

## 6a. Payment and terminal transactions involving non-MFIs: Total number of transactions

(total for the period)

|                        | Total number of transactions<br>(millions) |           |           |           |           | Increase in the number of transactions<br>(annual percentage changes) |       |        |       |
|------------------------|--|-----------|-----------|-----------|-----------|---|-------|--------|-------|
|                        | 2002                                       | 2003      | 2004      | 2005      | 2006      | 2003  | 2004  | 2005   | 2006  |
| Belgium                | 1,703.84                                   | 1,668.71  | 1,797.12  | 1,892.63  | 1,979.44  | -2.06   | 7.69  | 5.31   | 4.59  |
| Czech Republic         | 754.30                                     | 669.10    | 775.78    | -         | -         | -11.30  | 15.94 | -      | -     |
| Denmark                | 928.29                                     | 1,004.03  | 1,087.62  | 1,117.32  | 1,232.75  | 8.16  | 8.33  | 2.73   | 10.33 |
| Germany                | 12,156.76                                  | 13,432.10 | 14,612.48 | 15,892.59 | 17,212.33 | 10.49   | 8.79  | 8.76   | 8.30  |
| Estonia                | 86.22                                      | 106.59    | 134.52    | 165.65    | 200.92    | 23.63   | 26.20 | 23.14  | 21.29 |
| Greece                 | 85.05                                      | 110.63    | 124.38    | 137.74    | 146.29    | 30.07   | 12.43 | 10.74  | 6.21  |
| Spain                  | 2,810.13                                   | 3,348.58  | 4,531.17  | 4,707.88  | 4,709.59  | 19.16   | 35.32 | 3.90   | 0.04  |
| France                 | 13,347.32                                  | 13,691.77 | 14,070.96 | 14,224.04 | 14,936.31 | 2.58  | 2.77  | 1.09   | 5.01  |
| Ireland                | 284.09                                     | 294.60    | 313.10    | 565.89    | 605.23    | 3.70  | 6.28  | 80.74  | 6.95  |
| Italy                  | 3,129.44                                   | 3,232.75  | 3,423.36  | 3,517.05  | 3,605.98  | 3.30  | 5.90  | 2.74   | 2.53  |
| Cyprus                 | 46.51                                      | 49.32     | 57.89     | 63.87     | 66.81     | 6.04  | 17.38 | 10.33  | 4.60  |
| Latvia                 | 75.77                                      | 89.57     | 107.55    | 131.64    | 168.04    | 18.22   | 20.06 | 22.40  | 27.65 |
| Lithuania              | 54.89                                      | 67.73     | 86.85     | 108.90    | 157.42    | 23.40   | 28.23 | 25.39  | 44.56 |
| Luxembourg             | 50.59                                      | 53.34     | 56.54     | 59.91     | 105.96    | 5.45  | 5.99  | 5.96   | 76.88 |
| Hungary                | 224.76                                     | 250.34    | 302.34    | 648.52    | 798.54    | 11.38   | 20.77 | 114.50 | 23.13 |
| Malta                  | 16.80                                      | 21.10     | 21.11     | 21.87     | 23.75     | 25.60   | 0.04  | 3.60   | 8.61  |
| Netherlands            | 3,408.81                                   | 3,582.46  | 3,738.39  | 3,880.42  | 4,195.38  | 5.09  | 4.35  | 3.80   | 8.12  |
| Austria                | 1,012.99                                   | 1,728.64  | 1,767.00  | 1,893.30  | 1,909.90  | 70.65   | 2.22  | 7.15   | 0.88  |
| Poland                 | 632.03                                     | 781.52    | 935.98    | 1,079.92  | 1,286.09  | 23.65   | 19.76 | 15.38  | 19.09 |
| Portugal               | 1,074.91                                   | 1,157.21  | 1,149.38  | 1,222.98  | 1,244.19  | 7.66  | -0.68 | 6.40   | 1.73  |
| Slovenia               | -  | -         | 286.49    | 295.69    | 319.23    | -   | -     | 3.21   | 7.96  |
| Slovakia               | -  | 155.54    | 172.00    | 201.40    | 256.41    | -   | 10.58 | 17.10  | 27.31 |
| Finland                | 1,032.61                                   | 1,152.63  | 1,222.33  | 1,370.12  | 1,545.60  | 11.62   | 6.05  | 12.09  | 12.81 |
| Sweden                 | 1,147.70                                   | 1,327.77  | 1,542.00  | 1,729.00  | 1,961.00  | 15.69   | 16.13 | 12.13  | 13.42 |
| United Kingdom         | 11,585.66                                  | 12,303.72 | 13,176.33 | 13,919.93 | 14,420.74 | 6.20  | 7.09  | 5.64   | 3.60  |
| <b>Euro area total</b> | 40,096.53                                  | 43,453.41 | 46,806.21 | 49,364.52 | 52,196.20 | 8.37  | 7.72  | 5.47   | 5.74  |
| <b>EU total</b>        | 53,758.17                                  | 58,088.93 | 65,492.65 | 68,848.22 | 73,087.89 | 8.06  | 12.75 | 5.12   | 6.16  |



