

1.1 Basic statistical data

	GDP (EUR billions)					Population (millions)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	379.11	387.45	392.68	400.41	409.41	10.98	11.05	11.11	11.16	11.21
Bulgaria	40.96	41.69	41.91	42.75	44.16	7.35	7.31	7.27	7.22	7.20
Czech Republic	164.04	161.43	157.74	156.66	166.96	10.50	10.51	10.51	10.52	10.54
Denmark	246.07	252.92	255.24	260.58	266.18	5.57	5.59	5.61	5.64	5.68
Germany	2,703.12	2,758.26	2,826.24	2,923.93	3,032.82	80.28	80.43	80.65	80.98	81.68
Estonia	16.67	17.93	18.89	19.76	20.25	1.33	1.33	1.32	1.32	1.31
Ireland	173.07	175.75	180.21	193.16	255.82	4.58	4.59	4.60	4.61	4.64
Greece	207.03	191.20	180.39	177.56	176.02	11.10	11.05	10.97	10.89	10.86
Spain	1,070.41	1,039.76	1,025.63	1,037.03	1,075.64	46.74	46.77	46.59	46.46	46.43
France	2,059.28	2,086.93	2,115.26	2,139.96	2,181.06	65.29	65.62	65.93	66.23	66.50
Croatia	44.71	43.93	43.49	43.02	43.90	4.28	4.27	4.26	4.23	4.21
Italy	1,637.46	1,613.26	1,604.48	1,611.88	1,636.37	60.06	60.34	60.65	60.79	60.73
Cyprus	19.55	19.47	18.06	17.39	17.42	0.85	0.86	0.86	0.85	0.85
Latvia	20.14	21.98	22.81	23.58	24.38	2.06	2.03	2.01	1.99	1.98
Lithuania	31.26	33.33	34.96	36.44	37.12	3.03	2.99	2.96	2.93	2.90
Luxembourg	42.23	43.57	46.54	48.90	52.11	0.52	0.53	0.55	0.56	0.57
Hungary	100.70	98.97	101.27	104.24	108.75	9.97	9.92	9.89	9.87	9.84
Malta	6.87	7.21	7.67	8.09	8.79	0.42	0.42	0.42	0.43	0.43
Netherlands	642.93	645.16	652.75	663.01	676.53	16.69	16.75	16.80	16.86	16.93
Austria	308.63	317.12	322.54	330.42	339.90	8.39	8.43	8.48	8.54	8.63
Poland	380.18	389.27	394.60	410.86	427.74	38.53	38.53	38.50	38.48	38.46
Portugal	176.17	168.40	170.27	173.45	179.38	10.56	10.51	10.46	10.40	10.36
Romania	133.31	133.51	144.25	150.23	160.35	20.15	20.06	19.99	19.91	19.87
Slovenia	36.90	36.00	35.92	37.33	38.57	2.05	2.06	2.06	2.06	2.06
Slovakia	70.44	72.42	73.84	75.56	78.07	5.40	5.41	5.41	5.42	5.42
Finland	196.87	199.79	203.34	205.36	209.15	5.39	5.41	5.44	5.46	5.48
Sweden	404.95	423.34	435.75	432.69	446.95	9.45	9.52	9.60	9.70	9.80
United Kingdom	1,876.15	2,065.74	2,048.33	2,260.80	2,575.72	63.29	63.71	64.11	64.60	65.11
Euro area total	9,746.74	9,782.89	9,880.45	10,091.11	10,454.58	330.62	331.55	332.28	335.03	338.98
EU total	13,134.79	13,387.83	13,560.80	13,987.34	14,692.95	500.50	501.69	506.99	508.14	509.66

1.1 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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	34.53	35.05	35.36	35.89	36.52	3.4	2.6	1.2	0.5	0.6	.	.	.	.	.
Bulgaria	5.57	5.71	5.77	5.92	6.14	3.4	2.4	0.4	-1.6	-1.1	1.96	1.96	1.96	1.96	1.96
Czech Republic	15.63	15.36	15.01	14.88	15.84	2.2	3.5	1.4	0.4	0.3	24.59	25.15	25.98	27.54	27.28
Denmark	44.18	45.24	45.47	46.18	46.85	2.7	2.4	0.5	0.4	0.2	7.45	7.44	7.46	7.45	7.46
Germany	33.67	34.30	35.05	36.11	37.13	2.5	2.1	1.6	0.8	0.1	.	.	.	.	.
