Giro Clearing System was raised from EUR 8,354.21 to EUR 50,000. Closed on 31 July 2009.
Retail system: SEPA IKP System	Introduced on 4 March 2009. SEPA Internal Credit Payments system (SEPA IKP) is a payment system for processing small-value credit payment orders in accordance with SEPA credit transfer standards. It is an interbank multilateral retail payment system which only processes non-paper credit payments sent by national (domestic) direct participants.
Retail system: SEPA IDD Core	Introduced on 21 November 2011. SEPA Internal Direct Debit Core (SEPA IDD Core) is a domestic payment system for processing consumer SEPA direct debits.
Retail system: SEPA IDD B2B	Introduced on 21 November 2011. SEPA Internal Direct Debit B2B (SEPA IDD B2B) is a domestic payment system for processing business-to-business SEPA direct debits.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	2,048.8	2,052.8	2,056.8	2,059.5	2,061.8
GDP (EUR billions)	36.25	36.90	35.99	35.91	37.30
GDP per capita (EUR)	17,694	17,973	17,498	17,435	18,093
HICP (annual percentage changes)	2.1	2.1	2.8	1.9	0.4

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	8,687.36	8,861.40	9,277.65	9,543.55	13,524.24
of which:					
Transferable deposits	8,315.54	8,444.56	8,527.18	9,217.04	13,413.61
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	324.54	421.99	402.54	440.77	434.07
Outstanding value on e-money storages issued by MFIs	.	.	.	.	2.02
of which:					
Hardware-based electronic money	.	.	.	.	2.02
Software-based electronic money	.	.	.	.	-

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	619.90	849.84	1,412.04	1,640.21	1,472.37
Overnight deposits held at other credit institutions (in EUR, end of period)	78.53	76.75	162.70	73.59	105.56
of which:					
Transferable deposits at other MFIs (end of period)	63.93	69.75	154.18	64.13	102.63
Memorandum items:					
Non-intraday borrowing from the central bank	747.05	1,542.94	3,977.56	3,368.71	1,051.44
Intraday borrowing from the central bank	253.67	279.13	155.59	134.64	145.47

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.26	0.25	0.25	0.24	0.23
Value of overnight deposits (EUR millions)	87.44	77.24	57.53	402.26	2,791.91
of which:					
Value of transferable deposits (EUR millions)	87.44	77.24	57.53	402.26	2,791.91
Credit institutions irrespective of their legal incorporation					
Number of institutions	25	25	23	23	24
Number of offices	697	690	698	633	596
Number of overnight deposits (thousands)	2,434.75	2,450.83	2,458.47	2,453.76	2,454.67
of which:					
Number of internet/PC-linked overnight deposits (thousands)	667.76	701.31	760.17	791.25	859.42
Number of transferable overnight deposits (thousands)	2,434.75	2,450.83	2,458.47	2,453.76	2,454.67
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	667.76	701.31	760.17	791.25	859.42
Value of overnight deposits (EUR millions)	8,618.87	8,813.29	9,257.14	9,213.31	10,732.39
of which:					
Value of transferable deposits (EUR millions)	8,228.10	8,367.32	8,469.64	8,814.78	10,621.71
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	22	22	20	20	20
Number of offices	694	687	695	630	592
Value of overnight deposits (EUR millions)	8,599.87	8,784.12	9,219.57	9,140.15	10,617.69
Branches of euro area-based credit institutions					
Number of institutions	3	3	3	3	4
Number of offices	3	3	3	3	4
Value of overnight deposits (EUR millions)	19.01	29.17	37.58	73.16	114.70
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	-	-
Other payment service providers					
Number of institutions	10	9	9	9	5
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	54.34
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	36	35	33	33	30
Number of offices	698	691	699	634	597
Number of overnight deposits (thousands)	2,435.01	2,451.08	2,458.72	2,454.00	2,454.90
of which:					
Number of internet/PC-linked overnight deposits (thousands)	667.76	701.31	760.17	791.25	859.42
Value of overnight deposits (EUR millions)	8,706.32	8,890.53	9,314.67	9,615.58	13,524.30
Number of payment accounts (thousands)	.	.	.	.	54.34
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	-	-
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	210
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	0
Number of payment institutions providing services through an agent	.	.	.	.	2
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	208

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	3,375.36	3,132.70	3,170.76	3,266.38	3,054.59
Cards with a payment function (except cards with an e-money function only)	3,544.18	3,284.97	3,294.11	3,266.38	3,155.33
of which:					
Cards with a debit function	2,742.47	2,502.53	2,528.67	2,530.18	2,386.96
Cards with a delayed debit function	679.07	661.52	653.39	623.62	652.05
Cards with a credit function	122.64	120.92	112.05	112.58	116.32
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	5.64	11.17	17.58
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	17.58
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	5.64	11.17	17.58
Total number of cards (irrespective of the number of functions on the card)	3,544.18	3,284.97	3,299.75	3,277.55	3,172.91
of which:					
Cards with a combined debit, cash and e-money function	-	-	5.64	11.17	17.58
Terminals provided by resident PSPs					
ATMs	1.81	1.85	1.79	1.78	1.69
Located in the reporting country	.	.	.	.	1.69
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	1.81	1.83	1.77	1.76	1.69
Located in the reporting country	.	.	.	.	1.69
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	0.21	0.25	0.27	0.27	0.38
Located in the reporting country	.	.	.	.	0.38
Located abroad	.	.	.	.	0.00
POS terminals	35.62	34.17	38.67	35.59	32.88
Located in the reporting country	.	.	.	.	32.88
Located abroad	.	.	.	.	0.00
POS terminals					
of which:					
EFTPOS terminals	32.02	34.17	38.66	35.59	32.85
Located in the reporting country	.	.	.	.	32.85
Located abroad	.	.	.	.	0.00
E-money card POS terminals	.	.	.	.	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
E-money card accepting terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	167.72	167.37	150.69	143.37	151.02
Domestic	.	.	.	.	147.17
Cross-border	.	.	.	.	3.86
Credit transfers					
Initiated in paper-based form	68.05	60.65	51.90	46.59	37.41
Initiated electronically	99.67	106.72	98.78	96.78	113.61
Initiated in a file/batch	.	.	.	.	11.50
Initiated on a single payment basis	.	.	.	.	102.11
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	0.00
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	23.38
Cross-border credit transfers received	.	.	.	.	5.40
Direct debits	50.00	51.43	41.54	39.03	38.92
Domestic	.	.	.	.	38.40
Cross-border	.	.	.	.	0.52
Direct debits					
Initiated in a file/batch	.	.	.	.	26.13
Initiated on a single payment basis	.	.	.	.	12.79
Direct debits					
of which:					
Non-SEPA	.	.	.	.	1.85
Cross-border direct debits received	.	.	.	.	5.57
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	116.84	120.81	127.44	131.93	139.93
Domestic card payments	.	.	.	.	127.99
Cross-border card payments	.	.	.	.	11.94
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	74.93	79.67	85.37	90.12	96.68
Payments with cards with a delayed debit function	38.93	38.07	38.83	38.31	39.35
Payments with cards with a credit function	2.99	3.07	3.23	3.51	3.90
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	135.23
Payments initiated remotely	.	.	.	.	4.70
E-money payment transactions with e-money issued by resident PSPs	-	-	0.02	0.14	0.25
Domestic	.	.	.	.	0.07
Cross-border	.	.	.	.	0.18
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	0.00	0.00	0.02	0.14	0.25
of which:					
Accessed through a card	.	.	.	.	0.25
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.21	0.14	0.10	0.09	0.06
Domestic	.	.	.	.	0.05
Cross-border	.	.	.	.	0.01
Cross-border cheques received	.	.	.	.	0.01
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	334.78	339.75	319.79	314.55	330.18
Domestic	.	.	.	.	313.68
Cross-border	8.35	9.28	11.33	14.16	16.50
Total cross-border transactions received (excluding card payments)	-	-	-	-	10.98
Memorandum items:					
Credits to the accounts by simple book entry	27.75	25.23	24.58	18.83	20.45
Debits from the accounts by simple book entry	105.52	98.41	102.30	100.56	106.85
Money remittances	.	.	.	.	16.08
Domestic	.	.	.	.	15.94
Cross-border	.	.	.	.	0.14
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	3.76
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	169.06	187.06	176.47	177.71	183.07
At terminals located in the reporting country	.	.	.	.	183.07
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	58.72	73.69	57.85	55.41	54.80
At terminals located in the reporting country	.	.	.	.	54.80
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	0.10	0.08	0.11	0.18	0.21
At terminals located in the reporting country	.	.	.	.	0.21
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	110.25	113.30	118.51	122.13	127.99
At terminals located in the reporting country	.	.	.	.	127.99
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.07
At terminals located in the reporting country	.	.	.	.	0.07
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	6.15	7.76	8.65	13.27	14.07
At terminals located in the reporting country	.	.	.	.	14.07
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	1.11	1.61	2.01	1.88	2.49
At terminals located in the reporting country	.	.	.	.	2.49
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	5.04	6.15	6.64	11.39	11.58
At terminals located in the reporting country	.	.	.	.	11.58
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	6.44	6.90	7.81	11.98	14.29
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	14.29
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.55	1.74	1.93	2.04	2.17
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	2.17
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	4.90	5.16	5.88	9.94	11.94
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	11.94
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.18
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.18
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	9.42
OTC cash deposits	-	-	-	-	5.76

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	228,310.94	334,170.73	330,534.78	371,962.39	417,347.46
Domestic	.	.	.	.	382,225.95
Cross-border	.	.	.	.	35,121.51
Credit transfers					
Initiated in paper-based form	57,072.04	59,482.83	65,329.93	40,261.81	40,720.10
Initiated electronically	171,238.90	274,687.90	265,204.85	331,700.58	376,627.36
Initiated in a file/batch	.	.	.	.	40,718.25
Initiated on a single payment basis	.	.	.	.	335,909.10
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	0.00
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	289,854.17
Cross-border credit transfers received	.	.	.	.	65,486.05
Direct debits	2,393.29	2,603.15	2,167.14	1,909.65	2,198.08
Domestic	.	.	.	.	2,157.68
Cross-border	.	.	.	.	40.40
Direct debits					
Initiated in a file/batch	.	.	.	.	1,624.53
Initiated on a single payment basis	.	.	.	.	573.55
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	439.48
Cross-border direct debits received	.	.	.	.	558.26
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	4,396.77	4,536.72	4,718.69	4,749.07	4,831.11
Domestic card payments	.	.	.	.	2,362.98
Cross-border card payments	.	.	.	.	2,468.13
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2,631.68	2,815.40	2,989.82	3,084.59	3,170.91
Payments with cards with a delayed debit function	1,651.39	1,604.29	1,609.44	1,535.14	1,513.34
Payments with cards with a credit function	113.71	117.04	119.43	129.35	146.85
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	4,582.69
Payments initiated remotely	.	.	.	.	248.42
E-money payment transactions with e-money issued by resident PSPs	-	-	0.92	6.45	10.28
Domestic	.	.	.	.	2.42
Cross-border	.	.	.	.	7.86
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	0.00	0.00	0.92	6.45	10.28
of which:					
Accessed through a card	.	.	.	.	10.28
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Cheques	72.03	60.21	46.68	33.54	54.64
Domestic	.	.	.	.	21.85
Cross-border	.	.	.	.	32.79
Cross-border cheques received	.	.	.	.	1.83
Other payment services	0.01	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	235,173.05	341,370.81	337,468.21	378,661.09	424,441.56
Domestic	.	.	.	.	386,770.88
Cross-border	28,263.27	32,376.84	29,270.90	31,160.67	37,670.68
Total cross-border transactions received (excluding card payments)	-	-	-	-	66,046.13
Memorandum items:					
Credits to the accounts by simple book entry	18,518.20	16,566.28	17,059.64	15,833.33	17,263.47
Debits from the accounts by simple book entry	6,869.88	11,057.40	24,425.92	19,377.55	24,689.80
Money remittances	.	.	.	.	1,542.44
Domestic	.	.	.	.	1,461.98
Cross-border	.	.	.	.	80.46
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	30.69
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	9,104.24	10,619.83	9,581.33	9,567.48	9,629.73
At terminals located in the reporting country	.	.	.	.	9,629.73
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	5,101.69	6,525.18	5,353.54	5,318.87	5,367.33
At terminals located in the reporting country	.	.	.	.	5,367.33
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	48.59	35.59	42.31	56.00	70.76
At terminals located in the reporting country	.	.	.	.	70.76
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	3,953.97	4,059.06	4,185.48	4,192.61	4,189.22
At terminals located in the reporting country	.	.	.	.	4,189.22
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	2.42
At terminals located in the reporting country	.	.	.	.	2.42
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	583.43	752.65	821.50	1,215.26	1,180.05
At terminals located in the reporting country	.	.	.	.	1,180.05
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	185.98	273.27	301.03	314.64	394.72
At terminals located in the reporting country	.	.	.	.	394.72
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	397.45	479.38	520.47	900.62	785.33
At terminals located in the reporting country	.	.	.	.	785.33
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	494.85	528.66	587.62	812.84	924.65
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	924.65
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	162.48	192.48	227.55	249.93	274.90
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	274.90
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	332.38	336.18	360.07	562.91	641.90
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	641.90
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	7.88
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	7.88
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	6,752.47
OTC cash deposits	-	-	-	-	8,043.10

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

9. Participation in selected payment systems - page 1

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-SI					
Number of participants	25	25	25	24	24
of which:					
Direct participants	25	25	25	24	24
of which:					
Credit institutions	23	23	23	22	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	-	-	0	0	0
RETAIL SYSTEM: SEPA IKP System					
Number of participants	23	23	23	22	22
of which:					
Direct participants	23	23	23	22	22
of which:					
Credit institutions	22	22	22	21	21
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
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	-	-	-	-	0
RETAIL SYSTEM: SEPA IDD Core System					
Number of participants	.	20	21	20	20
of which:					
Direct participants	.	20	21	20	20
of which:					
Credit institutions	.	20	20	19	19
Central bank	.	0	1	1	1
Other direct participants	.	0	0	0	0
of which:					
Public administration	.	0	0	0	0
Clearing and settlement organisations	.	0	0	0	0
Other financial institutions	.	0	0	0	0
Others	-	0	0	0	0
Indirect participants	.	-	-	0	0

9. Participation in selected payment systems - page 2

End of period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: SEPA IDD B2B System					
Number of participants	.	11	12	12	12
of which:					
Direct participants	.	11	12	12	12
of which:					
Credit institutions	.	11	11	11	11
Central bank	.	0	1	1	1
Other direct participants	.	0	0	0	0
of which:					
Public administration	.	0	0	0	0
Clearing and settlement organisations	.	0	0	0	0
Other financial institutions	.	0	0	0	0
Others	-	0	0	0	0
Indirect participants	.	-	-	-	0

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-SI					
Credit transfers and direct debits	0.78	0.78	0.71	0.69	0.71
of which:					
Credit transfers and direct debits within the same TARGET component	0.65	0.65	0.59	0.55	0.54
Credit transfers and direct debits to another TARGET component	0.13	0.14	0.13	0.14	0.17
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.12	0.13	0.12	0.14	0.17
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.00	0.00	0.01	0.01
Concentration ratio in terms of volume (percentages)	62.40	60.70	58.00	56.00	58.70
RETAIL SYSTEM: SEPA IKP System					
Total transactions	56.13	64.92	115.96	121.33	122.98
Domestic	.	.	.	.	122.98
Cross-border	.	.	.	.	0.00
Credit transfers	56.13	64.92	115.96	121.33	122.98
Domestic	.	.	.	.	122.98
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	56.13	64.92	115.96	121.33	122.98
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	60.70	61.30	66.70	66.30	64.20

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: SEPA IDD Core System					
Total transactions	.	0.00	1.21	25.94	26.31
Domestic	.	.	.	.	26.31
Cross-border	.	.	.	.	0.00
Credit transfers	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	-	-	-	-
Initiated electronically	.	-	-	-	-
Direct debits	.	0.00	1.21	25.94	26.31
Domestic	.	.	.	.	26.31
Cross-border	.	.	.	.	0.00
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	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	78.40	77.50	77.10	76.10
RETAIL SYSTEM: SEPA IDD B2B System					
Total transactions	.	0.00	0.00	0.01	0.01
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.00
Credit transfers	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	-	-	-	-
Initiated electronically	.	-	-	-	-
Direct debits	.	0.00	0.00	0.01	0.01
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.00
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	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	0.00	84.90	85.10	82.70

11. Payments processed by selected payment systems - page 1

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-SI					
Credit transfers and direct debits	593.55	594.51	713.55	608.45	684.66
of which:					
Credit transfers and direct debits within the same TARGET component	530.11	500.98	642.29	521.03	563.55
Credit transfers and direct debits to another TARGET component	63.44	93.53	71.26	87.43	121.11
of which:					
Credit transfers and direct debits to a euro area TARGET component	61.84	92.56	70.29	86.99	120.76
Credit transfers and direct debits to a non-euro area TARGET component	1.60	0.96	0.97	0.43	0.35
Concentration ratio in terms of volume (percentages)	69.90	69.20	76.20	80.20	82.00
RETAIL SYSTEM: SEPA IKP System					
Total transactions	45.43	46.74	51.99	54.89	56.59
Domestic	.	.	.	.	56.59
Cross-border	.	.	.	.	0.00
Credit transfers	45.43	46.74	51.99	54.89	56.59
Domestic	.	.	.	.	56.59
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	45.43	46.74	51.99	54.89	56.59
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	62.70	61.10	62.30	63.30	62.70

11. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: SEPA IDD Core System					
Total transactions	.	0.00	0.07	1.11	1.12
Domestic	.	.	.	.	1.12
Cross-border	.	.	.	.	0.00
Credit transfers	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	-	-	-	-
Initiated electronically	.	-	-	-	-
Direct debits	.	0.00	0.07	1.11	1.12
Domestic	.	.	.	.	1.12
Cross-border	.	.	.	.	0.00
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	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	90.70	78.10	77.10	75.90
RETAIL SYSTEM: SEPA IDD B2B System					
Total transactions	.	0.00	0.01	0.02	0.03
Domestic	.	.	.	.	0.03
Cross-border	.	.	.	.	0.00
Credit transfers	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	-	-	-	-
Initiated electronically	.	-	-	-	-
Direct debits	.	0.00	0.01	0.02	0.03
Domestic	.	.	.	.	0.03
Cross-border	.	.	.	.	0.00
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	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	0.00	90.70	87.10	87.70

GENERAL NOTES: SLOVAKIA

Source for Table 1: Eurostat.
Source for all other tables: Národná banka Slovenska, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Source: ECB. Following the changeover to the euro on 1 January 2009, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are not reported for the period 2002-03. Data for the "Central government" component sector are not reported for the period 2002-03. Data for the "Other residents" counterpart sector are not reported for the period 2002-03.
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2009, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	End-of-period data; since 2006 average for last reserve maintenance period.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Memorandum items: Non-intraday borrowing from the central bank	End-of-period data; since 2006 average for last reserve maintenance period.

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

Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Data for 2005 and 2006 are estimated.
Number of transferable deposits	Data for 2010 are estimated.

Number of offices	Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.
Value of overnight deposits	Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.
Electronic money institutions	
Number of institutions	Not applicable. Since 2013 EMIs do not operate in Slovakia.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.
Other payment service providers	
Number of institutions	State Treasury, Slovak Postal Institution, since 2014 also payment institutions.
Number of offices	Slovak Postal Institution, since 2014 also payment institutions.
Number of overnight deposits	State Treasury, since 2014 also payment institutions.
Value of overnight deposits	State Treasury, since 2014 also payment institutions.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment instrument [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	From 2005 to 2007 data include book-entry transactions. As from 2008 book-entry data are shown as a separate category. In Table 8 no data are given for the year 2003 for "Credit transfers" (with breakdowns), "Direct debits" or "Total value of transactions with payment instruments by non-MFIs", although values are given for the equivalent items in Table 7. This is because not all banks were able to provide data for these items.
Direct debits	From 2005 to 2007 data include book-entry transactions. As from 2008 book-entry data are shown as a separate category.
Memo item: Credits to the accounts by simple book entry	From 2005 to 2007 data are included in credit transfers.
Memo item: Debits from the accounts by simple book entry	From 2005 to 2007 data are included in direct debits. Data also include most loan repayments.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.

Table 9 – Participation in selected payment systems

TARGET/TARGET2 component Number of participants	Three of the direct participants represent ancillary systems.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

SIPS	Since January 2003 Národná banka Slovenska has been using a new methodology. By contrast with previous figures, which include input, output and non-accounting items, the figures as from 2003 include only incoming items. On 1 January 2009 LVPS SIPS was transformed into a retail system.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	5,430.0	5,398.1	5,406.2	5,413.0	5,418.6
GDP (EUR billions)	67.20	70.16	72.18	73.59	75.21
GDP per capita (EUR)	12,376	12,997	13,352	13,596	13,881
HICP (annual percentage changes)	0.7	4.1	3.7	1.5	-0.1

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	19,025.59	18,922.70	20,885.82	23,757.95	24,919.95
of which:					
Transferable deposits	16,384.94	16,209.40	18,011.59	20,449.97	21,364.66
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	562.13	743.23	720.87	1,016.55	1,064.65
Outstanding value on e-money storages issued by MFIs	.	.	.	.	0.44
of which:					
Hardware-based electronic money	.	.	.	.	0.44
Software-based electronic money	.	.	.	.	0.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	726.51	985.99	654.89	1,019.72	725.94
Overnight deposits held at other credit institutions (in EUR, end of period)	510.78	481.20	338.08	438.62	390.14
of which:					
Transferable deposits at other MFIs (end of period)	98.75	76.16	108.66	96.53	266.51
Memorandum items:					
Non-intraday borrowing from the central bank	673.93	1,090.59	1,963.85	367.19	540.33
Intraday borrowing from the central bank	335.62	292.86	311.30	295.05	318.06

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.40	1.39	1.34	1.35	1.36
Value of overnight deposits (EUR millions)	14.79	16.66	422.98	971.46	18.94
of which:					
Value of transferable deposits (EUR millions)	14.79	16.66	422.98	971.46	18.94
Credit institutions irrespective of their legal incorporation					
Number of institutions	29	31	28	28	28
Number of offices	1,227	1,214	1,243	1,256	1,275
Number of overnight deposits (thousands)	8,736.00	8,883.00	9,187.33	9,475.18	8,529.30
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,038.00	3,223.00	3,607.68	4,144.46	4,512.60
Number of transferable overnight deposits (thousands)	5,382.00	4,222.45	4,504.11	4,709.95	4,803.70
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	.	2,798.18	3,032.12	3,474.12	3,782.30
Value of overnight deposits (EUR millions)	19,010.80	18,906.04	20,462.84	22,786.49	24,892.31
of which:					
Value of transferable deposits (EUR millions)	16,370.14	16,192.74	17,588.60	19,478.51	21,345.72
Number of payment accounts (thousands)	.	.	.	.	4,039.00
Number of e-money accounts (thousands)	.	.	.	.	19.90
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	15	14	14	13	13
Number of offices	1,196	1,174	1,206	1,145	1,157
Value of overnight deposits (EUR millions)	17,767.36	17,300.50	18,413.83	19,158.44	21,183.94
Branches of euro area-based credit institutions					
Number of institutions	9	10	8	7	7
Number of offices	14	18	15	13	13
Value of overnight deposits (EUR millions)	924.31	1,264.12	1,486.76	1,002.65	1,077.63
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	5	7	6	8	8
Number of offices	17	22	22	98	105
Value of overnight deposits (EUR millions)	319.12	341.42	562.25	2,625.41	2,630.75
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	3	3	3	-	0
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	0.00	0.00
Other payment service providers					
Number of institutions	2	2	2	2	12
Number of offices	1,595	1,589	1,586	1,584	1,807
Number of overnight deposits (thousands)	21.11	20.82	15.99	15.47	18.80
Value of overnight deposits (EUR millions)	2,559.35	2,324.69	2,600.36	3,344.76	3,475.35
Number of payment accounts (thousands)	.	.	.	.	18.32
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	0.00

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	35	37	34	31	41
Number of offices	2,823	2,804	2,830	2,841	3,083
Number of overnight deposits (thousands)	8,758.51	8,905.21	9,204.66	9,492.00	8,549.46
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,038.00	3,223.00	3,607.68	4,144.46	4,512.60
Value of overnight deposits (EUR millions)	21,584.94	21,247.39	23,486.19	27,102.71	28,386.60
Number of payment accounts (thousands)	.	.	.	.	4,057.32
Number of e-money accounts (thousands)	.	.	.	.	19.90
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	0.00	0.00
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	176
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	0
Number of payment institutions providing services through an agent	.	.	.	.	3
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	173

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	5,169.81	5,311.05	4,597.17	4,824.63	5,244.88
Cards with a payment function (except cards with an e-money function only)	5,198.92	5,337.23	4,603.65	4,782.24	5,259.73
of which:					
Cards with a debit function	4,341.59	4,521.50	3,978.69	4,159.21	4,354.98
Cards with a delayed debit function	4.62	4.36	7.25	3.85	12.65
Cards with a credit function	852.71	811.37	617.70	619.18	892.10
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	6.39	13.78	14.36	38.68
Cards on which e-money can be stored directly	.	.	.	.	38.46
Cards which give access to e-money stored on e-money accounts	.	.	.	.	0.22
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	6.39	13.78	14.36	38.43
Total number of cards (irrespective of the number of functions on the card)	5,198.98	5,342.54	4,622.05	4,821.66	5,297.56
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	0.77	0.22
Terminals provided by resident PSPs					
ATMs	2.34	2.41	2.51	2.58	2.71
Located in the reporting country	.	.	.	.	2.71
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	2.34	2.41	2.51	2.58	2.71
Located in the reporting country	.	.	.	.	2.71
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	1.42	1.47	1.42	1.42	1.43
Located in the reporting country	.	.	.	.	1.43
Located abroad	.	.	.	.	0.00
POS terminals	37.45	39.75	40.34	41.89	45.65
Located in the reporting country	.	.	.	.	45.65
Located abroad	.	.	.	.	0.00
POS terminals					
of which:					
EFTPOS terminals	36.82	37.53	39.26	41.89	45.07
Located in the reporting country	.	.	.	.	45.07
Located abroad	.	.	.	.	0.00
E-money card POS terminals	.	.	.	.	45.07
Located in the reporting country	.	.	.	.	45.07
Located abroad	.	.	.	.	0.00
E-money card terminals	-	-	-	-	45.07
Located in the reporting country	.	.	.	.	45.07
Located abroad	.	.	.	.	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	0.00
E-money card accepting terminals	-	-	-	-	45.07
Located in the reporting country	.	.	.	.	45.07
Located abroad	.	.	.	.	0.00

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	215.48	226.74	247.03	294.97	320.23
Domestic	.	.	.	.	316.02
Cross-border	.	.	.	.	4.21
Credit transfers					
Initiated in paper-based form	20.99	14.97	12.33	11.33	10.37
Initiated electronically	194.48	211.77	234.69	283.65	309.86
Initiated in a file/batch	.	.	.	.	217.52
Initiated on a single payment basis	.	.	.	.	92.34
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	12.50
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	1.21
Cross-border credit transfers received	.	.	.	.	6.82
Direct debits	69.59	73.19	79.00	84.64	29.89
Domestic	.	.	.	.	29.89
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	23.41
Initiated on a single payment basis	.	.	.	.	6.48
Direct debits					
of which:					
Non-SEPA	.	.	.	.	2.11
Cross-border direct debits received	.	.	.	.	0.12
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	129.49	152.61	170.54	216.57	273.14
Domestic card payments	.	.	.	.	260.00
Cross-border card payments	.	.	.	.	13.14
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	116.98	139.58	156.59	199.11	248.00
Payments with cards with a delayed debit function	0.19	0.17	0.14	0.14	0.48
Payments with cards with a credit function	12.32	12.86	13.81	17.32	24.66
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	223.30
Payments initiated remotely	.	.	.	.	9.88
E-money payment transactions with e-money issued by resident PSPs	0.02	0.05	0.07	0.07	0.09
Domestic	.	.	.	.	0.09
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	0.03	0.05	0.06	-
With e-money accounts	0.02	0.02	0.02	0.01	0.09
of which:					
Accessed through a card	.	.	.	.	0.09
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.05	0.05	0.05	0.04	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cross-border cheques received	.	.	.	.	0.01
Other payment services	-	-	-	-	0.32
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.32
Other cross-border payment services received	.	.	.	.	0.04
Total payment transactions involving non-MFIs	414.63	452.64	496.69	596.29	623.63
Domestic	.	.	.	.	606.00
Cross-border	3.17	4.39	4.68	5.12	17.63
Total cross-border transactions received (excluding card payments)	2.77	3.19	3.64	4.73	6.99
Memorandum items:					
Credits to the accounts by simple book entry	56.43	66.01	71.54	79.23	107.52
Debits from the accounts by simple book entry	212.27	244.71	246.38	269.78	392.15
Money remittances	.	.	.	.	0.04
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.04
Cross-border money remittances received	.	.	.	.	0.27
Transactions via telecommunication, digital or IT device	.	.	.	.	14.92
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.01
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	167.19	188.96	203.14	224.78	284.31
At terminals located in the reporting country	.	.	.	.	284.31
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	86.16	86.26	86.98	86.81	86.98
At terminals located in the reporting country	.	.	.	.	86.98
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.02
At terminals located in the reporting country	.	.	.	.	0.02
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	81.03	102.70	116.16	137.94	197.31
At terminals located in the reporting country	.	.	.	.	197.31
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.03	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	9.07	9.14	10.77	12.63	9.82
At terminals located in the reporting country	.	.	.	.	9.82
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	3.33	3.28	3.63	3.90	2.61
At terminals located in the reporting country	.	.	.	.	2.61
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	5.74	5.86	7.13	8.73	7.22
At terminals located in the reporting country	.	.	.	.	7.22
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	11.65	13.72	17.27	23.53	29.11
At terminals located in the reporting country	.	.	.	.	9.72
At terminals located abroad	.	.	.	.	19.39
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.99	2.06	2.40	2.54	3.11
At terminals located in the reporting country	.	.	.	.	1.13
At terminals located abroad	.	.	.	.	1.98
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	9.66	11.66	14.87	20.92	26.00
At terminals located in the reporting country	.	.	.	.	8.59
At terminals located abroad	.	.	.	.	17.41
E-money card-loading/unloading transactions	-	-	0.00	0.08	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	1.71	1.73	1.69	7.78	1.69
OTC cash withdrawals	8.49	8.52	7.96	10.29	10.51
OTC cash deposits	18.71	19.11	19.64	19.46	18.61

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	849,628.63	717,017.01	731,954.83	1,040,098.11	938,601.41
Domestic	.	.	.	.	826,090.63
Cross-border	.	.	.	.	112,510.78
Credit transfers					
Initiated in paper-based form	166,449.26	160,536.17	119,137.92	122,561.33	106,931.17
Initiated electronically	683,179.38	556,480.83	612,816.91	917,536.78	831,670.24
Initiated in a file/batch	.	.	.	.	254,965.85
Initiated on a single payment basis	.	.	.	.	576,704.39
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	8,434.82
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	129,830.45
Cross-border credit transfers received	.	.	.	.	140,040.26
Direct debits	117,979.46	130,310.03	120,653.29	131,209.39	3,773.73
Domestic	.	.	.	.	3,770.59
Cross-border	.	.	.	.	3.14
Direct debits					
Initiated in a file/batch	.	.	.	.	1,950.13
Initiated on a single payment basis	.	.	.	.	1,823.60
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	1,644.76
Cross-border direct debits received	.	.	.	.	3,605.62
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	6,886.02	7,716.99	8,303.05	11,029.71	13,092.32
Domestic card payments	.	.	.	.	12,470.14
Cross-border card payments	.	.	.	.	622.18
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	6,276.70	7,095.31	7,641.15	10,228.88	12,073.69
Payments with cards with a delayed debit function	20.90	19.00	14.83	15.12	42.25
Payments with cards with a credit function	588.42	602.68	647.07	785.72	976.38
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	6,220.00
Payments initiated remotely	.	.	.	.	487.01
E-money payment transactions with e-money issued by resident PSPs	0.65	1.74	2.88	2.10	5.59
Domestic	.	.	.	.	5.59
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	0.80	1.28	1.25	-
With e-money accounts	0.65	0.94	1.60	0.85	5.59
of which:					
Accessed through a card	.	.	.	.	5.59
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
Cheques	38.49	29.69	57.06	26.74	7.10
Domestic	.	.	.	.	6.93
Cross-border	.	.	.	.	0.17
Cross-border cheques received	.	.	.	.	12.59
Other payment services	-	-	-	-	25.05
Domestic	.	.	.	.	0.05
Cross-border	.	.	.	.	25.00
Other cross-border payment services received	.	.	.	.	9.45
Total payment transactions involving non-MFIs	974,533.26	855,075.46	860,971.11	1,182,366.05	955,505.20
Domestic	.	.	.	.	842,343.93
Cross-border	115,628.10	92,928.78	102,747.01	132,282.58	113,161.27
Total cross-border transactions received (excluding card payments)	110,023.33	99,255.18	112,573.95	150,719.95	143,667.92
Memorandum items:					
Credits to the accounts by simple book entry	19,627.49	29,427.51	27,114.46	30,671.48	63,879.68
Debits from the accounts by simple book entry	15,694.61	24,191.92	24,456.99	29,329.75	58,674.23
Money remittances	.	.	.	.	11.51
Domestic	.	.	.	.	0.46
Cross-border	.	.	.	.	11.05
Cross-border money remittances received	.	.	.	.	66.43
Transactions via telecommunication, digital or IT device	.	.	.	.	37.82
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.02
Domestic	.	.	.	.	0.02
Cross-border	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	13,175.48	14,397.11	15,104.20	15,476.77	16,996.12
At terminals located in the reporting country	.	.	.	.	16,996.12
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	10,297.45	10,943.99	11,352.97	11,470.66	11,846.10
At terminals located in the reporting country	.	.	.	.	11,846.10
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.04	0.01	0.05	1.29	6.09
At terminals located in the reporting country	.	.	.	.	6.09
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	2,877.24	3,452.15	3,751.10	4,003.61	5,143.86
At terminals located in the reporting country	.	.	.	.	5,143.86
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	0.75	0.96	0.08	1.21	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.07
At terminals located in the reporting country	.	.	.	.	0.07
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	733.46	808.35	908.62	994.53	865.08
At terminals located in the reporting country	.	.	.	.	865.08
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	442.55	492.64	556.89	608.75	494.83
At terminals located in the reporting country	.	.	.	.	494.83
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	0.29	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	290.92	315.71	351.44	385.78	370.25
At terminals located in the reporting country	.	.	.	.	370.25
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	788.93	942.11	1,137.48	1,315.74	1,896.44
At terminals located in the reporting country	.	.	.	.	478.98
At terminals located abroad	.	.	.	.	1,417.46
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	250.94	272.32	329.57	356.96	813.43
At terminals located in the reporting country	.	.	.	.	139.78
At terminals located abroad	.	.	.	.	673.65
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	537.99	669.79	807.85	947.65	1,083.01
At terminals located in the reporting country	.	.	.	.	339.20
At terminals located abroad	.	.	.	.	743.81
E-money card-loading/unloading transactions	-	-	0.06	11.13	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	323.33	337.73	342.79	578.23	350.06
OTC cash withdrawals	27,123.68	27,576.72	25,508.28	23,587.20	24,301.54
OTC cash deposits	27,534.80	29,899.01	29,981.40	27,495.15	25,768.71

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-SK					
Number of participants	33	35	33	32	33
of which:					
Direct participants	33	35	33	32	33
of which:					
Credit institutions	27	29	27	26	27
Central bank	1	1	1	1	1
Other direct participants	5	5	5	5	5
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	1	1	1	1	1
Others	-	-	-	-	-
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: SIPS					
Number of participants	30	32	29	28	25
of which:					
Direct participants	30	32	29	28	25
of which:					
Credit institutions	27	29	26	25	22
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	1	1	1	1	1
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-SK					
Credit transfers and direct debits	0.15	0.19	0.28	0.32	0.26
of which:					
Credit transfers and direct debits within the same TARGET component	0.06	0.06	0.07	0.07	0.11
Credit transfers and direct debits to another TARGET component	0.10	0.13	0.21	0.25	0.15
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.09	0.12	0.19	0.22	0.13
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.01	0.02	0.03	0.01
Concentration ratio in terms of volume (percentages)	-	-	73.57	74.00	64.00
RETAIL SYSTEM: SIPS					
Total transactions	154.86	162.30	171.00	180.97	191.15
Domestic	.	.	.	.	182.41
Cross-border	.	.	.	.	8.74
Credit transfers	148.84	155.43	163.28	172.43	178.09
Domestic	.	.	.	.	169.55
Cross-border	.	.	.	.	8.54
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	148.84	155.43	163.28	172.43	178.09
Direct debits	6.02	6.87	7.72	8.54	13.06
Domestic	.	.	.	.	12.86
Cross-border	.	.	.	.	0.20
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	-	-	-	78.00	76.00

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

11. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-SK					
Credit transfers and direct debits	682.25	699.61	840.30	627.24	670.76
of which:					
Credit transfers and direct debits within the same TARGET component	414.84	422.29	517.68	346.49	389.80
Credit transfers and direct debits to another TARGET component	267.41	277.33	322.61	280.75	280.97
of which:					
Credit transfers and direct debits to a euro area TARGET component	264.58	276.50	321.54	278.80	279.41
Credit transfers and direct debits to a non-euro area TARGET component	2.83	0.82	1.07	1.95	1.56
Concentration ratio in terms of volume (percentages)	-	-	64.22	56.00	59.00
RETAIL SYSTEM: SIPS					
Total transactions	164.59	176.71	178.38	178.32	185.88
Domestic	.	.	.	.	157.33
Cross-border	.	.	.	.	28.55
Credit transfers	163.57	175.70	177.33	177.30	184.43
Domestic	.	.	.	.	155.95
Cross-border	.	.	.	.	28.47
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	163.57	175.70	177.33	177.30	184.43
Direct debits	1.02	1.02	1.05	1.03	1.45
Domestic	.	.	.	.	1.38
Cross-border	.	.	.	.	0.08
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	-	-	-	69.00	68.00

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

GENERAL NOTES: FINLAND

Source for Table 1: Eurostat.
Source for all other tables: Suomen Pankki – Bank of Finland, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world, except banks” component are available only as from June 2010. Data for the “Central government” component are not available for 2000-06.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Data are available only as from June 2010.