## 6b. Payment and terminal transactions involving non-MFIs: Total number of transactions (continued)

(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) |        |        |        |        |
|------------------------|-------------------|--------|--------|--------|--------|---|--------|--------|--------|--------|--|--------|--------|--------|--------|
|                        | 2002              | 2003   | 2004   | 2005   | 2006   | 2002  | 2003   | 2004   | 2005   | 2006   | 2002   | 2003   | 2004   | 2005   | 2006   |
| Belgium                | 164.95            | 160.88 | 172.52 | 180.70 | 187.66 | 134.19  | 128.52 | 141.74 | 143.38 | 149.42 | 3.17   | 2.87   | 2.74   | 2.75   | 2.71   |
| Czech Republic         | 73.95             | 65.59  | 76.01  | -      | -      | 105.14  | 89.26  | 99.33  | -      | -      | 1.40   | 1.15   | 1.18   | -      | -      |
| Denmark                | 172.67            | 186.28 | 201.30 | 206.19 | 226.73 | -   | -      | -      | -      | -      | 1.73   | 1.73   | 1.66   | 1.62   | 1.69   |
| Germany                | 147.39            | 162.77 | 177.12 | 192.72 | 208.97 | 138.29  | 159.99 | 172.87 | 185.92 | 189.26 | 22.61  | 23.12  | 22.31  | 23.08  | 23.55  |
| Estonia                | 63.34             | 78.61  | 99.20  | 122.93 | 149.42 | -   | -      | -      | -      | -      | 0.16   | 0.18   | 0.21   | 0.24   | 0.27   |
| Greece                 | 7.74              | 10.04  | 11.24  | 12.43  | 13.16  | 3.44  | 4.21   | 4.34   | 4.88   | 5.30   | 0.16   | 0.19   | 0.19   | 0.20   | 0.20   |
| Spain                  | 68.02             | 79.72  | 106.14 | 108.48 | 106.87 | 124.37  | 146.60 | 197.88 | 197.68 | 189.98 | 5.23   | 5.76   | 6.92   | 6.84   | 6.44   |
| France                 | 216.62            | 220.69 | 225.33 | 226.43 | 236.35 | 195.25  | 198.95 | 201.74 | 200.86 | 207.10 | 24.83  | 23.57  | 21.48  | 20.66  | 20.44  |
| Ireland                | 72.36             | 73.82  | 77.13  | 136.40 | 142.30 | 44.79   | 46.84  | 55.44  | 98.69  | 102.01 | 0.53   | 0.51   | 0.48   | 0.82   | 0.83   |
| Italy                  | 54.75             | 56.12  | 58.85  | 60.09  | 61.52  | 85.17   | 87.79  | 92.40  | 93.35  | 93.80  | 5.82   | 5.57   | 5.23   | 5.11   | 4.93   |
| Cyprus                 | 65.48             | 68.23  | 78.25  | 84.28  | 86.74  | 39.28   | 38.20  | 41.08  | 41.50  | 38.50  | 0.09   | 0.08   | 0.09   | 0.09   | 0.09   |
| Latvia                 | 32.40             | 38.52  | 46.50  | 57.23  | 73.43  | 35.75   | 38.91  | 42.81  | 42.75  | 46.83  | 0.14   | 0.15   | 0.16   | 0.19   | 0.23   |
| Lithuania              | 15.82             | 19.61  | 25.28  | 31.90  | 46.38  | -   | -      | -      | -      | 18.70  | 0.10   | 0.12   | 0.13   | 0.16   | 0.22   |
| Luxembourg             | 113.37            | 118.10 | 123.42 | 128.78 | 224.17 | -   | -      | -      | -      | -      | 0.09   | 0.09   | 0.09   | 0.09   | 0.14   |
| Hungary                | 22.13             | 24.71  | 29.91  | 64.29  | 79.29  | 31.40   | 32.80  | 38.06  | 77.34  | 89.70  | 0.42   | 0.43   | 0.46   | 0.94   | 1.09   |
| Malta                  | 42.43             | 52.95  | 52.61  | 54.21  | 58.55  | -   | -      | 29.05  | 42.14  | 29.62  | 0.03   | 0.04   | 0.03   | 0.03   | 0.03   |
| Netherlands            | 211.11            | 220.83 | 229.69 | 237.81 | 256.74 | 163.88  | 157.13 | 163.25 | 164.61 | 178.73 | 6.34   | 6.17   | 5.71   | 5.64   | 5.74   |
| Austria                | 125.31            | 212.95 | 216.15 | 229.96 | 230.61 | 153.12  | 254.42 | 243.88 | 236.68 | 231.54 | 1.88   | 2.98   | 2.70   | 2.75   | 2.61   |
| Poland                 | 16.53             | 20.46  | 24.51  | 28.30  | 33.73  | 34.31   | 39.46  | 42.13  | 49.06  | 53.82  | 1.18   | 1.35   | 1.43   | 1.57   | 1.76   |
| Portugal               | 103.67            | 110.83 | 109.44 | 115.93 | 117.24 | 48.61   | 51.53  | 56.69  | -      | -      | 2.00   | 1.99   | 1.75   | 1.78   | 1.70   |
| Slovenia               | -                 | -      | 143.44 | 147.78 | 158.99 | -   | -      | 121.41 | 119.44 | 135.05 | -  | -      | 0.44   | 0.43   | 0.44   |
| Slovakia               | -                 | 28.91  | 31.96  | 37.39  | 47.56  | -   | 49.57  | 53.18  | 23.11  | 31.29  | -  | 0.27   | 0.26   | 0.29   | 0.35   |
| Finland                | 198.54            | 221.11 | 233.84 | 261.22 | 293.49 | 103.77  | 96.16  | 99.29  | 110.23 | 114.13 | 1.92   | 1.98   | 1.87   | 1.99   | 2.11   |
| Sweden                 | 128.59            | 148.22 | 171.45 | 191.47 | 215.95 | -   | -      | 112.19 | 120.26 | 128.86 | 2.13   | 2.29   | 2.35   | 2.51   | 2.68   |
| United Kingdom         | 195.30            | 206.60 | 220.21 | 231.16 | 238.23 | 83.33   | 88.14  | 94.12  | 103.84 | 103.71 | 21.55  | 21.18  | 20.12  | 20.22  | 19.73  |
| <b>Euro area total</b> | 130.19            | 140.22 | 150.08 | 157.37 | 165.62 | 125.71  | 134.89 | 144.49 | 159.79 | 163.97 | 74.59  | 74.80  | 71.47  | 71.70  | 71.42  |
| <b>EU total</b>        | 140.88            | 151.35 | 142.31 | 148.88 | 157.44 | 117.38  | 125.81 | 124.54 | 134.32 | 135.47 | 100.00   | 100.00 | 100.00 | 100.00 | 100.00 |

## 8a Payment and terminal transactions involving non-MFIs: Total value of transactions

(total for the period)