Estonia	12.53	13.53	14.31	15.02	15.42	5.1	4.2	3.2	0.5	0.1	.	.	.	.	.
Ireland	37.81	38.29	39.16	41.86	55.11	1.2	1.9	0.5	0.3	0.0	.	.	.	.	.
Greece	18.64	17.31	16.45	16.30	16.21	3.1	1.0	-0.9	-1.4	-1.1	.	.	.	.	.
Spain	22.90	22.23	22.01	22.32	23.17	3.0	2.4	1.5	-0.2	-0.6	.	.	.	.	.
France	31.54	31.81	32.08	32.31	32.80	2.3	2.2	1.0	0.6	0.1	.	.	.	.	.
Croatia	10.44	10.29	10.21	10.16	10.42	2.2	3.4	2.3	0.2	-0.3	7.44	7.52	7.58	7.63	7.61
Italy	27.26	26.74	26.46	26.52	26.95	2.9	3.3	1.2	0.2	0.1	.	.	.	.	.
Cyprus	22.97	22.53	20.96	20.40	20.62	3.5	3.1	0.4	-0.3	-1.5	.	.	.	.	.
Latvia	9.78	10.81	11.33	11.82	12.33	4.2	2.3	0.0	0.7	0.2	0.71	0.70	0.70	.	.
Lithuania	10.32	11.16	11.82	12.43	12.78	4.1	3.2	1.2	0.2	-0.7	3.45	3.45	3.45	3.45	.
Luxembourg	81.30	81.98	85.35	87.58	91.63	3.7	2.9	1.7	0.7	0.1	.	.	.	.	.
Hungary	10.10	9.98	10.24	10.56	11.05	3.9	5.7	1.7	0.0	0.1	279.37	289.25	296.87	308.71	310.00
Malta	16.52	17.19	18.12	18.93	20.38	2.5	3.2	1.0	0.8	1.2	.	.	.	.	.
Netherlands	38.51	38.51	38.85	39.32	39.96	2.5	2.8	2.6	0.3	0.2	.	.	.	.	.
Austria	36.79	37.63	38.05	38.67	39.39	3.6	2.6	2.1	1.5	0.8	.	.	.	.	.
Poland	9.87	10.10	10.25	10.68	11.12	3.9	3.7	0.8	0.1	-0.7	4.12	4.18	4.20	4.18	4.18
Portugal	16.69	16.02	16.28	16.68	17.32	3.6	2.8	0.4	-0.2	0.5	.	.	.	.	.
Romania	6.62	6.66	7.22	7.54	8.07	5.8	3.4	3.2	1.4	-0.4	4.24	4.46	4.42	4.44	4.45
Slovenia	17.97	17.50	17.44	18.11	18.69	2.1	2.8	1.9	0.4	-0.8	.	.	.	.	.
Slovakia	13.05	13.40	13.64	13.94	14.40	4.1	3.7	1.5	-0.1	-0.3	.	.	.	.	.
Finland	36.54	36.90	37.39	37.60	38.16	3.3	3.2	2.2	1.2	-0.2	.	.	.	.	.
Sweden	42.86	44.47	45.39	44.63	45.61	1.4	0.9	0.4	0.2	0.7	9.03	8.70	8.65	9.10	9.35
United Kingdom	29.65	32.43	31.95	35.00	39.56	4.5	2.8	2.6	1.5	0.0	0.87	0.81	0.85	0.81	0.73
Euro area total	29.48	29.51	29.74	30.12	30.84	2.7	2.5	1.4	0.4	0.0	.	.	.	.	.
EU total	26.24	26.69	26.75	27.53	28.83	3.1	2.6	1.5	0.5	0.0	.	.	.	.	.

