

16.1 Participation in selected payment systems (end of period)

	Number of participants					of which: Direct participants				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	2,365	2,269	2,385	2,350	2,310	1,600	1,603	1,775	1,707	1,678
EURO AREA										
RECOUR & TARGET2-BE	45	46	19	71	79	14	15	19	19	19
TARGET2-DE	944	865	989	959	941	719	719	848	816	802
TARGET2-EE	15	15	15	14	12	15	15	15	14	12
TARGET2-IE	20	21	20	22	.	11	12	14	15	.
HERMES & TARGET2-GR	33	34	33	30	33	28	28	28	25	28
TARGET2-ES	179	175	167	155	152	95	92	89	83	77
TBF & TARGET2-FR	320	317	329	327	325	121	123	133	138	140
TARGET2-IT	167	156	148	131	109	105	100	99	89	70
TARGET2-CY	23	25	25	24	24	19	21	21	21	21
TARGET2-LV	27	27	26	23	22	27	27	26	23	22
TARGET2-LT	15	14	14	13	13	15	14	14	13	13
TARGET2-LU	65	75	83	80	80	31	37	45	44	51
TARGET2-MT	5	7	9	11	11	5	7	9	11	11
TARGET2-NL	111	105	105	100	97	66	63	66	60	60
HOAM.AT, ASTI & TARGET2-AT	99	99	94	86	90	99	99	94	86	90
TARGET2-PT	52	54	50	51	52	42	42	41	42	42
TARGET2-SI	24	24	20	18	18	24	24	20	18	18
TARGET2-SK	33	33	35	34	36	33	33	35	34	36
BoF-RTGS & TARGET2-FI	26	25	26	26	27	24	23	24	24	25
EPM & TARGET2-ECB EU	4	6	6	6	6	4	6	6	6	6
EU NON-EA										
TARGET2-BG	25	25	24	24	26	25	25	24	24	23
TARGET2-DK	88	75	75	74	69	33	32	32	31	30
TARGET2-HR	-	-	27	26	23	-	-	27	26	23
TARGET2-PL	21	22	22	22	21	21	22	22	22	21
TARGET2-RO	24	24	24	23	23	24	24	24	23	23
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	15	-	-	-	-	15	-	-	-	-
Finland										
POPS	12	12	11	11	10	10	10	9	9	8
3. EUROPEAN UNION										
EURO1/STEP1	199	183	168	158	149	199	183	168	158	149
II. MULTI-CURRENCY SYSTEMS										
CLS	64	66	68	69	73	62	64	66	67	71
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	63	59	56	53	52	13	14	14	13	13
Germany										
RPS	175	182	187	194	186	175	182	187	194	186

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	0	0	-	-	-	0	0	-	-	-
IPCC	13	.	.	.	10	7	.	.	.	10
Greece										
DIAS	42	34	34	35	36	26	23	24	24	24
ACO	28	23	24	24	23	28	23	24	24	23
Spain										
SNCE	165	164	153	151	141	17	16	16	17	15
France										
CORE	367	367	363	362	356	10	10	10	10	10
SEPA EU	-	-	363	362	356	-	-	363	362	356
Italy										
Italian CSMs	76	72	69	64	60	76	72	69	64	60
Cyprus										
Cyprus Clearing House for cheques	20	19	20	18	17	20	19	20	18	17
JCC Cards Payment System	-	-	-	-	-	-	-	-	-	-
FBMECS Payment Cards System	-	-	-	-	-	-	-	-	-	-
JCC SEPA Direct Debits System	11	11	12	12	12	11	11	12	12	12
Latvia										
EKS	20	20	19	18	17	18	18	17	16	15
Worldline Latvia CSM	-	-	-	11	9	-	-	-	11	9
Lithuania										
LITAS-MMS	20	16	-	-	-	20	16	-	-	-
CENTROlink	-	5	12	12	14	-	5	12	12	14
Malta										
Malta Clearing House	10	11	12	12	12	10	11	12	12	12
Netherlands										
equensWorldline	161	27	28	25	25	66	27	28	25	25
Austria										
CS	102	100	87	76	73	39	60	65	62	60
Portugal										
SICOI	64	63	63	63	63	32	34	35	33	36
Slovenia										
SEPA IKP System	22	21	-	-	-	22	21	-	-	-
SEPA IDD Core System	20	19	-	-	-	20	19	-	-	-
SEPA IDD B2B System	12	11	-	-	-	12	11	-	-	-
SIMP-PS payment system	-	-	18	16	16	-	-	18	16	16
Slovakia										
SIPS	25	25	26	24	25	25	25	26	24	25
Finland										
PMJ	-	-	-	-	-	-	-	-	-	-
ARPP	-	-	-	-	3	-	-	-	-	3
EU NON-EA										
Bulgaria										
BISERA7-EUR	13	13	16	16	15	13	13	16	16	15
Croatia										
EuroNKS	-	-	26	25	23	-	-	26	25	23
Poland										
EuroELIXIR	605	594	593	590	585	24	21	20	20	21
EUROPEAN UNION										
STEP2 ICT Service	69	-	-	-	-	6	-	-	-	-
STEP2 SCT Service	4,806	4,825	4,844	4,877	4,889	128	136	138	143	142
STEP2 SDD CORE Service	3,927	3,922	3,910	3,926	3,902	94	102	109	108	111
STEP2 SDD B2B Service	3,402	3,408	3,373	3,373	3,354	83	90	94	93	95