|                        | Total value of transactions<br>(EUR trillions) |        |        |        |        | Increase in the real value of transactions<br>(annual percentage changes; HICP adjusted) |        |        |        | Average value per transaction<br>(EUR) |          |          |          |          |
|------------------------|--|--------|--------|--------|--------|--|--------|--------|--------|--|----------|----------|----------|----------|
|                        | 2002   | 2003   | 2004   | 2005   | 2006   | 2003   | 2004   | 2005   | 2006   | 2002                                   | 2003     | 2004     | 2005     | 2006     |
| Belgium                | 1.75   | 3.15   | 3.30   | 3.62   | 3.61   | 76.70  | 2.58   | 6.96   | -2.50  | 1,029.70                               | 1,889.57 | 1,834.69 | 1,915.09 | 1,822.54 |
| Czech Republic         | 2.18   | 1.56   | 2.03   | -      | -      | -26.60   | 27.04  | -      | -      | 2,886.07                               | 2,331.84 | 2,615.05 | -        | -        |
| Denmark                | 0.58   | 0.59   | 0.60   | 0.68   | 0.73   | 0.83   | 1.89   | 10.85  | 5.12   | 621.22                                 | 586.35   | 555.91   | 612.25   | 592.64   |
| Germany                | 33.09  | 32.48  | 32.62  | 35.19  | 36.15  | -2.84  | -1.81  | 5.64   | 1.34   | 2,721.84                               | 2,418.30 | 2,232.16 | 2,214.06 | 2,100.26 |
| Estonia                | 0.05   | 0.05   | 0.07   | 0.09   | 0.13   | 11.37  | 22.31  | 28.69  | 33.75  | 555.69                                 | 506.68   | 514.65   | 557.41   | 645.92   |
| Greece                 | 1.10   | 1.06   | 1.23   | 1.31   | 1.25   | -6.59  | 12.67  | 3.21   | -7.64  | 12,880.11                              | 9,541.32 | 9,859.75 | 9,507.34 | 8,531.91 |
| Spain                  | 2.79   | 4.11   | 9.25   | 10.25  | 10.48  | 43.54  | 118.18 | 6.78   | -0.49  | 991.54                                 | 1,226.50 | 2,042.36 | 2,177.12 | 2,224.46 |
| France                 | 100.05   | 102.02 | 111.15 | 17.28  | 21.68  | -0.41  | 6.48   | -84.72 | 23.39  | 7,495.70                               | 7,450.84 | 7,899.28 | 1,214.85 | 1,451.68 |
| Ireland                | 0.26   | 0.28   | 0.31   | 1.09   | 1.20   | 5.23   | 10.32  | 241.59 | 7.12   | 898.95                                 | 939.47   | 998.42   | 1,923.20 | 1,983.47 |
| Italy                  | 6.75   | 7.05   | 7.54   | 7.90   | 8.53   | 1.91   | 4.37   | 2.69   | 5.77   | 2,156.83                               | 2,181.83 | 2,201.37 | 2,247.05 | 2,366.14 |
| Cyprus                 | 0.08   | 0.07   | 0.15   | 0.16   | 0.23   | -5.67  | 93.64  | 6.45   | 43.99  | 1,642.36                               | 1,471.21 | 2,531.62 | 2,498.57 | 3,496.45 |
| Latvia                 | 0.29   | 0.35   | 0.41   | 0.39   | 0.48   | 26.20  | 15.15  | -7.99  | 16.79  | 3,848.68                               | 3,857.80 | 3,826.61 | 2,943.27 | 2,874.56 |
| Lithuania              | 0.13   | 0.15   | 0.21   | 0.31   | 0.34   | 12.65  | 39.54  | 46.78  | 2.09   | 2,374.64                               | 2,143.37 | 2,398.65 | 2,892.61 | 2,135.56 |
| Luxembourg             | 0.05   | 0.05   | 0.05   | 0.06   | 0.61   | 8.96   | -2.07  | 5.85   | 924.37 | 924.14                                 | 977.57   | 935.15   | 966.04   | 5,720.95 |
| Hungary                | 0.83   | 0.85   | 0.89   | 0.90   | 1.89   | 1.14   | -1.55  | -3.73  | 110.29 | 3,702.17                               | 3,402.28 | 2,949.76 | 1,386.91 | 2,369.04 |
| Malta                  | 0.01   | 0.02   | 0.02   | 0.03   | 0.03   | 9.80   | 29.77  | 27.72  | 21.14  | 867.77                                 | 745.87   | 981.59   | 1,245.49 | 1,401.60 |
| Netherlands            | 3.61   | 3.99   | 4.62   | 5.58   | 6.01   | 8.76   | 14.50  | 18.41  | 5.79   | 1,058.25                               | 1,112.78 | 1,236.25 | 1,439.14 | 1,431.95 |
| Austria                | 1.20   | 3.04   | 2.78   | 3.10   | 2.72   | 149.45   | -10.79 | 9.80   | -13.73 | 1,187.51                               | 1,758.04 | 1,573.00 | 1,637.41 | 1,422.67 |
| Poland                 | 1.24   | 0.43   | 0.45   | 0.53   | 0.63   | -61.38   | 4.11   | 3.46   | 13.30  | 1,956.46                               | 544.36   | 480.22   | 488.42   | 486.55   |
| Portugal               | 1.13   | 1.01   | 1.19   | 1.25   | 1.25   | -12.65   | 15.78  | 1.81   | -1.86  | 1,046.91                               | 869.17   | 1,039.42 | 1,019.73 | 1,008.19 |
| Slovenia               | -  | -      | 0.22   | 0.22   | 0.27   | -  | -      | -2.74  | 19.51  | -                                      | -        | 756.83   | 728.89   | 830.78   |
| Slovakia               | -  | -      | 0.25   | 1.22   | 1.56   | -  | -      | 359.67 | 19.32  | -                                      | -        | 1,429.22 | 6,041.57 | 6,084.91 |
| Finland                | 3.02   | 3.86   | 3.83   | 4.16   | 4.47   | 26.17  | -0.86  | 7.33   | 6.31   | 2,928.20                               | 3,351.02 | 3,135.50 | 3,033.93 | 2,894.47 |
| Sweden                 | 0.75   | 0.78   | 0.86   | 0.94   | 1.06   | 1.63   | 10.00  | 10.16  | 9.84   | 650.42                                 | 584.03   | 558.13   | 546.11   | 538.06   |
| United Kingdom         | 117.63   | 112.17 | 116.89 | 121.85 | 137.79 | 3.62   | 0.51   | 3.06   | 9.47   | 10,152.80                              | 9,116.77 | 8,870.84 | 8,753.36 | 9,554.75 |
| <b>Euro area total</b> | 154.78   | 162.09 | 177.88 | 90.79  | 97.96  | 2.69   | 7.21   | -50.07 | 5.86   | 3,860.28                               | 3,730.20 | 3,800.26 | 1,839.15 | 1,876.70 |
| <b>EU total</b>        | 273.73   | 275.62 | 300.91 | 218.10 | 243.09 | -1.13  | 6.65   | -29.03 | 9.10   | 5,091.95                               | 4,744.86 | 4,594.64 | 3,167.89 | 3,325.97 |

## 8b Payment and terminal transactions involving non-MFIs: Total value of transactions (continued)

(total for the period)