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

Number of electronic money institutions	E-money service was discontinued in July 2006.
Outstanding value on e-money storages issued by electronic money institutions (national currency millions)	A new electronic money institution has been in operation since 2008. It is a Limited Credit Institution, and is not included in the list of MFIs. Due to limited functionalities and small volumes, information on this item is not collected. There are currently two e-money institutions included into the list of MFIs. Both of them are small and electronic money issued by them is less than EUR 0.1 million. Data are collected by the Financial Supervisory Authority.

Table 6 – Payment card functions and accepting devices

On-line debit cards	Until 2007 on-line debit cards were limited to ATM use only; since 2008 on-line debit cards are accepted as payment cards.
ATMs with a credit transfer function	Banks have replaced ATMs with credit transfer functionality by terminals, located in the branch, which allow customers to use the internet banking application. The number of these terminals is not available.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference year 2014 Tables 7a and 8a]	
Paper-based credit transfers	Not available since 2012.
Credit transfers initiated electronically	Not available since 2012.
Card payments with cards issued by resident PSPs	Until 2007 on-line debit cards were limited to ATM use only; since 2008 on-line debit cards are accepted as payment cards.
E-money payment transactions	E-money service was discontinued in July 2006.
Memo item: Credits to the accounts by simple book entry	Data are not available.
Memo item: Debits from the accounts by simple book entry	Data are not available.
Transactions per type of terminal [as of reference year 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs ATM cash deposits E-money card-loading/unloading transactions	 Not applicable. E-money service was discontinued in July 2006.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs ATM cash deposits E-money card-loading/unloading transactions	 Not applicable. E-money service was discontinued in July 2006.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs ATM cash withdrawals ATM cash deposits POS transactions (irrespective of card use) E-money card-loading/unloading transactions	 Data coverage incomplete. Not applicable. Data coverage incomplete. E-money service was discontinued in July 2006.

Table 9 – Participation in selected payment systems

Payments processing system – retail system 1
Retail payment system (PMJ) performed clearing for the last time on 15 November 2013.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: the BoF - RTGS component was changed to the TARGET2 - Suomen Pankki system on 18 February 2008.

Retail system: PMJ

- Card payments: volumes and values of transactions for this item, are reported as “not applicable“ as from 2008
- Paper-based credit transfers: the increase in the value of transactions in 2008 relates to process changes in several credit institutions, possibly after the introduction of SEPA (Single Euro Payments Area) transactions
- At the end of 2011 the PMJ system stopped processing credit transfers. All domestic credit transfers are now processed by the SEPA compliant STEP2-system
- Due to the rapid decline in the volumes and values in the system, the concentration ratio became irrelevant as from the reference year 2011
- Clearing was performed for the last time on 15 November 2013.

Concentration ratio for TARGET2 not available for 2013.

LVPS: POPS

- Information on whether payment is electronic or paper-based is not collected when the payments are initiated.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	5,363.4	5,388.3	5,414.0	5,439.0	5,462.1
GDP (EUR billions)	187.10	196.87	199.79	202.74	205.18
GDP per capita (EUR)	34,885	36,536	36,903	37,276	37,564
HICP (annual percentage changes)	1.7	3.3	3.2	2.2	1.2

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	72,713.00	77,813.00	86,437.00	94,734.00	102,148.00
of which:					
Transferable deposits	70,914.00	75,807.00	82,793.00	87,993.00	93,965.00
Narrow money supply (M1)	.	.	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	2,335.00	1,879.00	2,106.00	2,762.00	3,079.00
Outstanding value on e-money storages issued by MFIs	0.00	.	.	0.00	0.00
of which:					
Hardware-based electronic money	0.00	.	.	0.00	0.00
Software-based electronic money	-	.	.	0.00	0.00

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

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	8,617.90	39,179.49	45,147.48	14,384.56	17,465.00
Overnight deposits held at other credit institutions (in EUR, end of period)	12,963.00	36,680.00	52,497.00	18,792.00	16,844.00
of which:					
Transferable deposits at other MFIs (end of period)	8,484.00	23,257.00	39,551.00	13,326.00	8,579.00
Memorandum items:					
Non-intraday borrowing from the central bank	64.51	1,817.63	3,681.00	2,475.00	642.09
Intraday borrowing from the central bank	2,789.00	864.00	510.00	2,036.00	3,354.00

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

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

Original units (unless otherwise stated); values in EUR millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.00	0.00	0.00	0.00	0.00
Value of overnight deposits (EUR millions)	261.00	835.00	801.00	55.00	2.00
of which:					
Value of transferable deposits (EUR millions)	261.00	835.00	801.00	55.00	2.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	338	327	313	301	271
Number of offices	1,546	1,528	1,486	1,383	1,275
Number of overnight deposits (thousands)	13,233.00	13,856.00	13,856.00	14,427.00	15,320.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	10,281.00	10,970.00	10,970.00	11,914.00	11,914.00
Number of transferable overnight deposits (thousands)	12,667.00	13,065.00	13,065.00	13,288.00	14,099.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	9,444.00	10,058.00	10,058.00	11,072.00	11,063.00
Value of overnight deposits (EUR millions)	72,453.00	76,978.00	85,636.00	94,680.00	102,146.00
of which:					
Value of transferable deposits (EUR millions)	70,653.00	74,972.00	81,992.00	87,938.00	93,963.00
Number of payment accounts (thousands)	-	-	-	-	12.65
Number of e-money accounts (thousands)	-	-	-	-	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	318	305	287	276	241
Number of offices	1,475	1,446	1,404	1,300	1,188
Value of overnight deposits (EUR millions)	67,380.00	71,171.00	79,099.00	87,294.00	93,311.00
Branches of euro area-based credit institutions					
Number of institutions	1	3	4	4	5
Number of offices	2	4	4	4	5
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	19	19	22	21	25
Number of offices	69	78	78	79	82
Value of overnight deposits (EUR millions)	5,073.00	5,807.00	6,537.00	7,386.00	8,835.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	2	2	2	1	1
Number of payment accounts (thousands)	-	-	-	-	.
Number of e-money accounts (thousands)	-	-	-	-	.
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	.	.
Other payment service providers					
Number of institutions	1	5	5	7	9
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	74.00	74.00	-
Value of overnight deposits (EUR millions)	-	-	0.00	1.00	-
Number of payment accounts (thousands)	-	-	-	-	84.32
Number of e-money accounts (thousands)	-	-	-	-	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	-	.

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

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

Original units unless otherwise stated; value in millions of EUR; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	342	335	321	310	282
Number of offices	1,547	1,529	1,487	1,384	1,276
Number of overnight deposits (thousands)	13,233.00	13,856.00	13,930.00	14,501.00	15,320.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	10,281.00	10,970.00	10,970.00	11,914.00	11,914.00
Value of overnight deposits (EUR millions)	72,714.00	77,813.00	86,437.00	94,736.00	102,148.00
Number of payment accounts (thousands)	-	-	-	-	169.28
Number of e-money accounts (thousands)	-	-	-	-	72.31
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	.	0.00
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	-
of which:					
Number of payment institutions providing services through an established branch	-	-	-	-	-
Number of payment institutions providing services through an agent	-	-	-	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	7,447.54	7,853.32	7,873.87	7,795.99	8,960.74
Cards with a payment function (except cards with an e-money function only)	7,335.09	7,824.71	7,862.36	7,788.70	8,957.65
of which:					
Cards with a debit function	6,326.01	6,743.35	6,804.72	6,732.40	7,117.97
Cards with a delayed debit function	-	-	-	-	362.55
Cards with a credit function	-	-	-	-	1,730.02
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	3,458.17	3,632.28	3,582.28	3,700.82	2,515.86
Cards with an e-money function	-	-	-	-	.
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	7,447.54	7,853.32	7,873.87	7,795.99	8,960.74
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	2.86	2.28	2.27	2.24	2.21
Located in the reporting country	.	.	.	.	2.21
Located abroad	.	.	.	.	-
ATMs					
of which:					
ATMs with a cash withdrawal function	1.69	1.68	1.67	1.65	1.64
Located in the reporting country	.	.	.	.	1.64
Located abroad	.	.	.	.	-
ATMs with a credit transfer function	1.17	0.60	0.60	0.59	0.57
Located in the reporting country	.	.	.	.	0.57
Located abroad	.	.	.	.	-
POS terminals	197.00	190.00	175.00	196.00	156.90
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	197.00	190.00	175.00	196.00	156.90
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	.	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	861.23	1,009.32	1,190.98	1,157.11	866.50
Domestic	.	.	.	.	860.56
Cross-border	.	.	.	.	5.94
Credit transfers					
Initiated in paper-based form	39.35	11.65	-	-	22.66
Initiated electronically	821.88	997.66	-	-	843.84
Initiated in a file/batch	.	.	.	.	312.25
Initiated on a single payment basis	.	.	.	.	531.59
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	56.88
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	6.38
Cross-border credit transfers received	.	.	.	.	9.67
Direct debits	84.00	81.85	80.90	71.77	2.55
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	0.25
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA	.	.	.	.	2.54
Cross-border direct debits received	.	.	.	.	0.06
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,040.00	1,091.82	1,155.62	1,222.53	1,330.68
Domestic card payments	.	.	.	.	1,258.07
Cross-border card payments	.	.	.	.	72.61
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	953.00	994.96	1,053.23	1,110.98	1,189.92
Payments with cards with a delayed debit function	-	-	-	-	15.36
Payments with cards with a credit function	-	-	-	-	49.87
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	87.00	96.86	102.38	111.56	75.52
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	1,295.05
Payments initiated remotely	.	.	.	.	35.63
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.40	0.38	0.33	0.28	0.21
Domestic	.	.	.	.	0.21
Cross-border	.	.	.	.	0.01
Cross-border cheques received	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	1,985.63	2,183.36	2,427.83	2,451.69	2,200.19
Domestic	.	.	.	.	2,121.62
Cross-border	52.45	18.98	20.77	24.20	78.57
Total cross-border transactions received (excluding card payments)	33.00	22.53	26.52	25.32	9.75
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	16.81
Debits from the accounts by simple book entry	-	-	-	-	98.01
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,212.80	1,233.99	1,209.90	1,279.09	1,436.25
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	172.00	165.00	156.69	149.86	143.66
At terminals located in the reporting country	.	.	.	.	143.66
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	0.77
At terminals located in the reporting country	.	.	.	.	0.77
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	1,040.80	1,068.99	1,053.21	1,129.23	1,291.82
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	15.50	19.10	21.21	22.10	25.09
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.50	1.60	1.57	1.50	1.44
At terminals located in the reporting country	.	.	.	.	1.44
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	14.00	17.50	19.64	20.60	23.65
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	13.10	13.50	14.39	16.20	60.01
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	60.01
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.80	0.70	0.64	0.60	4.60
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	4.60
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	12.30	12.80	13.75	15.60	55.41
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	55.41
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	0.80	0.79	-	-	0.34
OTC cash withdrawals	-	-	-	-	.
OTC cash deposits	-	-	-	-	0.81

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	3,639.78	4,368.30	4,495.04	3,931.99	2,601.06
Domestic	.	.	.	.	2,179.70
Cross-border	.	.	.	.	421.36
Credit transfers					
Initiated in paper-based form	591.15	399.67	-	-	90.99
Initiated electronically	3,048.63	3,968.63	-	-	2,510.07
Initiated in a file/batch	.	.	.	.	1,129.37
Initiated on a single payment basis	.	.	.	.	1,380.70
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	2.81
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	871.31
Cross-border credit transfers received	.	.	.	.	537.61
Direct debits	45.74	47.87	44.57	44.75	2.32
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	.
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	2.30
Cross-border direct debits received	.	.	.	.	0.18
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	35.49	36.10	38.96	39.59	42.51
Domestic card payments	.	.	.	.	38.88
Cross-border card payments	.	.	.	.	3.63
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	30.00	30.48	32.96	33.17	34.36
Payments with cards with a delayed debit function	-	-	-	-	1.29
Payments with cards with a credit function	-	-	-	-	2.75
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	5.49	5.62	5.99	6.42	4.11
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	40.42
Payments initiated remotely	.	.	.	.	2.10
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
Cheques	15.28	12.64	10.16	8.27	6.19
Domestic	.	.	.	.	6.17
Cross-border	.	.	.	.	0.02
Cross-border cheques received	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	3,739.20	4,466.81	4,588.73	4,024.61	2,653.78
Domestic	.	.	.	.	2,227.20
Cross-border	474.32	373.44	389.27	395.23	426.58
Total cross-border transactions received (excluding card payments)	408.20	336.93	358.46	495.17	539.90
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	.
Debits from the accounts by simple book entry	-	-	-	-	.
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	51.19	50.70	48.70	49.98	53.69
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	15.70	15.20	14.59	14.37	14.17
At terminals located in the reporting country	.	.	.	.	14.17
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	0.31
At terminals located in the reporting country	.	.	.	.	0.31
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	35.49	35.50	34.11	35.62	39.22
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1.01	1.27	1.42	1.47	1.35
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.22	0.24	0.24	0.23	0.24
At terminals located in the reporting country	.	.	.	.	0.24
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	0.79	1.04	1.18	1.24	1.11
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.02	1.04	1.08	1.12	3.34
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	3.34
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.13	0.12	0.11	0.10	0.65
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	0.65
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	0.89	0.92	0.98	1.03	2.68
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	2.68
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	0.32	0.09	-	-	.
OTC cash withdrawals	-	-	-	-	2.64
OTC cash deposits	-	-	-	-	1.72

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: BoF-RTGS & TARGET2-FI					
Number of participants	22	25	25	26	26
of which:					
Direct participants	20	23	23	24	24
of which:					
Credit institutions	16	19	19	19	19
Central bank	1	1	1	1	1
Other direct participants	3	3	3	4	4
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	2	2	2	3	3
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	2	2	2	2	2
LVPS (NON-TARGET SYSTEM): POPS					
Number of participants	10	12	12	12	12
of which:					
Direct participants	9	10	10	10	10
of which:					
Credit institutions	9	10	10	10	10
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	1	2	2	2	2
RETAIL SYSTEM: PMJ (closed Feb. 2014)					
Number of participants	12	11	11	-	.
of which:					
Direct participants	12	11	11	-	.
of which:					
Credit institutions	12	11	11	-	.
Central bank	-	-	-	-	.
Other direct participants	-	-	-	-	.
of which:					
Public administration	-	-	-	-	.
Clearing and settlement organisations	-	-	-	-	.
Other financial institutions	-	-	-	-	.
Others	-	-	-	-	.
Indirect participants	-	-	-	-	.

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: BoF-RTGS & TARGET2-FI					
Credit transfers and direct debits	0.41	0.41	0.47	0.39	0.40
of which:					
Credit transfers and direct debits within the same TARGET component	0.19	0.17	0.18	0.13	0.11
Credit transfers and direct debits to another TARGET component	0.22	0.23	0.29	0.27	0.29
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.20	0.21	0.26	0.24	0.26
Credit transfers and direct debits to a non-euro area TARGET component	0.02	0.02	0.03	0.03	0.03
Concentration ratio in terms of volume (percentages)	73.40	74.30	77.80	-	79.00
LVPS (NON-TARGET SYSTEM): POPS					
Total transactions	0.55	0.56	0.53	0.49	0.45
Domestic	.	.	.	.	0.45
Cross-border	.	.	.	.	-
Credit transfers	0.30	0.34	0.35	0.35	0.35
Domestic	.	.	.	.	0.35
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	0.24	0.21	0.18	0.14	0.10
Domestic	.	.	.	.	0.10
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	92.20	92.10	91.80	93.10	92.80

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: PMJ (closed Feb. 2014)					
Total transactions	261.26	89.41	20.93	18.06	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	239.57	68.90	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	8.81	2.07	-	-	.
Initiated electronically	230.98	66.82	-	-	.
Direct debits	21.46	20.52	20.93	18.06	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	95.90	-	-	-	.

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: BoF-RTGS & TARGET2-FI					
Credit transfers and direct debits	9,060.65	12,139.31	23,371.99	9,893.75	9,751.54
of which:					
Credit transfers and direct debits within the same TARGET component	4,908.08	7,109.56	17,507.05	6,266.73	5,597.36
Credit transfers and direct debits to another TARGET component	4,152.57	5,029.75	5,864.94	3,627.02	4,154.17
of which:					
Credit transfers and direct debits to a euro area TARGET component	3,476.82	4,308.03	5,263.65	3,179.83	3,778.99
Credit transfers and direct debits to a non-euro area TARGET component	675.75	721.72	601.29	447.20	375.18
Concentration ratio in terms of volume (percentages)	73.20	77.30	86.20	-	76.30
LVPS (NON-TARGET SYSTEM): POPS					
Total transactions	325.07	376.85	338.26	282.96	299.46
Domestic	.	.	.	.	299.46
Cross-border	.	.	.	.	-
Credit transfers	310.32	365.35	328.93	275.60	293.74
Domestic	.	.	.	.	293.74
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	14.76	11.51	9.33	7.36	5.72
Domestic	.	.	.	.	5.72
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	93.00	92.00	90.90	92.00	93.20

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: PMJ (closed Feb. 2014)					
Total transactions	233.35	93.35	4.21	3.89	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	229.18	89.25	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	19.32	7.11	-	-	.
Initiated electronically	209.87	82.14	-	-	.
Direct debits	4.17	4.10	4.21	3.89	.
Domestic	-	-	-	-	.
Cross-border	.	.	.	.	.
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	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	96.60	-	-	-	.

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

EUROPEAN CENTRAL BANK

EUROSYSTEM

Payments statistics

Compilation of notes

Information on discrepancies with regards to reported data is given in the attached notes (up to reference year 2014):

Bulgaria
Czech Republic
Denmark
Croatia
Lithuania
Hungary
Poland
Romania
Sweden
United Kingdom

EUROPEAN CENTRAL BANK

EUROSYSTEM

COUNTRY TABLES NON-EURO AREA: **TABLE OF CONTENTS**

TABLE	TITLE
1	BASIC STATISTICAL DATA
2	SETTLEMENT MEDIA USED BY NON-MFIS
3	SETTLEMENT MEDIA USED BY CREDIT INSTITUTIONS
4	BANKNOTES AND COINS
5	INSTITUTIONS OFFERING PAYMENT SERVICES TO NON-MFIS
6	PAYMENT CARD FUNCTIONS AND ACCEPTING DEVICES
7A	PAYMENT TRANSACTIONS PER TYPE OF PAYMENT SERVICE INVOLVING NON-MFIS – NUMBER OF TRANSACTIONS
7B	PAYMENT TRANSACTIONS PER TYPE OF TERMINAL INVOLVING NON-MFIS – NUMBER OF TRANSACTIONS
8A	PAYMENT TRANSACTIONS PER TYPE OF PAYMENT SERVICE INVOLVING NON-MFIS – VALUE OF TRANSACTIONS
8B	PAYMENT TRANSACTIONS PER TYPE OF TERMINAL INVOLVING NON-MFIS – VALUE OF TRANSACTIONS
9	PARTICIPATION IN SELECTED PAYMENT SYSTEMS
10	PAYMENTS PROCESSED BY SELECTED PAYMENT SYSTEMS – NUMBER OF TRANSACTIONS
11	PAYMENTS PROCESSED BY SELECTED PAYMENT SYSTEMS – VALUE OF TRANSACTIONS

GENERAL NOTES: BULGARIA

Source for Table 1: Eurostat.
Source for all other tables: Българска народна банка (Bulgarian National Bank), unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
Exchange rate	A currency board has been in place in Bulgaria since 1997 (EUR 1 = BGN 1.95583).

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period. For the period 2002-03, sight deposits at the end of the corresponding year only. Starting from 2004 the data refer to the amount of BGN overnight deposits of MFIs held at resident credit institutions at the end of the reference quarter.

Table 4 – Banknotes and coins

Total currency in circulation	Includes commemorative coins.

Table 5 – Institutions offering payment services to non-MFIs

Since 2004 the data on offices refer to the total number of places of business offering payment services set up in the territory of the country.

For prior periods the number of offices does not include all structures through which banks operate, but only those which take part in the payment system.

Additional information is available on Bulgarian National Bank’s website at
http://www.bnb.bg/PaymentSystem/index.htm

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

Transactions per type of payment instrument Credit transfers Direct debits	Since 2010 the data for credit transfers and direct debits include all transactions. For prior periods only interbank transactions are included.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Most of the reporting agents are not able to distinguish prepaid card transactions at their terminals. Therefore some prepaid card transactions are reported under the item "POS transactions (except e-money transactions)" instead of the item "E-money payment transactions with cards with an e-money function".

Reference year – 2013

Volume and value of SEPA credit transfers:

- volume – 433,463
- value in EUR millions – 6,443.545

SEPA direct debit was not used in Bulgaria in 2013.

Reference year – 2012

Volume and value of SEPA credit transfers:

- volume – 343,588
- value in EUR millions – 5,441.499

SEPA direct debit was not used in Bulgaria in 2012.

Reference year – 2011

Volume and value of SEPA credit transfers:

- volume – 173,646 (increase of 38% compared to the previous year)
- value in EUR millions – 2,685.160 (increase of 31% compared to the previous year)

SEPA direct debit was not used in Bulgaria in 2011.

Reference year – 2010

Volume and value of SEPA credit transfers:

- volume – 125,682
- value in EUR millions – 2,047.293

SEPA direct debit was not used in Bulgaria in 2010.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

RTGS: RINGS. Has been in live operation since 2 June 2003.

The items "Total transactions sent", "Card payments" and "ATM transactions" in Tables 10 and 11 for the retail system BORICA include only the interbank transactions in the country made by cards issued in the country.

TARGET2-BNB: As of 1 February 2010 Bulgarian National Bank is a connected central bank in TARGET2 and operates the national TARGET2 component system, TARGET2-BNB.

BISERA7-EUR: As of 1 February 2010 a new retail payment system for payments in euro is in operation (BISERA7-EUR). BISERA7-EUR processes only SEPA payments. The value and volume of transactions are shown in Tables 10 and 11 and are also included in the information above on SEPA credit transfers.

GENERAL NOTES: CZECH REPUBLIC

Source for Table 1: Eurostat.
Source for all other tables: Česká národní banka, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" counterpart sector are not reported for 2002. Data for the "Central government" counterpart sector are not reported for 2002. Data for the "Other residents" counterpart sector are not reported for 2002.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Non-intraday borrowing from the central bank	The Czech Republic decided to launch regular liquidity-supplying repo operations from 15 October 2008. Government bonds of the Czech Republic have been used as collateral in these operations. Česká národní banka supports the smooth functioning of the government bond market. This technical measure aimed to prevent the potential spreading of problems from foreign financial markets to the Czech financial sector. This indicator is therefore higher for 2008.

Table 4 – Banknotes and coins

Total coins in circulation	Does not include commemorative coins.

Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Includes the postal institution.
Electronic money institutions	
Number of institutions	Not applicable for 2002-03. The number of institutions is given as at the end of reference year.

Outstanding value on e-money storages issued by electronic money institutions	Not applicable for 2002-03. Until 2011 the outstanding value of electronic money was calculated for all e-money institutions in existence during the reference year. As of 2012 the outstanding value is calculated only for e-money institutions in existence at year-end. 2004-2009 The hybrid institutions operating in the Czech Republic issue the e-money with the permission of Česká národní banka. However, as these institutions issue e-money for very limited purposes (e.g. electronic tickets), e-money is not widely accepted as a means of payment. For this reason, the hybrid e-money institutions are not covered by BSI statistics. 2009 onwards As of 1 November 2009, in accordance with national law (Act No. 284/2009 Coll. on Payment system act), the hybrid institutions (mostly transport companies/carriers) came under the heading of small e-money issuers. Their number significantly decreased (in connection with the amendment of Act No. 284/2009 Coll. on Payment system act in 2011) between 2010 and 2011. These small e-money issuers are not part of the MFI list.
Total number of payment institutions resident in the country	2010 Payment institutions – 0 Small payment institutions – 22 (as at 31 December 2010). All of these institutions are small payment institutions (as defined by the national law); the country's large institutions were established in 2011. Please see the following links (to JERRS, a supervisory database) for more details: https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en 2011 Payment institutions – 12 Small payment institutions – 50 Please see the following link (to JERRS, a supervisory database) for more details: https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en 2012 Payment institutions – 15 Small payment institutions – 61 Please see the following link (to JERRS, a supervisory database) for more details. https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2012&p_hie=HI&p_rec_per_page=25&p_ses_idx=184 2013 Payment institutions – 15 Small payment institutions – 74 Please see the following links (to JERRS, a supervisory database) for more details: https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=174 https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except an e-money function)	
of which: cards with a debit and/or delayed debit function	Not applicable.
of which: cards with a credit and/or delayed debit function	Not applicable.
Total number of cards (irrespective of the number of functions on the card)	Not applicable.
of which: cards with a combined debit, cash and e-money function	Since 2010 the decrease in number of cards issued is for the same reason as stipulated in Table 5 (outstanding value on e-money storages issued by ELMI)
Cards with an e-money function	

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

Credit transfers	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.
Direct debits	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.
Card payments with cards issued by resident PSPs (except cards with an e-money function)	
of which: payments with cards with a debit and/or delayed debit function	Not applicable.
of which: payments with cards with a credit and/or delayed debit function	Not applicable.
Total number/value of payment transactions	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

LVPS: CERTIS (interbank payments in CZK, processing both large-value and retail payments)

GENERAL NOTES: DENMARK

Source for Table 1: Eurostat.
Source for Tables 1-5: Danmarks Nationalbank
Sources for Tables 6-10: Danmarks Nationalbank, Nets and the Danish Bankers' Association.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

Table 4 – Banknotes and coins

Currency in circulation	Includes banknotes for the Faroe Islands and commemorative coins, therefore does not equate to the sum of "Total banknotes in circulation" and "Total coins in circulation".
Total number of coins in circulation	The 25-øre coin ceased to be legal tender in October 2011.

Table 6 – Payment card functions and accepting devices

Cards with an e-money function	No data are reported on e-money.
E-money card terminals	No data are reported on e-money.

Table 7a – Payment transactions per type of payment service involving non-MFIs: number of transactions

Credit transfers	In general, data on credit transfers only include interbank payments, i.e. intrabank retail payments are excluded. Also excluded are credit transfers through the RTGS-system Kronos, which means that customer-initiated and other interbank payments are excluded. Only payments in Danish kroner (DKK) are reported.

	No data are reported on SEPA credit transfers. No data are reported on e-money. Book-entry transactions are not included, as data are not available.
Direct debits	Only data on transactions in Danish kroner are reported. No data are included on SEPA direct debit transactions.
Card payments	Cards with a debit function include the national debit card, Dankort, and international MasterCard and Visa debit cards. Cards with a credit and/or delayed debit function include international MasterCard, American Express, Visa and Diners Club cards.
E-money payment transactions with e-money issued by resident PSPs	No data are reported on e-money.
Memorandum items	No data reported as none available.

Table 7b – Payment transactions per type of terminal involving non-MFIs: number of transactions

ATM cash withdrawals	a) No data reported, because the available data exclude intrabank customer withdrawals. b) and c) Data not available.
ATM cash deposits	a), b) and c) Data not available.
POS transactions	Includes figures for online transactions, i.e. when card is not present.
Memorandum items	Data not available.

Table 8a – Payment transactions per type of payment service involving non-MFIs: value of transactions

Credit transfers	In general, data on credit transfers only include interbank payments, i.e. intrabank retail payments are excluded. Also excluded are credit transfers through the RTGS-system Kronos, which means that customer-initiated and other interbank payments are excluded. Only payments in Danish kroner (DKK) are reported. No data are reported on SEPA credit transfers. No data are reported on e-money. Book-entry transactions are not included, as data are not available.
Direct debits	Only data on transactions in Danish kroner are reported. No data are included on SEPA direct debit transactions.
Card payments	Cards with a debit function include the national debit card, Dankort, and international MasterCard and Visa debit cards. Cards with a credit and/or delayed debit function include international MasterCard, American Express, Visa and Diners Club cards.
Memorandum items	No data reported as none available.

E-money payment transactions with e-money issued by resident PSPs	No data are reported on e-money.

Table 8b – Payment transactions per type of terminal involving non-MFIs: value of transactions

ATM cash withdrawals	a) No data reported, because the available data exclude intrabank customer withdrawals. b) and c) Data not available.
ATM cash deposits	a), b) and c) Data not available.
POS transactions	Includes figures for online transactions, i.e. when the card is not present.
Memorandum items	Data not available.

GENERAL NOTES: CROATIA

Source for Table 1: Eurostat.
Source for all other tables: Hrvatska narodna banka, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

Table 4 – Banknotes and coins

Total coins in circulation	Does not include commemorative coins.

Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Includes the postal institution.

Table 6 – Payment card functions and accepting devices

General	Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

General	Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

GENERAL NOTES: LITHUANIA

Source for Table 1: Eurostat.
Source for all other tables: Lietuvos bankas, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). There were no overnight deposits of euro area central governments held at Lietuvos bankas, whether in litas, euro or other currencies.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions legally incorporated in the reporting country	
Number of institutions	Comprises banks and credit unions. Number of banks at the end of the year: nine in the period 2007-10, eight in the period 2011-12, seven in the period 2013-14.
Other payment service providers	
Number of institutions	Only payment institutions are reported under the category "Other payment service providers".
Number of overnight deposits	Not applicable. Payment institutions do not accept deposits.
Value of overnight deposits	Not applicable. Payment institutions do not accept deposits.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	There are no cards with an e-money function in Lithuania. Cards with an e-money function have not been issued since 2008.
Terminals provided by resident payment service providers	
EFTPOS terminals	Some large merchants may have contracts with more than one acquirer for cards processing through the same EFTPOS terminal. As each bank reports the number of EFTPOS terminals separately, double-counting is possible.
E-money card terminals	There are no e-money card terminals provided by Lithuanian PSPs.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions [up to 2013]

Transactions per type of payment instrument	
Cheques	The increase is due to new methodology. Cash withdrawals with cheques are included from 2006.
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
ATM cash deposits	The first ATMs with cash deposit function were installed at the end of 2006.
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	The first ATMs with cash deposit function were installed at the end of 2006.
c) Transactions at terminals located outside the country with cards issued in the country	

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2014]

Most of the new series were not collected from the reporting population for reference period 2014 and are reported as not available. Initial statistical data for all new items and breakdowns will be transmitted by Lietuvos bankas to the ECB in May 2016 for reference period 2015.

Combined data on Lithuanian cross-border transactions for reference period 2014 are available. Single country breakdowns for all Union countries and the rest of the world were not collected.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2014]

Some new series were not collected from the reporting population for reference period 2014 and are reported as not available. Initial statistical data for all new items and breakdowns will be transmitted by Lietuvos bankas to the ECB in May 2016 for reference period 2015.

In Lithuania transactions at terminals provided by resident payment service providers with cards issued by resident payment service providers comprise not only ATM cash withdrawals, ATM cash deposits, POS transactions, but also ATM credit transfers. Please note that there are no e-money card loading and unloading transactions and e-money payment transactions with cards with an e-money function in Lithuania.

Table 9 – Participation in selected payment systems

TARGET component: TARGET2-LIETUVOS BANKAS and LITAS-PHA began operations on 19 November 2007. LITAS-PHA was closed in November 2011.

LVPS: LITAS Began operations on 19 January 2004; closed in January 2007.

LVPS: LITAS-RLS Began operations on 29 January 2007; closed on 1 January 2015.

Retail: LITAS-MMS Began operations on 29 January 2007.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Payment systems process credit transfers and direct debits. Hence, other payment instruments are not applicable.

LVPS LITAS-RLS and retail system LITAS-MMS only process domestic payments.

GENERAL NOTES: HUNGARY

Source for Table 1: Eurostat.
Source for all other tables: Magyar Nemzeti Bank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are reported for the "NCBs" reference sector for 2006-13. Data for the "Central government" component sector are not reported for the "OMFIs" reference sector for 2004-05. Confidential data.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Overnight deposits held at the central bank	Value for the last quarter of the period.
Memo item: Non-intraday borrowing from the central bank	This item includes two-week and six-month loans that matured by end-2007. It includes the outstanding amount of both at end-2008 and it equals zero at end-2009 and end-2010. The Magyar Nemzeti Bank introduced two-year collateralised loans for credit institutions between 3 April 2012 and April 2013. At end-2012, the item only includes two-year loans. The Funding for Growth Scheme was introduced by Magyar Nemzeti Bank in June 2013. At end-2013, the item includes two-year loans and loans offered within the framework of the Funding for Growth Scheme, causing a significant change in 2013. At end-2014, the impact of the increase has continued because of the Funding for Growth Scheme.

Table 4 – Banknotes and coins

Currency in circulation	Includes commemorative banknotes and coins and legacy currencies.
Total banknotes in circulation	Commemorative banknotes are not included. HUF 200 banknotes were withdrawn from circulation on 16 November 2009.
Total coins in circulation	Commemorative coins are not included. HUF 2 and HUF 1 coins were withdrawn from circulation on 1 March 2008, when they ceased to be legal tender. HUF 200 coins entered into circulation on 15 June 2009.
Currency in circulation held by MFIs	Includes commemorative banknotes and coins.

Table 5 – Institutions offering payment services to non-MFIs

Branches of euro area-based credit institutions	
Number of offices	There were no non-resident institutions operating in Hungary in 2004.
Value of overnight deposits	There were no non-resident institutions operating in Hungary in 2004. One of the largest credit institutions became a branch of another institution in January 2009. Hence, the very high increase in 2009.
Branches of EEA-based credit institutions (outside the euro area)	
Number of offices	Not applicable.
Value of overnight deposits	Not applicable.
Branches of non-EEA-based banks	
Number of offices	Not applicable.
Value of overnight deposits	Not applicable.
Electronic money institutions	
Number of institutions	There is currently only one electronic money institution in Hungary.
Outstanding value on e-money storages issued by electronic money institutions	There is currently only one electronic money institution in Hungary from 2014.
Total number of payment institutions resident in the country	Includes credit institutions, specialised credit institutions, savings banks and clearing and settlement organisations.
Total number of payment institutions operating in the country on a cross-border basis *of which*: – Number of payment institutions providing services through an established branch; – Number of payment institutions providing services through an agent; Number of payment institutions providing services without establishing a branch.	All of these payment institutions have their headquarters in the euro area and have an established branch in Hungary. There are no payment institutions providing services through an agent in Hungary. About 95% of all payment institutions belong to this category.

Other payment service providers	
Number of institutions	Includes the postal institution.
Value of overnight deposits	A more detailed data source than before has been used from 2010. In the current publication, the value of overnight deposits includes the undrawn interest on, and outstanding amounts of, the expired bonds of household sectors and the undrawn interest on deposits of municipal corporations.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except an e-money function)	
of which: cards with a debit function	Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.
of which: cards with a credit function	Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.
of which: cards with delayed debit function	The number of cards with a delayed debit function decreased in 2007, because the Diners Club issuing activity was terminated in Hungary.
Cards with an e-money function	No e-money schemes exist until 2013.
of which: cards with an e-money function which have been loaded at least once	No e-money schemes exist until 2013.
Cards with a combined debit, cash and e-money function	Not applicable.
Total number of cards	There are 19,165 cards which have a dual function (credit and debit).
Terminals provided by resident payment service providers	
POS terminals *of which:* EFTPOS terminals	The number of POS terminals fell in 2005 because the number of imprinters used as a back-up solution decreased. EFTPOS terminals also include terminals installed at bank branches and post offices which can only be used for cash withdrawal and deposit transactions.
E-money card terminals	Not applicable. No e-money schemes exist.
of which: e-money card-loading/unloading terminals	Not applicable. No e-money schemes exist.
of which: e-money card-accepting terminals	Not applicable. No e-money schemes exist.
ATMs with a credit transfer function	There are no ATMs with a credit transfer function in Hungary. Figures for previous years arose from false data reporting by a Hungarian bank

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference year 2014 Tables 7a and 8a]	
Credit transfers	Up to 2006 this item contains estimated figures that correspond to the previous definitions. In 2006 data, funds transfers between accounts in the same name are included. From 2005 the figures also include postal transactions (postal inpayment orders, domestic postal orders, cash delivery orders). Postal instruments mean a substantial increase in the number of credit transfers, but the effect of these instruments on the total value of credit transfers is not significant.
of which: paper-based	Up to 2006 this item contains estimated figures that correspond to the previous definitions. Most of the postal transactions are paper-based, as they are initiated by customers in paper-based form.
of which: non-paper-based / Initiated electronically from 2014	Up to 2006, this row contains estimated figures that correspond to the previous definitions.
Direct debits	Up to 2006, this row contains estimated figures that correspond to the previous definitions. From 2007 collection orders in foreign currency are not included in this item, resulting in a decrease in the value of direct debits, but the effect of these instruments on the total number of direct debits is not significant. Data for 2004 have been revised following the supervision of data suppliers in 2005. Although the supervision covered data for 2004, it is assumed that figures for 2002 and 2003 are also in need of revision.
Card payments with cards issued by resident PSPs (except cards with an e-money function)	Only includes payment transactions at terminals located inside and outside the country. Does not equal the sum of “Transactions at terminals located in the country by cards issued in the country – POS transactions” and “Transactions at terminals located outside the country by cards issued in the country – POS transactions”, as: 1. cash withdrawal and deposit transactions made on POS terminals installed at bank branches and post offices are not included in card payment data, but are included in POS transactions; and 2. mobile phone loading through ATMs is included in card payment figures, and since 2009 it is counted in the ATM cash withdrawals (before 2009 it was not counted in POS transactions or in ATM cash withdrawals).
E-money purchase transactions	No e-money transactions exist until 2013
of which: with cards with an e-money function	No e-money transactions exist until 2013
of which: with other e-money storages	No e-money transactions exist until 2013
Other payment services	Contains estimated figures according to the previous definitions. Contains pre-authorised collection orders, bills of exchange, unauthorised collection orders, letters of credit, clearing checks and documentary collection. From 2007 collection orders in foreign currency are included. From 2014, the transactions between a client’s own two accounts held at the same bank are included in other

	payment services, which cause a significant increase.
Memorandum items	
Credits to the accounts by simple book entry	In 2007 funds transfers between accounts in the same name are included.
Debits from the accounts by simple book entry	In 2007 funds transfers between accounts in the same name and loan repayment are included.
Transactions per type of terminal [as of reference year 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Mobile-loading transactions are counted in “Card payments with cards issued in the country”. As of 2009 it is counted in the ATM cash withdrawals (before it was not counted in “Transactions per type of terminal”).
POS transactions (irrespective of type of card used)	Includes cash withdrawals, and deposits and POS payment transaction at POS terminals installed at bank branches and post offices. Transactions at merchants located in the country, but their acquiring bank is outside the country (cross-border acquiring) are not included in POS transactions located in the country, but in POS transactions located outside the country
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash withdrawals	Mobile-loading transactions are counted in “Card payments with cards issued in the country”. As of 2009 they are counted in “ATM cash withdrawals” (prior to 2009 they were not counted in “Transactions per type of terminal”).
POS transactions (irrespective of type of card used)	Includes cash withdrawals and deposits at POS terminals installed in bank branches and post offices, and POS payment transactions at merchants.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non–resident PSPs with cards issued by resident PSPs	
POS transactions (irrespective of type of card used)	Transactions at merchants located in the country, but whose acquiring bank is outside the country (cross-border acquiring) are included in POS transactions located outside the country.
E-money card-loading/unloading transactions	Not applicable.
Memorandum items	
Cash advances at POS terminals	All of the transactions have been made at POS terminals installed in bank branches and post offices. Includes cash withdrawal transactions with cards issued inside and outside the country.