1.2 Comparison with EU totals

	Share in total GDP (percentages)					Share in total population (percentages)					Comparison of GDP per capita with EU average				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	2.89	2.89	2.90	2.86	2.79	2.19	2.20	2.19	2.20	2.20	131.59	131.35	132.20	130.38	126.66
Bulgaria	0.31	0.31	0.31	0.31	0.30	1.47	1.46	1.43	1.42	1.41	21.24	21.39	21.57	21.50	21.28
Czech Republic	1.25	1.21	1.16	1.12	1.14	2.10	2.09	2.07	2.07	2.07	59.55	57.56	56.11	54.07	54.93
Denmark	1.87	1.89	1.88	1.86	1.81	1.11	1.11	1.11	1.11	1.11	168.34	169.52	170.00	167.76	162.50
Germany	20.58	20.60	20.84	20.90	20.64	16.04	16.03	15.91	15.94	16.03	128.31	128.52	131.02	131.17	128.79
Estonia	0.13	0.13	0.14	0.14	0.14	0.27	0.26	0.26	0.26	0.26	47.76	50.72	53.49	54.55	53.49
Ireland	1.32	1.31	1.33	1.38	1.74	0.91	0.91	0.91	0.91	0.91	144.08	143.48	146.41	152.06	191.15
Greece	1.58	1.43	1.33	1.27	1.20	2.22	2.20	2.16	2.14	2.13	71.04	64.87	61.50	59.22	56.23
Spain	8.15	7.77	7.56	7.41	7.32	9.34	9.32	9.19	9.14	9.11	87.27	83.32	82.30	81.08	80.37
France	15.68	15.59	15.60	15.30	14.84	13.05	13.08	13.00	13.03	13.05	120.18	119.19	119.95	117.39	113.76
Croatia	0.34	0.33	0.32	0.31	0.30	0.86	0.85	0.84	0.83	0.83	39.79	38.57	38.19	36.92	36.14
Italy	12.47	12.05	11.83	11.52	11.14	12.00	12.03	11.96	11.96	11.92	103.89	100.19	98.91	96.33	93.47
Cyprus	0.15	0.15	0.13	0.12	0.12	0.17	0.17	0.17	0.17	0.17	87.54	84.45	78.35	74.12	71.51
Latvia	0.15	0.16	0.17	0.17	0.17	0.41	0.41	0.40	0.39	0.39	37.28	40.51	42.36	42.95	42.75
Lithuania	0.24	0.25	0.26	0.26	0.25	0.61	0.60	0.58	0.58	0.57	39.34	41.81	44.19	45.15	44.33
Luxembourg	0.32	0.33	0.34	0.35	0.35	0.10	0.11	0.11	0.11	0.11	309.79	307.22	319.09	318.18	317.85
Hungary	0.77	0.74	0.75	0.75	0.74	1.99	1.98	1.95	1.94	1.93	38.48	37.39	38.27	38.38	38.32
Malta	0.05	0.05	0.06	0.06	0.06	0.08	0.08	0.08	0.08	0.08	62.93	64.40	67.74	68.78	70.68
Netherlands	4.89	4.82	4.81	4.74	4.60	3.34	3.34	3.31	3.32	3.32	146.76	144.32	145.26	142.83	138.60
Austria	2.35	2.37	2.38	2.36	2.31	1.68	1.68	1.67	1.68	1.69	140.20	141.03	142.25	140.49	136.62
Poland	2.89	2.91	2.91	2.94	2.91	7.70	7.68	7.59	7.57	7.55	37.60	37.86	38.32	38.78	38.58
Portugal	1.34	1.26	1.26	1.24	1.22	2.11	2.10	2.06	2.05	2.03	63.58	60.02	60.87	60.58	60.07
Romania	1.01	1.00	1.06	1.07	1.09	4.03	4.00	3.94	3.92	3.90	25.21	24.94	26.98	27.41	27.99
Slovenia	0.28	0.27	0.26	0.27	0.26	0.41	0.41	0.41	0.41	0.40	68.49	65.60	65.20	65.78	64.84
Slovakia	0.54	0.54	0.54	0.54	0.53	1.08	1.08	1.07	1.07	1.06	49.73	50.20	51.00	50.66	49.94
Finland	1.50	1.49	1.50	1.47	1.42	1.08	1.08	1.07	1.08	1.08	139.22	138.29	139.77	136.58	132.37
Sweden	3.08	3.16	3.21	3.09	3.04	1.89	1.90	1.89	1.91	1.92	163.30	166.65	169.69	162.12	158.21
United Kingdom	14.28	15.43	15.10	16.16	17.53	12.64	12.70	12.64	12.71	12.78	112.97	121.51	119.46	127.14	137.22