|                        | Value per capita<br>(EUR thousands) |          |          |          |          | Value as a ratio to GDP<br>(percentage of GDP) |          |          |          |          |
|------------------------|-------------------------------------|----------|----------|----------|----------|--|----------|----------|----------|----------|
|                        | 2002                                | 2003     | 2004     | 2005     | 2006     | 2002   | 2003     | 2004     | 2005     | 2006     |
| Belgium                | 169.85                              | 303.99   | 316.52   | 346.05   | 342.02   | 655.50   | 1,148.03 | 1,138.88 | 1,214.09 | 1,148.61 |
| Czech Republic         | 213.41                              | 152.94   | 198.76   | -        | -        | 2,721.08                                       | 1,928.02 | 2,298.50 | -        | -        |
| Denmark                | 107.27                              | 109.22   | 111.90   | 126.24   | 134.37   | 312.15   | 312.31   | 308.23   | 328.46   | 331.84   |
| Germany                | 401.16                              | 393.64   | 395.36   | 426.70   | 438.90   | 1,543.91                                       | 1,501.19 | 1,475.10 | 1,567.64 | 1,556.73 |
| Estonia                | 35.20                               | 39.83    | 51.05    | 68.52    | 96.51    | 617.65   | 621.30   | 722.51   | 823.71   | 980.67   |
| Greece                 | 99.70                               | 95.75    | 110.84   | 118.16   | 112.28   | 695.17   | 616.33   | 662.08   | 659.34   | 583.26   |
| Spain                  | 67.44                               | 97.78    | 216.77   | 236.18   | 237.73   | 382.11   | 524.57   | 1,100.33 | 1,128.25 | 1,067.97 |
| France                 | 1,623.74                            | 1,644.30 | 1,779.98 | 275.08   | 343.11   | 6,460.68                                       | 6,396.69 | 6,695.05 | 1,005.87 | 1,210.00 |
| Ireland                | 65.04                               | 69.35    | 77.01    | 262.33   | 282.24   | 196.12   | 198.52   | 210.50   | 673.93   | 687.15   |
| Italy                  | 118.09                              | 122.44   | 129.54   | 135.02   | 145.57   | 521.12   | 528.20   | 541.96   | 555.36   | 578.30   |
| Cyprus                 | 107.54                              | 100.39   | 198.10   | 210.59   | 303.30   | 684.87   | 617.30   | 1,153.96 | 1,170.95 | 1,608.58 |
| Latvia                 | 124.69                              | 148.60   | 177.93   | 168.44   | 211.09   | 2,942.24                                       | 3,463.27 | 3,682.24 | 2,977.61 | 2,985.29 |
| Lithuania              | 37.57                               | 42.03    | 60.63    | 92.27    | 99.05    | 867.57   | 882.41   | 1,149.32 | 1,523.71 | 1,417.20 |
| Luxembourg             | 104.77                              | 115.45   | 115.42   | 124.40   | 1,282.44 | 194.84   | 202.71   | 192.69   | 192.70   | 1,790.74 |
| Hungary                | 81.91                               | 84.08    | 88.24    | 89.17    | 187.84   | 1,176.74                                       | 1,140.48 | 1,083.35 | 1,011.58 | 2,104.28 |
| Malta                  | 36.82                               | 39.50    | 51.64    | 67.51    | 82.07    | 324.76   | 355.95   | 462.29   | 575.40   | 662.40   |
| Netherlands            | 223.41                              | 245.73   | 283.95   | 342.25   | 367.64   | 775.42   | 835.84   | 940.91   | 1,097.22 | 1,124.33 |
| Austria                | 148.81                              | 374.37   | 340.01   | 376.53   | 328.08   | 544.71   | 1,343.66 | 1,177.01 | 1,263.64 | 1,053.58 |
| Poland                 | 32.34                               | 11.14    | 11.77    | 13.82    | 16.41    | 589.91   | 221.99   | 220.08   | 215.80   | 230.45   |
| Portugal               | 108.53                              | 96.33    | 113.76   | 118.21   | 118.20   | 830.91   | 725.79   | 828.91   | 837.81   | 808.59   |
| Slovenia               | -                                   | -        | 108.56   | 107.72   | 132.09   | -  | -        | 810.87   | 762.86   | 870.87   |
| Slovakia               | -                                   | -        | 45.67    | 225.87   | 289.42   | -  | -        | 725.94   | 3,192.59 | 3,550.40 |
| Finland                | 581.37                              | 740.93   | 733.19   | 792.52   | 849.49   | 2,100.17                                       | 2,646.65 | 2,515.75 | 2,644.94 | 2,677.87 |
| Sweden                 | 83.64                               | 86.57    | 95.69    | 104.57   | 116.19   | 288.35   | 287.69   | 306.14   | 328.19   | 344.83   |
| United Kingdom         | 1,982.85                            | 1,883.50 | 1,953.49 | 2,023.42 | 2,276.22 | 7,005.85                                       | 6,941.29 | 6,698.09 | 6,752.02 | 7,215.01 |
| <b>Euro area total</b> | 502.59                              | 523.05   | 570.36   | 289.43   | 310.82   | 2,135.84                                       | 2,172.82 | 2,292.02 | 1,131.25 | 1,165.77 |
| <b>EU total</b>        | 717.34                              | 718.15   | 653.85   | 471.65   | 523.63   | 2,921.52                                       | 2,890.99 | 2,872.84 | 2,002.91 | 2,120.97 |

## 8c Payment and terminal transactions involving non-MFIs: Total value of transactions (continued)

(total for the period)

|                        | Value per overnight deposit held by non-MFIs |                  |                  |                  |                  | Country's share in the total EU value of transactions (percentages) |               |               |               |               |
|------------------------|--|------------------|------------------|------------------|------------------|---|---------------|---------------|---------------|---------------|
|                        | 2002   | 2003             | 2004             | 2005             | 2006             | 2002  | 2003          | 2004          | 2005          | 2006          |
| Belgium                | 22,706.02                                    | 36,261.89        | 35,065.20        | 33,043.51        | 31,258.81        | 0.64  | 1.14          | 1.10          | 1.66          | 1.48          |
| Czech Republic         | 90,790.66                                    | 58,255.47        | 65,870.32        | -                | -                | 0.80  | 0.57          | 0.67          | -             | -             |
| Denmark                | 8,912.54                                     | 8,645.36         | 7,651.64         | 7,385.67         | 7,119.67         | 0.21  | 0.21          | 0.20          | 0.31          | 0.30          |
| Germany                | 54,266.52                                    | 49,458.56        | 47,695.79        | 45,138.63        | 43,545.95        | 12.09   | 11.79         | 10.84         | 16.13         | 14.87         |
| Estonia                | .  | .                | 25,709.98        | 24,164.13        | 26,403.31        | 0.02  | 0.02          | 0.02          | 0.04          | 0.05          |
| Greece                 | 15,190.06                                    | 13,223.93        | 13,220.35        | 12,126.71        | 11,343.18        | 0.40  | 0.38          | 0.41          | 0.60          | 0.51          |
| Spain                  | 183,023.93                                   | 18,611.92        | 37,906.04        | 21,868.63        | 19,687.09        | 1.02  | 1.49          | 3.08          | 4.70          | 4.31          |
| France                 | 263,835.47                                   | 263,953.82       | 271,869.79       | 37,784.79        | 44,770.17        | 36.55   | 37.01         | 36.94         | 7.92          | 8.92          |
| Ireland                | 12,153.52                                    | 5,024.72         | 4,829.84         | 13,954.01        | 10,982.29        | 0.09  | 0.10          | 0.10          | 0.50          | 0.49          |
| Italy                  | 12,937.13                                    | 13,033.78        | 13,136.80        | 12,774.17        | 12,802.54        | 2.47  | 2.56          | 2.50          | 3.62          | 3.51          |
| Cyprus                 | 25,509.30                                    | 17,305.09        | 26,135.26        | 21,245.58        | 25,449.74        | 0.03  | 0.03          | 0.05          | 0.07          | 0.10          |
| Latvia                 | 80,637.88                                    | 84,505.81        | 76,249.64        | 60,615.44        | 62,662.21        | 0.11  | 0.13          | 0.14          | 0.18          | 0.20          |
| Lithuania              | 61,829.68                                    | 53,669.94        | 59,447.17        | 60,293.83        | 52,837.19        | 0.05  | 0.05          | 0.07          | 0.14          | 0.14          |
| Luxembourg             | 840.98                                       | 823.76           | 813.68           | 707.01           | 6,817.72         | 0.02  | 0.02          | 0.02          | 0.03          | 0.25          |
| Hungary                | 77,961.86                                    | .                | .                | .                | .                | 0.30  | 0.31          | 0.30          | 0.41          | 0.78          |
| Malta                  | -  | 4,897.96         | 5,989.47         | 7,086.89         | 8,233.45         | 0.01  | 0.01          | 0.01          | 0.01          | 0.01          |
| Netherlands            | 22,388.97                                    | 24,321.87        | 27,144.76        | 28,958.28        | 25,949.71        | 1.32  | 1.45          | 1.54          | 2.56          | 2.47          |
| Austria                | .  | .                | .                | 51,808.12        | 42,183.35        | 0.44  | 1.10          | 0.92          | 1.42          | 1.12          |
| Poland                 | 53,271.79                                    | 18,522.01        | 13,442.76        | 11,109.20        | 10,616.92        | 0.45  | 0.15          | 0.15          | 0.24          | 0.26          |
| Portugal               | -  | -                | -                | -                | -                | 0.41  | 0.36          | 0.40          | 0.57          | 0.52          |
| Slovenia               | -  | -                | 39,205.13        | 31,501.69        | 34,332.47        | -   | -             | 0.07          | 0.10          | 0.11          |
| Slovakia               | -  | -                | 26,684.99        | 83,451.16        | 86,458.33        | -   | -             | 0.08          | 0.56          | 0.64          |
| Finland                | -  | 84,239.53        | 79,869.62        | 81,107.53        | 83,843.00        | 1.10  | 1.40          | 1.27          | 1.91          | 1.84          |
| Sweden                 | .  | .                | .                | .                | .                | 0.27  | 0.28          | 0.29          | 0.43          | 0.43          |
| United Kingdom         | 29,755.44                                    | 28,169.00        | 26,406.91        | 22,201.75        | 21,945.08        | 42.97   | 40.70         | 38.84         | 55.87         | 56.68         |
| <b>Euro area total</b> | <b>79,158.47</b>                             | <b>68,976.87</b> | <b>71,190.33</b> | <b>30,205.65</b> | <b>29,810.12</b> | <b>56.55</b>  | <b>58.81</b>  | <b>59.11</b>  | <b>41.63</b>  | <b>40.30</b>  |
| <b>EU total</b>        | <b>45,267.06</b>                             | <b>42,521.46</b> | <b>41,702.19</b> | .                | .                | <b>100.00</b>   | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