Table 9 – Participation in selected payment systems

LVPS: VIBER Retail system: ICS	
Clearing and settlement organisations	From 2004 the clearing and settlement organisation referred to here is regarded as a credit institution, and as such is included in the number of credit institutions in the period 2004-06.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

LVPS: VIBER Retail system: ICS

GENERAL NOTES: POLAND

Source for Table 1: Eurostat.
Source for all other tables: Narodowy Bank Polski, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Covers overnight deposits vis-à-vis the non-central government sectors of domestic non-MFIs. Data for the “Rest of the world” component sector are not reported for the period 2002-04. Data for the “Central government” component sector are not reported for the period 2002-04. Data for the “Other residents” counterpart sector are not reported for the period 2002-03.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	Overnight deposits increased on the last day of December 2008. Banks moved their funds from remunerated short-term deposit facilities to overnight accounts (to some extent owing to the beginning of the period of obligatory reserves).
Overnight deposits held at other credit institutions	Data revised. Previously disseminated data also included foreign currency denominated deposits.

Table 4 – Banknotes and coins

Currency in circulation	In January 1995 Narodowy Bank Polski issued new zlotys (10,000 old = 1 new). Old and new zlotys circulated simultaneously for two years. Old zlotys could be exchanged for new zlotys until 31 December 2010. As the item “Currency in circulation outside MFIs” also contains old zlotys which still have not been exchanged for new zlotys, the total banknotes and coins issued is not equal (until 2005) to the sum of the two items “Currency in circulation held by MFIs” and “Currency in circulation outside MFIs”.

	The number of commemorative coins increased considerably in 2008 owing to the increase of the mintage by Narodowy Bank Polski.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions legally incorporated in the reporting country	
Number of offices	In 2012 there is a considerable increase in the number of offices due to methodological changes in data collection. From 2012 onwards the indicator also includes “franchise branches”, which are not included in previous reporting periods.
Value of overnight deposits	Covers overnight deposit accounts held by domestic and non-resident non-MFIs at credit institutions legally incorporated in Poland. For transferable deposits held with the central bank, monthly observations for June 2010 to June 2012 (other than end-December) may include technical accounts of the central government which should not come under this category. Since the error could not be revised, transferable deposits may be higher than overnight ones.
Number of overnight deposits	In 2010 data were revised back to 2005. Previously disseminated data did not include foreign currency denominated deposits or government deposits. Moreover, in the case of the central bank, only the number of clients, instead of the number of accounts, was reported.
Branches of EEA-based banks	
Number of offices	In 2009 data were revised back to 2005. Previously only main offices were reported. A sharp increase in the number of offices (of euro area-based credit institutions) occurred in 2006. Generally, the office networks of non-resident credit institutions are limited, with the exception of one euro area-based credit institution that started operating in 2006 with 127 offices.
Value of overnight deposits	Covers overnight deposit accounts held by domestic and non-resident non-MFIs at branches of EEA-based banks.
Electronic money institutions	
Number of institutions	Not applicable
Outstanding value on e-money storages issued by electronic money institutions	Not applicable
Other payment service providers	
Number of institutions	Before 2009 only the Post Office was included in this category. Since 2012 domestic payment institutions have also been included in this category.
Number of offices	Until 2012 only the Polish Post branches were taken into account. Since 2012 branches operated by domestic payment institutions have also been taken into account.

Number of overnight deposits	Not applicable. Other institutions offering payment services do not hold deposits for customers.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	Not applicable.
of which: cards with an e-money function which have been loaded at least once	Not applicable.
Total number of cards (irrespective of the number of functions on the card) *of which:* cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable.
of which: e-money card-loading/unloading terminals	Not applicable.
of which: e-money card-accepting terminals	Not applicable.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers, direct debits and cheques	The data were revised back to 2005 on the basis of new data collected. Revised data include: transactions processed within the same bank (i.e. between two different branches), and transactions settled in retail and large value payment systems. This revision gave rise to huge increases, especially in terms of transaction value.
Memo item: Credits to the account by simple book entry	Book-entry transactions are not included, as data are not available.
Memo item: Direct from the account by simple book entry	Book-entry transactions are not included, as data are not available.
E-money payment transactions	Not applicable.
of which: with cards with an e-money function	Not applicable.
of which: with other e-money storages	Not applicable.
Other payment services	Not applicable.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	

E-money card-loading/unloading transactions	Not applicable.

Table 9 – Participation in selected payment systems

TARGET component: TARGET2-NBP	The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.
SORBNET-EURO	This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.
LVPS: SORBNET / SORBNET2	The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.
Retail system: EuroELIXIR	System launched on 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.
Retail system: Express ELIXIR	System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.
Retail system: BlueCash	System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: TARGET2-NBP	The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro. The number and value of transactions do not include technical liquidity transfers.
SORBNET-EURO	This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.
LVPS: SORBNET / SORBNET2	The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.

Retail system: ELIXIR	Between January 2003 and November 2004, in accordance with a regulation of the President of Narodowy Bank Polski, all transactions of PLN 1 million or above had to be made via the SORBNET system (rather than the ELIXIR system). This obligation ceased to apply in November 2004, when Poland's national clearing house KIR established the guarantee settlement mechanism.
Retail system: SYBIR	System closed in July 2004.
Retail system: EuroELIXIR	System launched in 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.
Retail system: Express ELIXIR	System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.
Retail system: BlueCash	System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

GENERAL NOTES: ROMANIA

Source for all tables: Banca Naţională a României, unless otherwise indicated.
Methodology: the enhanced definitions have been used for all data provided.

Table 2 – Settlement media used by non-MFIs

Liabilities of the NCB - Overnight deposits denominated in euro of the rest of the world, except banks	Data are not shown on account of legal constraints in terms of confidentiality.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period. Overnight deposits, denominated in euro only, held at other credit institutions operating in Romania.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions offering payment services to non-MFIs – Number of e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
Credit institutions offering payment services to non-MFIs – Outstanding values on e-money storages issued	Data are not shown on account of legal constraints in terms of confidentiality.
Branches of EEA-based credit institutions outside the euro area – Number of offices	Data are not shown on account of legal constraints in terms of confidentiality.
Branches of EEA-based credit institutions outside the euro area – Value of overnight deposits held by non-MFIs	Data are not shown on account of legal constraints in terms of confidentiality.
E-money institutions offering payment services to non-MFIs – Number of payment accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money institutions offering payment services to non-MFIs – Number of e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money institutions offering payment services to non-MFIs – Outstanding values on e-money storages issued	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of offices	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of overnight deposits held by non-MFIs	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of overnight deposits held by non-MFIs	Data on the State Treasury are not included.
Other payment service providers offering payment services to non-MFIs – Value of overnight deposits held by non-MFIs	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Value of overnight deposits held by non-MFIs	Data on the State Treasury are not included.

Table 6 – Payment card functions and accepting devices

Cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
Cards on which e-money can be stored directly	Data are not shown on account of legal constraints in terms of confidentiality.
Cards which give access to e-money stored on e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
Cards with an e-money function which have been loaded at least once	Data are not shown on account of legal constraints in terms of confidentiality.
Cards with a combined debit, cash and e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
POS terminals of which E-money card terminals	Data are not shown on account of legal constraints in terms of confidentiality
E-money card terminals	Data are not shown on account of legal constraints in terms of confidentiality
E-money card loading and unloading terminals	Data are not shown on account of legal constraints in terms of confidentiality
E-money card accepting terminals	Data are not shown on account of legal constraints in terms of confidentiality

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

Credit transfers	Data on the State Treasury are not included.
E-money payment transactions with e-money issued by resident PSPs	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with cards on which e-money can be stored directly	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with e-money accounts accessed through a card	Data are not shown on account of legal constraints in terms of confidentiality.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.

E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.

Table 9 – Participation in selected payment systems

TARGET2-Romania	The TARGET2-Romania system processes domestic and cross-border payments in euro. It went live on 4 July 2011.
ReGIS	ReGIS is the Romanian electronic RTGS. It went live on 8 April 2005.
SENT	SENT is the Romanian ACH. It went live on 13 May 2005. As from 1 November 2013, the SENT system also processes payments in euro.

GENERAL NOTES: SWEDEN

Source for Table 1: Eurostat.
Source for all other tables: Sveriges Riksbank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are based on best estimates.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Memorandum items: Overnight deposits in foreign currencies held by non-MFIs	Overnight deposits in foreign currencies held by non-MFIs in the "Rest of the world" component sector are based on best estimates for 2002-11.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Memorandum items:	
Non-intraday borrowing from the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.
Intraday borrowing from the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

Table 4 – Banknotes and coins

Currency in circulation	Includes commemorative coins.
Banknotes in circulation, SEK 10 and SEK 5	The SEK 10 and SEK 5 banknotes ceased to be legal tender in 1999. In December 2008 the Riksbank decided to remove the SEK 10 and SEK 5 banknotes from currency in circulation.

Total coins in circulation, SEK 0.5	Includes commemorative coins. The SEK 0.5 coin ceased to be legal tender in September 2010. In June 2011 the Riksbank decided to remove the SEK 0.5 coin from currency in circulation.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Data are based on best estimates for 2004-09. From 2010 data are based on the number of transferable overnight deposits.
Other payment service providers	
Number of institutions	Includes the Swedish postal institution Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.
Number of offices	Includes the offices of Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: cards with an e-money function which have been loaded at least once	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Total number of cards (irrespective of the number of functions on the card) *of which:* cards with a combined debit, cash and e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: e-money card-loading/unloading terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: e-money card-accepting terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Book-entry transactions are not included, as data are not available. The reduction in the number of credit transfers as from 2002 is attributable to the fact that since then credit transfers between two postal giro accounts have no longer been included in the statistics, as these are now internal transactions in Nordea (Plusgirot).

Direct debits	Book-entry transactions are not included, as data are not available.
E-money payment transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: with cards with an e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: with other e-money storages	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Cheques	Does not include traveller's cheques.
Cross-border transactions received	Figures are not available owing to low quality.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
c) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: E-Rix	There is no breakdown available for some of the data included in the total.

GENERAL NOTES: UNITED KINGDOM

Source for Table 1: Eurostat.
Source for all other tables: Bank of England, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are not reported for the period 2000-04.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

Table 4 – Banknotes and coins

Total banknotes in circulation	Bank of England banknotes only.

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
Number of offices	The central bank also has two outlets for note issuance, 12 regional agencies for economic intelligence gathering purposes and one office for prudential regulation.
Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Estimated figure. Includes private sector ordinary share and deposit accounts with UK building societies, as well as corporate bodies' shares and deposits below GBP 50,000 placed with building societies. This figure excludes data from the Northern Ireland Bankers' Association. Encompasses instant access deposit accounts, not including term accounts, at banks (data not available for building societies).

of which: number of internet/PC-linked overnight deposit accounts	Number of accounts associated with internet services (credit transfers, payment of bills, etc. via the internet). Includes internet-linked accounts at banks (data not available for building societies).
Credit institutions legally incorporated in the reporting country	
Number of offices	Banks only; data not available for building societies.
Other payment service providers	
Number of institutions	The postal institution.
Number of overnight deposits	Data up to December 2004 are for National Savings Ordinary Accounts. They were then replaced by Easy Access Accounts, which were withdrawn in July 2012. Data to end-June 2012.
Value of overnight deposits	Data up to December 2004 are for National Savings Ordinary Accounts. They were then replaced with Easy Access Accounts, which were withdrawn in July 2012. Data to end-June 2012.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
of which: cards with a credit function	MasterCard and Visa only. Does not include data for "Cards with a credit and charge facility". These data are included in the "Cards with a credit and delayed debit function" category.
Total number of cards (irrespective of the number of functions on the card)	Excluding any stand-alone e-money cards and retailer cards.
Terminals provided by resident payment service providers	
POS terminals	Estimate of the total number of POS terminals in the United Kingdom. Most accept both credit and debit cards.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	For all years "on-us" transactions are not included as data is not available.
Of which: non-paper based credit transfers	Includes CHAPS interbank transactions as it is not possible to distinguish accurately between interbank and customer-driven payments.
Direct debits	For all years "on-us" transactions are not included as data is not available.
Card payments with cards issued by resident PSPs (except cards with an e-money function)	
of which: payments by cards with a debit function	Customer transactions only.

of which: payments by cards with a credit function	Customer transactions with MasterCard and Visa only. Does not include data for “Cards with a credit and charge facility”. These data are included in the “Cards with a credit and delayed debit function” category.
Cheques	Includes inter-branch cheques and estimates of in-house processed cheques. Includes some own account items.
Other payment services	Not applicable.
Total number of payment transactions *of which:* cross-border transactions sent	Data includes payment cards only.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Data include cards issued abroad and used in the United Kingdom. Data include all ATM transactions. A breakdown into cash withdrawals and cash deposits is not available.
POS transactions (irrespective of type of card used)	Data include cards issued abroad and used in the United Kingdom.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Data include all ATM transactions. A breakdown into cash withdrawals and cash deposits is not available.
POS transactions (irrespective of type of card used)	Data are for payment cards only. A further breakdown is not available.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions
TARGET component: CHAPS Euro, which closed in May 2008.
LVPS: CHAPS Sterling.
Retail system: Cheque and Credit Clearings. Total transactions sent: includes Northern Ireland (estimated) and Scotland.
Retail system: Bacs.
Retail system: Faster Payments.

GENERAL NOTES: BULGARIA

Source for Table 1: Eurostat.
Source for all other tables: Българска народна банка (Bulgarian National Bank), unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
Exchange rate	A currency board has been in place in Bulgaria since 1997 (EUR 1 = BGN 1.95583).

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period. For the period 2002-03, sight deposits at the end of the corresponding year only. Starting from 2004 the data refer to the amount of BGN overnight deposits of MFIs held at resident credit institutions at the end of the reference quarter.

Table 4 – Banknotes and coins

Total currency in circulation	Includes commemorative coins.

Table 5 – Institutions offering payment services to non-MFIs

Since 2004 the data on offices refer to the total number of places of business offering payment services set up in the territory of the country.

For prior periods the number of offices does not include all structures through which banks operate, but only those which take part in the payment system.

Additional information is available on Bulgarian National Bank’s website at
http://www.bnb.bg/PaymentSystem/index.htm

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

Transactions per type of payment instrument Credit transfers Direct debits	Since 2010 the data for credit transfers and direct debits include all transactions. For prior periods only interbank transactions are included.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Most of the reporting agents are not able to distinguish prepaid card transactions at their terminals. Therefore some prepaid card transactions are reported under the item "POS transactions (except e-money transactions)" instead of the item "E-money payment transactions with cards with an e-money function".

Reference year – 2013

Volume and value of SEPA credit transfers:

- volume – 433,463
- value in EUR millions – 6,443.545

SEPA direct debit was not used in Bulgaria in 2013.

Reference year – 2012

Volume and value of SEPA credit transfers:

- volume – 343,588
- value in EUR millions – 5,441.499

SEPA direct debit was not used in Bulgaria in 2012.

Reference year – 2011

Volume and value of SEPA credit transfers:

- volume – 173,646 (increase of 38% compared to the previous year)
- value in EUR millions – 2,685.160 (increase of 31% compared to the previous year)

SEPA direct debit was not used in Bulgaria in 2011.

Reference year – 2010

Volume and value of SEPA credit transfers:

- volume – 125,682
- value in EUR millions – 2,047.293

SEPA direct debit was not used in Bulgaria in 2010.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

RTGS: RINGS. Has been in live operation since 2 June 2003.

The items "Total transactions sent", "Card payments" and "ATM transactions" in Tables 10 and 11 for the retail system BORICA include only the interbank transactions in the country made by cards issued in the country.

TARGET2-BNB: As of 1 February 2010 Bulgarian National Bank is a connected central bank in TARGET2 and operates the national TARGET2 component system, TARGET2-BNB.

BISERA7-EUR: As of 1 February 2010 a new retail payment system for payments in euro is in operation (BISERA7-EUR). BISERA7-EUR processes only SEPA payments. The value and volume of transactions are shown in Tables 10 and 11 and are also included in the information above on SEPA credit transfers.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	7,534.3	7,348.3	7,305.9	7,270.6	7,232.8
GDP (BGN billions)	73.78	80.10	81.54	81.97	83.61
GDP per capita (BGN)	9,793	10,900	11,161	11,274	11,560
HICP (annual percentage changes)	3.0	3.4	2.4	0.4	-1.6
Exchange rate (National currency vis-à-vis the euro)					
End of period	1.956	1.956	1.956	1.956	1.956
Average	1.956	1.956	1.956	1.956	1.956

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

2. Settlement media used by non-MFIs

BGN millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	7,356.65	7,793.38	8,499.22	9,075.15	10,168.10
Value of overnight deposits held at MFIs	12,787.90	15,626.63	18,904.00	21,092.98	26,426.53
of which:					
Transferable deposits	12,523.49	15,353.24	18,614.85	20,704.41	26,003.47
Narrow money supply (M1)	18,387.05	21,026.88	23,014.21	27,039.18	31,110.99
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	3,793.48	4,456.25	6,383.30	6,820.00	9,837.51
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
of which:					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

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

3. Settlement media used by credit institutions

BGN millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	3,352.10	3,929.90	3,950.50	3,987.20	6,412.70
Overnight deposits held at other credit institutions (in BGN, end of period)	1,156.58	822.34	488.97	343.05	461.34
of which:					
Transferable deposits at other MFIs (end of period)	303.63	203.80	376.40	227.85	376.60
Memorandum items:					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

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

4. Banknotes and coins

BGN millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	8,302.43	8,728.75	9,549.92	10,253.72	11,586.94
Total banknotes in circulation	8,133.86	8,548.95	9,354.82	10,041.71	11,354.87
of which:					
BGN 100	2,375.93	2,604.62	2,885.42	3,282.50	3,782.65
BGN 50	2,810.73	2,974.08	3,304.25	3,497.29	3,993.01
BGN 20	2,058.23	2,098.69	2,245.67	2,319.44	2,556.65
BGN 10	713.57	700.52	739.19	752.93	821.54
BGN 5	102.16	96.09	101.00	105.31	111.73
BGN 2	69.22	70.95	75.29	80.23	85.27
BGN 1	4.02	4.01	4.01	4.01	4.02
Total coins in circulation	163.17	174.36	189.15	205.94	225.49
of which:					
BGN 1	70.44	75.46	82.03	90.85	100.52
BGN 0.5	31.79	33.82	37.03	39.72	43.26
BGN 0.2	26.51	28.14	30.24	32.37	34.92
BGN 0.1	17.15	18.00	19.15	20.51	22.15
BGN 0.05	7.69	8.18	8.77	9.38	10.16
BGN 0.02	5.90	6.66	7.41	8.19	9.09
BGN 0.01	3.69	4.09	4.50	4.92	5.39
Currency in circulation held by MFIs	945.78	935.37	1,050.70	1,178.57	1,418.84
Currency in circulation outside MFIs	7,356.65	7,793.38	8,499.22	9,075.15	10,168.10
Memorandum item:					
Total commemorative coins	5.40	5.69	6.03	6.35	6.64

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

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

Original units (unless otherwise stated); values in BGN millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.59	1.64	1.67	1.74	1.82
Value of overnight deposits (BGN millions)	1,274.00	1,895.45	3,894.33	2,586.35	5,172.10
of which:					
Value of transferable deposits (BGN millions)	1,274.00	1,895.45	3,894.33	2,586.35	5,172.10
Credit institutions irrespective of their legal incorporation					
Number of institutions	30	31	31	30	28
Number of offices	5,986	3,906	3,948	3,883	3,839
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	7,724.24	7,697.48	7,491.59	7,245.53	6,903.38
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	822.44	1,066.11	1,195.66	1,598.46	1,777.54
Value of overnight deposits (BGN millions)	11,513.90	13,731.18	15,009.67	18,506.63	21,254.42
of which:					
Value of transferable deposits (BGN millions)	11,249.49	13,457.79	14,720.52	18,118.06	20,831.36
Number of payment accounts (thousands)	.	.	.	.	15,111.75
Number of e-money accounts (thousands)	.	.	.	.	55.98
Outstanding value on e-money storages issued (BGN millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	24	24	24	24	22
Number of offices	5,867	3,794	3,850	3,788	3,744
Value of overnight deposits (BGN millions)	10,726.03	12,849.43	14,065.79	17,243.76	19,548.93
Branches of euro area-based credit institutions					
Number of institutions	3	4	4	4	5
Number of offices	113	106	92	90	91
Value of overnight deposits (BGN millions)	513.86	575.22	586.32	807.92	1,691.37
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	1	1	1	0	0
Number of offices	1	1	1	-	-
Value of overnight deposits (BGN millions)	0.66	0.76	0.00	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	2	2	2	2	1
Number of offices	5	5	5	5	4
Value of overnight deposits (BGN millions)	273.36	305.78	357.57	454.95	14.12
Electronic money institutions					
Number of institutions	-	2	2	2	2
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (BGN millions)	-	.	.	.	.
Other payment service providers					
Number of institutions	-	8	9	7	7
Number of offices	-	-	-	-	820
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	115.71
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (BGN millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of BGN; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	31	42	43	40	38
Number of offices	5,987	3,907	3,949	3,884	4,660
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN millions)	12,787.90	15,626.63	18,904.00	21,092.98	26,426.51
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (BGN millions)	-	1.47	2.49	5.62	21.26
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	223
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	0
Number of payment institutions providing services through an agent	.	.	.	.	5
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	218

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	7,615.85	7,985.70	8,259.63	7,736.46	7,345.33
Cards with a payment function (except cards with an e-money function only)	7,615.85	7,985.70	8,259.63	7,736.46	7,227.08
of which:					
Cards with a debit function	6,623.42	7,007.16	7,282.18	6,934.15	6,286.36
Cards with a delayed debit function	-	-	-	-	2.01
Cards with a credit function	992.43	978.55	977.45	802.31	937.93
Cards with a debit and/or delayed debit function	-	-	-	-	0.00
Cards with a credit and/or delayed debit function	-	-	-	-	0.78
Cards with an e-money function	-	-	-	-	80.87
Cards on which e-money can be stored directly	.	.	.	.	0.00
Cards which give access to e-money stored on e-money accounts	.	.	.	.	80.87
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	80.87
Total number of cards (irrespective of the number of functions on the card)	7,615.85	7,985.70	8,259.63	7,736.46	7,354.02
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	0.00
Terminals provided by resident PSPs					
ATMs	5.72	5.79	5.64	5.85	5.62
Located in the reporting country	.	.	.	.	5.62
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	5.72	5.79	5.64	5.85	5.62
Located in the reporting country	.	.	.	.	5.62
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	4.46	4.64	5.11	5.30	4.34
Located in the reporting country	.	.	.	.	4.34
Located abroad	.	.	.	.	0.00
POS terminals	60.76	64.43	68.92	70.75	76.25
Located in the reporting country	.	.	.	.	75.62
Located abroad	.	.	.	.	0.63
POS terminals					
of which:					
EFTPOS terminals	60.51	64.17	68.66	70.56	76.25
Located in the reporting country	.	.	.	.	75.62
Located abroad	.	.	.	.	0.63
E-money card POS terminals	.	.	.	.	76.25
Located in the reporting country	.	.	.	.	75.62
Located abroad	.	.	.	.	0.63
E-money card terminals	-	-	-	-	78.21
Located in the reporting country	.	.	.	.	75.96
Located abroad	.	.	.	.	2.25
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	0.32
Located in the reporting country	.	.	.	.	0.32
Located abroad	.	.	.	.	0.00
E-money card accepting terminals	-	-	-	-	77.89
Located in the reporting country	.	.	.	.	75.64
Located abroad	.	.	.	.	2.25

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	163.68	177.33	186.71	205.45	192.50
Domestic	.	.	.	.	191.11
Cross-border	.	.	.	.	1.39
Credit transfers					
Initiated in paper-based form	-	-	-	-	99.63
Initiated electronically	-	-	-	-	92.87
Initiated in a file/batch	.	.	.	.	16.40
Initiated on a single payment basis	.	.	.	.	76.47
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	192.09
Cross-border credit transfers received	.	.	.	.	3.61
Direct debits	5.18	8.54	6.94	5.60	5.55
Domestic	.	.	.	.	5.55
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	5.30
Initiated on a single payment basis	.	.	.	.	0.26
Direct debits					
of which:					
Non-SEPA	.	.	.	.	5.55
Cross-border direct debits received	.	.	.	.	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	20.65	28.12	32.68	45.42	65.24
Domestic card payments	.	.	.	.	51.92
Cross-border card payments	.	.	.	.	13.32
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	12.96	18.61	23.86	34.90	46.63
Payments with cards with a delayed debit function	-	-	-	-	0.73
Payments with cards with a credit function	7.69	9.51	8.82	10.53	17.88
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.01
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	51.56
Payments initiated remotely	.	.	.	.	13.69
E-money payment transactions with e-money issued by resident PSPs	-	0.01	0.01	0.11	0.78
Domestic	.	.	.	.	0.16
Cross-border	.	.	.	.	0.63
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	-	0.01	0.01	0.11	0.79
of which:					
Accessed through a card	.	.	.	.	0.47
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	4.22

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	-	-	-	-	0.04
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.04
Cross-border cheques received	.	.	.	.	0.00
Other payment services	-	-	-	-	50.60
Domestic	.	.	.	.	50.60
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	189.51	214.01	226.33	256.58	314.71
Domestic	.	.	.	.	299.34
Cross-border	-	-	-	-	15.37
Total cross-border transactions received (excluding card payments)	-	-	-	-	7.83
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	.	39.81
Domestic	.	.	.	.	39.71
Cross-border	.	.	.	.	0.10
Cross-border money remittances received	.	.	.	.	0.99
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	120.85	124.19	135.28	150.19	134.89
At terminals located in the reporting country	.	.	.	.	134.89
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	104.46	99.43	103.79	111.89	91.33
At terminals located in the reporting country	.	.	.	.	91.33
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.13	0.19	0.21	0.30	0.41
At terminals located in the reporting country	.	.	.	.	0.41
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	16.26	24.56	31.28	38.00	43.15
At terminals located in the reporting country	.	.	.	.	43.14
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	10.68	11.95	9.72	9.92	14.53
At terminals located in the reporting country	.	.	.	.	14.19
At terminals located abroad	.	.	.	.	0.35
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	3.91	4.31	4.78	4.18	6.12
At terminals located in the reporting country	.	.	.	.	6.12
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	6.76	7.64	4.94	5.74	8.41
At terminals located in the reporting country	.	.	.	.	8.06
At terminals located abroad	.	.	.	.	0.35
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	9.18	7.18	9.83	12.33	10.84
At terminals located in the reporting country	.	.	.	.	0.01
At terminals located abroad	.	.	.	.	10.84
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.93	1.02	1.30	1.39	1.48
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	1.48
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	6.93	6.16	8.53	10.94	9.35
At terminals located in the reporting country	.	.	.	.	0.01
At terminals located abroad	.	.	.	.	9.35
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	-	3.10	0.51	0.40	0.52
OTC cash withdrawals	-	-	-	-	20.53
OTC cash deposits	-	-	-	-	30.07

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

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

Value of transactions sent (unless otherwise stated); BGN millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	710,116.92	732,742.99	759,937.91	757,261.60	650,927.38
Domestic	.	.	.	.	572,257.02
Cross-border	.	.	.	.	78,670.36
Credit transfers					
Initiated in paper-based form	-	-	-	-	275,005.54
Initiated electronically	-	-	-	-	375,921.84
Initiated in a file/batch	.	.	.	.	19,949.57
Initiated on a single payment basis	.	.	.	.	355,972.28
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	639,039.59
Cross-border credit transfers received	.	.	.	.	283,060.13
Direct debits	1,340.01	1,327.35	1,474.38	1,039.94	440.17
Domestic	.	.	.	.	440.17
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	419.64
Initiated on a single payment basis	.	.	.	.	20.53
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	440.17
Cross-border direct debits received	.	.	.	.	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,591.10	2,194.34	2,706.46	3,389.03	4,491.89
Domestic card payments	.	.	.	.	3,094.73
Cross-border card payments	.	.	.	.	1,397.16
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	895.80	1,394.94	1,825.69	2,472.21	2,814.93
Payments with cards with a delayed debit function	-	-	-	-	59.15
Payments with cards with a credit function	695.30	799.40	880.77	916.82	1,614.79
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	3.02
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	3,478.83
Payments initiated remotely	.	.	.	.	1,013.07
E-money payment transactions with e-money issued by resident PSPs	-	0.45	1.53	40.77	145.44
Domestic	.	.	.	.	12.18
Cross-border	.	.	.	.	133.26
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	-	0.45	1.53	40.77	145.44
of which:					
Accessed through a card	.	.	.	.	126.78
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	574.98

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

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

Value of transactions sent (unless otherwise stated); BGN millions; total for the period

	2010	2011	2012	2013	2014
Cheques	-	-	-	-	52.48
Domestic	.	.	.	.	0.04
Cross-border	.	.	.	.	52.44
Cross-border cheques received	.	.	.	.	10.51
Other payment services	-	-	-	-	90,640.48
Domestic	.	.	.	.	90,640.48
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	713,048.04	736,265.12	764,120.28	761,731.34	746,697.84
Domestic	.	.	.	.	666,444.61
Cross-border	-	-	-	-	80,253.23
Total cross-border transactions received (excluding card payments)	-	-	-	-	283,645.62
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	.	3,144.74
Domestic	.	.	.	.	2,412.88
Cross-border	.	.	.	.	731.86
Cross-border money remittances received	.	.	.	.	556.08
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); BGN millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	15,562.31	16,171.26	17,233.14	19,483.71	17,790.72
At terminals located in the reporting country	.	.	.	.	17,787.67
At terminals located abroad	.	.	.	.	3.05
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	13,948.83	13,941.85	15,190.56	17,204.52	15,072.67
At terminals located in the reporting country	.	.	.	.	15,072.67
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	23.34	32.75	41.30	62.79	83.96
At terminals located in the reporting country	.	.	.	.	83.96
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	1,590.13	2,194.34	2,001.28	2,216.40	2,633.93
At terminals located in the reporting country	.	.	.	.	2,630.88
At terminals located abroad	.	.	.	.	3.05
E-money card-loading/unloading transactions	-	-	-	-	0.15
At terminals located in the reporting country	.	.	.	.	0.15
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.01
At terminals located in the reporting country	.	.	.	.	0.01
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1,614.14	1,732.93	1,752.76	1,743.69	2,047.82
At terminals located in the reporting country	.	.	.	.	1,894.55
At terminals located abroad	.	.	.	.	153.28
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	816.03	897.19	1,025.87	946.19	1,202.93
At terminals located in the reporting country	.	.	.	.	1,202.93
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	798.12	835.74	726.90	797.50	844.89
At terminals located in the reporting country	.	.	.	.	691.62
At terminals located abroad	.	.	.	.	153.28
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); BGN millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	797.02	1,006.74	1,394.60	1,710.64	1,465.18
At terminals located in the reporting country	.	.	.	.	0.95
At terminals located abroad	.	.	.	.	1,464.24
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	161.29	193.62	342.32	475.99	490.82
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	490.82
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	635.73	813.12	1,052.29	1,234.65	974.25
At terminals located in the reporting country	.	.	.	.	0.95
At terminals located abroad	.	.	.	.	973.30
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.11
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.11
Memorandum items:					
Cash advances at POS terminals	-	276.80	366.90	310.30	374.92
OTC cash withdrawals	-	-	-	-	44,005.80
OTC cash deposits	-	-	-	-	46,634.68

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

9. Participation in selected payment systems - page 1

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-BNB BG (from Feb. 2010)					
Number of participants	19	19	22	26	25
of which:					
Direct participants	19	19	22	26	25
of which:					
Credit institutions	17	17	20	23	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	2	2
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	1	1	1	2	2
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): RINGS					
Number of participants	31	37	37	36	33
of which:					
Direct participants	31	37	37	36	33
of which:					
Credit institutions	30	31	31	30	28
Central bank	1	1	1	1	1
Other direct participants	-	5	5	5	4
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	5	5	5	4
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: BISERA					
Number of participants	32	33	33	32	30
of which:					
Direct participants	32	33	33	32	30
of which:					
Credit institutions	30	31	31	30	28
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

9. Participation in selected payment systems - page 2

End of period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: BORICA					
Number of participants	24	24	26	26	26
of which:					
Direct participants	24	24	26	26	24
of which:					
Credit institutions	24	24	26	26	23
Central bank	-	-	-	-	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	2
RETAIL SYSTEM: SEP (from 2009)					
Number of participants	5	7	7	7	-
of which:					
Direct participants	5	7	7	7	-
of which:					
Credit institutions	5	7	7	7	-
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Number of participants	14	14	15	15	13
of which:					
Direct participants	14	14	15	15	13
of which:					
Credit institutions	14	14	15	15	13
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-BNB BG					
Credit transfers and direct debits	0.07	0.11	0.14	0.18	0.22
of which:					
Credit transfers and direct debits within the same TARGET component	0.01	0.02	0.02	0.02	0.02
Credit transfers and direct debits to another TARGET component	0.06	0.09	0.12	0.16	0.19
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.05	0.09	0.11	0.15	0.18
Credit transfers and direct debits to a non-euro area TARGET component	0.00	0.00	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	77.40	70.10	63.10	67.90	64.80
LVPS (NON-TARGET SYSTEM): RINGS					
Total transactions	0.99	1.06	1.04	1.03	1.02
Domestic	.	.	.	.	1.02
Cross-border	.	.	.	.	-
Credit transfers	0.99	1.06	1.04	1.03	1.02
Domestic	.	.	.	.	1.02
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	0.99	1.06	1.04	1.03	1.02
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	51.80	51.10	49.70	49.50	52.10

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: BISERA					
Total transactions	51.84	53.92	56.16	53.40	60.57
Domestic	.	.	.	.	60.57
Cross-border	.	.	.	.	-
Credit transfers	51.65	53.73	55.45	52.66	59.82
Domestic	.	.	.	.	59.82
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	51.65	53.73	55.45	52.66	59.82
Direct debits	0.19	0.19	0.72	0.74	0.74
Domestic	.	.	.	.	0.74
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	48.80	47.10	46.60	46.50	48.80
RETAIL SYSTEM: BORICA					
Total transactions	66.23	96.80	73.40	79.60	86.01
Domestic	.	.	.	.	86.01
Cross-border	.	.	.	.	-
Credit transfers	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	15.24	28.20	29.30	34.80	40.66
Domestic	.	.	.	.	40.66
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	50.99	68.60	44.10	44.80	45.35
Domestic	.	.	.	.	45.35
Cross-border	.	.	.	.	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cheques	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	64.20	68.90	59.40	57.30	66.50

10. Payments processed by selected payment systems - page 3

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: SEP					
Total transactions	0.00	0.00	0.00	0.00	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers	0.00	0.00	0.00	0.00	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	0.00	0.00	0.00	0.00	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	100.00	100.00	100.00	100.00	-
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Total transactions	0.00	0.01	0.02	0.03	0.03
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.02
Credit transfers	0.00	0.01	0.02	0.03	0.03
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.02
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	0.00	0.01	0.02	0.03	0.03
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	92.00	89.20	93.80	94.90	93.60

11. Payments processed by selected payment systems - page 1

Value of transactions sent; BGN billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-BNB BG (EUR billions)					
Credit transfers and direct debits	181.16	286.31	313.39	335.82	324.34
of which:					
Credit transfers and direct debits within the same TARGET component	14.27	21.24	25.22	36.20	35.93
Credit transfers and direct debits to another TARGET component	166.89	265.07	288.17	299.62	288.41
of which:					
Credit transfers and direct debits to a euro area TARGET component	166.77	264.83	287.84	298.20	287.14
Credit transfers and direct debits to a non-euro area TARGET component	0.12	0.24	0.33	1.42	1.27
Concentration ratio in terms of volume (percentages)	95.90	95.40	94.80	91.90	92.40
LVPS (NON-TARGET SYSTEM): RINGS					
Total transactions	591.99	682.07	870.79	797.06	633.86
Domestic	.	.	.	.	633.86
Cross-border	.	.	.	.	-
Credit transfers	591.99	682.07	870.79	797.06	633.86
Domestic	.	.	.	.	633.86
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	591.99	682.07	870.79	797.06	633.86
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	62.70	68.10	74.40	73.60	67.80

11. Payments processed by selected payment systems - page 2

Value of transactions sent; BGN billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: BISERA					
Total transactions	86.27	94.54	103.13	109.66	119.22
Domestic	.	.	.	.	119.22
Cross-border	.	.	.	.	-
Credit transfers	85.96	94.21	102.78	109.34	118.93
Domestic	.	.	.	.	118.93
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	85.96	94.21	102.78	109.34	118.93
Direct debits	0.32	0.32	0.34	0.32	0.30
Domestic	.	.	.	.	0.30
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	61.30	60.60	59.70	59.50	60.40
RETAIL SYSTEM: BORICA					
Total transactions	7.08	11.82	7.73	8.40	9.16
Domestic	.	.	.	.	9.16
Cross-border	.	.	.	.	-
Credit transfers	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	1.63	2.19	1.70	1.99	2.32
Domestic	.	.	.	.	2.32
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	5.45	9.63	6.03	6.41	6.85
Domestic	.	.	.	.	6.85
Cross-border	.	.	.	.	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cheques	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	69.70	71.90	56.80	55.40	66.90

11. Payments processed by selected payment systems - page 3

Value of transactions sent; BGN billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: SEP					
Total transactions	0.00	0.00	0.00	0.00	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers	0.00	0.00	0.00	0.00	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	0.00	0.00	0.00	0.00	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	100.00	100.00	100.00	100.00	-
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Total transactions	0.05	0.17	0.47	0.59	0.56
Domestic	.	.	.	.	0.12
Cross-border	.	.	.	.	0.45
Credit transfers	0.05	0.17	0.47	0.59	0.56
Domestic	.	.	.	.	0.12
Cross-border	.	.	.	.	0.45
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	0.05	0.17	0.47	0.59	0.56
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	89.40	91.90	94.70	95.20	95.40

GENERAL NOTES: CZECH REPUBLIC

Source for Table 1: Eurostat.
Source for all other tables: Česká národní banka, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" counterpart sector are not reported for 2002. Data for the "Central government" counterpart sector are not reported for 2002. Data for the "Other residents" counterpart sector are not reported for 2002.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Non-intraday borrowing from the central bank	The Czech Republic decided to launch regular liquidity-supplying repo operations from 15 October 2008. Government bonds of the Czech Republic have been used as collateral in these operations. Česká národní banka supports the smooth functioning of the government bond market. This technical measure aimed to prevent the potential spreading of problems from foreign financial markets to the Czech financial sector. This indicator is therefore higher for 2008.