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Lithuania										
LITAS-RLS	21	-	-	-	-	21	-	-	-	-
EU NON-EA										
Bulgaria										
RINGS	33	32	31	31	30	33	32	31	31	30
Czech Republic										
CERTIS	51	52	51	52	53	51	52	51	52	53
Denmark										
KRONOS DKK	113	94	91	88	89	113	94	91	88	89
Kronos2	-	-	-	-	94	-	-	-	-	94
Croatia										
Croatian Large Value Payment System	33	31	30	29	25	33	31	30	29	25
Hungary										
VIBER	175	159	123	62	62	46	45	46	38	38
Poland										
SORBNET	49	48	49	49	48	49	48	49	49	48
Romania										
REGIS	47	45	45	42	40	47	45	45	42	40
Sweden										
RIX	27	29	29	32	34	27	29	29	32	34
United Kingdom										
CHAPS Sterling	-	-	24	31	34	21	22	24	31	34
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	30	30	29	29	31	30	30	29	29	28
BORICA	26	28	27	30	30	24	25	24	24	24
SEP	-	-	-	-	-	-	-	-	-	-
Denmark										
The Sumclearing DKK	89	89	87	85	82	52	53	52	54	54
The IntradagClearing	89	89	87	85	82	52	53	52	54	54
Straksclearing	83	83	78	77	75	46	47	45	48	48
Croatia										
National Clearing System	32	30	29	28	24	32	30	29	28	24
Hungary										
ICS	174	158	122	61	61	40	38	38	35	35
Poland										
ELIXIR	630	620	619	618	612	44	40	41	40	40
Express ELIXIR	9	9	11	13	15	9	9	11	13	15
BlueCash	53	76	92	105	117	53	76	92	105	117
BLIK	-	18	22	25	31	-	18	22	25	31
KSR	21	14	13	13	13	21	14	13	13	13
Romania										
SENT	42	39	40	38	37	42	39	40	38	37
Sweden										
Bankgirot	21	22	23	23	25	21	22	23	23	25
Dataclearing	21	29	31	32	32	21	29	30	31	32
United Kingdom										
Cheque and Credit Clearings	11	11	-	-	-	11	11	11	11	10
BACS	61,316	-	16	22	24	16	16	16	22	24
Faster Payments Service	-	-	-	20	30	10	10	12	20	30
LINK	-	-	-	-	-	-	-	-	-	-

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)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	-	-	-	-	-	16	17	18	19	20
EURO AREA										
RECOUR & TARGET2-BE	94	94	94	95	96	91	91	91	93	94
TARGET2-DE	49	53	51	51	48	26	46	44	42	39
TARGET2-EE	86	96	98	98	95	93	91	88	89	85
TARGET2-IE	91	81	84	85	84	86
HERMES & TARGET2-GR	80	84	86	86	87	91	91	92	79	89
TARGET2-ES	61	64	59	60	74	62	62	63	62	71
TBF & TARGET2-FR	55	56	61	63	62	62	66	67	69	65
TARGET2-IT	45	45	43	45	46	51	45	42	47	48
TARGET2-CY	84	84	84	84	84	98	90	90	90	90
TARGET2-LV	44	48	59	64	68	79	78	77	78	74
TARGET2-LT	94	85	89	84	86	96	87	96	89	87
TARGET2-LU	67	72	73	71	73	85	83	86	79	76
TARGET2-MT	100	99	97	96	93	100	100	100	99	98
TARGET2-NL	75	80	81	83	89	75	71	80	85	89
HOAM.AT, ASTI & TARGET2-AT	28	41	46	54	58	23	35	27	39	49
TARGET2-PT	66	65	71	74	74	54	54	58	59	62
TARGET2-SI	59	56	53	67	64	82	83	72	78	77
TARGET2-SK	64	68	70	71	68	59	55	54	55	56
BoF-RTGS & TARGET2-FI	79	79	79	80	80	76	80	84	84	84
EPM & TARGET2-ECB EU	100	-	-	-	-	100	100	100	100	100
EU NON-EA										
TARGET2-BG	65	65	66	70	68	92	93	94	94	95
TARGET2-DK	79	79	83	82	82	98	98	99	99	98
TARGET2-HR	-	-	68	73	77	-	-	79	70	75
TARGET2-PL	75	77	81	82	83	68	67	71	71	72
TARGET2-RO	78	76	81	61	67	81	78	78	80	81
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	96	-	-	-	-	94	-	-	-	-
Finland										
POPS	93	93	93	94	95	93	94	94	94	94
3. EUROPEAN UNION										
EURO1/STEP1	32	34	36	37	37	49	51	49	50	49
II. MULTI-CURRENCY SYSTEMS										
CLS	50	49	49	46	47	38	37	37	37	38
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	89	88	88	84	84	86	86	86	84	84
Germany										
RPS	39	36	35	41	36	45	37	36	38	38