## 10.1a Number of cards issued in the country

(thousands; end of period)

|                        | Cards with a cash function |                   |                   |                   |                   | Cards with an e-money function |                   |                   |                   |                   |
|------------------------|----------------------------|-------------------|-------------------|-------------------|-------------------|--------------------------------|-------------------|-------------------|-------------------|-------------------|
|                        | 2002                       | 2003              | 2004              | 2005              | 2006              | 2002                           | 2003              | 2004              | 2005              | 2006              |
| Belgium                | 14,902.00                  | 15,619.00         | 15,727.00         | 15,931.00         | 16,605.18         | 8,271.34                       | 8,803.91          | 8,978.94          | 9,616.83          | 10,792.00         |
| Czech Republic         | 5,768.90                   | 6,651.10          | 6,720.78          | 5,705.57          | 6,347.33          | -                              | -                 | 101.54            | 334.30            | 656.86            |
| Denmark                | 3,831.00                   | 3,993.00          | 4,399.58          | 4,839.04          | 5,240.10          | -                              | -                 | -                 | -                 | -                 |
| Germany                | 119,391.63                 | 116,354.59        | 114,836.46        | 109,071.39        | 104,217.26        | 62,596.59                      | 62,816.73         | 63,372.41         | 63,960.34         | 69,534.81         |
| Estonia                | 1,119.57                   | 1,197.90          | 1,303.58          | 1,419.73          | 1,616.60          | -                              | -                 | -                 | -                 | -                 |
| Greece                 | 7,548.12                   | 7,869.43          | 7,657.56          | 8,168.20          | 9,245.68          | -                              | -                 | -                 | -                 | -                 |
| Spain                  | 57,082.95                  | 58,430.73         | 63,026.78         | 66,235.60         | 70,992.79         | 11,830.94                      | 9,744.91          | 7,980.48          | 6,815.06          | 5,165.64          |
| France                 | 45,404.11                  | 47,645.52         | 49,112.00         | 81,912.11         | 85,651.72         | 838.00                         | 1,272.00          | 1,160.00          | 22,340.01         | 21,973.81         |
| Ireland                | 3,382.00                   | 3,901.00          | 4,125.14          | 4,395.81          | 4,468.04          | -                              | -                 | -                 | -                 | -                 |
| Italy                  | 27,728.77                  | 29,928.46         | 31,947.03         | 35,059.35         | 39,579.27         | 74.00                          | 668.00            | 1,431.93          | 3,274.95          | 4,460.98          |
| Cyprus                 | 559.19                     | 629.82            | 693.06            | 746.80            | 855.88            | 0.00                           | 0.00              | 0.00              | 0.00              | 0.00              |
| Latvia                 | 1,021.46                   | 1,176.16          | 1,359.72          | 1,732.32          | 2,065.98          | -                              | -                 | -                 | -                 | -                 |
| Lithuania              | 1,600.00                   | 2,305.17          | 2,698.31          | 3,081.91          | 3,543.07          | 136.02                         | 156.65            | 160.23            | 133.19            | 80.63             |
| Luxembourg             | 720.60                     | 761.40            | 728.06            | 768.35            | 996.77            | 391.50                         | 424.70            | 442.50            | 458.04            | 502.88            |
| Hungary                | 5,501.25                   | 6,042.84          | 6,511.50          | 7,380.67          | 7,988.91          | -                              | -                 | -                 | -                 | -                 |
| Malta                  | 372.79                     | 391.71            | 424.11            | 467.17            | 511.43            | -                              | -                 | -                 | -                 | -                 |
| Netherlands            | 26,700.00                  | 27,400.00         | 27,800.00         | 31,458.17         | 31,438.27         | 17,300.00                      | 17,600.00         | 18,000.00         | 17,532.89         | 18,203.48         |
| Austria                | 9,428.00                   | 9,448.00          | 8,751.63          | 8,859.13          | 9,257.73          | 6,890.00                       | 6,555.00          | 7,038.00          | 7,154.00          | 7,431.83          |
| Poland                 | 16,834.70                  | 14,985.15         | 16,636.62         | 19,324.81         | 22,738.61         | -                              | -                 | -                 | -                 | -                 |
| Portugal               | 13,383.96                  | 13,308.16         | 14,415.82         | 14,325.62         | 15,337.53         | 3,635.00                       | 290.58            | -                 | -                 | -                 |
| Slovenia               | 2,156.76                   | 2,947.28          | 2,814.94          | 2,858.95          | 2,978.92          | -                              | -                 | -                 | -                 | -                 |
| Slovakia               | 2,420.22                   | 3,024.83          | 3,561.21          | 3,865.80          | 4,323.28          | -                              | -                 | -                 | -                 | -                 |
| Finland                | 6,305.87                   | 6,332.85          | 6,288.75          | 6,212.17          | 6,261.25          | 891.27                         | 979.89            | 1,353.34          | 1,482.20          | -                 |
| Sweden                 | 4,780.00                   | 5,181.00          | 8,312.00          | 8,725.00          | 9,421.00          | 490.00                         | 293.00            | -                 | -                 | -                 |
| United Kingdom         | 142,092.00                 | 158,123.00        | 164,684.00        | 164,440.00        | 164,095.00        | -                              | -                 | -                 | -                 | -                 |
| <b>Euro area total</b> | <b>331,978.01</b>          | <b>336,999.13</b> | <b>344,416.23</b> | <b>382,396.90</b> | <b>394,051.50</b> | <b>112,718.64</b>              | <b>109,155.73</b> | <b>109,757.59</b> | <b>132,634.32</b> | <b>138,065.42</b> |
| <b>EU total</b>        | <b>482,681.01</b>          | <b>504,296.13</b> | <b>564,535.64</b> | <b>606,984.66</b> | <b>625,777.59</b> | <b>113,208.64</b>              | <b>109,448.73</b> | <b>110,019.36</b> | <b>133,101.80</b> | <b>138,802.90</b> |