Table 4 – Banknotes and coins

Total coins in circulation	Does not include commemorative coins.

Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Includes the postal institution.
Electronic money institutions	
Number of institutions	Not applicable for 2002-03. The number of institutions is given as at the end of reference year.

Outstanding value on e-money storages issued by electronic money institutions	Not applicable for 2002-03. Until 2011 the outstanding value of electronic money was calculated for all e-money institutions in existence during the reference year. As of 2012 the outstanding value is calculated only for e-money institutions in existence at year-end. 2004-2009 The hybrid institutions operating in the Czech Republic issue the e-money with the permission of Česká národní banka. However, as these institutions issue e-money for very limited purposes (e.g. electronic tickets), e-money is not widely accepted as a means of payment. For this reason, the hybrid e-money institutions are not covered by BSI statistics. 2009 onwards As of 1 November 2009, in accordance with national law (Act No. 284/2009 Coll. on Payment system act), the hybrid institutions (mostly transport companies/carriers) came under the heading of small e-money issuers. Their number significantly decreased (in connection with the amendment of Act No. 284/2009 Coll. on Payment system act in 2011) between 2010 and 2011. These small e-money issuers are not part of the MFI list.
Total number of payment institutions resident in the country	2010 Payment institutions – 0 Small payment institutions – 22 (as at 31 December 2010). All of these institutions are small payment institutions (as defined by the national law); the country's large institutions were established in 2011. Please see the following links (to JERRS, a supervisory database) for more details: https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en 2011 Payment institutions – 12 Small payment institutions – 50 Please see the following link (to JERRS, a supervisory database) for more details: https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en 2012 Payment institutions – 15 Small payment institutions – 61 Please see the following link (to JERRS, a supervisory database) for more details. https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2012&p_hie=HI&p_rec_per_page=25&p_ses_idx=184 2013 Payment institutions – 15 Small payment institutions – 74 Please see the following links (to JERRS, a supervisory database) for more details: https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=174 https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=184

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except an e-money function)	
of which: cards with a debit and/or delayed debit function	Not applicable.
of which: cards with a credit and/or delayed debit function	Not applicable.
Total number of cards (irrespective of the number of functions on the card)	Not applicable.
of which: cards with a combined debit, cash and e-money function	Since 2010 the decrease in number of cards issued is for the same reason as stipulated in Table 5 (outstanding value on e-money storages issued by ELMI)
Cards with an e-money function	

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

Credit transfers	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.
Direct debits	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.
Card payments with cards issued by resident PSPs (except cards with an e-money function)	
of which: payments with cards with a debit and/or delayed debit function	Not applicable.
of which: payments with cards with a credit and/or delayed debit function	Not applicable.
Total number/value of payment transactions	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

LVPS: CERTIS (interbank payments in CZK, processing both large-value and retail payments)

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	10,517.2	10,496.7	10,509.3	10,510.7	10,523.5
GDP (CZK billions)	3,953.65	4,022.51	4,041.61	4,077.11	4,260.89
GDP per capita (CZK)	375,921	383,218	384,575	387,900	404,891
HICP (annual percentage changes)	1.2	2.1	3.5	1.4	0.4
Exchange rate (National currency vis-à-vis the euro)					
End of period	25.061	25.787	25.151	27.427	27.735
Average	25.284	24.590	25.149	25.980	27.536

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

2. Settlement media used by non-MFIs

CZK millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	357,511.00	377,942.00	388,879.00	405,445.00	432,160.00
Value of overnight deposits held at MFIs	1,867,217.95	1,956,046.53	2,190,912.71	2,283,889.92	2,557,479.28
of which:					
Transferable deposits	1,740,097.00	1,804,159.00	2,057,365.00	1,765,431.00	2,027,814.00
Narrow money supply (M1)	2,021,727.00	2,149,766.00	2,336,271.00	2,514,305.00	2,803,252.00
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	228,911.53	199,777.55	302,452.45	275,540.67	329,976.86
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
of which:					
Hardware-based electronic money	0.00	0.00	0.00	0.00	0.00
Software-based electronic money	.	.	.	.	.

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

3. Settlement media used by credit institutions

CZK millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	53,997.06	54,459.36	132,147.55	260,512.53	330,531.50
Overnight deposits held at other credit institutions (in CZK, end of period)	30,814.09	26,147.69	38,708.02	41,845.55	60,813.91
of which:					
Transferable deposits at other MFIs (end of period)	30,814.00	26,148.00	38,709.00	41,845.00	60,608.00
Memorandum items:					
Non-intraday borrowing from the central bank	2,071.43	3,200.00	0.36	0.00	0.00
Intraday borrowing from the central bank	14,834.04	15,747.01	7,383.58	1,594.64	174.63

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

4. Banknotes and coins

CZK millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	390,805.00	410,933.00	421,426.00	440,320.00	467,811.00
Total banknotes in circulation	380,802.08	400,302.28	410,237.26	428,468.57	455,385.80
of which:					
CZK 5,000	120,676.03	124,915.27	123,858.13	126,758.80	130,432.09
CZK 2,000	111,154.19	124,666.54	133,290.56	145,092.11	161,622.09
CZK 1,000	122,600.56	123,681.34	124,938.99	124,544.11	129,596.57
CZK 500	10,372.28	10,699.58	11,233.31	15,571.16	16,738.33
CZK 200	10,228.89	10,600.42	11,086.95	10,550.23	10,919.78
CZK 100	4,841.58	5,028.05	5,133.68	5,260.08	5,491.73
CZK 50	824.24	606.89	591.57	588.15	585.20
CZK 20	104.32	104.20	104.06	103.93	-
Total coins in circulation	10,002.43	10,630.92	11,191.16	11,851.43	12,424.75
of which:					
CZK 50	3,135.47	3,614.57	3,935.28	4,295.46	4,687.12
CZK 20	2,922.47	2,952.75	3,043.60	3,198.20	3,362.39
CZK 10	1,685.40	1,729.45	1,786.84	1,852.41	1,940.99
CZK 5	973.95	1,006.41	1,046.91	1,080.39	1,131.51
CZK 2	684.46	709.78	741.75	770.35	808.60
CZK 1	417.24	434.68	453.67	471.61	494.14
CZK 0.5	183.44	183.27	183.11	183.01	-
CZK 0.2	-	-	-	-	-
CZK 0.1	-	-	-	-	-
Currency in circulation held by MFIs	33,294.00	32,991.00	32,547.00	34,875.00	35,651.00
Currency in circulation outside MFIs	357,511.00	377,942.00	388,879.00	405,445.00	432,160.00
Memorandum item:					
Total commemorative coins & banknotes	889.14	1,019.52	1,280.38	1,526.67	1,526.67

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

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

Original units (unless otherwise stated); values in CZK millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	7	7	7	7	4
Number of overnight deposits (thousands)	22.43	24.30	23.55	24.44	21.38
Value of overnight deposits (CZK millions)	123,247.98	76,913.85	120,498.20	28,295.51	8,380.36
of which:					
Value of transferable deposits (CZK millions)	123,248.00	76,914.00	120,498.00	22,437.00	4,338.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	55	58	56	56	56
Number of offices	2,056	2,122	2,183	2,302	2,300
Number of overnight deposits (thousands)	13,052.23	14,005.89	15,057.81	16,684.06	17,793.45
of which:					
Number of internet/PC-linked overnight deposits (thousands)	7,852.57	9,183.53	10,090.83	11,643.22	10,523.10
Number of transferable overnight deposits (thousands)	10,848.00	11,732.00	12,643.00	14,049.00	15,017.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	6,527.00	7,692.00	8,473.00	9,804.00	8,881.00
Value of overnight deposits (CZK millions)	1,741,696.49	1,875,330.75	2,063,142.19	2,251,252.53	2,534,560.62
of which:					
Value of transferable deposits (CZK millions)	1,616,849.00	1,727,245.00	1,936,867.00	1,742,994.00	2,023,476.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (CZK millions)	.	.	.	.	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	36	37	36	35	35
Number of offices	1,993	2,053	2,102	2,227	2,216
Value of overnight deposits (CZK millions)	1,538,309.15	1,666,710.66	1,840,541.40	2,013,545.50	2,289,762.78
Branches of euro area-based credit institutions					
Number of institutions	16	18	16	17	16
Number of offices	37	42	54	48	56
Value of overnight deposits (CZK millions)	183,884.20	189,409.89	202,158.78	211,026.03	213,835.70
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	3	3	4	4	5
Number of offices	26	27	27	27	28
Value of overnight deposits (CZK millions)	19,503.14	19,210.21	20,442.01	26,681.00	30,782.66
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (CZK millions)	0.00	0.00	0.00	0.00	179.50
Electronic money institutions					
Number of institutions	54	18	8	8	9
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (CZK millions)	101.73	41.00	27.00	128.00	186.96
Other payment service providers					
Number of institutions	1	1	1	1	1
Number of offices	3,359	3,394	3,394	3,403	3,408
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (CZK millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (CZK millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of CZK; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	111	78	66	66	67
Number of offices	5,422	5,523	5,584	5,712	5,712
Number of overnight deposits (thousands)	13,074.66	14,030.19	15,081.36	16,708.50	17,814.83
of which:					
Number of internet/PC-linked overnight deposits (thousands)	7,852.57	9,183.53	10,090.83	11,643.22	10,523.10
Value of overnight deposits (CZK millions)	1,864,944.47	1,952,244.61	2,183,640.39	2,279,548.04	2,542,940.99
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (CZK millions)	101.73	44.86	26.65	127.52	186.96
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	245
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	3
Number of payment institutions providing services through an agent	.	.	.	.	5
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	237

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	9,463.12	9,702.30	10,068.86	10,309.54	10,914.43
Cards with a payment function (except cards with an e-money function only)	9,571.29	9,814.91	10,166.59	10,391.88	10,989.13
of which:					
Cards with a debit function	7,888.88	7,988.05	8,279.53	8,777.34	9,399.24
Cards with a delayed debit function	4.89	5.05	4.96	4.87	5.03
Cards with a credit function	1,677.51	1,821.81	1,882.09	1,609.67	1,584.86
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	1,984.27	720.99	360.56	392.38	420.81
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	1,984.27	720.66	360.56	391.62	418.94
Total number of cards (irrespective of the number of functions on the card)	9,571.29	9,814.91	10,166.59	10,391.88	10,989.16
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	3.74	3.94	4.11	4.40	4.44
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs					
of which:					
ATMs with a cash withdrawal function	3.72	3.90	4.06	4.36	4.44
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs with a credit transfer function	2.75	2.85	2.99	3.06	3.08
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals	96.96	102.60	108.73	95.72	101.08
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	69.37	72.91	76.12	79.96	84.38
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals	11.15	5.13	1.31	5.65	5.90
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals					
of which:					
E-money card loading and unloading terminals	6.47	2.86	0.06	0.16	0.18
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card accepting terminals	9.56	3.87	1.30	5.56	5.87
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	514.41	539.67	589.89	553.23	571.35
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	42.94	36.00	28.38	23.19	21.74
Initiated electronically	471.47	503.68	561.51	530.04	549.61
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	-
Direct debits	147.64	145.81	140.96	147.62	141.92
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	213.27	269.23	320.45	384.97	483.70
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	191.11	238.47	279.12	332.53	415.97
Payments with cards with a delayed debit function	0.25	0.24	0.25	0.27	0.31
Payments with cards with a credit function	21.91	30.52	41.08	52.17	67.43
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	65.40	23.95	7.48	8.55	8.81
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	65.32	23.88	7.04	7.20	6.79
With e-money accounts	0.08	0.07	0.44	1.35	2.02
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.67	0.66	0.63	0.60	0.54
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	-
Other payment services	0.22	0.44	0.74	0.72	0.99
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	941.60	979.75	1,060.14	1,095.69	1,207.31
Domestic	.	.	.	.	.
Cross-border	4.87	5.16	6.30	6.55	7.53
Total cross-border transactions received (excluding card payments)	5.00	5.22	6.22	7.10	8.52
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	370.22	417.87	457.02	526.51	628.34
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	156.69	165.62	170.01	173.39	180.96
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	209.55	249.98	286.30	352.62	447.13
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	3.98	2.27	0.70	0.51	0.25
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	42.36	36.22	41.81	36.85	23.82
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	11.66	8.66	9.51	9.08	3.28
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	30.70	27.57	32.30	27.76	20.55
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	16.85	21.58	24.25	27.75	35.28
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	1.99	2.26	2.37	2.44	2.73
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	14.86	19.33	21.88	25.30	32.55
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	0.25	0.32	0.37	0.62	0.56
OTC cash withdrawals	20.65	18.27	15.48	15.00	13.00
OTC cash deposits	29.26	30.18	29.26	28.00	27.00

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

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

Value of transactions sent (unless otherwise stated); CZK billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	43,708.47	42,367.66	40,657.58	32,194.43	35,647.87
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	7,499.78	6,972.95	7,149.34	5,108.23	6,630.98
Initiated electronically	36,208.69	35,394.71	33,508.25	27,086.20	29,016.89
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	-
Direct debits	516.62	474.39	526.65	445.66	538.63
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	205.50	249.05	288.75	319.38	371.63
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	182.36	218.37	247.58	273.43	316.14
Payments with cards with a delayed debit function	0.80	0.76	0.78	0.84	0.92
Payments with cards with a credit function	22.35	29.92	40.39	45.11	54.57
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	0.78	0.31	0.26	1.03	1.86
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.75	0.29	0.08	0.09	0.12
With e-money accounts	0.03	0.03	0.18	0.95	1.74
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); CZK billions; total for the period

	2010	2011	2012	2013	2014
Cheques	39.03	39.02	36.38	34.82	33.91
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	-
Other payment services	19.21	22.94	32.10	65.76	122.15
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	44,489.61	43,153.37	41,541.71	33,061.09	36,716.04
Domestic	.	.	.	.	.
Cross-border	8,873.85	10,016.47	11,019.52	12,070.90	15,692.17
Total cross-border transactions received (excluding card payments)	7,540.40	8,138.87	9,556.75	10,803.35	13,396.16
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); CZK billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	754.44	853.69	867.53	914.38	1,005.99
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	576.62	616.93	619.36	631.13	679.59
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	177.00	236.47	248.08	283.16	326.35
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.81	0.29	0.08	0.08	0.05
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	93.64	58.31	81.61	55.96	52.44
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	42.87	27.52	35.38	33.12	12.64
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	50.77	30.80	46.23	22.84	39.80
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); CZK billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	35.25	42.65	45.90	49.40	61.04
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	8.66	10.03	10.15	10.73	12.64
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	26.59	32.61	35.75	38.66	48.40
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	0.29	0.38	0.56	0.72	2.83
OTC cash withdrawals	696.88	673.34	568.31	554.23	534.02
OTC cash deposits	1,009.39	1,011.51	907.51	894.95	890.04

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): CERTIS					
Number of participants	54	55	53	52	51
of which:					
Direct participants	54	55	53	52	51
of which:					
Credit institutions	46	48	46	45	44
Central bank	1	1	1	1	1
Other direct participants	7	6	6	6	6
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	7	6	6	6	6
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): CERTIS					
Total transactions	468.86	490.16	509.62	528.33	549.21
Domestic	.	.	.	.	549.21
Cross-border	.	.	.	.	.
Credit transfers	439.26	460.17	481.20	502.23	523.53
Domestic	.	.	.	.	523.53
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	29.60	29.99	28.42	26.10	25.68
Domestic	.	.	.	.	25.68
Cross-border	.	.	.	.	.
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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

11. Payments processed by selected payment systems

Value of transactions sent; CZK billions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): CERTIS					
Total transactions	132,881.68	134,909.46	140,610.69	186,736.52	222,529.59
Domestic	.	.	.	.	222,529.59
Cross-border	.	.	.	.	.
Credit transfers	132,795.59	134,818.86	140,522.23	186,650.40	222,442.21
Domestic	.	.	.	.	222,442.21
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	86.10	90.60	88.46	86.11	87.37
Domestic	.	.	.	.	87.37
Cross-border	.	.	.	.	.
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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

GENERAL NOTES: DENMARK

Source for Table 1: Eurostat.
Source for Tables 1-5: Danmarks Nationalbank
Sources for Tables 6-10: Danmarks Nationalbank, Nets and the Danish Bankers' Association.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

Table 4 – Banknotes and coins

Currency in circulation	Includes banknotes for the Faroe Islands and commemorative coins, therefore does not equate to the sum of "Total banknotes in circulation" and "Total coins in circulation".
Total number of coins in circulation	The 25-øre coin ceased to be legal tender in October 2011.

Table 6 – Payment card functions and accepting devices

Cards with an e-money function	No data are reported on e-money.
E-money card terminals	No data are reported on e-money.

Table 7a – Payment transactions per type of payment service involving non-MFIs: number of transactions

Credit transfers	In general, data on credit transfers only include interbank payments, i.e. intrabank retail payments are excluded. Also excluded are credit transfers through the RTGS-system Kronos, which means that customer-initiated and other interbank payments are excluded. Only payments in Danish kroner (DKK) are reported.

	No data are reported on SEPA credit transfers. No data are reported on e-money. Book-entry transactions are not included, as data are not available.
Direct debits	Only data on transactions in Danish kroner are reported. No data are included on SEPA direct debit transactions.
Card payments	Cards with a debit function include the national debit card, Dankort, and international MasterCard and Visa debit cards. Cards with a credit and/or delayed debit function include international MasterCard, American Express, Visa and Diners Club cards.
E-money payment transactions with e-money issued by resident PSPs	No data are reported on e-money.
Memorandum items	No data reported as none available.

Table 7b – Payment transactions per type of terminal involving non-MFIs: number of transactions

ATM cash withdrawals	a) No data reported, because the available data exclude intrabank customer withdrawals. b) and c) Data not available.
ATM cash deposits	a), b) and c) Data not available.
POS transactions	Includes figures for online transactions, i.e. when card is not present.
Memorandum items	Data not available.

Table 8a – Payment transactions per type of payment service involving non-MFIs: value of transactions

Credit transfers	In general, data on credit transfers only include interbank payments, i.e. intrabank retail payments are excluded. Also excluded are credit transfers through the RTGS-system Kronos, which means that customer-initiated and other interbank payments are excluded. Only payments in Danish kroner (DKK) are reported. No data are reported on SEPA credit transfers. No data are reported on e-money. Book-entry transactions are not included, as data are not available.
Direct debits	Only data on transactions in Danish kroner are reported. No data are included on SEPA direct debit transactions.
Card payments	Cards with a debit function include the national debit card, Dankort, and international MasterCard and Visa debit cards. Cards with a credit and/or delayed debit function include international MasterCard, American Express, Visa and Diners Club cards.
Memorandum items	No data reported as none available.

E-money payment transactions with e-money issued by resident PSPs	No data are reported on e-money.

Table 8b – Payment transactions per type of terminal involving non-MFIs: value of transactions

ATM cash withdrawals	a) No data reported, because the available data exclude intrabank customer withdrawals. b) and c) Data not available.
ATM cash deposits	a), b) and c) Data not available.
POS transactions	Includes figures for online transactions, i.e. when the card is not present.
Memorandum items	Data not available.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	5,547.0	5,570.0	5,591.0	5,613.0	5,643.0
GDP (DKK billions)	1,798.65	1,833.40	1,866.78	1,886.39	1,921.50
GDP per capita (DKK)	324,256	329,157	333,890	336,076	340,510
HICP (annual percentage changes)	2.2	2.7	2.4	0.5	0.3
Exchange rate (National currency vis-à-vis the euro)					
End of period	7.454	7.434	7.461	7.459	7.445
Average	7.447	7.451	7.444	7.458	7.455

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

2. Settlement media used by non-MFIs

DKK millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	52,645.00	52,482.00	54,582.00	55,762.00	56,547.00
Value of overnight deposits held at MFIs	995,427.00	1,032,086.00	1,044,597.00	1,086,462.00	1,196,495.00
of which:					
Transferable deposits	.	.	.	1,077,492.00	1,193,155.00
Narrow money supply (M1)	800,625.00	779,837.00	851,551.00	878,068.00	940,768.00
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	87,704.00	101,862.00	106,238.00	122,602.00	136,314.00
Outstanding value on e-money storages issued by MFIs	.	.	.	0.00	0.00
of which:					
Hardware-based electronic money	.	.	.	0.00	0.00
Software-based electronic money	.	.	.	0.00	0.00

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

3. Settlement media used by credit institutions

DKK millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (in DKK, end of period)	1,297,260.00	1,208,812.00	1,348,044.00	1,150,966.00	1,582,307.00
of which:					
Transferable deposits at other MFIs (end of period)	.	.	.	150,215.00	115,546.00
Memorandum items:					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

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

4. Banknotes and coins

DKK millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	62,542.00	62,407.00	65,805.00	66,491.00	67,337.00
Total banknotes in circulation	56,135.00	56,139.00	59,492.75	60,123.83	60,896.33
of which:					
DKK 1,000	30,003.00	29,516.00	32,151.97	33,280.79	33,988.76
DKK 500	14,173.00	14,930.00	15,340.94	15,106.04	15,241.77
DKK 200	5,475.00	5,456.00	5,757.39	5,760.20	5,871.42
DKK 100	5,309.00	5,065.00	5,066.98	4,803.99	4,617.39
DKK 50	1,176.00	1,172.00	1,175.47	1,172.81	1,176.99
Total coins in circulation	5,692.00	5,567.00	5,596.75	5,641.46	5,708.62
of which:					
DKK 20	2,411.00	2,437.00	2,450.17	2,465.59	2,478.96
DKK 10	1,232.00	1,236.00	1,239.87	1,247.34	1,272.72
DKK 5	685.00	682.00	684.23	688.54	698.18
DKK 2	521.00	523.00	527.43	535.57	544.11
DKK 1	515.00	517.00	520.47	525.00	531.71
50 Ore	171.00	171.00	174.59	179.41	182.95
25 Ore	157.00	-	-	-	-
Other	.	.	.	.	.
Currency in circulation held by MFIs	9,897.00	9,925.00	11,223.00	10,729.00	10,790.00
Currency in circulation outside MFIs	52,645.00	52,482.00	54,582.00	55,762.00	56,547.00
Memorandum item:					
Total commemorative coins	158.11	153.01	162.59	168.13	169.24

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

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

Original units (unless otherwise stated); values in DKK millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.00	0.00	0.00	1.00	1.00
Value of overnight deposits (DKK millions)	.	.	.	.	224,730.00
of which:					
Value of transferable deposits (DKK millions)	.	.	.	172,310.00	224,730.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	161	150	137	123	119
Number of offices	1,675	1,581	1,427	1,215	1,105
Number of overnight deposits (thousands)	-	-	-	12,949.00	14,636.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	8,233.00	8,462.00
Number of transferable overnight deposits (thousands)	.	.	-	12,949.00	14,636.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	.	.	-	8,233.00	8,462.00
Value of overnight deposits (DKK millions)	809,984.00	793,507.00	867,710.00	914,278.00	1,030,265.00
of which:					
Value of transferable deposits (DKK millions)	.	.	.	.	968,425.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (DKK millions)	.	.	.	-	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	143	126	115	94	94
Number of offices	1,654	1,557	1,405	1,187	1,076
Value of overnight deposits (DKK millions)	788,622.00	773,595.00	840,759.00	864,672.00	973,322.00
Branches of euro area-based credit institutions					
Number of institutions	3	4	1	3	3
Number of offices	4	5	3	3	4
Value of overnight deposits (DKK millions)	829.00	359.00	413.00	1,285.00	1,634.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	15	18	19	25	22
Number of offices	17	19	19	25	25
Value of overnight deposits (DKK millions)	20,533.00	19,553.00	26,538.00	48,321.00	55,309.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	2	2	1	0
Number of offices	0	0	0	0	0
Value of overnight deposits (DKK millions)	0.00	0.00	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	-	-	-	2	3
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (DKK millions)	-	-	-	0.00	-
Other payment service providers					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (DKK millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (DKK millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of DKK; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	162	151	138	126	123
Number of offices	1,676	1,582	1,428	1,216	1,106
Number of overnight deposits (thousands)	-	-	-	12,950.00	14,637.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	8,233.00	8,462.00
Value of overnight deposits (DKK millions)	.	.	.	.	1,254,995.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (DKK millions)	-	-	-	-	-
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	7,996.06	8,111.46	8,275.45	8,449.68	8,926.15
Cards with a payment function (except cards with an e-money function only)	7,996.06	8,111.46	8,275.45	8,449.68	8,926.15
of which:					
Cards with a debit function	5,978.16	6,096.86	6,466.76	6,681.53	7,125.27
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	2,017.90	2,014.60	1,808.69	1,768.16	1,800.89
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	0.00	-
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	0.00	-
Total number of cards (irrespective of the number of functions on the card)	7,996.06	8,111.46	8,275.45	8,449.68	8,926.15
of which:					
Cards with a combined debit, cash and e-money function	0.00	0.00	0.00	0.00	-
Terminals provided by resident PSPs					
ATMs	2.87	2.80	2.71	2.61	2.53
Located in the reporting country	-	-	-	2.61	2.53
Located abroad	.	.	.	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	2.87	2.80	2.71	2.61	2.53
Located in the reporting country	-	-	-	2.61	2.53
Located abroad	.	.	.	-	-
ATMs with a credit transfer function	2.87	2.80	2.71	2.61	2.53
Located in the reporting country	-	-	-	2.61	2.53
Located abroad	.	.	.	-	-
POS terminals	110.39	125.45	132.20	144.98	139.24
Located in the reporting country	-	-	-	144.98	139.24
Located abroad	.	.	.	-	-
POS terminals					
of which:					
EFTPOS terminals	110.39	125.45	132.20	144.98	139.24
Located in the reporting country	-	-	-	144.98	139.24
Located abroad	.	.	.	-	-
E-money card POS terminals	.	.	.	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	.	.	.	-	-
E-money card terminals	0.00	0.00	0.00	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	.	.	.	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	0.00	0.00	0.00	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	.	.	.	-	-
E-money card accepting terminals	0.00	0.00	0.00	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	.	.	.	-	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	290.00	294.84	300.29	316.76	345.78
Domestic	-	-	-	316.76	345.78
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in paper-based form	114.90	112.10	110.60	115.70	117.35
Initiated electronically	175.10	182.74	189.69	201.06	228.44
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	340.66
Cross-border credit transfers received	.	.	.	.	-
Direct debits	188.10	194.28	211.24	215.94	207.09
Domestic	-	-	-	215.94	207.09
Cross-border	.	.	.	-	-
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA	.	.	.	.	207.09
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,047.61	1,145.57	1,250.87	1,364.15	1,515.97
Domestic card payments	-	-	-	1,364.15	1,515.97
Cross-border card payments	.	.	.	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,008.80	1,097.90	1,203.31	1,318.19	1,466.52
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	38.80	47.67	47.56	45.96	49.44
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	7.10	5.59	4.22	2.89	2.12
Domestic	-	-	-	2.89	2.12
Cross-border	.	.	.	-	-
Cross-border cheques received	.	.	.	.	-
Other payment services	-	-	-	0.00	0.00
Domestic	-	-	-	-	-
Cross-border	.	.	.	-	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	1,532.84	1,640.28	1,766.61	1,899.74	2,070.96
Domestic	-	-	-	1,899.74	2,070.96
Cross-border	-	-	-	-	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	.	-	-
Cross-border money remittances received	.	.	.	.	0.00
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	982.47	1,074.78	1,163.67	1,250.69	1,382.81
At terminals located in the reporting country	-	-	-	1,250.69	1,382.81
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	982.47	1,074.78	1,163.67	1,250.69	1,382.81
At terminals located in the reporting country	-	-	-	1,250.69	1,382.81
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	25.22	29.87	36.02	41.39	50.52
At terminals located in the reporting country	-	-	-	41.39	50.52
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	25.22	29.87	35.74	41.39	50.52
At terminals located in the reporting country	-	-	-	41.39	50.52
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	65.13	70.79	87.20	113.46	133.16
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	113.46	133.16
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	65.13	70.79	87.20	113.46	133.16
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	113.46	133.16
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); DKK billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	4,402.97	4,583.19	4,115.16	4,866.25	5,711.21
Domestic	-	-	-	4,866.25	5,711.21
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in paper-based form	1,161.60	1,205.61	1,152.67	1,430.75	1,478.01
Initiated electronically	3,241.37	3,377.58	2,962.49	3,435.51	4,233.21
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	-
Direct debits	591.20	618.27	636.93	671.21	678.04
Domestic	-	-	-	671.21	678.04
Cross-border	.	.	.	-	-
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	351.85	370.82	393.69	411.15	438.33
Domestic card payments	-	-	-	411.15	438.33
Cross-border card payments	.	.	.	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	325.22	340.98	362.46	378.86	404.21
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	26.63	29.85	31.23	32.30	34.12
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); DKK billions; total for the period

	2010	2011	2012	2013	2014
Cheques	153.42	113.97	124.88	37.19	23.63
Domestic	-	-	-	37.19	23.63
Cross-border	.	.	.	-	-
Cross-border cheques received	.	.	.	.	0.00
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	-	-	-	-	-
Cross-border	.	.	.	-	-
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	5,499.44	5,686.26	5,270.65	5,985.80	6,851.21
Domestic	-	-	-	5,985.80	6,851.21
Cross-border	-	-	-	-	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	0.00
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	.	-	-
Cross-border money remittances received	.	.	.	.	0.00
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); DKK billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	319.08	335.73	353.67	366.71	388.86
At terminals located in the reporting country	-	-	-	366.71	388.86
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	319.08	335.73	353.67	366.71	388.86
At terminals located in the reporting country	-	-	-	366.71	388.86
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	12.26	15.03	17.04	20.17	23.05
At terminals located in the reporting country	-	-	-	20.17	23.05
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	12.26	15.03	17.04	20.17	23.05
At terminals located in the reporting country	-	-	-	20.17	23.05
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); DKK billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	32.78	35.10	40.02	44.45	49.47
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	44.45	49.47
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	32.78	70.79	40.02	44.45	49.47
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	44.45	49.47
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	.	.	.	-	-
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-DK					
Number of participants	115	111	102	95	88
of which:					
Direct participants	39	39	37	36	33
of which:					
Credit institutions	34	34	32	32	30
Central bank	1	1	1	1	1
Other direct participants	4	4	4	3	2
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	3	2	2
Other financial institutions	0	0	0	0	0
Others	1	1	1	1	1
Indirect participants	76	72	65	59	55
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Number of participants	119	111	105	102	113
of which:					
Direct participants	119	111	105	102	113
of which:					
Credit institutions	111	103	97	94	105
Central bank	1	1	1	1	1
Other direct participants	7	7	7	7	7
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	3	4	5
Other financial institutions	2	2	2	2	2
Others	2	2	2	1	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: The Sumclearing Euro (closed Nov. 2012)					
Number of participants	133	121	115	-	.
of which:					
Direct participants	29	29	25	-	.
of which:					
Credit institutions	27	27	23	-	.
Central bank	1	1	1	-	.
Other direct participants	1	1	1	-	.
of which:					
Public administration	0	0	0	-	.
Clearing and settlement organisations	1	1	1	-	.
Other financial institutions	0	0	0	-	.
Others	0	0	0	-	.
Indirect participants	104	92	90	-	.
RETAIL SYSTEM: The Sumclearing DKK					
Number of participants	132	121	115	106	89
of which:					
Direct participants	66	63	57	56	52
of which:					
Credit institutions	65	62	56	55	51
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
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	66	58	58	50	37

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

9. Participation in selected payment systems (cont'd)

End of period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Number of participants	.	.	.	106	89
of which:					
Direct participants	.	.	.	56	52
of which:					
Credit institutions	.	.	.	55	51
Central bank	.	.	.	1	1
Other direct participants	.	.	.	0	0
of which:					
Public administration	.	.	.	0	0
Clearing and settlement organisations	.	.	.	0	0
Other financial institutions	.	.	.	0	0
Others	.	.	.	0	0
Indirect participants	.	.	.	50	37
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Number of participants	.	.	.	.	83
of which:					
Direct participants	.	.	.	.	46
of which:					
Credit institutions	.	.	.	.	45
Central bank	.	.	.	.	1
Other direct participants	.	.	.	.	0
of which:					
Public administration	.	.	.	.	0
Clearing and settlement organisations	.	.	.	.	0
Other financial institutions	.	.	.	.	0
Others	.	.	.	.	0
Indirect participants	.	.	.	.	37

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-DK					
Credit transfers and direct debits	0.22	0.20	0.20	0.20	0.16
of which:					
Credit transfers and direct debits within the same TARGET component	0.06	0.04	0.03	0.02	0.02
Credit transfers and direct debits to another TARGET component	0.17	0.16	0.17	0.18	0.15
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.16	0.15	0.16	0.16	0.14
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.01	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	75.50	79.60	76.20	81.67	79.20
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Total transactions	0.77	0.82	0.89	1.03	1.11
Domestic	0.77	0.82	0.89	1.03	1.11
Cross-border	-	-	-	-	-
Credit transfers	0.77	0.82	0.89	1.03	1.11
Domestic	0.77	0.82	0.89	1.03	1.11
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	0.77	0.82	0.89	1.03	1.11
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
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	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	75.90	78.00	79.70	81.60	79.60

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: The Sumclearing Euro (closed Nov. 2012)					
Total transactions	0.14	0.15	0.08	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	0.14	0.15	0.08	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	.
Initiated electronically	0.14	0.15	0.08	-	.
Direct debits	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	.
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	1,607.50	1,743.01	1,823.61	1,937.10	1,842.52
Domestic	1,607.50	1,743.01	1,823.61	1,937.10	1,842.52
Cross-border	-	-	-	-	-
Credit transfers	290.00	294.84	300.29	265.80	117.35
Domestic	290.00	294.84	300.29	265.80	117.35
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	114.90	112.10	110.60	115.70	117.35
Initiated electronically	175.10	182.74	189.69	150.10	-
Direct debits	188.10	194.28	211.24	215.94	207.09
Domestic	188.10	194.28	211.24	215.94	207.09
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	1,106.40	1,232.56	1,292.52	1,437.70	1,515.97
Domestic	1,106.40	1,232.56	1,292.52	1,437.70	1,515.97
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	17.80	17.27	16.49	15.38	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	5.20	4.04	3.07	2.27	2.12
Domestic	6.70	4.04	3.07	2.27	2.12
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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

10. Payments processed by selected payment systems - page 3

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	.	.	.	52.35	222.54
Domestic	.	.	.	52.35	222.54
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	52.35	222.54
Domestic	.	.	.	52.35	222.54
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	.	.	.	-	-
Initiated electronically	.	.	.	52.35	222.54
Direct debits	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
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	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	.	.	.	-	-
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	.	.	.	-	5.13
Domestic	.	.	.	.	5.13
Cross-border	.	.	.	.	-
Credit transfers	.	.	.	-	5.13
Domestic	.	.	.	.	5.13
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	.	.	.	-
Initiated electronically	.	.	.	.	5.13
Direct debits	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	.	.	96.10

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; DKK billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-DK (EUR billions)					
Credit transfers and direct debits	3,788.41	3,328.52	2,898.02	3,442.37	2,906.78
of which:					
Credit transfers and direct debits within the same TARGET component	715.95	194.49	171.02	118.98	95.37
Credit transfers and direct debits to another TARGET component	3,072.46	3,134.03	2,727.00	3,323.39	2,811.41
of which:					
Credit transfers and direct debits to a euro area TARGET component	3,063.63	3,077.14	2,668.80	3,267.25	2,757.86
Credit transfers and direct debits to a non-euro area TARGET component	8.83	56.89	58.20	56.15	53.55
Concentration ratio in terms of volume (percentages)	97.50	98.40	98.80	98.10	97.90
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Total transactions	60,103.76	53,613.20	58,423.15	71,784.69	100,467.81
Domestic	60,103.76	53,613.20	58,423.15	71,784.69	100,467.81
Cross-border	-	-	-	-	-
Credit transfers	60,103.76	53,613.20	58,423.15	71,784.69	100,467.81
Domestic	60,103.76	53,613.20	58,423.15	71,784.69	100,467.81
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	60,103.76	53,613.20	58,423.15	71,784.69	100,467.81
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
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	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	69.70	69.90	72.00	75.60	76.30

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; DKK billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: The Sumclearing Euro (closed Nov. 2012)					
Total transactions	27.12	29.87	3.25	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	27.12	29.87	3.25	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	.
Initiated electronically	27.12	29.87	3.25	-	.
Direct debits	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	.
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	5,527.30	5,716.29	5,299.09	5,053.24	2,618.00
Domestic	5,527.30	5,716.29	5,299.09	5,053.24	2,618.00
Cross-border	-	-	-	-	-
Credit transfers	4,402.97	4,583.19	4,115.16	3,860.87	1,478.01
Domestic	4,402.97	4,583.19	4,114.16	3,860.87	1,478.01
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	1,161.60	1,205.61	1,152.67	1,430.75	1,478.01
Initiated electronically	3,241.37	3,377.58	2,962.49	2,430.12	-
Direct debits	591.20	618.27	636.93	671.21	678.04
Domestic	591.20	618.27	636.93	671.21	678.04
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	384.55	401.75	420.73	444.58	438.33
Domestic	384.55	401.75	420.73	444.58	438.33
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	16.75	15.25	14.40	13.17	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	0.00	0.00	0.00	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	.	.	-
Cheques	131.84	97.84	111.87	63.41	23.63
Domestic	131.84	97.84	111.87	63.41	23.63
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	72.90

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

11. Payments processed by selected payment systems - page 3

Value of transactions sent; DKK billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	.	.	.	948.48	4,227.77
Domestic	.	.	.	948.48	4,227.77
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	948.48	4,227.77
Domestic	.	.	.	948.48	4,227.77
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	.	.	.	-	-
Initiated electronically	.	.	.	948.48	4,227.77
Direct debits	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
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	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	.	.	.	79.90	75.00
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	.	.	.	-	11.93
Domestic	.	.	.	.	11.93
Cross-border	.	.	.	.	-
Credit transfers	.	.	.	-	11.93
Domestic	.	.	.	.	11.93
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	.	.	.	-
Initiated electronically	.	.	.	.	11.93
Direct debits	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	.	.	78.00

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

GENERAL NOTES: CROATIA

Source for Table 1: Eurostat.
Source for all other tables: Hrvatska narodna banka, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

Table 4 – Banknotes and coins

Total coins in circulation	Does not include commemorative coins.

Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Includes the postal institution.

Table 6 – Payment card functions and accepting devices

General	Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

General	Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	4,296.0	4,282.0	4,268.4	4,257.5	4,232.8
GDP (HRK billions)	328.04	332.59	330.46	329.57	328.43
GDP per capita (HRK)	76,360	77,671	77,419	77,411	77,592
HICP (annual percentage changes)	1.1	2.2	3.4	2.3	0.2
Exchange rate (National currency vis-à-vis the euro)					
End of period	7.383	7.537	7.558	7.627	7.658
Average	7.289	7.439	7.522	7.579	7.634

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

2. Settlement media used by non-MFIs

HRK millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	.	16,689.00	16,947.00	17,420.00	18,520.00
Value of overnight deposits held at MFIs	.	62,107.00	62,977.00	83,159.50	89,279.78
of which:					
Transferable deposits	.	47,835.00	48,856.00	61,271.00	71,299.00
Narrow money supply (M1)	.	78,088.00	79,045.00	87,040.00	95,985.00
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	.	24,333.00	25,218.00	32,252.03	33,458.28
Outstanding value on e-money storages issued by MFIs	.	-	-	-	-
of which:					
Hardware-based electronic money	.	-	-	-	-
Software-based electronic money	.	-	-	-	-

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

3. Settlement media used by credit institutions

HRK millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	.	.	.	15,067.00	15,106.00
Overnight deposits held at other credit institutions (in HRK, end of period)	.	.	.	1,062.80	1,728.10
of which:					
Transferable deposits at other MFIs (end of period)	.	306.00	455.00	450.00	884.00
Memorandum items:					
Non-intraday borrowing from the central bank	.	.	.	0.00	0.00
Intraday borrowing from the central bank	.	.	.	0.00	24.00

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

4. Banknotes and coins

HRK millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	.	20,943.00	21,628.00	21,985.00	23,156.00
Total banknotes in circulation	.	.	.	20,921.35	22,018.55
of which:					
HRK 1000	.	.	.	4,030.40	4,294.54
HRK 500	.	.	.	2,852.76	2,955.40
HRK 200	.	.	.	9,595.90	10,113.61
HRK 100	.	.	.	2,931.65	3,060.39
HRK 50	.	.	.	652.31	689.14
HRK 20	.	.	.	482.30	509.92
HRK 10	.	.	.	354.98	374.55
HRK 5	.	.	.	21.04	20.99
Total coins in circulation	.	.	.	1,077.44	1,141.72
of which:					
HRK 25	.	.	.	29.75	30.09
HRK 5	.	.	.	381.57	408.52
HRK 2	.	.	.	229.52	245.78
HRK 1	.	.	.	211.49	221.79
HRK 0.5	.	.	.	96.02	100.52
HRK 0.2	.	.	.	66.59	69.72
HRK 0.1	.	.	.	44.89	46.84
HRK 0.05	.	.	.	14.67	15.52
HRK 0.02	.	.	.	1.68	1.68
HRK 0.01	.	.	.	1.26	1.26
Currency in circulation held by MFIs	.	4,254.00	4,681.00	4,565.00	4,636.00
Currency in circulation outside MFIs	.	16,689.00	16,947.00	17,420.00	18,520.00
Memorandum item:					
Total commemorative coins & banknotes	.	.	.	-	-

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

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

Original units (unless otherwise stated); values in HRK millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	.	.	.	1	1
Number of overnight deposits (thousands)	.	.	.	8.00	-
Value of overnight deposits (HRK millions)	.	.	.	6,955.85	3,866.33
of which:					
Value of transferable deposits (HRK millions)	.	1,205.00	877.00	6,956.00	3,866.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	-	-	-	35	33
Number of offices	.	.	.	1,222	1,195
Number of overnight deposits (thousands)	.	.	.	5,964.00	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	.	.	.	1,754.00	-
Number of transferable overnight deposits (thousands)	.	.	.	-	-
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	.	.	.	-	-
Value of overnight deposits (HRK millions)	.	.	.	76,206.35	85,416.25
of which:					
Value of transferable deposits (HRK millions)	.	46,630.00	47,979.00	54,315.00	67,433.00
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (HRK millions)	.	.	.	.	42.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	-	-	-	35	33
Number of offices	.	.	.	1,222	1,195
Value of overnight deposits (HRK millions)	.	.	.	76,206.35	85,416.25
Branches of euro area-based credit institutions					
Number of institutions	-	-	-	0	0
Number of offices	.	.	.	-	0
Value of overnight deposits (HRK millions)	.	.	.	0.00	0.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	-	-	-	0	0
Number of offices	.	.	.	-	0
Value of overnight deposits (HRK millions)	.	.	.	0.00	0.00
Branches of non-EEA-based credit institutions					
Number of institutions	-	-	-	0	0
Number of offices	.	.	.	-	0
Value of overnight deposits (HRK millions)	.	.	.	0.00	0.00
Electronic money institutions					
Number of institutions	.	.	.	7	5
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (HRK millions)	.	.	.	.	0.00
Other payment service providers					
Number of institutions	-	-	-	-	0
Number of offices	-	-	-	-	0
Number of overnight deposits (thousands)	-	-	-	-	0.00
Value of overnight deposits (HRK millions)	-	-	-	0.00	0.00
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (HRK millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of HRK; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	.	.	.	43	39
Number of offices	.	.	.	1,223	1,196
Number of overnight deposits (thousands)	.	.	.	5,972.00	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	.	.	.	1,754.00	-
Value of overnight deposits (HRK millions)	.	.	.	83,162.20	89,282.57
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (HRK millions)	.	.	.	.	42.00
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	0
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	0
Number of payment institutions providing services through an agent	.	.	.	.	0
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	0

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	.	.	.	8,729.27	8,519.11
Cards with a payment function (except cards with an e-money function only)	.	.	.	8,687.69	8,472.65
of which:					
Cards with a debit function	.	.	.	6,798.98	6,750.69
Cards with a delayed debit function	.	.	.	1,226.77	1,061.32
Cards with a credit function	.	.	.	360.13	212.93
Cards with a debit and/or delayed debit function	.	.	.	28.06	37.10
Cards with a credit and/or delayed debit function	.	.	.	273.75	410.62
Cards with an e-money function	.	.	.	83.05	182.94
Cards on which e-money can be stored directly	.	.	.	.	182.94
Cards which give access to e-money stored on e-money accounts	.	.	.	.	0.00
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	.	.	.	45.89	58.72
Total number of cards (irrespective of the number of functions on the card)	.	.	.	8,770.74	8,702.05
of which:					
Cards with a combined debit, cash and e-money function	.	.	.	-	0.00
Terminals provided by resident PSPs					
ATMs	.	.	.	4.12	4.22
Located in the reporting country	.	.	.	.	4.22
Located abroad	.	.	.	.	-
ATMs					
of which:					
ATMs with a cash withdrawal function	.	.	.	4.12	4.22
Located in the reporting country	.	.	.	.	4.22
Located abroad	.	.	.	.	-
ATMs with a credit transfer function	.	.	.	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
POS terminals	.	.	.	92.22	99.52
Located in the reporting country	.	.	.	.	99.52
Located abroad	.	.	.	.	-
POS terminals					
of which:					
EFTPOS terminals	.	.	.	92.22	99.52
Located in the reporting country	.	.	.	.	99.52
Located abroad	.	.	.	.	-
E-money card POS terminals	.	.	.	.	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals	.	.	.	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	.	.	.	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card accepting terminals	.	.	.	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	.	.	.	280.31	289.92
Domestic	.	.	.	.	288.39
Cross-border	.	.	.	.	1.53
Credit transfers					
Initiated in paper-based form	.	.	.	118.45	115.36
Initiated electronically	.	.	.	161.86	173.03
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	288.39
Cross-border credit transfers received	.	.	.	.	4.03
Direct debits	.	.	.	18.19	20.00
Domestic	.	.	.	.	20.00
Cross-border	.	.	.	.	-
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA	.	.	.	.	20.00
Cross-border direct debits received	.	.	.	.	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	.	.	.	202.52	217.63
Domestic card payments	.	.	.	.	204.11
Cross-border card payments	.	.	.	.	13.52
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	.	.	.	115.32	125.13
Payments with cards with a delayed debit function	.	.	.	67.19	65.35
Payments with cards with a credit function	.	.	.	11.48	4.05
Payments with cards with a debit and/or delayed debit function	.	.	.	0.87	0.94
Payments with cards with a credit and/or delayed debit function	.	.	.	7.66	8.64
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	202.35
Payments initiated remotely	.	.	.	.	1.73
E-money payment transactions with e-money issued by resident PSPs	-	-	-	0.52	4.40
Domestic	.	.	.	.	3.46
Cross-border	.	.	.	.	0.94
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.28	4.10
With e-money accounts	-	-	-	0.23	0.30
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	.	.	.	0.16	0.14
Domestic	.	.	.	.	0.14
Cross-border	.	.	.	.	0.00
Cross-border cheques received	.	.	.	.	0.07
Other payment services	.	.	.	0.31	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	-	-	-	502.00	651.37
Domestic	.	.	.	.	635.39
Cross-border	-	-	-	-	15.98
Total cross-border transactions received (excluding card payments)	.	.	.	-	4.10
Memorandum items:					
Credits to the accounts by simple book entry	.	.	.	28.37	29.03
Debits from the accounts by simple book entry	.	.	.	123.77	125.02
Money remittances	.	.	.	.	0.12
Domestic	.	.	.	.	0.12
Cross-border	.	.	.	.	0.01
Cross-border money remittances received	.	.	.	.	0.27
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	0.03
Domestic	.	.	.	.	0.03
Cross-border	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	.	.	.	286.91	306.55
At terminals located in the reporting country	.	.	.	.	306.55
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	95.69	98.20
At terminals located in the reporting country	.	.	.	.	98.20
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	2.71	2.71
At terminals located in the reporting country	.	.	.	.	2.71
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	-	-	-	188.21	202.35
At terminals located in the reporting country	.	.	.	.	202.35
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	.	.	.	0.29	0.06
At terminals located in the reporting country	.	.	.	.	0.06
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	3.23
At terminals located in the reporting country	.	.	.	.	3.23
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	.	.	.	11.57	30.22
At terminals located in the reporting country	.	.	.	.	30.22
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	2.38	8.36
At terminals located in the reporting country	.	.	.	.	8.36
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	-	-	-	9.19	21.86
At terminals located in the reporting country	.	.	.	.	21.86
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	.	.	.	-	14.38
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	14.38
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.86
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	0.86
Memorandum items:					
Cash advances at POS terminals	.	.	.	3.03	0.15
OTC cash withdrawals	.	.	.	24.96	25.82
OTC cash deposits	.	.	.	39.58	69.38

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

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

Value of transactions sent (unless otherwise stated); HRK billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	.	.	.	1,720.35	1,871.03
Domestic	.	.	.	.	1,676.75
Cross-border	.	.	.	.	194.28
Credit transfers					
Initiated in paper-based form	.	.	.	217.42	193.70
Initiated electronically	.	.	.	1,502.93	1,483.05
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	1,676.75
Cross-border credit transfers received	.	.	.	.	180.04
Direct debits	.	.	.	12.92	14.96
Domestic	.	.	.	.	14.96
Cross-border	.	.	.	.	-
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	14.96
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	.	.	.	39.36	50.03
Domestic card payments	.	.	.	.	42.27
Cross-border card payments	.	.	.	.	7.77
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	.	.	.	19.86	22.12
Payments with cards with a delayed debit function	.	.	.	16.48	17.50
Payments with cards with a credit function	.	.	.	1.50	0.87
Payments with cards with a debit and/or delayed debit function	.	.	.	0.16	0.18
Payments with cards with a credit and/or delayed debit function	.	.	.	1.37	1.61
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	41.42
Payments initiated remotely	.	.	.	.	0.50
E-money payment transactions with e-money issued by resident PSPs	-	-	-	0.06	0.47
Domestic	.	.	.	.	0.07
Cross-border	.	.	.	.	0.40
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.04	0.44
With e-money accounts	-	-	-	0.03	0.03
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); HRK billions; total for the period

	2010	2011	2012	2013	2014
Cheques	.	.	.	0.25	0.23
Domestic	.	.	.	.	0.23
Cross-border	.	.	.	.	0.00
Cross-border cheques received	.	.	.	.	0.30
Other payment services	.	.	.	23.82	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	-	-	-	1,796.76	2,014.42
Domestic	.	.	.	.	1,811.98
Cross-border	-	-	-	-	202.45
Total cross-border transactions received (excluding card payments)	.	.	.	-	180.34
Memorandum items:					
Credits to the accounts by simple book entry	.	.	.	28.40	27.15
Debits from the accounts by simple book entry	.	.	.	12.61	13.97
Money remittances	.	.	.	.	0.19
Domestic	.	.	.	.	0.17
Cross-border	.	.	.	.	0.02
Cross-border money remittances received	.	.	.	.	0.59
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	27.67
Domestic	.	.	.	.	27.66
Cross-border	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); HRK billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	.	.	.	112.68	117.28
At terminals located in the reporting country	.	.	.	.	117.28
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	67.35	69.66
At terminals located in the reporting country	.	.	.	.	69.66
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	5.09	5.57
At terminals located in the reporting country	.	.	.	.	5.57
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	-	-	-	40.11	41.97
At terminals located in the reporting country	.	.	.	.	41.97
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	.	.	.	0.12	0.03
At terminals located in the reporting country	.	.	.	.	0.03
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.05
At terminals located in the reporting country	.	.	.	.	0.05
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	.	.	.	6.69	18.27
At terminals located in the reporting country	.	.	.	.	18.27
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	2.57	8.93
At terminals located in the reporting country	.	.	.	.	8.93
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	-	-	-	4.13	9.34
At terminals located in the reporting country	.	.	.	.	9.34
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); HRK billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	.	.	.	-	8.16
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	8.16
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	0.39
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	0.39
Memorandum items:					
Cash advances at POS terminals	.	.	.	3.63	0.43
OTC cash withdrawals	.	.	.	157.00	155.58
OTC cash deposits	.	.	.	203.94	222.25

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Number of participants	.	.	.	33	33
of which:					
Direct participants	.	.	.	33	33
of which:					
Credit institutions	.	.	.	31	31
Central bank	.	.	.	1	1
Other direct participants	.	.	.	1	1
of which:					
Public administration	.	.	.	-	0
Clearing and settlement organisations	.	.	.	1	1
Other financial institutions	.	.	.	-	0
Others	.	.	.	-	0
Indirect participants	.	.	.	-	0
RETAIL SYSTEM: National Clearing System (NKS)					
Number of participants	.	.	.	32	32
of which:					
Direct participants	.	.	.	32	32
of which:					
Credit institutions	.	.	.	31	31
Central bank	.	.	.	1	1
Other direct participants	.	.	.	-	0
of which:					
Public administration	.	.	.	-	0
Clearing and settlement organisations	.	.	.	-	0
Other financial institutions	.	.	.	-	0
Others	.	.	.	-	0
Indirect participants	.	.	.	-	0

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	.	.	.	0.30	0.32
Domestic	.	.	.	.	0.32
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	.	0.30	0.32
Domestic	.	.	.	.	0.32
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	-	0.00
Initiated electronically	.	.	.	0.30	0.32
Direct debits	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other payment services	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	.	.	.	67.60	69.10
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	.	.	.	146.10	153.58
Domestic	.	.	.	.	153.58
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	.	146.10	153.58
Domestic	.	.	.	.	153.58
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	-	0.00
Initiated electronically	.	.	.	146.10	153.58
Direct debits	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other payment services	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	.	.	.	76.00	75.90

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

11. Payments processed by selected payment systems

Value of transactions sent; HRK billions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	.	.	.	3,086.98	2,186.51
Domestic	.	.	.	.	2,186.51
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	.	3,086.98	2,186.51
Domestic	.	.	.	.	2,186.51
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	-	0.00
Initiated electronically	.	.	.	3,086.98	2,186.51
Direct debits	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other payment services	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	.	.	.	51.40	53.40
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	.	.	.	721.26	717.89
Domestic	.	.	.	.	717.89
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	.	721.26	717.89
Domestic	.	.	.	.	717.89
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	-	0.00
Initiated electronically	.	.	.	721.26	717.89
Direct debits	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
ATM transactions (except e-money transactions)	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
E-money payment transactions	-	-	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cheques	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other payment services	.	.	.	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Concentration ratio in terms of volume (percentages)	.	.	.	62.80	63.90

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

GENERAL NOTES: LITHUANIA

Source for Table 1: Eurostat.
Source for all other tables: Lietuvos bankas, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). There were no overnight deposits of euro area central governments held at Lietuvos bankas, whether in litas, euro or other currencies.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions legally incorporated in the reporting country	
Number of institutions	Comprises banks and credit unions. Number of banks at the end of the year: nine in the period 2007-10, eight in the period 2011-12, seven in the period 2013-14.
Other payment service providers	
Number of institutions	Only payment institutions are reported under the category "Other payment service providers".
Number of overnight deposits	Not applicable. Payment institutions do not accept deposits.
Value of overnight deposits	Not applicable. Payment institutions do not accept deposits.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	There are no cards with an e-money function in Lithuania. Cards with an e-money function have not been issued since 2008.
Terminals provided by resident payment service providers	
EFTPOS terminals	Some large merchants may have contracts with more than one acquirer for cards processing through the same EFTPOS terminal. As each bank reports the number of EFTPOS terminals separately, double-counting is possible.
E-money card terminals	There are no e-money card terminals provided by Lithuanian PSPs.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions [up to 2013]

Transactions per type of payment instrument	
Cheques	The increase is due to new methodology. Cash withdrawals with cheques are included from 2006.
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
ATM cash deposits	The first ATMs with cash deposit function were installed at the end of 2006.
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	The first ATMs with cash deposit function were installed at the end of 2006.
c) Transactions at terminals located outside the country with cards issued in the country	

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2014]

Most of the new series were not collected from the reporting population for reference period 2014 and are reported as not available. Initial statistical data for all new items and breakdowns will be transmitted by Lietuvos bankas to the ECB in May 2016 for reference period 2015.

Combined data on Lithuanian cross-border transactions for reference period 2014 are available. Single country breakdowns for all Union countries and the rest of the world were not collected.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2014]

Some new series were not collected from the reporting population for reference period 2014 and are reported as not available. Initial statistical data for all new items and breakdowns will be transmitted by Lietuvos bankas to the ECB in May 2016 for reference period 2015.

In Lithuania transactions at terminals provided by resident payment service providers with cards issued by resident payment service providers comprise not only ATM cash withdrawals, ATM cash deposits, POS transactions, but also ATM credit transfers. Please note that there are no e-money card loading and unloading transactions and e-money payment transactions with cards with an e-money function in Lithuania.

Table 9 – Participation in selected payment systems

TARGET component: TARGET2-LIETUVOS BANKAS and LITAS-PHA began operations on 19 November 2007. LITAS-PHA was closed in November 2011.

LVPS: LITAS Began operations on 19 January 2004; closed in January 2007.

LVPS: LITAS-RLS Began operations on 29 January 2007; closed on 1 January 2015.

Retail: LITAS-MMS Began operations on 29 January 2007.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Payment systems process credit transfers and direct debits. Hence, other payment instruments are not applicable.

LVPS LITAS-RLS and retail system LITAS-MMS only process domestic payments.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	3,097.3	3,028.1	2,987.8	2,957.7	2,928.9
GDP (LTL billions)	96.77	107.95	115.10	120.72	125.84
GDP per capita (LTL)	31,245	35,648	38,523	40,815	42,964
HICP (annual percentage changes)	1.2	4.1	3.2	1.2	0.2
Exchange rate (National currency vis-à-vis the euro)					
End of period	3.453	3.453	3.453	3.453	3.453
Average	3.453	3.453	3.453	3.453	3.453

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

2. Settlement media used by non-MFIs

LTL millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	7,847.00	9,714.00	10,329.00	10,942.00	4,676.00
Value of overnight deposits held at MFIs	22,989.69	24,997.87	32,572.53	32,305.27	44,028.40
of which:					
Transferable deposits	22,096.00	24,318.00	31,870.00	31,750.00	43,419.00
Narrow money supply (M1)	27,397.00	31,318.00	35,896.00	39,782.00	41,712.00
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	6,425.46	6,501.01	11,078.40	8,218.10	13,472.42
Outstanding value on e-money storages issued by MFIs	.	0.00	0.00	0.00	0.00
of which:					
Hardware-based electronic money	.	0.00	0.00	0.00	0.00
Software-based electronic money	.	-	-	-	0.00

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

3. Settlement media used by credit institutions

LTL millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	2,175.22	4,174.77	4,461.16	4,287.61	6,506.89
Overnight deposits held at other credit institutions (in LTL, end of period)	366.73	377.16	515.90	400.44	710.66
of which:					
Transferable deposits at other MFIs (end of period)	192.00	280.00	388.00	266.00	710.00
Memorandum items:					
Non-intraday borrowing from the central bank	0.00	0.12	0.00	0.00	0.00
Intraday borrowing from the central bank	10.59	0.00	0.00	0.00	0.00

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

4. Banknotes and coins

LTL millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	8,811.00	10,813.00	11,402.00	11,885.00	5,787.00
Total banknotes in circulation	8,613.07	10,597.93	11,160.56	11,621.50	5,591.15
of which:					
LTL 500	1,374.93	1,817.92	1,774.71	1,750.12	785.74
LTL 200	4,464.07	5,868.35	6,593.83	7,198.76	3,135.06
LTL 100	2,038.88	2,159.79	2,000.13	1,920.22	1,079.14
LTL 50	420.36	432.61	460.69	408.52	310.57
LTL 20	212.46	214.45	223.22	237.63	189.46
LTL 10	94.95	97.39	100.56	98.84	83.76
LTL 5	2.23	2.23	2.23	2.23	2.23
LTL 2	2.56	2.56	2.56	2.55	2.55
LTL 1	2.63	2.63	2.63	2.63	2.63
Total coins in circulation	198.05	214.96	241.06	263.99	196.14
of which:					
LTL 5	55.29	62.79	73.82	85.23	49.85
LTL 2	50.28	54.37	61.62	67.78	49.55
LTL 1	40.86	43.86	48.32	50.96	41.27
LTL 0.5	11.09	11.52	12.38	12.83	11.38
LTL 0.2	14.08	14.74	15.74	16.58	15.07
LTL 0.1	14.76	15.28	16.01	16.67	15.85
LTL 0.05	3.90	4.08	4.30	4.51	4.16
LTL 0.02	4.01	4.29	4.59	4.87	4.52
LTL 0.01	3.79	4.04	4.30	4.55	4.48
Currency in circulation held by MFIs	964.00	1,099.00	1,073.00	943.00	1,111.00
Currency in circulation outside MFIs	7,847.00	9,714.00	10,329.00	10,942.00	4,676.00
Memorandum item:					
Total commemorative coins	12.83	14.13	14.89	16.02	17.36

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

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

Original units (unless otherwise stated); values in LTL millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.25	0.24	0.20	0.19	0.16
Value of overnight deposits (LTL millions)	600.98	1,061.99	4,009.68	1,303.35	4,475.74
of which:					
Value of transferable deposits (LTL millions)	597.00	1,058.00	4,009.00	1,304.00	4,476.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	86	92	94	91	89
Number of offices	906	636	646	594	555
Number of overnight deposits (thousands)	9,483.33	8,480.04	8,707.35	8,361.39	9,172.93
of which:					
Number of internet/PC-linked overnight deposits (thousands)	5,205.43	5,469.30	5,547.79	5,645.93	5,621.91
Number of transferable overnight deposits (thousands)	9,406.79	8,472.66	8,700.70	8,174.58	8,932.88
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	5,126.45	5,385.56	5,542.78	5,640.93	5,616.84
Value of overnight deposits (LTL millions)	.	.	.	.	.
of which:					
Value of transferable deposits (LTL millions)	21,499.00	23,260.00	27,861.00	30,446.00	38,943.00
Number of payment accounts (thousands)	.	.	.	8,174.58	8,932.88
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (LTL millions)	.	.	.	-	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	77	83	86	84	82
Number of offices	868	600	613	564	527
Value of overnight deposits (LTL millions)	20,216.13	21,476.09	25,321.21	26,570.64	33,616.31
Branches of euro area-based credit institutions					
Number of institutions	3	3	3	3	3
Number of offices	21	17	13	12	5
Value of overnight deposits (LTL millions)	.	.	.	.	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	6	6	5	4	4
Number of offices	17	19	20	18	23
Value of overnight deposits (LTL millions)	1,253.43	1,349.49	1,822.55	1,957.25	5,782.99
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (LTL millions)	0.00	0.00	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	-	-	2	2	2
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (LTL millions)	-	-	.	.	.
Other payment service providers					
Number of institutions	1	21	28	32	37
Number of offices	765	3,625	3,971	4,719	4,776
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (LTL millions)	.	.	.	-	-

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

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

Original units unless otherwise stated; value in millions of LTL; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	88	114	125	126	129
Number of offices	1,672	4,262	4,618	5,314	5,332
Number of overnight deposits (thousands)	9,483.58	8,480.28	8,707.55	8,361.58	9,173.10
of which:					
Number of internet/PC-linked overnight deposits (thousands)	5,205.43	5,469.30	5,547.79	5,645.93	5,621.91
Value of overnight deposits (LTL millions)	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	8,174.58	8,932.88
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (LTL millions)	-	-	-	.	.
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	189	246
of which:					
Number of payment institutions providing services through an established branch	.	.	.	0	0
Number of payment institutions providing services through an agent	.	.	.	3	3
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	186	243

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	4,270.34	3,886.10	3,632.63	3,534.67	3,468.44
Cards with a payment function (except cards with an e-money function only)	4,270.34	3,886.10	3,632.63	3,588.45	3,520.13
of which:					
Cards with a debit function	3,704.50	3,480.31	3,233.06	3,057.86	2,874.07
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	565.83	405.79	399.57	530.59	646.06
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	0.00	0.00	-	-	-
Cards on which e-money can be stored directly	.	.	.	-	-
Cards which give access to e-money stored on e-money accounts	.	.	.	-	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	0.00	0.00	-	-	-
Total number of cards (irrespective of the number of functions on the card)	4,270.34	3,886.10	3,632.63	3,588.45	3,520.13
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	1.57	1.31	1.32	1.26	1.28
Located in the reporting country	.	.	.	1.26	1.28
Located abroad	.	.	.	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	1.51	1.21	1.21	1.20	1.23
Located in the reporting country	.	.	.	1.20	1.23
Located abroad	.	.	.	-	-
ATMs with a credit transfer function	1.08	0.76	0.77	0.79	0.47
Located in the reporting country	.	.	.	0.79	0.47
Located abroad	.	.	.	-	-
POS terminals	36.84	38.15	32.42	34.64	39.17
Located in the reporting country	.	.	.	34.64	39.17
Located abroad	.	.	.	-	-
POS terminals					
of which:					
EFTPOS terminals	36.84	38.15	32.42	34.64	39.17
Located in the reporting country	.	.	.	34.64	39.17
Located abroad	.	.	.	-	-
E-money card POS terminals	.	.	.	-	-
Located in the reporting country	.	.	.	-	-
Located abroad	.	.	.	-	-
E-money card terminals	0.00	0.00	-	-	-
Located in the reporting country	.	.	.	-	-
Located abroad	.	.	.	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	0.00	0.00	-	-	-
Located in the reporting country	.	.	.	-	-
Located abroad	.	.	.	-	-
E-money card accepting terminals	0.00	0.00	-	-	-
Located in the reporting country	.	.	.	-	-
Located abroad	.	.	.	-	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	114.99	153.57	167.41	170.47	176.56
Domestic	.	.	.	168.82	174.68
Cross-border	.	.	.	1.65	1.88
Credit transfers					
Initiated in paper-based form	34.22	65.58	65.73	64.63	60.95
Initiated electronically	80.77	87.99	101.68	105.85	115.60
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	-	-
Cross-border credit transfers received	.	.	.	2.31	2.95
Direct debits	13.95	14.80	13.18	13.80	14.09
Domestic	.	.	.	13.80	14.09
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
Direct debits					
of which:					
Non-SEPA	.	.	.	-	-
Cross-border direct debits received	.	.	.	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	98.65	107.08	130.85	155.70	171.55
Domestic card payments	.	.	.	142.52	156.53
Cross-border card payments	.	.	.	13.18	15.02
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	88.52	95.39	118.05	140.32	154.47
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	10.13	11.70	12.80	15.38	17.08
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	152.24	167.03
Payments initiated remotely	.	.	.	3.46	4.52
E-money payment transactions with e-money issued by resident PSPs	0.00	0.00	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	0.00	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.19	0.17	0.14	0.12	0.10
Domestic	.	.	.	0.09	0.07
Cross-border	.	.	.	0.03	0.03
Cross-border cheques received	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	227.77	275.62	311.58	340.09	362.30
Domestic	.	.	.	325.23	345.37
Cross-border	7.75	10.06	12.78	14.86	16.92
Total cross-border transactions received (excluding card payments)	1.48	1.77	1.94	-	-
Memorandum items:					
Credits to the accounts by simple book entry	10.55	8.47	10.61	12.13	12.41
Debits from the accounts by simple book entry	57.93	81.54	87.31	99.42	116.46
Money remittances	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cross-border money remittances received	.	.	.	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	155.91	167.51	188.51	207.86	230.60
At terminals located in the reporting country	.	.	.	207.86	230.60
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	62.88	64.54	66.09	66.42	65.44
At terminals located in the reporting country	.	.	.	66.42	65.44
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	2.41	3.10	4.48	5.38	6.77
At terminals located in the reporting country	.	.	.	5.38	6.77
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	90.62	99.88	117.94	136.04	158.37
At terminals located in the reporting country	.	.	.	136.04	158.37
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	0.00	0.00	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	6.85	8.85	8.27	10.27	12.05
At terminals located in the reporting country	.	.	.	10.27	12.05
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.30	1.47	1.61	1.91	2.28
At terminals located in the reporting country	.	.	.	1.91	2.28
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	5.55	7.38	6.66	8.36	9.76
At terminals located in the reporting country	.	.	.	8.36	9.76
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	7.52	9.28	12.29	14.79	17.20
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	14.79	17.20
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.41	1.47	1.31	1.36	1.33
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	1.36	1.33
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	6.11	7.80	10.98	13.43	15.87
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	13.43	15.87
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
Memorandum items:					
Cash advances at POS terminals	0.44	0.48	0.61	1.66	2.38
OTC cash withdrawals	2.70	2.40	2.74	2.32	1.66
OTC cash deposits	7.08	5.71	4.11	2.91	2.02

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

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

Value of transactions sent (unless otherwise stated); LTL millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	853,307.38	760,604.49	728,980.00	661,637.44	665,735.56
Domestic	.	.	.	533,081.11	542,010.04
Cross-border	.	.	.	128,556.34	123,725.52
Credit transfers					
Initiated in paper-based form	324,928.34	191,008.15	152,144.05	122,919.14	133,789.16
Initiated electronically	528,379.04	569,596.34	576,835.95	538,718.31	531,946.40
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	-	-
Cross-border credit transfers received	.	.	.	155,399.51	169,599.21
Direct debits	2,186.74	2,267.34	2,088.28	2,253.16	1,943.89
Domestic	.	.	.	2,253.02	1,943.83
Cross-border	.	.	.	0.14	0.06
Direct debits					
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	-	-
Cross-border direct debits received	.	.	.	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	5,952.95	6,761.76	8,196.05	9,644.20	10,764.98
Domestic card payments	.	.	.	7,581.06	8,452.33
Cross-border card payments	.	.	.	2,063.14	2,312.66
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	4,586.83	5,093.97	6,362.72	7,673.41	8,672.96
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	1,366.13	1,667.79	1,833.34	1,970.79	2,092.02
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	8,953.78	9,966.19
Payments initiated remotely	.	.	.	690.42	798.79
E-money payment transactions with e-money issued by resident PSPs	0.00	0.00	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	0.00	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

Value of transactions sent (unless otherwise stated); LTL millions; total for the period

	2010	2011	2012	2013	2014
Cheques	1,667.94	1,373.93	1,164.60	983.44	751.82
Domestic	.	.	.	931.14	709.34
Cross-border	.	.	.	52.30	42.48
Cross-border cheques received	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	863,115.01	771,007.53	740,428.94	674,518.24	679,196.25
Domestic	.	.	.	543,846.32	553,115.53
Cross-border	156,190.93	167,033.31	154,753.43	130,671.92	126,080.72
Total cross-border transactions received (excluding card payments)	154,870.28	187,266.68	170,329.16	-	-
Memorandum items:					
Credits to the accounts by simple book entry	43,304.89	35,590.70	28,776.24	38,422.89	41,771.35
Debits from the accounts by simple book entry	18,905.74	21,841.18	15,558.74	15,933.73	24,851.99
Money remittances	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cross-border money remittances received	.	.	.	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); LTL millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	28,299.09	31,798.70	35,664.31	39,422.00	43,612.89
At terminals located in the reporting country	.	.	.	39,422.00	43,612.89
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	21,690.87	23,564.95	24,364.05	25,454.18	25,186.49
At terminals located in the reporting country	.	.	.	25,454.18	25,186.49
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	1,885.00	2,940.04	5,005.27	6,574.07	9,550.28
At terminals located in the reporting country	.	.	.	6,574.07	9,550.28
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	4,723.22	5,293.70	6,294.99	7,392.13	8,874.72
At terminals located in the reporting country	.	.	.	7,392.13	8,874.72
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	0.00	0.00	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1,351.75	1,658.86	1,899.08	2,269.45	2,398.61
At terminals located in the reporting country	.	.	.	2,269.45	2,398.61
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	764.11	843.22	999.31	1,166.64	1,272.77
At terminals located in the reporting country	.	.	.	1,166.64	1,272.77
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	587.63	815.65	899.77	1,102.80	1,125.83
At terminals located in the reporting country	.	.	.	1,102.80	1,125.83
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); LTL millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1,979.48	2,323.57	2,445.89	2,675.44	2,814.51
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	2,675.44	2,814.51
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	807.34	882.13	640.69	631.66	597.51
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	631.66	597.51
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	1,172.15	1,441.45	1,805.20	2,043.78	2,217.01
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	2,043.78	2,217.01
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
Memorandum items:					
Cash advances at POS terminals	80.71	86.06	107.37	281.42	426.29
OTC cash withdrawals	8,565.54	8,463.95	8,010.06	7,658.59	6,376.76
OTC cash deposits	18,366.98	16,995.85	14,684.67	11,611.50	9,199.81