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)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	98	0	0	0	0	98	0	-	-	-
IPCC	99	99	99	99	100	99	99	98	98	98
Greece										
DIAS	94	90	93	96	95	92	96	85	94	90
ACO	90	85	89	90	92	84	84	81	89	92
Spain										
SNCE	68	71	71	71	70	62	64	66	66	67
France										
CORE	84	83	83	84	86	76	75	74	74	75
SEPA EU	-	-	-	85	84	-	-	-	-	-
Italy										
Italian CSMs	41	54	31	30	31	54	33	30	34	39
Cyprus										
Cyprus Clearing House for cheques	88	87	87	86	88	80	78	78	76	81
JCC Cards Payment System	-	-	-	-	-	-	-	-	-	-
FBMECS Payment Cards System	-	-	-	-	-	-	-	-	-	-
JCC SEPA Direct Debits System	100	100	100	100	100	100	100	100	100	100
Latvia										
EKS	68	67	67	66	70	54	49	48	48	50
Worldline Latvia CSM	-	-	-	99	100	-	-	-	97	99
Lithuania										
LITAS-MMS	88	88	-	-	-	84	82	-	-	-
CENTROlink	-	100	83	91	81	-	100	88	95	77
Malta										
Malta Clearing House	95	95	95	95	95	95	94	94	94	94
Netherlands										
equensWorldline	98	99	99	99	98	90	89	94	95	94
Austria										
CS	70	70	72	73	73	65	65	66	65	65
Portugal										
SICOI	81	80	81	82	82	73	75	76	77	77
Slovenia										
SEPA IKP System	64	63	-	-	-	63	62	-	-	-
SEPA IDD Core System	76	75	-	-	-	76	74	-	-	-
SEPA IDD B2B System	83	84	-	-	-	88	87	-	-	-
SIMP-PS payment system	-	-	61	71	70	-	-	62	66	65
Slovakia										
SIPS	76	75	75	75	74	68	74	76	76	76
Finland										
PMJ	-	-	-	-	-	-	-	-	-	-
ARPP	-	-	-	-	100	-	-	-	-	100
EU NON-EA										
Bulgaria										
BISERA7-EUR	94	92	91	93	91	95	95	92	93	92
Croatia										
EuroNKS	-	-	86	85	86	-	-	86	88	88
Poland										
EuroELIXIR	82	83	80	76	73	81	82	80	82	77
EUROPEAN UNION										
STEP2 ICT Service	100	-	-	-	-	100	-	-	-	-
STEP2 SCT Service	46	45	43	42	40	36	35	35	36	36
STEP2 SDD CORE Service	59	62	65	65	65	56	58	61	61	60
STEP2 SDD B2B Service	55	54	54	55	54	57	58	53	53	53

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)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Lithuania										
LITAS-RLS	86	-	-	-	-	89	-	-	-	-
EU NON-EA										
Bulgaria										
RINGS	52	52	52	51	52	68	79	77	75	76
Czech Republic										
CERTIS	-	-	-	-	-	-	-	-	-	-
Denmark										
KRONOS DKK	80	82	83	87	88	76	78	77	77	74
Kronos2	-	-	-	-	84	-	-	-	-	78
Croatia										
Croatian Large Value Payment System	69	72	77	78	80	53	58	51	43	42
Hungary										
VIBER	59	56	53	54	54	54	59	56	51	48
Poland										
SORBNET	56	57	57	55	54	58	61	63	64	64
Romania										
REGIS	53	52	54	55	57	67	56	69	64	62
Sweden										
RIX	89	88	88	90	89	74	83	80	70	70
United Kingdom										
CHAPS Sterling	63	73	75	72	66	65	63	67	62	60
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	49	51	53	54	56	60	62	61	60	62
BORICA	67	67	67	70	67	67	67	68	68	66
SEP	-	-	-	-	-	-	-	-	-	-
Denmark										
The Sumclearing DKK	-	-	-	-	-	-	-	-	-	-
The IntradagClearing	-	78	76	75	74	75	78	78	77	76
Straksclearing	96	95	96	95	75	78	73	71	71	68
Croatia										
National Clearing System	76	70	70	72	73	64	64	66	67	68
Hungary										
ICS	60	61	61	62	65	59	56	56	53	57
Poland										
ELIXIR	54	54	55	57	58	50	50	51	53	54
Express ELIXIR	99	97	91	83	75	96	92	85	80	76
BlueCash	99	96	94	91	86	99	89	90	88	83
BLIK	-	98	97	96	91	-	99	98	96	92
KSR	87	89	91	93	94	92	94	96	97	97
Romania										
SENT	57	58	59	61	62	56	57	58	59	60
Sweden										
Bankgirot	-	-	-	-	-	-	-	-	-	-
Dataclearing	-	-	-	-	-	-	-	-	-	-
United Kingdom										
Cheque and Credit Clearings	82	-	-	-	-	80	-	-	-	-
BACS	-	82	-	-	-	81	76	88	87	78
Faster Payments Service	88	92	-	-	-	88	87	94	82	77
LINK	-	-	-	-	-	-	-	-	-	-