## 10.1b Number of cards issued in the country (continued)

(thousands; end of period)

|                        | Cards with a payment function |                   |                   |                   |                   |                             |                   |                   |                   |                   |
|------------------------|-------------------------------|-------------------|-------------------|-------------------|-------------------|-----------------------------|-------------------|-------------------|-------------------|-------------------|
|                        | Total cards                   |                   |                   |                   |                   | Cards with a debit function |                   |                   |                   |                   |
|                        | 2002                          | 2003              | 2004              | 2005              | 2006              | 2002                        | 2003              | 2004              | 2005              | 2006              |
| Belgium                | 14,902.00                     | 15,619.00         | 15,727.00         | 15,931.00         | 16,605.18         | 11,863.00                   | 12,522.00         | 12,551.00         | 12,672.00         | 13,181.27         |
| Czech Republic         | 5,771.50                      | 6,317.50          | 6,580.10          | 7,433.07          | 8,185.31          | 5,658.30                    | 6,102.80          | 6,173.96          | 6,555.51          | 6,824.41          |
| Denmark                | 3,831.00                      | 3,993.00          | 4,399.58          | 4,839.04          | 5,240.10          | 3,290.00                    | 3,403.00          | 3,609.65          | 3,881.97          | 4,218.74          |
| Germany                | 113,351.13                    | 110,217.93        | 108,933.72        | 109,619.23        | 106,078.83        | 93,657.52                   | 90,014.68         | 88,501.79         | 88,478.04         | 88,118.49         |
| Estonia                | 1,112.04                      | 1,189.61          | 1,293.50          | 1,408.07          | 1,603.78          | 956.95                      | 1,003.34          | 1,060.94          | 1,142.54          | 1,259.58          |
| Greece                 | 10,738.00                     | 11,366.35         | 11,057.84         | 12,031.60         | 13,106.85         | 5,274.60                    | 5,488.61          | 5,339.42          | 5,916.61          | 6,746.27          |
| Spain                  | 53,622.30                     | 56,952.73         | 61,727.04         | 65,081.40         | 70,066.63         | 32,673.91                   | 33,095.66         | 32,764.92         | 31,834.88         | 31,579.89         |
| France                 | 41,851.88                     | 44,382.73         | 45,985.00         | 78,832.23         | 77,084.96         | -                           | -                 | -                 | 38,911.35         | 56,353.58         |
| Ireland                | 2,914.00                      | 3,072.00          | 3,295.05          | 3,301.29          | 3,785.42          | 1,044.00                    | 1,079.00          | 1,293.05          | 1,273.29          | 1,622.42          |
| Italy                  | 48,370.77                     | 53,804.46         | 56,501.10         | 59,620.40         | 66,409.27         | 26,613.77                   | 28,159.46         | 29,481.10         | 30,728.40         | 35,135.27         |
| Cyprus                 | 567.01                        | 640.86            | 699.55            | 750.00            | 859.46            | 267.23                      | 312.28            | 350.36            | 379.57            | 479.08            |
| Latvia                 | 863.53                        | 1,125.92          | 1,318.10          | 1,704.96          | 2,044.17          | 854.04                      | 1,117.97          | 1,251.28          | 1,576.18          | 1,810.74          |
| Lithuania              | 1,463.98                      | 2,150.31          | 2,539.08          | 2,949.19          | 3,462.77          | 1,427.70                    | 2,098.17          | 2,453.49          | 2,802.55          | 3,218.27          |
| Luxembourg             | 720.60                        | 761.40            | 728.06            | 768.35            | 994.88            | 391.50                      | 424.70            | 394.98            | 402.66            | 435.93            |
| Hungary                | 5,661.95                      | 6,225.92          | 6,546.30          | 7,377.97          | 8,218.41          | 5,025.39                    | 5,290.50          | 6,029.98          | 6,336.30          | 6,642.57          |
| Malta                  | 372.79                        | 389.76            | 422.51            | 465.19            | 509.74            | 274.40                      | 288.04            | 314.02            | 344.65            | 375.22            |
| Netherlands            | 26,700.00                     | 27,400.00         | 27,800.00         | 31,458.17         | 31,438.27         | 21,600.00                   | 21,700.00         | 22,000.00         | 25,404.83         | 25,479.70         |
| Austria                | 9,428.00                      | 9,448.00          | 8,751.63          | 8,859.13          | 9,265.48          | 8,049.00                    | 8,253.00          | 6,619.00          | 6,700.00          | 6,961.40          |
| Poland                 | 17,159.75                     | 15,675.23         | 17,751.71         | 20,370.31         | 23,848.05         | 15,080.29                   | 13,315.84         | 14,282.90         | 15,369.08         | 16,943.73         |
| Portugal               | 14,574.44                     | 14,687.68         | 16,188.79         | 16,350.35         | 17,642.05         | 13,383.96                   | 13,308.16         | 14,415.82         | 14,325.62         | 15,337.53         |
| Slovenia               | 2,304.61                      | 3,100.00          | 2,970.87          | 3,019.52          | 3,143.44          | 1,707.67                    | 2,466.58          | 2,310.19          | 2,330.22          | 2,412.49          |
| Slovakia               | 2,420.22                      | 3,024.84          | 3,562.39          | 3,851.02          | 4,310.36          | 2,162.21                    | 2,547.83          | 2,870.21          | 3,110.81          | 3,313.09          |
| Finland                | 5,976.00                      | 6,520.00          | 7,181.00          | 7,794.00          | 8,581.00          | 3,879.00                    | 4,136.00          | 4,474.00          | 4,744.00          | 4,948.00          |
| Sweden                 | 10,431.00                     | 10,651.00         | 12,439.00         | 12,888.00         | 13,891.00         | 7,040.00                    | 6,985.00          | 7,349.00          | 7,999.00          | 8,603.00          |
| United Kingdom         | 122,524.00                    | 134,110.00        | 139,855.00        | 141,572.00        | 142,800.00        | 59,419.00                   | 62,854.00         | 65,544.00         | 66,990.00         | 68,348.00         |
| <b>Euro area total</b> | <b>343,149.12</b>             | <b>354,232.29</b> | <b>363,876.23</b> | <b>409,647.15</b> | <b>421,058.83</b> | <b>218,430.26</b>           | <b>218,181.26</b> | <b>217,835.08</b> | <b>261,391.68</b> | <b>285,899.76</b> |
| <b>EU total</b>        | <b>479,935.12</b>             | <b>502,986.29</b> | <b>564,253.92</b> | <b>618,275.48</b> | <b>639,175.42</b> | <b>288,179.26</b>           | <b>291,423.26</b> | <b>331,435.07</b> | <b>380,210.06</b> | <b>410,348.67</b> |