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: LITAS-PHA (closed Nov. 2011) & TARGET2-LT					
Number of participants	14	13	13	12	12
of which:					
Direct participants	5	13	13	12	12
of which:					
Credit institutions	3	11	11	10	10
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	9	0	0	0	0
LVPS (NON-TARGET SYSTEM): LITAS-RLS					
Number of participants	24	24	24	23	21
of which:					
Direct participants	24	24	24	23	21
of which:					
Credit institutions	15	15	14	13	13
Central bank	1	1	1	1	1
Other direct participants	8	8	9	9	7
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	2	3	2
Other financial institutions	7	7	7	6	5
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: LITAS-MMS					
Number of participants	24	24	23	21	20
of which:					
Direct participants	24	24	23	21	20
of which:					
Credit institutions	15	15	14	13	13
Central bank	1	1	1	1	1
Other direct participants	8	8	8	7	6
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	7	7	7	6	5
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: LITAS-PHA (closed Nov. 2011) & TARGET2-LT					
Credit transfers and direct debits	0.04	0.06	0.13	0.11	0.11
of which:					
Credit transfers and direct debits within the same TARGET component	0.02	0.02	0.02	0.03	0.04
Credit transfers and direct debits to another TARGET component	0.03	0.04	0.10	0.08	0.07
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.02	0.03	0.08	0.06	0.06
Credit transfers and direct debits to a non-euro area TARGET component	0.00	0.01	0.02	0.02	0.01
Concentration ratio in terms of volume (percentages)	100.00	94.30	93.90	91.00	93.80
LVPS (NON-TARGET SYSTEM): LITAS-RLS					
Total transactions	0.31	0.39	0.45	0.53	0.60
Domestic	.	.	.	0.53	0.60
Cross-border	.	.	.	-	-
Credit transfers	0.31	0.39	0.45	0.53	0.60
Domestic	.	.	.	0.53	0.60
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	0.31	0.39	0.45	0.53	0.60
Direct debits	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	-	-
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	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	77.80	76.30	81.70	83.10	71.20

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: LITAS-MMS					
Total transactions	28.26	30.21	31.17	31.40	32.96
Domestic	.	.	.	31.40	32.96
Cross-border	.	.	.	-	-
Credit transfers	28.20	30.15	31.08	31.31	32.84
Domestic	.	.	.	31.31	32.84
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	28.20	30.15	31.08	31.31	32.84
Direct debits	0.06	0.06	0.09	0.09	0.11
Domestic	.	.	.	0.09	0.11
Cross-border	.	.	.	-	-
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	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	79.50	81.50	84.10	86.50	87.60

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; LTL billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: LITAS-PHA (closed Nov. 2011) & TARGET2-LT (EUR billions)					
Credit transfers and direct debits	97.24	123.21	137.39	75.72	78.91
of which:					
Credit transfers and direct debits within the same TARGET component	3.88	3.03	2.72	3.11	10.74
Credit transfers and direct debits to another TARGET component	93.35	120.18	134.67	72.61	68.18
of which:					
Credit transfers and direct debits to a euro area TARGET component	90.24	119.46	133.15	71.17	66.68
Credit transfers and direct debits to a non-euro area TARGET component	3.12	0.72	1.52	1.44	1.50
Concentration ratio in terms of volume (percentages)	100.00	99.40	98.30	85.20	97.00
LVPS (NON-TARGET SYSTEM): LITAS-RLS					
Total transactions	286.85	326.76	265.85	242.05	300.55
Domestic	.	.	.	242.05	300.55
Cross-border	.	.	.	-	-
Credit transfers	286.84	326.75	265.84	242.04	300.55
Domestic	.	.	.	242.04	300.55
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	286.84	326.75	265.84	242.04	300.55
Direct debits	0.01	0.01	0.01	0.01	0.01
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	-	-
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	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	76.80	76.30	81.80	86.90	64.10

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; LTL billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: LITAS-MMS					
Total transactions	206.88	194.50	188.83	187.20	188.64
Domestic	.	.	.	187.20	188.64
Cross-border	.	.	.	-	-
Credit transfers	206.79	194.40	188.70	187.03	188.43
Domestic	.	.	.	187.03	188.43
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	206.79	194.40	188.70	187.03	188.43
Direct debits	0.09	0.10	0.13	0.17	0.21
Domestic	.	.	.	0.17	0.21
Cross-border	.	.	.	-	-
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	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	80.60	77.50	79.00	84.90	79.70

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

GENERAL NOTES: HUNGARY

Source for Table 1: Eurostat.
Source for all other tables: Magyar Nemzeti Bank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are reported for the "NCBs" reference sector for 2006-13. Data for the "Central government" component sector are not reported for the "OMFIs" reference sector for 2004-05. Confidential data.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Overnight deposits held at the central bank	Value for the last quarter of the period.
Memo item: Non-intraday borrowing from the central bank	This item includes two-week and six-month loans that matured by end-2007. It includes the outstanding amount of both at end-2008 and it equals zero at end-2009 and end-2010. The Magyar Nemzeti Bank introduced two-year collateralised loans for credit institutions between 3 April 2012 and April 2013. At end-2012, the item only includes two-year loans. The Funding for Growth Scheme was introduced by Magyar Nemzeti Bank in June 2013. At end-2013, the item includes two-year loans and loans offered within the framework of the Funding for Growth Scheme, causing a significant change in 2013. At end-2014, the impact of the increase has continued because of the Funding for Growth Scheme.

Table 4 – Banknotes and coins

Currency in circulation	Includes commemorative banknotes and coins and legacy currencies.
Total banknotes in circulation	Commemorative banknotes are not included. HUF 200 banknotes were withdrawn from circulation on 16 November 2009.
Total coins in circulation	Commemorative coins are not included. HUF 2 and HUF 1 coins were withdrawn from circulation on 1 March 2008, when they ceased to be legal tender. HUF 200 coins entered into circulation on 15 June 2009.
Currency in circulation held by MFIs	Includes commemorative banknotes and coins.

Table 5 – Institutions offering payment services to non-MFIs

Branches of euro area-based credit institutions	
Number of offices	There were no non-resident institutions operating in Hungary in 2004.
Value of overnight deposits	There were no non-resident institutions operating in Hungary in 2004. One of the largest credit institutions became a branch of another institution in January 2009. Hence, the very high increase in 2009.
Branches of EEA-based credit institutions (outside the euro area)	
Number of offices	Not applicable.
Value of overnight deposits	Not applicable.
Branches of non-EEA-based banks	
Number of offices	Not applicable.
Value of overnight deposits	Not applicable.
Electronic money institutions	
Number of institutions	There is currently only one electronic money institution in Hungary.
Outstanding value on e-money storages issued by electronic money institutions	There is currently only one electronic money institution in Hungary from 2014.
Total number of payment institutions resident in the country	Includes credit institutions, specialised credit institutions, savings banks and clearing and settlement organisations.
Total number of payment institutions operating in the country on a cross-border basis *of which*: – Number of payment institutions providing services through an established branch; – Number of payment institutions providing services through an agent; Number of payment institutions providing services without establishing a branch.	All of these payment institutions have their headquarters in the euro area and have an established branch in Hungary. There are no payment institutions providing services through an agent in Hungary. About 95% of all payment institutions belong to this category.

Other payment service providers	
Number of institutions	Includes the postal institution.
Value of overnight deposits	A more detailed data source than before has been used from 2010. In the current publication, the value of overnight deposits includes the undrawn interest on, and outstanding amounts of, the expired bonds of household sectors and the undrawn interest on deposits of municipal corporations.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except an e-money function)	
of which: cards with a debit function	Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.
of which: cards with a credit function	Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.
of which: cards with delayed debit function	The number of cards with a delayed debit function decreased in 2007, because the Diners Club issuing activity was terminated in Hungary.
Cards with an e-money function	No e-money schemes exist until 2013.
of which: cards with an e-money function which have been loaded at least once	No e-money schemes exist until 2013.
Cards with a combined debit, cash and e-money function	Not applicable.
Total number of cards	There are 19,165 cards which have a dual function (credit and debit).
Terminals provided by resident payment service providers	
POS terminals *of which:* EFTPOS terminals	The number of POS terminals fell in 2005 because the number of imprinters used as a back-up solution decreased. EFTPOS terminals also include terminals installed at bank branches and post offices which can only be used for cash withdrawal and deposit transactions.
E-money card terminals	Not applicable. No e-money schemes exist.
of which: e-money card-loading/unloading terminals	Not applicable. No e-money schemes exist.
of which: e-money card-accepting terminals	Not applicable. No e-money schemes exist.
ATMs with a credit transfer function	There are no ATMs with a credit transfer function in Hungary. Figures for previous years arose from false data reporting by a Hungarian bank

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference year 2014 Tables 7a and 8a]	
Credit transfers	Up to 2006 this item contains estimated figures that correspond to the previous definitions. In 2006 data, funds transfers between accounts in the same name are included. From 2005 the figures also include postal transactions (postal inpayment orders, domestic postal orders, cash delivery orders). Postal instruments mean a substantial increase in the number of credit transfers, but the effect of these instruments on the total value of credit transfers is not significant.
of which: paper-based	Up to 2006 this item contains estimated figures that correspond to the previous definitions. Most of the postal transactions are paper-based, as they are initiated by customers in paper-based form.
of which: non-paper-based / Initiated electronically from 2014	Up to 2006, this row contains estimated figures that correspond to the previous definitions.
Direct debits	Up to 2006, this row contains estimated figures that correspond to the previous definitions. From 2007 collection orders in foreign currency are not included in this item, resulting in a decrease in the value of direct debits, but the effect of these instruments on the total number of direct debits is not significant. Data for 2004 have been revised following the supervision of data suppliers in 2005. Although the supervision covered data for 2004, it is assumed that figures for 2002 and 2003 are also in need of revision.
Card payments with cards issued by resident PSPs (except cards with an e-money function)	Only includes payment transactions at terminals located inside and outside the country. Does not equal the sum of “Transactions at terminals located in the country by cards issued in the country – POS transactions” and “Transactions at terminals located outside the country by cards issued in the country – POS transactions”, as: 1. cash withdrawal and deposit transactions made on POS terminals installed at bank branches and post offices are not included in card payment data, but are included in POS transactions; and 2. mobile phone loading through ATMs is included in card payment figures, and since 2009 it is counted in the ATM cash withdrawals (before 2009 it was not counted in POS transactions or in ATM cash withdrawals).
E-money purchase transactions	No e-money transactions exist until 2013
of which: with cards with an e-money function	No e-money transactions exist until 2013
of which: with other e-money storages	No e-money transactions exist until 2013
Other payment services	Contains estimated figures according to the previous definitions. Contains pre-authorised collection orders, bills of exchange, unauthorised collection orders, letters of credit, clearing checks and documentary collection. From 2007 collection orders in foreign currency are included. From 2014, the transactions between a client’s own two accounts held at the same bank are included in other

	payment services, which cause a significant increase.
Memorandum items	
Credits to the accounts by simple book entry	In 2007 funds transfers between accounts in the same name are included.
Debits from the accounts by simple book entry	In 2007 funds transfers between accounts in the same name and loan repayment are included.
Transactions per type of terminal [as of reference year 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Mobile-loading transactions are counted in “Card payments with cards issued in the country”. As of 2009 it is counted in the ATM cash withdrawals (before it was not counted in “Transactions per type of terminal”).
POS transactions (irrespective of type of card used)	Includes cash withdrawals, and deposits and POS payment transaction at POS terminals installed at bank branches and post offices. Transactions at merchants located in the country, but their acquiring bank is outside the country (cross-border acquiring) are not included in POS transactions located in the country, but in POS transactions located outside the country
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash withdrawals	Mobile-loading transactions are counted in “Card payments with cards issued in the country”. As of 2009 they are counted in “ATM cash withdrawals” (prior to 2009 they were not counted in “Transactions per type of terminal”).
POS transactions (irrespective of type of card used)	Includes cash withdrawals and deposits at POS terminals installed in bank branches and post offices, and POS payment transactions at merchants.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non–resident PSPs with cards issued by resident PSPs	
POS transactions (irrespective of type of card used)	Transactions at merchants located in the country, but whose acquiring bank is outside the country (cross-border acquiring) are included in POS transactions located outside the country.
E-money card-loading/unloading transactions	Not applicable.
Memorandum items	
Cash advances at POS terminals	All of the transactions have been made at POS terminals installed in bank branches and post offices. Includes cash withdrawal transactions with cards issued inside and outside the country.

Table 9 – Participation in selected payment systems

LVPS: VIBER Retail system: ICS	
Clearing and settlement organisations	From 2004 the clearing and settlement organisation referred to here is regarded as a credit institution, and as such is included in the number of credit institutions in the period 2004-06.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

LVPS: VIBER Retail system: ICS

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	10,000.0	9,971.7	9,920.4	9,893.1	9,866.5
GDP (HUF billions)	27,051.70	28,133.83	28,627.89	30,065.01	32,179.67
GDP per capita (HUF)	2,705,163	2,821,359	2,885,771	3,038,993	3,261,518
HICP (annual percentage changes)	4.7	3.9	5.7	1.7	0.0
Exchange rate (National currency vis-à-vis the euro)					
End of period	277.950	314.580	292.300	297.040	315.540
Average	275.481	279.373	289.249	296.873	308.706

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

2. Settlement media used by non-MFIs

HUF millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	2,218,324.40	2,551,466.30	2,553,932.60	3,000,956.70	3,548,462.00
Value of overnight deposits held at MFIs	.	.	.	.	.
of which:					
Transferable deposits	4,328,753.00	5,048,387.00	5,515,222.00	5,835,014.00	7,534,709.00
Narrow money supply (M1)	6,634,982.80	7,342,719.40	7,297,283.50	8,895,964.60	10,738,306.40
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	.	.	.	.	.
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
of which:					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

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

3. Settlement media used by credit institutions

HUF millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	770,495.00	1,274,615.00	995,137.00	855,279.00	776,887.00
Overnight deposits held at other credit institutions (in HUF, end of period)	347,938.05	507,244.32	590,198.63	660,016.96	635,770.41
of which:					
Transferable deposits at other MFIs (end of period)	136,328.00	257,955.00	222,436.00	259,011.00	294,036.00
Memorandum items:					
Non-intraday borrowing from the central bank	0.00	35,000.00	122,000.00	779,392.00	1,007,972.00
Intraday borrowing from the central bank	-	-	-	-	-

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

4. Banknotes and coins

HUF millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	2,378,052	2,709,606	2,737,672	3,202,696	3,749,142
Total banknotes in circulation	2,309,995	2,639,675	2,666,162	3,130,414	3,672,698
of which:					
HUF 20,000	1,229,651	1,448,954	1,459,441	1,816,947	2,258,093
HUF 10,000	875,457	974,178	976,853	1,074,383	1,165,279
HUF 5,000	103,268	110,253	119,158	122,147	125,152
HUF 2,000	37,973	39,256	40,253	43,106	45,801
HUF 1,000	48,610	51,006	54,115	56,617	59,833
HUF 500	15,036	16,027	16,341	17,215	18,540
HUF 200	.	.	.	.	.
Total coins in circulation	45,155	46,914	48,536	51,435	55,285
of which:					
HUF 200	16,618	17,789	18,703	20,478	22,460
HUF 100	14,312	14,338	14,439	14,735	15,537
HUF 50	5,600	5,806	5,998	6,340	6,756
HUF 20	4,216	4,367	4,574	4,810	5,133
HUF 10	2,530	2,620	2,713	2,841	3,008
HUF 5	1,879	1,994	2,109	2,232	2,390
HUF 2	.	.	.	.	.
HUF 1	.	.	.	.	.
Currency in circulation held by MFIs	159,728	158,140	183,739	201,739	200,680
Currency in circulation outside MFIs	2,218,324	2,551,466	2,553,933	3,000,957	3,548,462
Memorandum item:					
Total commemorative coins & banknotes	6,451	6,823	6,975	7,145	7,572

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

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

Original units (unless otherwise stated); values in HUF millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	0	0	0	0	0
Number of overnight deposits (thousands)	0.04	0.03	0.03	0.04	0.04
Value of overnight deposits (HUF millions)	.	.	.	.	.
of which:					
Value of transferable deposits (HUF millions)	360,754.00	616,933.00	1,073,113.00	265,276.00	572,501.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	186	181	176	171	162
Number of offices	3,541	3,498	3,378	3,288	3,150
Number of overnight deposits (thousands)	10,205.07	10,542.59	10,757.43	10,613.18	10,978.45
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,246.05	6,918.99	7,550.80	7,873.15	8,516.96
Number of transferable overnight deposits (thousands)	10,204.28	10,542.59	9,901.53	9,875.01	10,410.70
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	6,244.70	6,913.98	6,950.03	7,325.55	8,076.51
Value of overnight deposits (HUF millions)	4,502,830.79	4,880,557.46	4,824,771.42	5,991,091.59	7,343,426.60
of which:					
Value of transferable deposits (HUF millions)	3,967,999.00	4,431,454.00	4,442,109.00	5,569,738.00	6,962,208.00
Number of payment accounts (thousands)	.	.	.	.	10,410.70
Number of e-money accounts (thousands)	.	.	.	.	0.00
Outstanding value on e-money storages issued (HUF millions)	.	.	.	.	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	176	170	166	162	152
Number of offices	3,496	3,452	3,333	3,249	3,115
Value of overnight deposits (HUF millions)	4,036,536.79	4,280,384.46	4,248,162.42	5,378,880.59	6,693,133.60
Branches of euro area-based credit institutions					
Number of institutions	10	11	10	9	9
Number of offices	45	46	45	39	34
Value of overnight deposits (HUF millions)	466,294.00	600,173.00	576,609.00	612,211.00	650,293.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (HUF millions)	-	-	-	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	1
Number of offices	-	-	-	-	1
Value of overnight deposits (HUF millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	0	0	0	0	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (HUF millions)	0.00	-	-	-	.
Other payment service providers					
Number of institutions	4	4	4	4	4
Number of offices	3,329	3,309	3,129	3,132	3,185
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (HUF millions)	46,527.00	59,504.00	64,323.00	52,274.00	54,910.00
Number of payment accounts (thousands)	.	.	.	.	0.62
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (HUF millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of HUF; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	191	186	181	176	168
Number of offices	6,870	6,807	6,507	6,420	6,335
Number of overnight deposits (thousands)	10,205.11	10,542.62	10,757.46	10,613.22	10,978.49
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,246.05	6,918.99	7,550.80	7,873.15	8,516.96
Value of overnight deposits (HUF millions)	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (HUF millions)	0.00	-	-	-	.
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	8,629.03	8,508.00	8,340.98	8,311.56	8,229.65
Cards with a payment function (except cards with an e-money function only)	8,892.42	8,887.85	8,908.45	8,932.24	8,869.56
of which:					
Cards with a debit function	7,553.21	7,680.69	7,676.93	7,595.44	7,473.96
Cards with a delayed debit function	16.51	16.59	15.73	21.96	22.39
Cards with a credit function	1,367.93	1,305.96	1,256.60	1,351.03	1,392.37
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	8,976.33	8,969.36	8,913.99	8,938.96	8,869.56
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	4.84	4.91	4.79	4.83	4.88
Located in the reporting country	.	.	.	.	4.88
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	4.84	4.91	4.79	4.83	4.88
Located in the reporting country	.	.	.	.	4.88
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	-	-	-	-	0.00
Located in the reporting country	.	.	.	.	0.00
Located abroad	.	.	.	.	0.00
POS terminals	78.44	84.68	85.54	90.80	104.90
Located in the reporting country	.	.	.	.	104.90
Located abroad	.	.	.	.	0.00
POS terminals					
of which:					
EFTPOS terminals	77.48	83.91	84.80	90.29	104.43
Located in the reporting country	.	.	.	.	104.43
Located abroad	.	.	.	.	0.00
E-money card POS terminals	.	.	.	.	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	572.78	545.22	551.86	523.95	546.39
Domestic	.	.	.	.	543.12
Cross-border	.	.	.	.	3.27
Credit transfers					
Initiated in paper-based form	306.09	292.45	273.13	232.95	238.75
Initiated electronically	266.70	252.77	278.74	290.99	307.65
Initiated in a file/batch	.	.	.	.	108.26
Initiated on a single payment basis	.	.	.	.	199.39
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	0.00
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	0.00
Cross-border credit transfers received	.	.	.	.	4.47
Direct debits	65.03	63.66	64.39	64.42	65.88
Domestic	.	.	.	.	65.88
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	65.88
Initiated on a single payment basis	.	.	.	.	0.00
Direct debits					
of which:					
Non-SEPA	.	.	.	.	0.00
Cross-border direct debits received	.	.	.	.	0.02
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	209.46	231.54	270.29	311.81	359.39
Domestic card payments	.	.	.	.	337.35
Cross-border card payments	.	.	.	.	22.04
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	184.16	204.37	236.39	268.53	302.30
Payments with cards with a delayed debit function	0.50	0.50	0.46	1.13	1.51
Payments with cards with a credit function	24.81	26.67	33.44	42.15	55.58
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	333.27
Payments initiated remotely	.	.	.	.	17.73
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	0.02
Domestic	.	.	.	.	0.02
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	-	-	-	-	0.02
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cross-border cheques received	.	.	.	.	0.00
Other payment services	11.89	11.94	11.32	10.89	28.34
Domestic	.	.	.	.	28.33
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.04
Total payment transactions involving non-MFIs	859.17	852.36	897.86	911.07	1,000.02
Domestic	.	.	.	.	974.70
Cross-border	3.20	3.28	3.44	3.25	25.32
Total cross-border transactions received (excluding card payments)	3.58	4.05	4.41	4.00	4.53
Memorandum items:					
Credits to the accounts by simple book entry	84.14	83.64	88.34	93.06	102.33
Debits from the accounts by simple book entry	460.85	465.25	457.39	513.34	494.09
Money remittances	.	.	.	.	0.06
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.05
Cross-border money remittances received	.	.	.	.	0.16
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	54.58
Domestic	.	.	.	.	54.58
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	318.95	347.28	377.15	405.85	421.29
At terminals located in the reporting country	.	.	.	.	421.29
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	117.17	119.40	119.29	111.51	107.02
At terminals located in the reporting country	.	.	.	.	107.02
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.16	0.16	0.27	0.37	0.44
At terminals located in the reporting country	.	.	.	.	0.44
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	201.62	227.72	257.60	293.97	313.83
At terminals located in the reporting country	.	.	.	.	313.83
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	14.18	16.89	20.04	23.01	25.26
At terminals located in the reporting country	.	.	.	.	25.26
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	4.22	4.60	5.56	6.02	5.82
At terminals located in the reporting country	.	.	.	.	5.82
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	9.97	12.30	14.48	16.99	19.43
At terminals located in the reporting country	.	.	.	.	19.43
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	12.63	15.90	19.94	29.84	33.21
At terminals located in the reporting country	.	.	.	.	9.82
At terminals located abroad	.	.	.	.	23.39
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1.26	1.41	1.39	1.45	1.37
At terminals located in the reporting country	.	.	.	.	0.03
At terminals located abroad	.	.	.	.	1.34
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	11.37	14.49	18.55	28.39	31.84
At terminals located in the reporting country	.	.	.	.	9.79
At terminals located abroad	.	.	.	.	22.05
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	9.06	8.85	8.77	7.62	4.79
OTC cash withdrawals	14.60	14.64	14.10	12.58	13.02
OTC cash deposits	34.66	34.46	31.67	30.18	28.84

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

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

Value of transactions sent (unless otherwise stated); HUF billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	472,685.67	464,008.95	564,276.36	580,570.60	640,084.21
Domestic	.	.	.	.	583,968.43
Cross-border	.	.	.	.	56,115.78
Credit transfers					
Initiated in paper-based form	197,567.69	182,556.65	116,278.76	96,055.07	68,097.16
Initiated electronically	275,117.98	281,452.30	447,997.60	484,515.53	571,987.06
Initiated in a file/batch	.	.	.	.	11,146.23
Initiated on a single payment basis	.	.	.	.	560,840.83
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	51,735.55
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	67,330.40
Cross-border credit transfers received	.	.	.	.	36,909.40
Direct debits	601.70	612.37	639.96	654.23	651.80
Domestic	.	.	.	.	651.80
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	651.80
Initiated on a single payment basis	.	.	.	.	0.00
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	31.31
Cross-border direct debits received	.	.	.	.	28.83
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,585.91	1,791.78	2,036.25	2,326.30	2,661.75
Domestic card payments	.	.	.	.	2,342.66
Cross-border card payments	.	.	.	.	319.08
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,345.34	1,523.77	1,724.18	1,945.78	2,194.06
Payments with cards with a delayed debit function	23.76	27.64	23.43	30.93	36.66
Payments with cards with a credit function	216.82	240.38	288.64	349.59	431.03
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	2,368.82
Payments initiated remotely	.	.	.	.	182.57
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	0.02
Domestic	.	.	.	.	0.02
Cross-border	.	.	.	.	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	-	-	-	-	0.02
of which:					
Accessed through a card	.	.	.	.	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	0.00

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

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

Value of transactions sent (unless otherwise stated); HUF billions; total for the period

	2010	2011	2012	2013	2014
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cross-border cheques received	.	.	.	.	0.00
Other payment services	1,602.57	1,373.44	1,596.00	1,727.10	297,145.46
Domestic	.	.	.	.	296,828.06
Cross-border	.	.	.	.	317.40
Other cross-border payment services received	.	.	.	.	93.36
Total payment transactions involving non-MFIs	476,475.85	467,786.55	568,548.57	585,278.23	940,543.24
Domestic	.	.	.	.	883,790.97
Cross-border	33,735.23	35,200.08	73,433.62	56,215.55	56,752.27
Total cross-border transactions received (excluding card payments)	48,162.05	49,899.97	44,801.47	40,343.46	37,031.59
Memorandum items:					
Credits to the accounts by simple book entry	45,386.75	41,926.99	39,368.95	49,929.79	52,753.68
Debits from the accounts by simple book entry	52,575.38	46,713.74	40,121.36	55,473.30	46,481.80
Money remittances	.	.	.	.	6.85
Domestic	.	.	.	.	0.41
Cross-border	.	.	.	.	6.44
Cross-border money remittances received	.	.	.	.	13.57
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	16.67
Domestic	.	.	.	.	16.67
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); HUF billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	6,999.34	7,696.19	7,827.37	8,060.06	8,337.49
At terminals located in the reporting country	.	.	.	.	8,337.49
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	4,403.96	4,814.57	5,038.13	5,157.09	6,214.25
At terminals located in the reporting country	.	.	.	.	6,214.25
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	10.73	13.89	30.66	45.53	64.90
At terminals located in the reporting country	.	.	.	.	64.90
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	2,584.65	2,867.73	2,758.59	2,857.44	2,058.34
At terminals located in the reporting country	.	.	.	.	2,058.34
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	369.70	423.26	493.93	548.63	578.31
At terminals located in the reporting country	.	.	.	.	578.31
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	182.94	196.41	237.81	258.94	267.43
At terminals located in the reporting country	.	.	.	.	267.43
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	186.75	226.85	256.12	289.69	310.89
At terminals located in the reporting country	.	.	.	.	310.89
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); HUF billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	242.26	289.89	344.50	431.11	488.15
At terminals located in the reporting country	.	.	.	.	83.86
At terminals located abroad	.	.	.	.	404.29
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	54.70	64.32	66.48	73.90	84.22
At terminals located in the reporting country	.	.	.	.	1.03
At terminals located abroad	.	.	.	.	83.19
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	187.55	225.57	278.02	357.22	403.93
At terminals located in the reporting country	.	.	.	.	82.83
At terminals located abroad	.	.	.	.	321.10
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
Memorandum items:					
Cash advances at POS terminals	1,218.61	1,309.70	1,022.08	879.44	693.53
OTC cash withdrawals	9,203.33	8,938.83	8,220.18	7,082.12	5,983.32
OTC cash deposits	13,973.71	13,471.62	12,546.94	11,783.50	12,829.81

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): VIBER					
Number of participants	189	189	186	177	175
of which:					
Direct participants	56	54	60	44	46
of which:					
Credit institutions	53	51	57	41	43
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	1	1	1	1	1
Indirect participants	133	135	126	133	129
RETAIL SYSTEM: ICS					
Number of participants	188	188	185	176	174
of which:					
Direct participants	55	53	53	38	40
of which:					
Credit institutions	53	51	51	36	38
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	1	1	1	1	1
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	133	135	132	138	134

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): VIBER					
Total transactions	1.10	1.29	1.55	1.41	1.39
Domestic	.	.	.	.	1.39
Cross-border	.	.	.	.	-
Credit transfers	1.10	1.29	1.55	1.41	1.39
Domestic	.	.	.	.	1.39
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	1.10	1.29	1.55	1.41	1.39
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	53.20	61.80	65.20	58.80	58.70
RETAIL SYSTEM: ICS					
Total transactions	238.92	239.29	254.89	264.40	274.29
Domestic	.	.	.	.	274.29
Cross-border	.	.	.	.	-
Credit transfers	196.79	197.34	212.47	220.78	229.53
Domestic	.	.	.	.	229.53
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	196.79	197.34	212.47	220.78	229.53
Direct debits	31.68	32.35	33.42	34.81	35.60
Domestic	.	.	.	.	35.60
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	10.45	9.60	9.00	8.82	9.16
Domestic	.	.	.	.	9.16
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	61.40	60.20	60.10	60.30	60.30

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

11. Payments processed by selected payment systems

Value of transactions sent; HUF billions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): VIBER					
Total transactions	1,043,624.29	1,246,732.68	1,243,440.00	1,287,818.55	1,322,648.83
Domestic	.	.	.	.	1,322,648.83
Cross-border	.	.	.	.	-
Credit transfers	1,043,624.29	1,246,732.68	1,243,440.00	1,287,818.55	1,322,648.83
Domestic	.	.	.	.	1,322,648.83
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	1,043,624.29	1,246,732.68	1,243,440.00	1,287,818.55	1,322,648.83
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	58.20	57.60	55.30	54.90	53.70
RETAIL SYSTEM: ICS					
Total transactions	57,648.92	59,351.82	65,081.04	75,237.79	83,186.28
Domestic	.	.	.	.	83,186.28
Cross-border	.	.	.	.	-
Credit transfers	56,402.37	58,121.44	63,969.87	74,260.83	82,147.73
Domestic	.	.	.	.	82,147.73
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	56,402.37	58,121.44	63,969.87	74,260.83	82,147.73
Direct debits	311.21	328.88	346.78	369.28	376.14
Domestic	.	.	.	.	376.14
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	935.35	901.49	764.39	607.68	662.41
Domestic	.	.	.	.	662.41
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	54.50	53.80	52.40	54.90	58.90

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

GENERAL NOTES: POLAND

Source for Table 1: Eurostat.
Source for all other tables: Narodowy Bank Polski, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Covers overnight deposits vis-à-vis the non-central government sectors of domestic non-MFIs. Data for the “Rest of the world” component sector are not reported for the period 2002-04. Data for the “Central government” component sector are not reported for the period 2002-04. Data for the “Other residents” counterpart sector are not reported for the period 2002-03.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	Overnight deposits increased on the last day of December 2008. Banks moved their funds from remunerated short-term deposit facilities to overnight accounts (to some extent owing to the beginning of the period of obligatory reserves).
Overnight deposits held at other credit institutions	Data revised. Previously disseminated data also included foreign currency denominated deposits.

Table 4 – Banknotes and coins

Currency in circulation	In January 1995 Narodowy Bank Polski issued new zlotys (10,000 old = 1 new). Old and new zlotys circulated simultaneously for two years. Old zlotys could be exchanged for new zlotys until 31 December 2010. As the item “Currency in circulation outside MFIs” also contains old zlotys which still have not been exchanged for new zlotys, the total banknotes and coins issued is not equal (until 2005) to the sum of the two items “Currency in circulation held by MFIs” and “Currency in circulation outside MFIs”.

	The number of commemorative coins increased considerably in 2008 owing to the increase of the mintage by Narodowy Bank Polski.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions legally incorporated in the reporting country	
Number of offices	In 2012 there is a considerable increase in the number of offices due to methodological changes in data collection. From 2012 onwards the indicator also includes “franchise branches”, which are not included in previous reporting periods.
Value of overnight deposits	Covers overnight deposit accounts held by domestic and non-resident non-MFIs at credit institutions legally incorporated in Poland. For transferable deposits held with the central bank, monthly observations for June 2010 to June 2012 (other than end-December) may include technical accounts of the central government which should not come under this category. Since the error could not be revised, transferable deposits may be higher than overnight ones.
Number of overnight deposits	In 2010 data were revised back to 2005. Previously disseminated data did not include foreign currency denominated deposits or government deposits. Moreover, in the case of the central bank, only the number of clients, instead of the number of accounts, was reported.
Branches of EEA-based banks	
Number of offices	In 2009 data were revised back to 2005. Previously only main offices were reported. A sharp increase in the number of offices (of euro area-based credit institutions) occurred in 2006. Generally, the office networks of non-resident credit institutions are limited, with the exception of one euro area-based credit institution that started operating in 2006 with 127 offices.
Value of overnight deposits	Covers overnight deposit accounts held by domestic and non-resident non-MFIs at branches of EEA-based banks.
Electronic money institutions	
Number of institutions	Not applicable
Outstanding value on e-money storages issued by electronic money institutions	Not applicable
Other payment service providers	
Number of institutions	Before 2009 only the Post Office was included in this category. Since 2012 domestic payment institutions have also been included in this category.
Number of offices	Until 2012 only the Polish Post branches were taken into account. Since 2012 branches operated by domestic payment institutions have also been taken into account.

Number of overnight deposits	Not applicable. Other institutions offering payment services do not hold deposits for customers.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	Not applicable.
of which: cards with an e-money function which have been loaded at least once	Not applicable.
Total number of cards (irrespective of the number of functions on the card) *of which:* cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable.
of which: e-money card-loading/unloading terminals	Not applicable.
of which: e-money card-accepting terminals	Not applicable.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers, direct debits and cheques	The data were revised back to 2005 on the basis of new data collected. Revised data include: transactions processed within the same bank (i.e. between two different branches), and transactions settled in retail and large value payment systems. This revision gave rise to huge increases, especially in terms of transaction value.
Memo item: Credits to the account by simple book entry	Book-entry transactions are not included, as data are not available.
Memo item: Direct from the account by simple book entry	Book-entry transactions are not included, as data are not available.
E-money payment transactions	Not applicable.
of which: with cards with an e-money function	Not applicable.
of which: with other e-money storages	Not applicable.
Other payment services	Not applicable.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	

E-money card-loading/unloading transactions	Not applicable.

Table 9 – Participation in selected payment systems

TARGET component: TARGET2-NBP	The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.
SORBNET-EURO	This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.
LVPS: SORBNET / SORBNET2	The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.
Retail system: EuroELIXIR	System launched on 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.
Retail system: Express ELIXIR	System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.
Retail system: BlueCash	System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: TARGET2-NBP	The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro. The number and value of transactions do not include technical liquidity transfers.
SORBNET-EURO	This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.
LVPS: SORBNET / SORBNET2	The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.

Retail system: ELIXIR	Between January 2003 and November 2004, in accordance with a regulation of the President of Narodowy Bank Polski, all transactions of PLN 1 million or above had to be made via the SORBNET system (rather than the ELIXIR system). This obligation ceased to apply in November 2004, when Poland's national clearing house KIR established the guarantee settlement mechanism.
Retail system: SYBIR	System closed in July 2004.
Retail system: EuroELIXIR	System launched in 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.
Retail system: Express ELIXIR	System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.
Retail system: BlueCash	System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	38,517.0	38,526.0	38,534.0	38,502.0	38,484.0
GDP (PLN billions)	1,437.36	1,553.58	1,615.89	1,662.68	1,728.68
GDP per capita (PLN)	37,317	40,326	41,934	43,184	44,919
HICP (annual percentage changes)	2.7	3.9	3.7	0.8	0.1
Exchange rate (National currency vis-à-vis the euro)					
End of period	3.975	4.458	4.074	4.154	4.273
Average	3.995	4.121	4.185	4.197	4.184

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

2. Settlement media used by non-MFIs

PLN millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	92,707.00	101,848.00	102,471.00	114,403.00	130,030.00
Value of overnight deposits held at MFIs	378,955.24	398,523.87	415,611.10	469,823.74	520,633.91
of which:					
Transferable deposits	214,971.00	228,290.00	247,634.00	292,705.00	336,223.00
Narrow money supply (M1)	449,192.00	468,053.00	484,814.00	555,835.00	606,284.00
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	41,263.00	53,802.00	61,262.00	58,875.00	74,957.14
Outstanding value on e-money storages issued by MFIs	.	.	.	.	-
of which:					
Hardware-based electronic money	.	.	.	.	-
Software-based electronic money	.	.	.	.	-

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

3. Settlement media used by credit institutions

PLN millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	25,225.00	29,247.86	34,574.95	34,083.05	36,597.00
Overnight deposits held at other credit institutions (in PLN, end of period)	10,514.69	11,412.28	12,386.19	15,911.42	13,777.57
of which:					
Transferable deposits at other MFIs (end of period)	3,247.00	5,084.00	5,100.00	4,498.00	5,517.00
Memorandum items:					
Non-intraday borrowing from the central bank	31.00	0.00	0.26	0.00	0.01
Intraday borrowing from the central bank	22,940.87	34,102.50	41,039.49	37,785.15	36,822.67

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

4. Banknotes and coins

PLN millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	102,663.00	111,845.00	113,415.00	125,884.00	142,661.00
Total banknotes in circulation	99,764.77	108,786.23	110,164.58	122,428.91	138,932.53
of which:					
PLN 200	21,915.38	24,658.69	24,293.11	28,306.15	32,703.29
PLN 100	66,675.46	72,626.83	74,130.96	81,560.82	93,115.51
PLN 50	8,435.43	8,668.77	8,798.54	9,491.81	9,823.86
PLN 20	1,491.04	1,534.47	1,608.29	1,658.41	1,795.83
PLN 10	1,247.45	1,297.47	1,333.68	1,411.72	1,494.03
Total coins in circulation	2,898.29	3,059.07	3,250.07	3,454.92	3,728.51
of which:					
PLN 5	967.58	1,001.68	1,062.83	1,147.52	1,280.78
PLN 2	906.28	972.12	1,029.37	1,084.14	1,145.36
PLN 1	367.92	386.20	411.13	435.10	464.38
PLN 0.5	195.93	207.75	222.19	234.20	249.11
PLN 0.2	171.32	181.55	191.98	200.90	212.98
PLN 0.1	135.46	145.58	156.84	167.07	178.08
PLN 0.05	72.79	77.31	82.39	86.49	91.78
PLN 0.02	40.64	43.54	46.47	49.10	51.93
PLN 0.01	40.39	43.34	46.86	50.39	54.11
Currency in circulation held by MFIs	9,956.00	9,997.00	10,944.00	11,481.00	12,631.00
Currency in circulation outside MFIs	92,707.00	101,848.00	102,471.00	114,403.00	130,030.00
Memorandum item:					
Total commemorative coins & banknotes	229.21	244.24	252.20	258.93	267.77

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

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

Original units (unless otherwise stated); values in PLN millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	19.22	16.64	16.19	15.69	15.84
Value of overnight deposits (PLN millions)	13,424.00	19,506.00	16,338.00	7,822.00	20,668.74
of which:					
Value of transferable deposits (PLN millions)	13,424.00	19,506.00	16,110.00	7,249.00	20,227.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	706	700	695	691	679
Number of offices	16,214	15,920	17,107	16,796	16,297
Number of overnight deposits (thousands)	51,935.21	56,345.60	58,483.45	60,620.80	61,606.23
of which:					
Number of internet/PC-linked overnight deposits (thousands)	25,623.93	30,276.13	32,783.76	35,563.29	36,963.74
Number of transferable overnight deposits (thousands)	40,189.71	43,195.66	44,474.20	46,200.70	46,594.23
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	19,730.43	23,312.62	25,243.50	26,650.18	28,062.85
Value of overnight deposits (PLN millions)	378,587.70	401,297.21	416,502.59	476,004.37	505,147.59
of which:					
Value of transferable deposits (PLN millions)	201,547.00	208,784.00	231,524.00	285,456.00	315,996.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (PLN millions)	.	.	.	.	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	685	681	674	669	657
Number of offices	15,847	15,725	16,907	16,617	16,109
Value of overnight deposits (PLN millions)	367,149.92	398,339.86	411,620.44	471,391.78	501,121.18
Branches of euro area-based credit institutions					
Number of institutions	16	14	16	17	17
Number of offices	360	191	197	177	187
Value of overnight deposits (PLN millions)	10,548.04	2,146.11	3,924.40	3,516.10	2,855.51
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	5	5	5	5	5
Number of offices	7	4	3	2	1
Value of overnight deposits (PLN millions)	889.74	811.23	957.76	1,096.49	1,170.90
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (PLN millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (PLN millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	1	1	4	20	29
Number of offices	8,365	8,383	16,871	23,693	38,957
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (PLN millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (PLN millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of PLN; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	708	702	700	712	709
Number of offices	24,595	24,319	33,994	40,505	55,270
Number of overnight deposits (thousands)	51,954.43	56,362.24	58,499.64	60,636.49	61,622.07
of which:					
Number of internet/PC-linked overnight deposits (thousands)	25,623.93	30,276.13	32,783.76	35,563.29	36,963.74
Value of overnight deposits (PLN millions)	392,011.70	420,803.21	432,840.59	483,826.37	525,816.33
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (PLN millions)	-	-	-	-	-
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	31,171.11	31,624.43	33,291.11	34,398.52	35,752.55
Cards with a payment function (except cards with an e-money function only)	31,983.79	32,044.95	33,100.06	34,658.65	36,068.82
of which:					
Cards with a debit function	22,751.64	24,785.33	26,549.62	28,235.52	29,744.96
Cards with a delayed debit function	330.86	310.45	293.35	289.48	281.86
Cards with a credit function	8,901.29	6,949.17	6,448.14	6,133.65	6,042.00
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	31,983.79	32,044.95	33,291.11	34,658.65	36,068.82
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	16.90	17.50	18.67	18.90	20.53
Located in the reporting country	.	.	.	.	20.53
Located abroad	.	.	.	.	-
ATMs					
of which:					
ATMs with a cash withdrawal function	16.90	17.50	18.67	18.90	20.53
Located in the reporting country	.	.	.	.	20.53
Located abroad	.	.	.	.	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
POS terminals	252.65	267.41	298.35	326.35	398.18
Located in the reporting country	.	.	.	.	398.18
Located abroad	.	.	.	.	-
POS terminals					
of which:					
EFTPOS terminals	246.51	266.43	298.18	326.34	398.17
Located in the reporting country	.	.	.	.	398.17
Located abroad	.	.	.	.	-
E-money card POS terminals	.	.	.	.	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	1,468.69	1,625.13	1,736.93	1,842.58	1,977.31
Domestic	.	.	.	.	1,977.31
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	-
Direct debits	22.59	23.28	23.25	23.11	23.59
Domestic	.	.	.	.	23.59
Cross-border	.	.	.	.	-
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	844.23	1,025.99	1,215.59	1,448.66	1,872.67
Domestic card payments	.	.	.	.	1,872.67
Cross-border card payments	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	656.65	826.67	1,001.54	1,203.58	1,598.57
Payments with cards with a delayed debit function	12.36	11.89	11.81	10.59	10.99
Payments with cards with a credit function	175.23	187.43	202.24	234.41	263.11
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.19	0.11	0.11	0.10	0.11
Domestic	.	.	.	.	0.11
Cross-border	.	.	.	.	-
Cross-border cheques received	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	2,335.71	2,674.51	2,975.87	3,314.45	3,873.67
Domestic	.	.	.	.	3,873.67
Cross-border	-	-	-	-	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,511.13	1,724.84	1,929.99	2,179.34	2,584.17
At terminals located in the reporting country	.	.	.	.	2,584.17
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	686.52	726.14	747.72	770.42	758.99
At terminals located in the reporting country	.	.	.	.	758.99
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	1.66	2.84	3.03	6.16	9.53
At terminals located in the reporting country	.	.	.	.	9.53
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	822.96	995.86	1,179.24	1,402.76	1,815.65
At terminals located in the reporting country	.	.	.	.	1,815.65
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	-	66.17
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	-	66.17
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	5.98	7.18	7.81	8.40	9.16
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	-	9.16
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	21.28	30.14	36.35	45.81	57.01
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	-	57.01
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
Memorandum items:					
Cash advances at POS terminals	1.18	1.70	2.65	3.33	4.72
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); PLN billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	31,020.80	32,554.28	35,592.38	35,494.60	37,249.72
Domestic	.	.	.	.	37,249.72
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	-
Direct debits	18.61	19.61	19.60	19.50	20.62
Domestic	.	.	.	.	20.62
Cross-border	.	.	.	.	-
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	89.82	105.46	119.92	133.42	156.96
Domestic card payments	.	.	.	.	156.96
Cross-border card payments	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	64.23	78.18	90.28	101.05	122.70
Payments with cards with a delayed debit function	3.26	3.37	3.63	3.02	3.10
Payments with cards with a credit function	22.33	23.91	26.02	29.36	31.16
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); PLN billions; total for the period

	2010	2011	2012	2013	2014
Cheques	3.24	1.96	1.53	0.83	0.83
Domestic	.	.	.	.	0.83
Cross-border	.	.	.	.	-
Cross-border cheques received	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	31,132.47	32,681.31	35,733.43	35,648.35	37,428.13
Domestic	.	.	.	.	37,428.13
Cross-border	-	-	-	-	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); PLN billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	341.09	375.54	396.94	419.58	450.95
At terminals located in the reporting country	.	.	.	.	450.95
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	255.62	274.32	281.82	290.01	295.73
At terminals located in the reporting country	.	.	.	.	295.73
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	1.57	3.11	3.91	6.61	10.61
At terminals located in the reporting country	.	.	.	.	10.61
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	83.89	98.11	111.21	122.96	144.62
At terminals located in the reporting country	.	.	.	.	144.62
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); PLN billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	-	17.11
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	-	17.11
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2.80	3.48	3.85	4.25	4.76
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	-	4.76
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
POS transactions (except e-money transactions)	5.93	7.35	8.71	10.46	12.34
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	-	12.34
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
E-money payment transactions with cards with an e-money function	.	.	.	.	-
At terminals located in the reporting country	.	.	.	.	-
At terminals located abroad	.	.	.	.	-
Memorandum items:					
Cash advances at POS terminals	0.13	0.19	0.31	0.38	0.53
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected payment systems - page 1

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-NBP					
Number of participants	35	23	23	23	21
of which:					
Direct participants	35	23	23	23	21
of which:					
Credit institutions	32	20	20	20	18
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): SORBNET2					
Number of participants	57	55	54	51	49
of which:					
Direct participants	57	55	54	51	49
of which:					
Credit institutions	54	52	51	48	46
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: ELIXIR					
Number of participants	649	645	643	644	630
of which:					
Direct participants	52	50	49	46	44
of which:					
Credit institutions	51	49	48	45	43
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	597	595	594	598	586
RETAIL SYSTEM: EuroELIXIR					
Number of participants	623	619	618	617	605
of which:					
Direct participants	27	25	25	24	24
of which:					
Credit institutions	26	24	24	23	23
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	596	594	593	593	581

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

9. Participation in selected payment systems - page 2

End of period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: Express ELIXIR					
Number of participants	.	.	6	8	9
of which:					
Direct participants	.	.	6	8	9
of which:					
Credit institutions	.	.	6	8	9
Central bank	.	.	-	-	-
Other direct participants	.	.	-	-	-
of which:					
Public administration	.	.	-	-	-
Clearing and settlement organisations	.	.	-	-	-
Other financial institutions	.	.	-	-	-
Others	.	.	-	-	-
Indirect participants	.	.	0	-	-
RETAIL SYSTEM: BlueCash					
Number of participants	.	.	.	16	53
of which:					
Direct participants	.	.	.	16	53
of which:					
Credit institutions	.	.	.	16	53
Central bank	.	.	.	-	-
Other direct participants	.	.	.	-	-
of which:					
Public administration	.	.	.	-	-
Clearing and settlement organisations	.	.	.	-	-
Other financial institutions	.	.	.	-	-
Others	.	.	.	-	-
Indirect participants	.	.	.	-	-

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-NBP					
Credit transfers and direct debits	0.20	0.51	0.82	0.81	0.82
of which:					
Credit transfers and direct debits within the same TARGET component	0.03	0.07	0.11	0.14	0.15
Credit transfers and direct debits to another TARGET component	0.17	0.44	0.70	0.68	0.67
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.17	0.42	0.67	0.64	0.65
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.02	0.03	0.03	0.03
Concentration ratio in terms of volume (percentages)	93.10	79.50	76.00	73.00	74.80
LVPS (NON-TARGET SYSTEM): SORBNET2					
Total transactions	2.17	2.62	2.97	3.08	3.11
Domestic	.	.	.	.	3.11
Cross-border	.	.	.	.	-
Credit transfers	2.17	2.62	2.97	3.08	3.11
Domestic	.	.	.	.	3.11
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	2.17	2.62	2.97	3.08	3.11
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	54.00	54.10	55.60	55.50	55.50

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: ELIXIR					
Total transactions	1,331.15	1,402.38	1,462.59	1,527.88	1,607.00
Domestic	.	.	.	.	1,607.00
Cross-border	.	.	.	.	-
Credit transfers	1,309.75	1,381.06	1,441.41	1,507.10	1,586.40
Domestic	.	.	.	.	1,586.40
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	1,309.75	1,381.06	1,441.41	1,507.10	1,586.40
Direct debits	21.37	21.28	21.15	20.75	20.58
Domestic	.	.	.	.	20.58
Cross-border	.	.	.	.	-
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	0.03	0.03	0.04	0.03	0.03
Domestic	.	.	.	.	0.03
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	55.60	54.20	52.40	52.30	53.80
RETAIL SYSTEM: EuroELIXIR					
Total transactions	1.79	2.03	2.03	3.32	4.21
Domestic	.	.	.	.	1.18
Cross-border	.	.	.	.	3.04
Credit transfers	1.79	2.03	2.03	3.32	4.21
Domestic	.	.	.	.	1.18
Cross-border	.	.	.	.	3.04
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	1.79	2.03	2.03	3.32	4.21
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	68.30	71.80	71.80	79.20	82.00

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

10. Payments processed by selected payment systems - page 3

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: Express ELIXIR					
Total transactions	.	.	0.02	0.33	0.94
Domestic	.	.	.	.	0.94
Cross-border	.	.	.	.	-
Credit transfers	.	.	0.02	0.33	0.94
Domestic	.	.	.	.	0.94
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	.	0.00	0.00	0.00
Initiated electronically	.	.	0.02	0.33	0.94
Direct debits	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	100.00	99.60	98.50
RETAIL SYSTEM: BlueCash					
Total transactions	.	.	.	0.96	1.61
Domestic	.	.	.	.	1.61
Cross-border	.	.	.	.	-
Credit transfers	.	.	.	0.96	1.61
Domestic	.	.	.	.	1.61
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	.	.	0.00	0.00
Initiated electronically	.	.	.	0.96	1.61
Direct debits	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	.	99.90	99.00

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; PLN billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-NBP (EUR billions)					
Credit transfers and direct debits	201.05	315.25	301.15	322.80	410.80
of which:					
Credit transfers and direct debits within the same TARGET component	48.79	66.57	55.96	77.36	108.43
Credit transfers and direct debits to another TARGET component	152.26	248.68	245.20	245.44	302.37
of which:					
Credit transfers and direct debits to a euro area TARGET component	149.91	246.45	242.41	241.18	296.74
Credit transfers and direct debits to a non-euro area TARGET component	2.35	2.23	2.79	4.26	5.63
Concentration ratio in terms of volume (percentages)	86.20	85.00	72.20	68.30	67.50
LVPS (NON-TARGET SYSTEM): SORBNET2					
Total transactions	53,522.07	63,601.35	67,762.81	69,919.95	68,128.93
Domestic	.	.	.	.	68,128.93
Cross-border	.	.	.	.	-
Credit transfers	53,522.07	63,601.35	67,762.81	69,919.95	68,128.93
Domestic	.	.	.	.	68,128.93
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	53,522.07	63,601.35	67,762.81	69,919.95	68,128.93
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	53.20	56.70	57.70	57.00	58.00

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; PLN billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: ELIXIR					
Total transactions	3,338.41	3,613.00	3,765.92	3,847.86	4,023.85
Domestic	.	.	.	.	4,023.85
Cross-border	.	.	.	.	-
Credit transfers	3,321.62	3,595.34	3,748.61	3,831.30	4,007.76
Domestic	.	.	.	.	4,007.76
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	3,321.62	3,595.34	3,748.61	3,831.30	4,007.76
Direct debits	16.72	17.58	17.25	16.54	16.07
Domestic	.	.	.	.	16.07
Cross-border	.	.	.	.	-
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	0.06	0.08	0.06	0.02	0.01
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	45.50	45.30	45.90	47.70	50.10
RETAIL SYSTEM: EuroELIXIR					
Total transactions	63.69	81.53	100.81	140.24	169.44
Domestic	.	.	.	.	41.55
Cross-border	.	.	.	.	127.89
Credit transfers	63.69	81.53	100.81	140.24	169.44
Domestic	.	.	.	.	41.55
Cross-border	.	.	.	.	127.89
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	63.69	81.53	100.81	140.24	169.44
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	77.30	77.70	77.20	79.30	81.00

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

11. Payments processed by selected payment systems - page 3

Value of transactions sent; PLN billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: Express ELIXIR					
Total transactions	.	.	0.08	1.80	4.28
Domestic	.	.	.	.	4.28
Cross-border	.	.	.	.	-
Credit transfers	.	.	0.08	1.80	4.28
Domestic	.	.	.	.	4.28
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	.	-	-	0.00
Initiated electronically	.	.	0.08	1.80	4.28
Direct debits	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	100.00	98.80	96.10
RETAIL SYSTEM: BlueCash					
Total transactions	.	.	.	0.70	1.22
Domestic	.	.	.	.	1.22
Cross-border	.	.	.	.	-
Credit transfers	.	.	.	0.70	1.22
Domestic	.	.	.	.	1.22
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	.	.	-	0.00
Initiated electronically	.	.	.	0.70	1.22
Direct debits	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	.	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	.	99.50	99.00

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

GENERAL NOTES: ROMANIA

Source for all tables: Banca Naţională a României, unless otherwise indicated.
Methodology: the enhanced definitions have been used for all data provided.

Table 2 – Settlement media used by non-MFIs

Liabilities of the NCB - Overnight deposits denominated in euro of the rest of the world, except banks	Data are not shown on account of legal constraints in terms of confidentiality.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period. Overnight deposits, denominated in euro only, held at other credit institutions operating in Romania.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions offering payment services to non-MFIs – Number of e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
Credit institutions offering payment services to non-MFIs – Outstanding values on e-money storages issued	Data are not shown on account of legal constraints in terms of confidentiality.
Branches of EEA-based credit institutions outside the euro area – Number of offices	Data are not shown on account of legal constraints in terms of confidentiality.
Branches of EEA-based credit institutions outside the euro area – Value of overnight deposits held by non-MFIs	Data are not shown on account of legal constraints in terms of confidentiality.
E-money institutions offering payment services to non-MFIs – Number of payment accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money institutions offering payment services to non-MFIs – Number of e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money institutions offering payment services to non-MFIs – Outstanding values on e-money storages issued	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of offices	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of overnight deposits held by non-MFIs	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of overnight deposits held by non-MFIs	Data on the State Treasury are not included.
Other payment service providers offering payment services to non-MFIs – Value of overnight deposits held by non-MFIs	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Value of overnight deposits held by non-MFIs	Data on the State Treasury are not included.

Table 6 – Payment card functions and accepting devices

Cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
Cards on which e-money can be stored directly	Data are not shown on account of legal constraints in terms of confidentiality.
Cards which give access to e-money stored on e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
Cards with an e-money function which have been loaded at least once	Data are not shown on account of legal constraints in terms of confidentiality.
Cards with a combined debit, cash and e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
POS terminals of which E-money card terminals	Data are not shown on account of legal constraints in terms of confidentiality
E-money card terminals	Data are not shown on account of legal constraints in terms of confidentiality
E-money card loading and unloading terminals	Data are not shown on account of legal constraints in terms of confidentiality
E-money card accepting terminals	Data are not shown on account of legal constraints in terms of confidentiality

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

Credit transfers	Data on the State Treasury are not included.
E-money payment transactions with e-money issued by resident PSPs	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with cards on which e-money can be stored directly	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with e-money accounts accessed through a card	Data are not shown on account of legal constraints in terms of confidentiality.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.

E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.

Table 9 – Participation in selected payment systems

TARGET2-Romania	The TARGET2-Romania system processes domestic and cross-border payments in euro. It went live on 4 July 2011.
ReGIS	ReGIS is the Romanian electronic RTGS. It went live on 8 April 2005.
SENT	SENT is the Romanian ACH. It went live on 13 May 2005. As from 1 November 2013, the SENT system also processes payments in euro.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	20,246.8	20,147.7	20,060.2	19,985.8	19,947.3
GDP (RON billions)	533.88	565.10	595.37	637.46	666.64
GDP per capita (RON)	26,369	28,048	29,679	31,895	33,420
HICP (annual percentage changes)	6.1	5.8	3.4	3.2	1.4
Exchange rate (National currency vis-à-vis the euro)					
End of period	4.262	4.323	4.445	4.471	4.483
Average	4.212	4.239	4.459	4.419	4.444

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

2. Settlement media used by non-MFIs

RON millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	26,793.56	30,610.31	31,476.67	34,784.44	39,890.40
Value of overnight deposits held at MFIs	73,525.14	75,355.80	79,866.76	104,225.11	125,890.07
of which:					
Transferable deposits	34,827.69	38,568.56	46,987.72	54,073.13	57,421.14
Narrow money supply (M1)	81,592.25	85,834.10	89,020.15	100,310.61	118,581.64
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	33,324.48	32,534.96	33,023.58	49,964.51	.
Outstanding value on e-money storages issued by MFIs	.	.	.	0.00	0.00
of which:					
Hardware-based electronic money	.	.	.	0.00	0.00
Software-based electronic money	.	.	.	0.00	0.00

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

3. Settlement media used by credit institutions

RON millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	21,769.49	24,720.00	21,682.00	28,440.61	28,798.91
Overnight deposits held at other credit institutions (in RON, end of period)	3,662.16	4,837.25	3,244.23	3,045.42	2,874.48
of which:					
Transferable deposits at other MFIs (end of period)	1,830.04	2,368.73	1,251.67	3,045.42	1,724.21
Memorandum items:					
Non-intraday borrowing from the central bank	139.37	772.42	997.43	28.57	0.00
Intraday borrowing from the central bank	59.65	146.98	1,028.99	26.35	0.01

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

4. Banknotes and coins

RON millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	29,964.08	34,249.56	36,036.52	40,344.41	46,368.87
Total banknotes in circulation	29,702.62	33,961.46	35,718.33	39,996.46	45,985.96
of which:					
RON 500	3,550.99	3,439.13	3,428.57	3,441.06	3,609.79
RON 200	6,150.23	7,093.68	7,806.47	9,137.42	9,650.13
RON 100	12,408.41	14,416.07	15,688.47	17,411.35	21,282.49
RON 50	5,615.48	6,531.04	6,758.20	7,734.77	9,005.53
RON 10	1,180.42	1,628.04	1,276.43	1,359.22	1,509.60
RON 5	481.72	525.93	439.12	559.59	547.29
RON 1	226.20	240.29	234.69	267.40	296.07
ROL 1000000	11.99	11.29	10.99	10.78	10.63
ROL 500000	27.74	26.84	26.39	26.00	25.65
ROL 100000	22.43	22.24	22.13	22.05	21.99
ROL 50000	11.13	11.05	11.02	10.98	10.97
ROL 10000	15.88	15.86	15.85	15.84	15.83
ROL 2000	-	-	-	-	-
Total coins in circulation	261.45	288.10	318.20	347.95	382.90
of which:					
RON 0.50	117.88	129.06	142.81	156.46	172.66
RON 0.10	68.21	79.36	91.31	102.96	116.70
RON 0.05	23.90	27.63	31.33	35.00	39.20
RON 0.01	2.45	3.06	3.74	4.53	5.34
ROL 5000	18.76	18.75	18.75	18.75	18.74
ROL 1000	19.36	19.36	19.36	19.36	19.35
ROL 500	7.64	7.64	7.64	7.64	7.64
ROL 100	3.24	3.24	3.24	3.24	3.24
ROL 50	-	-	-	-	-
ROL 20	-	-	-	-	-
ROL 10	-	-	-	-	-
ROL 5	-	-	-	-	-
ROL 1	0.01	0.01	0.01	0.01	0.01
Currency in circulation held by MFIs	3,170.52	3,639.25	4,559.85	5,559.97	6,478.47
Currency in circulation outside MFIs	26,793.56	30,610.31	31,476.67	34,784.44	39,890.40
Memorandum item:					
Total commemorative coins	-	-	-	-	-

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

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

Original units (unless otherwise stated); values in RON millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	20	20	20	20	20
Number of overnight deposits (thousands)	0.01	0.01	0.01	0.02	0.02
Value of overnight deposits (RON millions)	12,818.39	13,803.70	18,282.30	31,160.97	.
of which:					
Value of transferable deposits (RON millions)	77.32	891.63	7,175.08	4,532.43	7,099.54
Credit institutions irrespective of their legal incorporation					
Number of institutions	42	41	39	39	39
Number of offices	.	6,832	6,499	.	6,145
Number of overnight deposits (thousands)	24,555.44	27,236.44	71,452.20	40,933.86	14,770.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,185.04	4,168.20	10,068.32	7,545.14	4,329.93
Number of transferable overnight deposits (thousands)	21,616.03	21,461.88	21,632.48	28,276.58	13,799.60
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	2,782.97	3,701.06	4,764.49	6,168.49	4,038.09
Value of overnight deposits (RON millions)	.	61,552.10	61,584.46	.	55,806.76
of which:					
Value of transferable deposits (RON millions)	34,750.37	37,676.93	39,812.64	49,540.70	50,321.60
Number of payment accounts (thousands)	.	.	.	.	21,695.29
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (RON millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	33	33	32	32	33
Number of offices	6,882	6,743	6,410	6,130	6,058
Value of overnight deposits (RON millions)	52,186.90	52,334.59	49,456.37	55,317.57	46,030.58
Branches of euro area-based credit institutions					
Number of institutions	8	8	7	6	5
Number of offices	87	89	89	83	80
Value of overnight deposits (RON millions)	8,397.26	9,217.51	12,128.09	16,408.59	9,776.19
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	1	0	0	1	1
Number of offices	.	-	-	.	7
Value of overnight deposits (RON millions)	.	-	-	.	0.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (RON millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	-	-	-	2	2
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (RON millions)	-	-	-	-	.
Other payment service providers					
Number of institutions	8	9	9	7	2
Number of offices	355	258	448	283	-
Number of overnight deposits (thousands)	323.63	382.81	379.49	395.50	-
Value of overnight deposits (RON millions)	9,099.88	7,794.41	9,461.03	9,409.07	-
Number of payment accounts (thousands)	.	.	.	.	823.16
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (RON millions)	.	.	.	.	.

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

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

Original units unless otherwise stated; value in millions of RON; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	51	51	49	49	44
Number of offices	.	7,110	6,967	.	.
Number of overnight deposits (thousands)	24,879.08	27,619.26	71,831.70	41,329.37	.
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,185.04	4,168.20	10,068.32	7,545.14	4,329.93
Value of overnight deposits (RON millions)	.	83,150.20	89,327.78	.	109,061.33
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	155.58
Outstanding value on e-money storages issued (RON millions)	-	-	-	-	170,129.56
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	213
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	0
Number of payment institutions providing services through an agent	.	.	.	.	8
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	205

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	12,809.40	13,323.79	13,684.25	14,129.74	14,436.86
Cards with a payment function (except cards with an e-money function only)	12,831.36	13,348.53	13,705.01	14,147.05	14,446.62
of which:					
Cards with a debit function	10,582.57	11,182.11	11,421.19	11,911.01	12,135.41
Cards with a delayed debit function	19.52	20.79	17.49	16.16	9.57
Cards with a credit function	2,241.01	2,156.29	2,273.25	2,227.32	2,301.64
Cards with a debit and/or delayed debit function	0.00	-	-	-	0.00
Cards with a credit and/or delayed debit function	0.00	-	-	-	0.00
Cards with an e-money function	0.00	-	-	.	.
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	0.00	-	-	.	.
Total number of cards (irrespective of the number of functions on the card)	12,831.36	13,348.53	13,705.01	14,148.69	14,508.55
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	.
Terminals provided by resident PSPs					
ATMs	10.36	11.01	10.99	10.77	11.54
Located in the reporting country	.	.	.	.	11.54
Located abroad	.	.	.	.	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	10.36	10.79	10.79	10.56	10.74
Located in the reporting country	.	.	.	.	10.74
Located abroad	.	.	.	.	0.00
ATMs with a credit transfer function	7.51	8.20	8.18	7.98	9.75
Located in the reporting country	.	.	.	.	9.75
Located abroad	.	.	.	.	0.00
POS terminals	113.95	124.92	126.26	128.04	130.52
Located in the reporting country	.	.	.	.	130.52
Located abroad	.	.	.	.	0.00
POS terminals					
of which:					
EFTPOS terminals	106.71	118.55	121.10	124.88	128.04
Located in the reporting country	.	.	.	.	128.04
Located abroad	.	.	.	.	0.00
E-money card POS terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals	0.00	-	-	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals					
of which:					
E-money card loading and unloading terminals	0.00	-	-	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card accepting terminals	0.00	-	-	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	185.17	179.18	193.82	177.44	201.13
Domestic	.	.	.	.	198.03
Cross-border	.	.	.	.	3.10
Credit transfers					
Initiated in paper-based form	135.84	121.09	127.72	98.92	85.99
Initiated electronically	49.33	58.09	66.10	78.51	115.13
Initiated in a file/batch	.	.	.	.	18.41
Initiated on a single payment basis	.	.	.	.	96.73
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	1.82
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	170.72
Cross-border credit transfers received	.	.	.	.	19.98
Direct debits	1.67	3.87	7.06	7.88	9.38
Domestic	.	.	.	.	9.38
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	8.99
Initiated on a single payment basis	.	.	.	.	0.39
Direct debits					
of which:					
Non-SEPA	.	.	.	.	9.29
Cross-border direct debits received	.	.	.	.	1.38
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	105.27	130.38	158.08	187.67	228.37
Domestic card payments	.	.	.	.	202.59
Cross-border card payments	.	.	.	.	25.78
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	87.15	107.44	130.33	155.71	189.44
Payments with cards with a delayed debit function	0.46	0.51	0.46	0.40	0.17
Payments with cards with a credit function	17.67	22.43	27.29	31.56	38.76
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	197.19
Payments initiated remotely	.	.	.	.	21.17
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	10.86	7.16	6.83	5.85	1.99
Domestic	.	.	.	.	1.98
Cross-border	.	.	.	.	0.01
Cross-border cheques received	.	.	.	.	0.28
Other payment services	0.01	0.01	0.02	0.08	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	302.98	320.60	365.80	378.92	441.08
Domestic	.	.	.	.	412.18
Cross-border	3.94	6.81	5.25	5.90	28.90
Total cross-border transactions received (excluding card payments)	8.53	9.48	13.46	15.83	21.64
Memorandum items:					
Credits to the accounts by simple book entry	277.79	257.91	246.94	221.32	262.62
Debits from the accounts by simple book entry	422.38	483.78	536.99	563.50	715.06
Money remittances	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cross-border money remittances received	.	.	.	.	0.00
Transactions via telecommunication, digital or IT device	.	.	.	.	2.63
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	304.69	333.53	366.47	394.67	412.43
At terminals located in the reporting country	.	.	.	.	412.43
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	208.78	215.98	224.31	226.84	219.82
At terminals located in the reporting country	.	.	.	.	219.82
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	5.60	6.06	6.26	6.44	7.53
At terminals located in the reporting country	.	.	.	.	7.53
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	90.32	111.49	135.90	161.39	184.91
At terminals located in the reporting country	.	.	.	.	184.91
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	7.56	9.04	10.16	11.56	15.13
At terminals located in the reporting country	.	.	.	.	15.13
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	4.29	4.50	5.05	5.62	6.09
At terminals located in the reporting country	.	.	.	.	6.09
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	0.00	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	3.27	4.54	5.11	5.82	8.39
At terminals located in the reporting country	.	.	.	.	8.39
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	12.19	15.40	18.01	22.16	21.50
At terminals located in the reporting country	.	.	.	.	0.86
At terminals located abroad	.	.	.	.	20.65
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	1.92	2.37	2.65	2.85	3.85
At terminals located in the reporting country	.	.	.	.	0.53
At terminals located abroad	.	.	.	.	3.33
ATM cash deposits (except e-money transactions)	-	0.00	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	10.27	13.04	15.36	19.32	17.64
At terminals located in the reporting country	.	.	.	.	0.33
At terminals located abroad	.	.	.	.	17.31
E-money card-loading/unloading transactions	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	0.00
OTC cash withdrawals	94.23	87.68	83.54	83.98	26.28
OTC cash deposits	118.78	112.01	107.78	106.27	73.45

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

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

Value of transactions sent (unless otherwise stated); RON millions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	5,350,768.17	5,966,961.02	5,564,306.89	5,738,975.03	5,291,844.65
Domestic	.	.	.	.	4,949,904.78
Cross-border	.	.	.	.	341,939.87
Credit transfers					
Initiated in paper-based form	3,550,140.09	4,022,776.53	3,416,978.60	3,423,288.20	1,922,171.40
Initiated electronically	1,800,628.08	1,944,184.49	2,147,328.29	2,315,686.83	3,369,673.25
Initiated in a file/batch	.	.	.	.	267,620.87
Initiated on a single payment basis	.	.	.	.	3,102,052.38
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	20,187.16
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	4,756,454.41
Cross-border credit transfers received	.	.	.	.	1,193,468.39
Direct debits	3,416.23	5,391.22	6,030.26	5,525.25	6,662.59
Domestic	.	.	.	.	6,662.59
Cross-border	.	.	.	.	0.00
Direct debits					
Initiated in a file/batch	.	.	.	.	3,062.92
Initiated on a single payment basis	.	.	.	.	3,599.67
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	6,612.71
Cross-border direct debits received	.	.	.	.	264.46
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	16,770.46	20,428.80	24,383.79	27,779.53	32,688.44
Domestic card payments	.	.	.	.	25,955.09
Cross-border card payments	.	.	.	.	6,733.35
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	13,912.10	16,838.35	20,086.57	22,956.70	26,803.03
Payments with cards with a delayed debit function	112.31	117.29	108.46	90.40	76.87
Payments with cards with a credit function	2,746.05	3,473.16	4,188.77	4,732.43	5,808.54
Payments with cards with a debit and/or delayed debit function	-	-	-	-	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	-	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	26,789.14
Payments initiated remotely	.	.	.	.	4,280.89
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

Value of transactions sent (unless otherwise stated); RON millions; total for the period

	2010	2011	2012	2013	2014
Cheques	91,690.63	74,141.76	72,445.39	65,683.16	23,528.35
Domestic	.	.	.	.	23,455.03
Cross-border	.	.	.	.	73.32
Cross-border cheques received	.	.	.	.	3,987.36
Other payment services	1,702.16	488.09	2,148.21	2,084.07	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Other cross-border payment services received	.	.	.	.	0.00
Total payment transactions involving non-MFIs	5,464,347.66	6,067,410.88	5,669,314.54	5,840,047.14	5,354,730.81
Domestic	.	.	.	.	5,005,983.70
Cross-border	629,843.24	364,058.34	355,591.39	366,490.86	348,747.11
Total cross-border transactions received (excluding card payments)	314,485.58	326,249.36	438,690.65	442,197.66	1,197,720.79
Memorandum items:					
Credits to the accounts by simple book entry	945,843.17	908,857.78	795,752.85	820,503.76	876,984.55
Debits from the accounts by simple book entry	587,902.07	450,936.61	271,974.26	282,106.42	347,139.63
Money remittances	.	.	.	.	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Cross-border money remittances received	.	.	.	.	0.00
Transactions via telecommunication, digital or IT device	.	.	.	.	9,946.34
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	0.00
Other services (not included in the Payment Services Directive)	.	.	.	.	16.78
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	16.78

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); RON millions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	104,189.21	115,570.54	129,241.55	140,800.96	146,784.77
At terminals located in the reporting country	.	.	.	.	146,784.77
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	88,237.57	96,435.23	106,408.77	114,672.78	117,425.80
At terminals located in the reporting country	.	.	.	.	117,425.80
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	3,805.85	4,280.72	4,864.94	5,492.10	6,542.13
At terminals located in the reporting country	.	.	.	.	6,542.13
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	12,145.79	14,854.59	17,967.84	20,635.41	22,782.65
At terminals located in the reporting country	.	.	.	.	22,782.65
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	3,488.99	4,066.05	4,767.24	5,455.73	6,564.55
At terminals located in the reporting country	.	.	.	.	6,564.55
At terminals located abroad	.	.	.	.	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	2,486.61	2,821.87	3,292.95	3,774.55	4,186.38
At terminals located in the reporting country	.	.	.	.	4,186.38
At terminals located abroad	.	.	.	.	0.00
ATM cash deposits (except e-money transactions)	-	0.00	-	-	0.00
At terminals located in the reporting country	.	.	.	.	0.00
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	1,002.38	1,244.18	1,474.29	1,667.23	2,117.62
At terminals located in the reporting country	.	.	.	.	2,117.62
At terminals located abroad	.	.	.	.	0.00
E-money card-loading/unloading transactions	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); RON millions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	4,831.61	5,838.19	6,903.28	7,844.99	7,891.81
At terminals located in the reporting country	.	.	.	.	383.99
At terminals located abroad	.	.	.	.	7,507.82
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	1,401.15	1,742.32	2,087.89	2,246.41	2,788.62
At terminals located in the reporting country	.	.	.	.	136.85
At terminals located abroad	.	.	.	.	2,651.77
ATM cash deposits (except e-money transactions)	-	0.00	-	-	0.48
At terminals located in the reporting country	.	.	.	.	0.48
At terminals located abroad	.	.	.	.	0.00
POS transactions (except e-money transactions)	3,430.46	4,095.87	4,815.39	5,598.58	5,101.26
At terminals located in the reporting country	.	.	.	.	246.65
At terminals located abroad	.	.	.	.	4,854.61
E-money card-loading/unloading transactions	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	0.00
OTC cash withdrawals	229,584.93	229,429.99	228,608.05	233,195.64	183,081.24
OTC cash deposits	269,426.52	270,148.27	288,757.68	292,702.27	287,941.81

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

9. Participation in selected payment systems - page 1

End of period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-RO					
Number of participants	-	-	23	24	24
of which:					
Direct participants	-	-	23	24	24
of which:					
Credit institutions	-	-	22	22	22
Central bank	-	-	1	1	1
Other direct participants	-	-	-	1	1
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	1	1
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): REGIS (from Apr. 2005)					
Number of participants	49	48	47	47	47
of which:					
Direct participants	49	48	47	47	47
of which:					
Credit institutions	41	40	39	39	39
Central bank	1	1	1	1	1
Other direct participants	7	7	7	7	7
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	6	6	6	6	6
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: SENT					
Number of participants	42	41	41	40	42
of which:					
Direct participants	42	41	41	40	42
of which:					
Credit institutions	41	40	40	39	39
Central bank	-	0	-	-	-
Other direct participants	1	1	1	1	3
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	2
Indirect participants	-	-	-	-	-

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-RO					
Credit transfers and direct debits	-	0.11	0.22	0.21	0.25
of which:					
Credit transfers and direct debits within the same TARGET component	-	0.01	0.03	0.04	0.05
Credit transfers and direct debits to another TARGET component	-	0.10	0.19	0.17	0.20
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	0.09	0.18	0.16	0.19
Credit transfers and direct debits to a non-euro area TARGET component	-	0.01	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	-	78.00	77.00	79.50	78.00
LVPS (NON-TARGET SYSTEM): REGIS					
Total transactions	2.62	2.95	3.17	3.32	3.51
Domestic	.	.	.	.	3.51
Cross-border	.	.	.	.	-
Credit transfers	2.62	2.95	3.17	3.32	3.51
Domestic	.	.	.	.	3.51
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	2.62	2.95	3.17	3.32	3.51
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	56.00	58.00	59.00	53.00	52.80

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: SENT					
Total transactions	56.42	57.15	58.60	61.78	68.34
Domestic	.	.	.	.	68.33
Cross-border	.	.	.	.	0.00
Credit transfers	50.32	51.34	53.15	56.80	63.60
Domestic	.	.	.	.	63.60
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	50.32	51.34	53.15	56.80	63.60
Direct debits	0.09	0.16	0.22	0.22	0.23
Domestic	.	.	.	.	0.23
Cross-border	.	.	.	.	-
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	5.99	5.64	5.23	4.76	1.31
Domestic	.	.	.	.	1.31
Cross-border	.	.	.	.	-
Other payment services	0.01	0.01	0.01	0.00	3.20
Domestic	.	.	.	.	3.20
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	57.70	57.70	57.50	56.60	57.40

11. Payments processed by selected payment systems - page 1

Value of transactions sent; RON billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
TARGET COMPONENT: TARGET2-RO (EUR billions)					
Credit transfers and direct debits	-	50,063.23	115,597.36	104,524.13	94.55
of which:					
Credit transfers and direct debits within the same TARGET component	-	4,346.35	7,392.77	3,691.00	6.37
Credit transfers and direct debits to another TARGET component	-	45,716.88	108,204.58	100,833.13	88.18
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	45,489.62	107,794.25	100,354.00	87.72
Credit transfers and direct debits to a non-euro area TARGET component	-	227.25	410.33	479.13	0.47
Concentration ratio in terms of volume (percentages)	-	83.00	78.00	83.40	81.30
LVPS (NON-TARGET SYSTEM): REGIS					
Total transactions	5,928.23	6,365.03	7,608.33	6,754.63	6,725.36
Domestic	.	.	.	.	6,725.36
Cross-border	.	.	.	.	-
Credit transfers	5,928.23	6,365.03	7,608.33	6,754.63	6,725.36
Domestic	.	.	.	.	6,725.36
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	5,928.23	6,365.03	7,608.33	6,754.63	6,725.36
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	62.00	65.00	62.00	61.00	66.70

11. Payments processed by selected payment systems - page 2

Value of transactions sent; RON billions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: SENT					
Total transactions	227.55	244.71	254.62	259.48	275.05
Domestic	.	.	.	.	275.04
Cross-border	.	.	.	.	0.01
Credit transfers	175.69	188.31	196.79	205.78	223.50
Domestic	.	.	.	.	223.50
Cross-border	.	.	.	.	0.01
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	175.69	188.31	196.79	205.78	223.50
Direct debits	1.37	2.05	2.61	2.19	2.60
Domestic	.	.	.	.	2.60
Cross-border	.	.	.	.	-
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	50.48	54.34	55.21	51.51	15.80
Domestic	.	.	.	.	15.80
Cross-border	.	.	.	.	-
Other payment services	0.01	0.01	0.01	0.01	33.14
Domestic	.	.	.	.	33.14
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	57.00	57.90	57.50	57.60	56.30

GENERAL NOTES: SWEDEN

Source for Table 1: Eurostat.
Source for all other tables: Sveriges Riksbank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are based on best estimates.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Memorandum items: Overnight deposits in foreign currencies held by non-MFIs	Overnight deposits in foreign currencies held by non-MFIs in the "Rest of the world" component sector are based on best estimates for 2002-11.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Memorandum items:	
Non-intraday borrowing from the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.
Intraday borrowing from the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

Table 4 – Banknotes and coins

Currency in circulation	Includes commemorative coins.
Banknotes in circulation, SEK 10 and SEK 5	The SEK 10 and SEK 5 banknotes ceased to be legal tender in 1999. In December 2008 the Riksbank decided to remove the SEK 10 and SEK 5 banknotes from currency in circulation.