## 10.1c Number of cards issued in the country (continued)

(thousands; end of period)

|                        | Cards with a payment function of which: |                 |                 |                  |                  |                              |                   |                   |                   |                   |
|------------------------|---|-----------------|-----------------|------------------|------------------|------------------------------|-------------------|-------------------|-------------------|-------------------|
|                        | Cards with a delayed debit function     |                 |                 |                  |                  | Cards with a credit function |                   |                   |                   |                   |
|                        | 2002                                    | 2003            | 2004            | 2005             | 2006             | 2002                         | 2003              | 2004              | 2005              | 2006              |
| Belgium                | 3,039.00                                | 3,097.00        | 3,176.00        | 3,259.00         | 3,423.91         | -                            | -                 | -                 | -                 | -                 |
| Czech Republic         | -                                       | -               | 3.79            | 5.24             | 4.06             | 113.20                       | 214.70            | 402.35            | 872.32            | 1,356.84          |
| Denmark                | -                                       | -               | -               | -                | -                | 541.00                       | 590.00            | 789.93            | 957.07            | 1,021.36          |
| Germany                | -                                       | -               | -               | -                | -                | -                            | -                 | -                 | -                 | -                 |
| Estonia                | 0.00                                    | 0.00            | 0.00            | 0.00             | 0.00             | 155.09                       | 186.27            | 232.56            | 265.53            | 344.20            |
| Greece                 | 306.33                                  | 297.87          | 76.49           | 69.52            | 75.80            | 5,157.07                     | 5,579.88          | 5,641.93          | 6,045.47          | 6,284.78          |
| Spain                  | -                                       | -               | -               | -                | -                | -                            | -                 | -                 | -                 | -                 |
| France                 | -                                       | -               | -               | 10,838.50        | 25,277.75        | -                            | -                 | -                 | 31,159.49         | 28,896.92         |
| Ireland                | -                                       | -               | -               | -                | -                | 1,870.00                     | 1,993.00          | 2,002.00          | 2,028.00          | 2,163.00          |
| Italy                  | -                                       | -               | -               | -                | -                | 21,757.00                    | 25,645.00         | 27,020.00         | 28,892.00         | 31,274.00         |
| Cyprus                 | 0.00                                    | 0.00            | 0.00            | 7.28             | 7.78             | 299.78                       | 328.58            | 349.18            | 363.14            | 369.06            |
| Latvia                 | -                                       | -               | -               | -                | -                | -                            | -                 | -                 | -                 | -                 |
| Lithuania              | -                                       | -               | -               | -                | -                | 36.28                        | 52.14             | 85.59             | 146.64            | 244.51            |
| Luxembourg             | -                                       | -               | -               | -                | -                | 329.10                       | 336.70            | 333.08            | 365.69            | 558.96            |
| Hungary                | 5.27                                    | 10.75           | 17.20           | 18.36            | 20.02            | 641.58                       | 933.61            | 506.82            | 1,027.82          | 1,560.01          |
| Malta                  | -                                       | -               | -               | -                | -                | 98.39                        | 101.72            | 108.49            | 120.53            | 134.52            |
| Netherlands            | -                                       | -               | -               | -                | -                | -                            | -                 | -                 | -                 | -                 |
| Austria                | -                                       | -               | -               | -                | 1,120.99         | -                            | -                 | -                 | -                 | 1,183.09          |
| Poland                 | 1,028.58                                | 641.67          | 632.20          | 617.53           | 550.15           | 1,050.88                     | 1,717.71          | 2,836.61          | 4,383.71          | 6,354.17          |
| Portugal               | -                                       | -               | -               | -                | -                | 3,575.00                     | 4,142.72          | 5,324.24          | 6,080.26          | 6,920.46          |
| Slovenia               | 543.93                                  | 567.01          | 587.91          | 600.21           | 625.98           | 53.01                        | 66.42             | 72.77             | 89.09             | 104.98            |
| Slovakia               | 6.41                                    | 9.01            | 7.92            | 8.05             | 8.43             | 251.60                       | 468.00            | 684.27            | 732.16            | 988.84            |
| Finland                | -                                       | -               | -               | -                | -                | -                            | -                 | -                 | -                 | -                 |
| Sweden                 | 807.00                                  | 839.00          | 550.00          | 575.00           | 577.00           | 2,584.00                     | 2,827.00          | 3,306.00          | 2,825.00          | 3,090.00          |
| United Kingdom         | 2,193.00                                | 2,220.00        | 2,302.00        | 2,357.00         | 2,376.00         | 58,794.00                    | 66,825.00         | 69,888.00         | 69,858.00         | 69,520.00         |
| <b>Euro area total</b> | <b>3,345.33</b>                         | <b>3,394.87</b> | <b>3,252.49</b> | <b>14,167.02</b> | <b>29,898.44</b> | <b>32,688.17</b>             | <b>37,697.30</b>  | <b>40,321.25</b>  | <b>74,570.91</b>  | <b>77,281.21</b>  |
| <b>EU total</b>        | <b>6,345.33</b>                         | <b>6,453.87</b> | <b>7,353.51</b> | <b>18,355.69</b> | <b>34,067.85</b> | <b>94,607.17</b>             | <b>107,939.30</b> | <b>119,583.82</b> | <b>156,211.93</b> | <b>162,369.70</b> |



## 10.1d Number of cards issued in the country (continued)

(thousands; end of period)

|                        | Cards with a payment function of which:          |      |        |        |           |   |           |           |           |           |
|------------------------|--|------|--------|--------|-----------|---|-----------|-----------|-----------|-----------|
|                        | Cards with a debit and/or delayed debit function |      |        |        |           | Cards with a credit and/or delayed debit function |           |           |           |           |
|                        | 2002   | 2003 | 2004   | 2005   | 2006      | 2002  | 2003      | 2004      | 2005      | 2006      |
| Belgium                | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Czech Republic         | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Denmark                | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Germany                | -  | -    | -      | -      | -         | 19,693.61   | 20,203.26 | 20,431.93 | 21,141.19 | 17,960.34 |
| Estonia                | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Greece                 | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Spain                  | -  | -    | -      | -      | -         | 20,948.40   | 23,857.07 | 28,962.12 | 33,246.52 | 38,486.75 |
| France                 | -  | -    | -      | -      | 6,648.49  | -   | -         | -         | -         | 12,910.46 |
| Ireland                | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Italy                  | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Cyprus                 | 0.00   | 0.00 | 0.00   | 0.00   | 3.54      | 0.00  | 0.00      | 0.00      | 0.00      | 0.00      |
| Latvia                 | -  | -    | -      | -      | -         | 9.49  | 7.95      | 66.81     | 128.78    | 233.43    |
| Lithuania              | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Luxembourg             | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Hungary                | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Malta                  | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Netherlands            | -  | -    | -      | -      | -         | 5,100.00  | 5,700.00  | 5,800.00  | 6,053.34  | 5,958.57  |
| Austria                | -  | -    | -      | -      | 8,082.39  | -   | -         | 2,132.63  | 2,159.13  | 2,304.08  |
| Poland                 | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Portugal               | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Slovenia               | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Slovakia               | -  | -    | -      | -      | -         | -   | -         | -         | -         | -         |
| Finland                | -  | -    | -      | -      | -         | 2,097.00  | 2,384.00  | 2,707.00  | 3,050.00  | 3,633.00  |
| Sweden                 | -  | -    | 354.00 | 408.00 | 131.00    | -   | -         | 896.00    | 1,087.00  | 1,490.00  |
| United Kingdom         | -  | -    | -      | -      | -         | 2,118.00  | 2,211.00  | 2,121.00  | 2,367.00  | 2,554.00  |
| <b>Euro area total</b> | -  | -    | -      | -      | 14,730.88 | 47,839.00   | 52,144.33 | 60,033.67 | 65,650.18 | 81,253.19 |
| <b>EU total</b>        | -  | -    | 354.00 | 408.00 | 14,865.41 | 49,957.00   | 54,355.33 | 63,117.48 | 69,232.96 | 85,530.62 |