Total coins in circulation, SEK 0.5	Includes commemorative coins. The SEK 0.5 coin ceased to be legal tender in September 2010. In June 2011 the Riksbank decided to remove the SEK 0.5 coin from currency in circulation.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Data are based on best estimates for 2004-09. From 2010 data are based on the number of transferable overnight deposits.
Other payment service providers	
Number of institutions	Includes the Swedish postal institution Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.
Number of offices	Includes the offices of Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: cards with an e-money function which have been loaded at least once	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Total number of cards (irrespective of the number of functions on the card) *of which:* cards with a combined debit, cash and e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: e-money card-loading/unloading terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: e-money card-accepting terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Book-entry transactions are not included, as data are not available. The reduction in the number of credit transfers as from 2002 is attributable to the fact that since then credit transfers between two postal giro accounts have no longer been included in the statistics, as these are now internal transactions in Nordea (Plusgirot).

Direct debits	Book-entry transactions are not included, as data are not available.
E-money payment transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: with cards with an e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
of which: with other e-money storages	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Cheques	Does not include traveller's cheques.
Cross-border transactions received	Figures are not available owing to low quality.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
c) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: E-Rix	There is no breakdown available for some of the data included in the total.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	9,378.1	9,449.2	9,519.4	9,600.4	9,696.1
GDP (SEK billions)	3,519.99	3,656.58	3,684.80	3,769.91	3,918.13
GDP per capita (SEK)	375,342	386,972	387,083	392,683	404,093
HICP (annual percentage changes)	1.9	1.4	0.9	0.4	0.2
Exchange rate (National currency vis-à-vis the euro)					
End of period	8.966	8.912	8.582	8.859	9.393
Average	9.537	9.030	8.704	8.652	9.099

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

2. Settlement media used by non-MFIs

SEK millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	96,394.00	92,102.00	88,002.00	82,454.00	79,639.00
Value of overnight deposits held at MFIs	1,522,969.00	1,559,484.00	1,670,965.00	1,834,568.00	2,040,920.00
of which:					
Transferable deposits	1,252,162.00	1,263,631.00	1,386,711.00	1,528,078.00	1,737,768.00
Narrow money supply (M1)	1,584,653.00	1,598,424.00	1,692,502.00	1,844,891.00	2,024,329.00
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	113,995.00	131,908.00	142,416.00	151,271.00	181,939.00
Outstanding value on e-money storages issued by MFIs	0.00	0.00	0.00	0.00	0.00
of which:					
Hardware-based electronic money	0.00	0.00	0.00	0.00	0.00
Software-based electronic money	.	.	.	-	-

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

3. Settlement media used by credit institutions

SEK millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (in SEK, end of period)	354,719.00	306,293.00	339,340.00	399,385.00	344,284.00
of which:					
Transferable deposits at other MFIs (end of period)	106,352.00	147,319.00	181,665.00	226,873.00	216,973.00
Memorandum items:					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

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

4. Banknotes and coins

SEK millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	105,401.00	100,136.00	96,441.00	85,700.00	83,224.00
Total banknotes in circulation	99,902.07	94,770.61	91,056.21	80,293.93	77,887.31
of which:					
SEK 1,000	28,564.80	25,090.09	21,379.99	9,709.41	7,766.77
SEK 500	58,419.37	57,018.33	56,819.01	57,602.67	57,407.78
SEK 100	9,849.06	9,612.13	9,784.76	9,918.19	9,629.87
SEK 50	1,243.90	1,233.20	1,243.81	1,236.11	1,259.64
SEK 20	1,824.94	1,816.86	1,828.65	1,827.56	1,823.25
SEK 10	0.00	0.00	0.00	0.00	0.00
SEK 5	0.00	0.00	0.00	0.00	0.00
Total coins in circulation	5,499.07	5,365.08	5,384.82	5,405.98	5,337.17
of which:					
SEK 10	2,542.55	2,550.14	2,561.63	2,570.03	2,513.57
SEK 5	1,304.08	1,313.23	1,324.41	1,336.31	1,337.00
SEK 2	8.04	7.93	7.89	7.89	7.71
SEK 1	1,340.36	1,353.59	1,374.78	1,392.84	1,403.63
SEK 0.5	165.97	0.00	0.00	0.00	0.00
Currency in circulation held by MFIs	9,007.00	8,034.00	8,439.00	3,246.00	3,585.00
Currency in circulation outside MFIs	96,394.00	92,102.00	88,002.00	82,454.00	79,639.00
Memorandum item:					
Total commemorative coins	138.07	140.20	116.11	98.92	75.27

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

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

Original units (unless otherwise stated); values in SEK millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	.	.	.	.	.
of which:					
Value of transferable deposits (SEK millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Number of institutions	173	175	177	168	159
Number of offices	1,932	1,865	1,864	1,926	2,041
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	21,439.00	21,824.00	24,536.00	25,780.00	26,302.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	19,798.00	20,173.00	22,531.00	23,731.00	23,917.00
Value of overnight deposits (SEK millions)	.	.	1,670,828.00	1,834,113.00	1,947,791.00
of which:					
Value of transferable deposits (SEK millions)	1,252,162.00	1,263,631.00	1,386,711.00	1,528,078.00	1,737,768.00
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (SEK millions)	.	.	.	.	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	148	148	147	138	130
Number of offices	1,836	1,783	1,785	1,846	1,963
Value of overnight deposits (SEK millions)	1,422,592.00	1,454,975.00	1,568,870.00	1,707,651.00	1,827,153.00
Branches of euro area-based credit institutions					
Number of institutions	9	10	12	13	12
Number of offices	18	13	15	18	17
Value of overnight deposits (SEK millions)	286.00	2,464.00	2,532.00	6,042.00	11,483.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	15	16	13	16	16
Number of offices	75	64	60	58	58
Value of overnight deposits (SEK millions)	99,396.00	101,411.00	99,426.00	120,420.00	109,155.00
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	5	1	1
Number of offices	3	5	4	4	3
Value of overnight deposits (SEK millions)	.	.	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	0	0	1	2	4
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (SEK millions)	-	-	0.00	12.00	.
Other payment service providers					
Number of institutions	2	23	24	25	89
Number of offices	2	23	24	25	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (SEK millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of SEK; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	176	199	203	196	253
Number of offices	1,935	1,889	1,889	1,952	2,042
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (SEK millions)	-	-	-	-	.
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	11,100.00	11,865.00	12,034.00	12,600.00	13,262.00
Cards with a payment function (except cards with an e-money function only)	20,034.00	21,107.00	21,336.00	21,969.00	22,100.00
of which:					
Cards with a debit function	8,155.00	8,657.00	8,857.00	8,995.00	9,529.00
Cards with a delayed debit function	665.00	656.00	709.00	688.00	702.00
Cards with a credit function	5,548.00	5,591.00	5,361.00	5,749.00	5,216.00
Cards with a debit and/or delayed debit function	1,675.00	1,619.00	1,687.00	1,746.00	1,792.00
Cards with a credit and/or delayed debit function	3,991.00	4,584.00	4,722.00	4,791.00	4,861.00
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	20,034.00	21,107.00	21,336.00	21,969.00	22,100.00
of which:					
Cards with a combined debit, cash and e-money function	8,333.00	-	-	-	-
Terminals provided by resident PSPs					
ATMs	3.57	3.57	3.42	3.24	3.23
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs					
of which:					
ATMs with a cash withdrawal function	3.57	3.57	3.42	3.24	3.23
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs with a credit transfer function	0.00	0.00	0.00	0.00	0.00
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals	203.12	205.53	213.39	195.71	196.99
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	-	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	768.00	831.00	859.00	894.00	957.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	82.00	75.00	70.00	67.00	69.00
Initiated electronically	686.00	756.00	789.00	827.00	888.00
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	.
Direct debits	272.00	289.00	297.00	312.00	323.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,940.30	1,982.30	2,190.00	2,398.00	2,619.94
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,421.20	1,477.50	1,648.00	1,819.00	1,989.12
Payments with cards with a delayed debit function	46.20	41.90	43.00	43.00	44.66
Payments with cards with a credit function	139.40	115.20	123.00	132.00	144.52
Payments with cards with a debit and/or delayed debit function	136.80	151.50	162.00	168.00	180.40
Payments with cards with a credit and/or delayed debit function	196.70	196.30	214.00	236.00	261.25
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	0.40	0.40	0.20	0.10	0.02
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	2,980.70	3,102.70	3,346.20	3,604.10	3,899.97
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	.
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	.
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,744.00	1,874.00	2,086.00	2,344.00	2,482.90
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	230.00	213.00	202.00	205.00	211.79
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	1,513.00	1,661.00	1,885.00	2,138.73	2,271.11
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	93.00	86.00	99.00	105.00	100.93
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	5.00	5.00	5.00	4.00	2.21
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	88.00	81.00	94.00	100.53	98.72
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	50.00	64.70	78.00	98.00	57.30
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	6.00	7.30	8.00	9.00	4.20
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	44.00	57.40	70.00	88.30	53.10
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); SEK billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	11,528.00	12,604.00	13,646.00	14,175.00	14,769.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	213.00	174.00	175.00	151.00	142.00
Initiated electronically	11,315.00	12,430.00	13,471.00	14,024.00	14,627.00
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	.
Direct debits	504.00	543.00	545.00	553.00	558.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	783.00	796.00	848.75	899.99	980.59
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	468.90	485.00	517.01	550.46	604.31
Payments with cards with a delayed debit function	34.30	35.00	36.24	35.48	36.20
Payments with cards with a credit function	71.80	68.00	71.06	75.27	81.12
Payments with cards with a debit and/or delayed debit function	93.90	92.00	100.10	107.33	114.67
Payments with cards with a credit and/or delayed debit function	114.10	116.00	124.34	131.44	144.30
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

Value of transactions sent (unless otherwise stated); SEK billions; total for the period

	2010	2011	2012	2013	2014
Cheques	27.00	30.10	40.33	12.60	6.60
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	12,842.00	13,973.10	15,080.08	15,640.59	16,313.99
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	.
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	.
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); SEK billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	713.01	732.31	756.74	827.20	873.24
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	207.60	197.20	176.18	206.42	209.85
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	505.41	535.11	580.56	620.78	663.39
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	45.27	46.72	52.15	57.16	57.06
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	6.34	9.24	6.33	12.06	3.33
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	38.93	37.48	45.82	45.11	53.73
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); SEK billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	28.16	33.16	38.77	39.80	38.12
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	8.71	8.11	11.01	7.90	1.61
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	19.45	25.05	27.76	31.90	36.51
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): RIX					
Number of participants	24	25	25	27	27
of which:					
Direct participants	24	25	25	27	27
of which:					
Credit institutions	18	18	18	19	19
Central bank	1	1	1	1	1
Other direct participants	5	6	6	7	7
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	4	4	5	5
Other financial institutions	2	2	2	2	2
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: Bankgirot					
Number of participants	20	20	21	21	21
of which:					
Direct participants	20	20	21	21	21
of which:					
Credit institutions	20	20	21	21	21
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
of which:					
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	0	0	0	0	0
RETAIL SYSTEM: Dataclearing					
Number of participants	20	20	27	21	21
of which:					
Direct participants	20	20	27	21	21
of which:					
Credit institutions	20	20	27	21	21
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
of which:					
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	0	0	0	0	0

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): RIX					
Total transactions	2.96	3.46	3.62	3.81	4.06
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	2.96	3.46	3.62	3.81	4.06
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	86.50	87.50	88.90	86.50	89.20
RETAIL SYSTEM: Bankgirot					
Total transactions	751.00	791.00	808.00	850.00	903.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	525.90	552.00	561.00	590.00	634.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	66.10	59.50	54.00	54.00	56.00
Initiated electronically	459.80	492.50	507.00	536.00	578.00
Direct debits	225.10	239.00	247.00	260.00	269.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: Dataclearing					
Total transactions	109.90	125.50	135.00	140.00	145.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	109.90	125.50	135.00	140.00	145.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	109.90	125.50	135.00	140.00	145.00
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; SEK billions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): RIX					
Total transactions	137,370.00	113,363.00	124,454.00	111,986.00	117,537.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	137,370.00	113,363.00	124,454.00	111,986.00	117,537.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	77.20	79.60	73.80	74.00	74.40
RETAIL SYSTEM: Bankgirot					
Total transactions	7,532.00	8,204.00	8,667.00	9,044.00	9,394.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	7,111.00	7,747.00	8,205.00	8,573.00	8,915.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	179.00	143.00	126.00	117.00	112.00
Initiated electronically	6,932.00	7,604.00	8,079.00	8,456.00	8,803.00
Direct debits	421.00	457.00	462.00	471.00	479.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; SEK billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: Dataclearing					
Total transactions	2,423.00	2,590.00	2,694.00	2,720.00	2,938.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	2,423.00	2,590.00	2,694.00	2,720.00	2,938.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	2,423.00	2,590.00	2,694.00	2,720.00	2,938.00
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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

GENERAL NOTES: UNITED KINGDOM

Source for Table 1: Eurostat.
Source for all other tables: Bank of England, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding 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 used in the ECB concept of narrow money supply (M1). Data for the "Rest of the world" component sector are not reported for the period 2000-04.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items "Value of overnight deposits held by non-MFIs" (Table 2) and "Currency in circulation" (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.

Table 4 – Banknotes and coins

Total banknotes in circulation	Bank of England banknotes only.

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
Number of offices	The central bank also has two outlets for note issuance, 12 regional agencies for economic intelligence gathering purposes and one office for prudential regulation.
Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Estimated figure. Includes private sector ordinary share and deposit accounts with UK building societies, as well as corporate bodies' shares and deposits below GBP 50,000 placed with building societies. This figure excludes data from the Northern Ireland Bankers' Association. Encompasses instant access deposit accounts, not including term accounts, at banks (data not available for building societies).

of which: number of internet/PC-linked overnight deposit accounts	Number of accounts associated with internet services (credit transfers, payment of bills, etc. via the internet). Includes internet-linked accounts at banks (data not available for building societies).
Credit institutions legally incorporated in the reporting country	
Number of offices	Banks only; data not available for building societies.
Other payment service providers	
Number of institutions	The postal institution.
Number of overnight deposits	Data up to December 2004 are for National Savings Ordinary Accounts. They were then replaced by Easy Access Accounts, which were withdrawn in July 2012. Data to end-June 2012.
Value of overnight deposits	Data up to December 2004 are for National Savings Ordinary Accounts. They were then replaced with Easy Access Accounts, which were withdrawn in July 2012. Data to end-June 2012.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
of which: cards with a credit function	MasterCard and Visa only. Does not include data for "Cards with a credit and charge facility". These data are included in the "Cards with a credit and delayed debit function" category.
Total number of cards (irrespective of the number of functions on the card)	Excluding any stand-alone e-money cards and retailer cards.
Terminals provided by resident payment service providers	
POS terminals	Estimate of the total number of POS terminals in the United Kingdom. Most accept both credit and debit cards.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	For all years "on-us" transactions are not included as data is not available.
Of which: non-paper based credit transfers	Includes CHAPS interbank transactions as it is not possible to distinguish accurately between interbank and customer-driven payments.
Direct debits	For all years "on-us" transactions are not included as data is not available.
Card payments with cards issued by resident PSPs (except cards with an e-money function)	
of which: payments by cards with a debit function	Customer transactions only.

of which: payments by cards with a credit function	Customer transactions with MasterCard and Visa only. Does not include data for “Cards with a credit and charge facility”. These data are included in the “Cards with a credit and delayed debit function” category.
Cheques	Includes inter-branch cheques and estimates of in-house processed cheques. Includes some own account items.
Other payment services	Not applicable.
Total number of payment transactions *of which:* cross-border transactions sent	Data includes payment cards only.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Data include cards issued abroad and used in the United Kingdom. Data include all ATM transactions. A breakdown into cash withdrawals and cash deposits is not available.
POS transactions (irrespective of type of card used)	Data include cards issued abroad and used in the United Kingdom.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Data include all ATM transactions. A breakdown into cash withdrawals and cash deposits is not available.
POS transactions (irrespective of type of card used)	Data are for payment cards only. A further breakdown is not available.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions
TARGET component: CHAPS Euro, which closed in May 2008.
LVPS: CHAPS Sterling.
Retail system: Cheque and Credit Clearings. Total transactions sent: includes Northern Ireland (estimated) and Scotland.
Retail system: Bacs.
Retail system: Faster Payments.

1. Basic statistical data

	2010	2011	2012	2013	2014
Population (thousands, annual average)	62,759.0	63,285.0	63,705.0	64,106.0	64,596.0
GDP (GBP billions)	1,555.55	1,619.48	1,665.21	1,734.95	1,816.44
GDP per capita (GBP)	24,786	25,590	26,139	27,064	28,120
HICP (annual percentage changes)	3.3	4.5	2.8	2.6	1.5
Exchange rate (National currency vis-à-vis the euro)					
End of period	0.861	0.835	0.816	0.834	0.779
Average	0.858	0.868	0.811	0.849	0.806

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

2. Settlement media used by non-MFIs

GBP millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation outside MFIs	50,543.00	53,243.00	56,018.00	58,715.00	61,880.00
Value of overnight deposits held at MFIs	1,144,145.25	1,156,558.37	1,240,413.81	1,356,699.09	1,458,445.62
of which:					
Transferable deposits	.	.	.	.	.
Narrow money supply (M1)	1,078,027.00	1,079,018.00	1,152,855.00	1,277,370.00	1,368,535.00
Memorandum items:					
Overnight deposits in foreign currencies held at MFIs	217,614.24	232,958.17	248,338.33	252,694.33	269,394.94
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
of which:					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

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

3. Settlement media used by credit institutions

GBP millions; average for last reserve maintenance period (unless otherwise stated)

	2010	2011	2012	2013	2014
Overnight deposits held at the central bank	145,721.73	176,999.43	271,764.26	305,872.88	306,165.83
Overnight deposits held at other credit institutions (in GBP, end of period)	352,905.60	260,279.78	287,455.18	317,956.95	228,906.38
of which:					
Transferable deposits at other MFIs (end of period)	.	.	.	.	.
Memorandum items:					
Non-intraday borrowing from the central bank	10,579.56	6,163.18	5,345.00	5.00	763.01
Intraday borrowing from the central bank	21,494.60	22,765.25	30,464.51	-	-

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

4. Banknotes and coins

GBP millions; end of period

	2010	2011	2012	2013	2014
Currency in circulation	60,665.00	63,885.00	67,198.00	69,433.00	73,068.00
Total banknotes in circulation	51,071.93	53,964.15	56,490.33	58,071.15	61,605.11
of which:					
GBP 50	10,148.87	10,361.65	10,313.31	11,223.31	11,732.08
GBP 20	32,297.87	34,491.34	36,552.07	37,626.28	40,282.00
GBP 10	7,200.23	7,510.27	7,992.03	7,596.64	7,907.68
GBP 5	1,424.97	1,600.89	1,632.92	1,624.91	1,683.35
Total coins in circulation	3,752.44	3,786.19	3,909.80	4,011.05	4,202.74
of which:					
GBP 2	720.00	738.00	785.67	831.76	895.09
GBP 1	1,500.00	1,496.00	1,528.27	1,552.88	1,616.93
GBP 0.5	427.00	432.50	459.62	474.03	497.77
GBP 0.2	507.20	526.20	540.89	553.03	580.11
GBP 0.1	164.10	160.00	159.80	163.08	166.87
GBP 0.05	188.35	187.75	190.64	192.37	198.92
GBP 0.02	132.82	132.74	131.99	131.13	133.34
GBP 0.01	112.97	113.00	112.94	112.79	113.71
Currency in circulation held by MFIs	10,122.00	10,642.00	11,180.00	10,718.00	11,188.00
Currency in circulation outside MFIs	50,543.00	53,243.00	56,018.00	58,715.00	61,880.00
Memorandum item:					
Total commemorative coins	.	.	.	.	.

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

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

Original units (unless otherwise stated); values in GBP millions; end of period

	2010	2011	2012	2013	2014
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	5.21	4.60	4.99	4.95	4.49
Value of overnight deposits (GBP millions)	.	.	.	8,235.31	.
of which:					
Value of transferable deposits (GBP millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Number of institutions	375	373	373	358	361
Number of offices	10,627	10,874	10,500	-	-
Number of overnight deposits (thousands)	132,900.00	128,000.00	128,300.00	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	43,600.00	44,800.00	46,200.00	-	-
Number of transferable overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (GBP millions)	2,524,241.23	2,813,564.60	3,210,197.80	3,280,767.25	3,344,980.21
of which:					
Value of transferable deposits (GBP millions)	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (GBP millions)	.	.	.	.	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	239	240	240	203	222
Number of offices	10,627	10,874	10,500	-	-
Value of overnight deposits (GBP millions)	1,791,232.61	2,023,581.61	2,370,706.25	2,456,405.67	2,517,884.34
Branches of euro area-based credit institutions					
Number of institutions	65	65	65	70	66
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	206,050.10	176,850.51	200,657.62	190,454.44	169,447.38
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	9	8	8	5	5
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	10,815.16	12,766.62	13,667.24	16,099.52	17,293.42
Branches of non-EEA-based credit institutions					
Number of institutions	62	60	60	80	68
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	516,143.37	600,365.86	625,166.69	617,807.62	640,355.08
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (GBP millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	1	1	1	-	-
Number of offices	11,905	11,677	11,500	-	-
Number of overnight deposits (thousands)	279.98	256.12	104.83	-	-
Value of overnight deposits (GBP millions)	1,954.04	1,485.66	520.30	-	-
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (GBP millions)	.	.	.	.	-

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

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

Original units unless otherwise stated; value in millions of GBP; end of period

	2010	2011	2012	2013	2014
Institutions offering payment services to non-MFIs (total)					
Number of institutions	377	375	375	359	362
Number of offices	22,533	22,552	22,001	-	-
Number of overnight deposits (thousands)	133,185.19	128,260.72	128,409.82	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	43,600.00	44,800.00	46,200.00	-	-
Value of overnight deposits (GBP millions)	.	.	.	3,289,002.56	.
Number of payment accounts (thousands)	.	.	.	.	-
Number of e-money accounts (thousands)	.	.	.	.	-
Outstanding value on e-money storages issued (GBP millions)	-	-	-	-	-
Memo items:					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	.	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	.	-
Number of payment institutions providing services through an agent	.	.	.	.	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	.	-

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

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2010	2011	2012	2013	2014
Cards issued by resident PSPs					
Cards with a cash function	165,065.00	165,100.00	168,993.00	175,593.00	178,869.00
Cards with a payment function (except cards with an e-money function only)	146,798.00	147,235.00	151,600.00	157,339.00	159,013.00
of which:					
Cards with a debit function	84,642.00	86,325.00	88,553.00	95,689.00	95,663.00
Cards with a delayed debit function	2,403.00	2,192.00	2,324.00	2,262.00	2,150.00
Cards with a credit function	55,601.00	54,483.00	56,443.00	55,362.00	56,927.00
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	4,151.00	4,236.00	4,280.00	4,026.00	4,273.00
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	.	.	.	.	-
Cards which give access to e-money stored on e-money accounts	.	.	.	.	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	165,262.00	165,100.00	168,993.00	175,593.00	178,869.00
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	63.14	64.37	66.13	67.96	69.38
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs					
of which:					
ATMs with a cash withdrawal function	63.14	64.37	66.13	67.96	69.38
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs with a credit transfer function	11.35	9.32	8.68	8.31	8.60
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals	1,252.70	1,360.57	1,639.27	1,653.91	1,701.87
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.

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

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	3,396.30	3,601.50	3,693.10	3,871.10	3,939.70
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	421.30	379.50	352.10	331.10	286.70
Initiated electronically	2,975.00	3,222.00	3,341.00	3,540.00	3,653.00
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	-
Direct debits	3,229.34	3,322.36	3,416.65	3,524.91	3,672.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	8,807.00	9,901.00	10,546.00	11,608.00	13,010.00
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	6,604.00	7,612.00	8,155.00	9,040.00	10,227.00
Payments with cards with a delayed debit function	170.00	166.00	167.00	164.00	159.00
Payments with cards with a credit function	1,857.00	1,926.00	2,023.00	2,194.00	2,402.00
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	176.00	197.00	201.00	210.00	222.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
Cheques	1,113.00	970.00	848.00	718.00	644.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	16,545.64	17,794.86	18,503.75	19,722.01	21,265.70
Domestic	.	.	.	.	.
Cross-border	384.00	469.00	693.00	941.00	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	11,211.00	12,308.00	12,768.00	13,567.00	14,348.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	2,786.00	2,874.00	2,915.00	2,899.00	2,830.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	8,425.00	9,434.00	9,853.00	10,668.00	11,518.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	178.00	87.00	439.00	196.00	564.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	328.00	416.00	640.00	892.00	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	3.00	1.00	1.00	1.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	325.00	415.00	639.00	891.00	1,442.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	258.00	256.30	266.20	267.70	244.80
OTC cash withdrawals	158.00	149.00	121.00	123.00	113.00
OTC cash deposits	-	-	-	-	-

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

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

Value of transactions sent (unless otherwise stated); GBP billions; total for the period

	2010	2011	2012	2013	2014
Transactions per type of payment service					
Credit transfers	65,034.07	67,519.06	75,060.20	73,549.65	71,517.51
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	220.77	196.95	178.38	172.28	161.21
Initiated electronically	64,813.31	67,322.11	74,881.82	73,377.37	71,356.29
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	.	-
Cross-border credit transfers received	.	.	.	.	-
Direct debits	948.14	1,044.68	1,075.51	1,115.07	1,167.27
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	-
Initiated on a single payment basis	.	.	.	.	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	.	-
Cross-border direct debits received	.	.	.	.	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	455.19	501.93	511.08	560.73	606.21
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	305.44	348.66	356.98	401.04	439.17
Payments with cards with a delayed debit function	18.80	18.58	18.71	18.53	18.04
Payments with cards with a credit function	111.87	117.50	120.08	126.56	134.47
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	19.08	17.18	15.31	14.60	14.53
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	.	-
Payments initiated remotely	.	.	.	.	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	-

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

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

Value of transactions sent (unless otherwise stated); GBP billions; total for the period

	2010	2011	2012	2013	2014
Cheques	1,094.25	962.84	855.39	733.38	693.56
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	-
Total payment transactions involving non-MFIs	67,531.65	70,028.50	77,502.17	75,958.82	73,984.54
Domestic	.	.	.	.	.
Cross-border	27.47	28.10	34.32	40.45	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
Memorandum items:					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	-
Transactions via telecommunication, digital or IT device	.	.	.	.	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); GBP billions; total for the period

	2010	2011	2012	2013	2014
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	613.70	665.29	670.44	712.19	739.75
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	185.78	191.32	193.61	191.83	189.36
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	427.92	473.98	476.84	520.37	550.39
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	1.84	14.47	30.74	13.65	24.46
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); GBP billions; total for the period

	2010	2011	2012	2013	2014
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	27.66	28.24	34.40	40.53	56.01
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs *of which*					
ATM cash withdrawals (except e-money transactions)	0.19	0.15	0.08	0.08	0.10
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	27.47	28.10	34.32	40.45	55.92
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	6.51	6.48	6.93	6.71	6.12
OTC cash withdrawals	35.00	32.00	30.00	30.00	27.00
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected payment systems

End of period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Number of participants	-	-	-	-	-
of which:					
Direct participants	18	18	19	20	21
of which:					
Credit institutions	16	16	17	18	19
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: Cheque and Credit Clearings					
Number of participants	10	11	11	11	11
of which:					
Direct participants	10	11	11	11	11
of which:					
Credit institutions	9	10	10	10	10
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: BACS					
Number of participants	62,616	63,416	63,416	63,016	61,316
of which:					
Direct participants	16	16	16	16	16
of which:					
Credit institutions	15	15	15	15	15
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	62,600	63,400	63,400	63,000	61,300
RETAIL SYSTEM: Faster Payments Service					
Number of participants	.	.	-	-	-
of which:					
Direct participants	.	.	10	10	10
of which:					
Credit institutions	.	.	10	10	10
Central bank	.	.	0	0	0
Other direct participants	.	.	-	-	-
of which:					
Public administration	.	.	-	-	-
Clearing and settlement organisations	.	.	-	-	-
Other financial institutions	.	.	-	-	-
Others	.	.	-	-	-
Indirect participants	.	.	-	-	-

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

10. Payments processed by selected payment systems - page 1

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Total transactions	32.15	34.02	33.94	34.98	36.52
Domestic	.	.	.	.	36.52
Cross-border	.	.	.	.	-
Credit transfers	32.15	34.02	33.94	34.98	36.52
Domestic	.	.	.	.	36.52
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	32.15	34.02	33.94	34.98	36.52
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	76.00	73.00	73.00	73.00	72.00
RETAIL SYSTEM: Cheque and Credit Clearings					
Total transactions	865.72	762.64	667.42	587.26	518.46
Domestic	.	.	.	.	518.46
Cross-border	.	.	.	.	-
Credit transfers	70.00	62.40	54.25	47.37	40.96
Domestic	.	.	.	.	40.96
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	70.00	62.40	54.25	47.37	40.96
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	795.72	700.24	613.17	539.89	477.50
Domestic	.	.	.	.	477.50
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	75.00	77.00	79.00	79.00	80.00

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: BACS					
Total transactions	5,672.59	5,717.00	5,616.39	5,695.03	5,841.23
Domestic	.	.	.	.	5,841.23
Cross-border	.	.	.	.	-
Credit transfers	2,443.25	2,394.64	2,199.74	2,170.12	2,169.24
Domestic	.	.	.	.	2,169.24
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	2,443.25	2,394.64	2,199.74	2,170.12	2,169.24
Direct debits	3,229.34	3,322.36	3,416.65	3,524.91	3,672.00
Domestic	.	.	.	.	3,672.00
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	80.00	80.00	81.00	81.00	81.00
RETAIL SYSTEM: Faster Payments Service					
Total transactions	.	.	811.09	967.63	1,100.93
Domestic	.	.	.	.	1,100.93
Cross-border	.	.	.	.	-
Credit transfers	.	.	811.09	967.63	1,100.93
Domestic	.	.	.	.	1,100.93
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	.	-	-	-
Initiated electronically	.	.	811.09	967.63	1,100.93
Direct debits	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	88.00	88.00	88.00

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

11. Payments processed by selected payment systems - page 1

Value of transactions sent; GBP billions; total for the period

	2010	2011	2012	2013	2014
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Total transactions	56,720.77	63,876.77	71,716.86	70,138.93	67,959.49
Domestic	.	.	.	.	67,959.49
Cross-border	.	.	.	.	-
Credit transfers	56,720.77	63,876.77	71,716.86	70,138.93	67,959.49
Domestic	.	.	.	.	67,959.49
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	56,720.77	63,876.77	71,716.86	70,138.93	67,959.49
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	70.00	67.00	67.00	65.00	63.00
RETAIL SYSTEM: Cheque and Credit Clearings					
Total transactions	818.99	727.45	646.00	576.10	537.28
Domestic	.	.	.	.	537.28
Cross-border	.	.	.	.	-
Credit transfers	36.68	32.38	27.48	24.65	23.03
Domestic	.	.	.	.	23.03
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	36.68	32.38	27.48	24.65	23.03
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	782.31	695.07	618.52	551.45	514.24
Domestic	.	.	.	.	514.24
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	79.00	86.00	83.00	81.00	82.00

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

11. Payments processed by selected payment systems - page 2

Value of transactions sent; GBP billions; total for the period

	2010	2011	2012	2013	2014
RETAIL SYSTEM: BACS					
Total transactions	4,059.36	4,363.21	4,112.22	4,218.64	4,420.55
Domestic	.	.	.	.	4,420.55
Cross-border	.	.	.	.	-
Credit transfers	3,111.22	3,318.54	3,036.71	3,103.58	3,253.28
Domestic	.	.	.	.	3,253.28
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	3,111.22	3,318.54	3,036.71	3,103.58	3,253.28
Direct debits	948.14	1,044.68	1,075.51	1,115.07	1,167.27
Domestic	.	.	.	.	1,167.27
Cross-border	.	.	.	.	-
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	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
RETAIL SYSTEM: Faster Payments Service					
Total transactions	.	.	617.91	771.36	903.79
Domestic	.	.	.	.	903.79
Cross-border	.	.	.	.	-
Credit transfers	.	.	617.91	771.36	903.79
Domestic	.	.	.	.	903.79
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	.	.	-	-	-
Initiated electronically	.	.	617.91	771.36	903.79
Direct debits	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
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	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	87.00	87.00	88.00

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