### 10.3 Number of cards issued in the country per capita

(end of period)

|                        | Cards with a cash function |      |      |      |      | Cards with an e-money function |      |      |      |      | Cards with a payment function |      |      |      |      |
|------------------------|----------------------------|------|------|------|------|--------------------------------|------|------|------|------|-------------------------------|------|------|------|------|
|                        | 2002                       | 2003 | 2004 | 2005 | 2006 | 2002                           | 2003 | 2004 | 2005 | 2006 | 2002                          | 2003 | 2004 | 2005 | 2006 |
| Belgium                | 1.44                       | 1.51 | 1.51 | 1.52 | 1.57 | 0.80                           | 0.85 | 0.86 | 0.92 | 1.02 | 1.44                          | 1.51 | 1.51 | 1.52 | 1.57 |
| Czech Republic         | 0.57                       | 0.65 | 0.66 | 0.56 | 0.62 | -                              | -    | 0.01 | 0.03 | 0.06 | 0.57                          | 0.62 | 0.64 | 0.73 | 0.80 |
| Denmark                | 0.71                       | 0.74 | 0.81 | 0.89 | 0.96 | -                              | -    | -    | -    | -    | 0.71                          | 0.74 | 0.81 | 0.89 | 0.96 |
| Germany                | 1.45                       | 1.41 | 1.39 | 1.32 | 1.27 | 0.76                           | 0.76 | 0.77 | 0.78 | 0.84 | 1.37                          | 1.34 | 1.32 | 1.33 | 1.29 |
| Estonia                | 0.82                       | 0.88 | 0.96 | 1.05 | 1.20 | -                              | -    | -    | -    | -    | 0.82                          | 0.88 | 0.95 | 1.04 | 1.19 |
| Greece                 | 0.69                       | 0.71 | 0.69 | 0.74 | 0.83 | -                              | -    | -    | -    | -    | 0.98                          | 1.03 | 1.00 | 1.09 | 1.18 |
| Spain                  | 1.38                       | 1.39 | 1.48 | 1.53 | 1.61 | 0.29                           | 0.23 | 0.19 | 0.16 | 0.12 | 1.30                          | 1.36 | 1.45 | 1.50 | 1.59 |
| France                 | 0.74                       | 0.77 | 0.79 | 1.30 | 1.36 | 0.01                           | 0.02 | 0.02 | 0.36 | 0.35 | 0.68                          | 0.72 | 0.74 | 1.25 | 1.22 |
| Ireland                | 0.86                       | 0.98 | 1.02 | 1.06 | 1.05 | -                              | -    | -    | -    | -    | 0.74                          | 0.77 | 0.81 | 0.80 | 0.89 |
| Italy                  | 0.49                       | 0.52 | 0.55 | 0.60 | 0.68 | 0.00                           | 0.01 | 0.02 | 0.06 | 0.08 | 0.85                          | 0.93 | 0.97 | 1.02 | 1.13 |
| Cyprus                 | 0.79                       | 0.87 | 0.94 | 0.99 | 1.11 | 0.00                           | 0.00 | 0.00 | 0.00 | 0.00 | 0.80                          | 0.89 | 0.95 | 0.99 | 1.12 |
| Latvia                 | 0.44                       | 0.51 | 0.59 | 0.75 | 0.90 | -                              | -    | -    | -    | -    | 0.37                          | 0.48 | 0.57 | 0.74 | 0.89 |
| Lithuania              | 0.46                       | 0.67 | 0.79 | 0.90 | 1.04 | 0.04                           | 0.05 | 0.05 | 0.04 | 0.02 | 0.42                          | 0.62 | 0.74 | 0.86 | 1.02 |
| Luxembourg             | 1.61                       | 1.69 | 1.59 | 1.65 | 2.11 | 0.88                           | 0.94 | 0.97 | 0.98 | 1.06 | 1.61                          | 1.69 | 1.59 | 1.65 | 2.10 |
| Hungary                | 0.54                       | 0.60 | 0.64 | 0.73 | 0.79 | -                              | -    | -    | -    | -    | 0.56                          | 0.61 | 0.65 | 0.73 | 0.82 |
| Malta                  | 0.94                       | 0.98 | 1.06 | 1.16 | 1.26 | -                              | -    | -    | -    | -    | 0.94                          | 0.98 | 1.05 | 1.15 | 1.26 |
| Netherlands            | 1.65                       | 1.69 | 1.71 | 1.93 | 1.92 | 1.07                           | 1.08 | 1.11 | 1.07 | 1.11 | 1.65                          | 1.69 | 1.71 | 1.93 | 1.92 |
| Austria                | 1.17                       | 1.16 | 1.07 | 1.08 | 1.12 | 0.85                           | 0.81 | 0.86 | 0.87 | 0.90 | 1.17                          | 1.16 | 1.07 | 1.08 | 1.12 |
| Poland                 | 0.44                       | 0.39 | 0.44 | 0.51 | 0.60 | -                              | -    | -    | -    | -    | 0.45                          | 0.41 | 0.46 | 0.53 | 0.63 |
| Portugal               | 1.29                       | 1.27 | 1.37 | 1.36 | 1.45 | 0.35                           | 0.03 | -    | -    | -    | 1.41                          | 1.41 | 1.54 | 1.55 | 1.66 |
| Slovenia               | 1.08                       | 1.48 | 1.41 | 1.43 | 1.48 | -                              | -    | -    | -    | -    | 1.16                          | 1.55 | 1.49 | 1.51 | 1.57 |
| Slovakia               | 0.45                       | 0.56 | 0.66 | 0.72 | 0.80 | -                              | -    | -    | -    | -    | 0.45                          | 0.56 | 0.66 | 0.71 | 0.80 |
| Finland                | 1.21                       | 1.21 | 1.20 | 1.18 | 1.19 | 0.17                           | 0.19 | 0.26 | 0.28 | -    | 1.15                          | 1.25 | 1.37 | 1.49 | 1.63 |
| Sweden                 | 0.54                       | 0.58 | 0.92 | 0.97 | 1.04 | 0.05                           | 0.03 | -    | -    | -    | 1.17                          | 1.19 | 1.38 | 1.43 | 1.53 |
| United Kingdom         | 2.40                       | 2.66 | 2.75 | 2.73 | 2.71 | -                              | -    | -    | -    | -    | 2.07                          | 2.25 | 2.34 | 2.35 | 2.36 |
| <b>Euro area total</b> | 1.08                       | 1.09 | 1.10 | 1.22 | 1.25 | 0.37                           | 0.35 | 0.35 | 0.42 | 0.44 | 1.11                          | 1.14 | 1.17 | 1.31 | 1.34 |
| <b>EU total</b>        | 1.26                       | 1.31 | 1.23 | 1.31 | 1.35 | 0.30                           | 0.29 | 0.24 | 0.29 | 0.30 | 1.26                          | 1.31 | 1.23 | 1.34 | 1.38 |