Euro area total	74.21	73.07	72.86	72.14	71.15	66.06	66.09	65.54	65.93	66.51	112.33	110.57	111.17	109.42	106.98
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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Euro area total	857,481.67	876,786.97	921,221.18	980,634.46	1,048,925.80	2,593.56	2,644.54	2,772.41	2,927.03	3,094.39
Bulgaria	3,984.75	4,345.65	4,640.12	5,198.95	5,817.47	542.27	594.81	638.69	719.68	808.26
Czech Republic	14,656.30	15,461.77	14,782.70	15,581.76	17,283.61	1,396.28	1,471.25	1,406.44	1,480.48	1,639.35
Denmark	7,059.54	7,315.64	7,475.50	7,594.99	8,014.63	1,267.42	1,308.47	1,331.82	1,345.91	1,410.53
Croatia	2,214.28	2,242.41	2,284.14	2,418.39	2,637.99	517.11	525.35	536.50	571.34	626.16
Hungary	8,110.71	8,737.37	10,102.87	11,245.68	13,004.39	813.37	880.75	1,021.21	1,139.79	1,321.18
Poland	22,846.12	25,152.43	27,538.45	30,429.19	35,112.46	593.01	652.73	715.25	790.70	913.08
Romania	7,085.72	7,089.34	7,781.75	8,904.11	10,283.57	351.69	353.40	389.36	447.15	517.53
Sweden	10,334.61	10,254.25	9,307.27	8,633.13	7,784.54	1,093.70	1,077.20	969.47	890.37	794.41
United Kingdom	63,741.17	68,641.10	70,427.01	79,445.37	89,890.32	1,007.21	1,077.48	1,098.60	1,229.86	1,380.59

	Value as a percentage of GDP					Value as a percentage of narrow money (M1)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Euro area total	8.80	8.96	9.32	9.72	10.03	17.62	17.02	16.98	16.43	15.82
Bulgaria	9.73	10.42	11.07	12.16	13.17	37.06	36.93	33.56	32.68	31.63
Czech Republic	8.93	9.58	9.37	9.95	10.35	17.58	16.65	16.13	15.42	15.06
Denmark	2.87	2.89	2.93	2.91	3.01	6.73	6.41	6.35	6.01	5.77
Croatia	4.95	5.10	5.25	5.62	6.01	21.39	21.44	20.01	19.29	18.39
Hungary	8.05	8.83	9.98	10.79	11.96	34.75	35.00	33.73	33.04	31.07
Poland	6.01	6.46	6.98	7.41	8.21	21.76	21.14	20.58	21.45	21.63
Romania	5.32	5.31	5.39	5.93	6.41	35.66	35.36	34.68	33.64	31.08
Sweden	2.55	2.42	2.14	2.00	1.74	5.76	5.20	4.47	4.00	3.12
United Kingdom	3.40	3.32	3.44	3.51	3.49	4.93	4.86	4.60	4.52	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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	18.14	24.47	10.28	7.95	23.97	4.79	6.32	2.62	1.98	5.85
Bulgaria	2.01	2.02	2.04	3.28	5.22	4.91	4.84	4.86	7.67	11.82
Czech Republic	2.13	5.24	9.47	11.96	24.51	1.30	3.25	6.00	7.63	14.68
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	156.18	214.32	86.08	90.25	224.41	5.78	7.77	3.05	3.09	7.40
Estonia	0.36	0.38	0.40	0.27	2.30	2.18	2.09	2.11	1.35	11.35
Ireland	7.72	5.32	3.87	3.95	10.98	4.46	3.03	2.15	2.05	4.29
Greece	4.78	2.60	1.99	1.90	1.45	2.31	1.36	1.11	1.07	0.82
Spain	47.35	64.22	19.63	12.10	17.85	4.42	6.18	1.91	1.17	1.66
France	86.84	140.09	61.74	54.61	182.04	4.22	6.71	2.92	2.55	8.35
Croatia	-	-	1.97	1.97	2.19	-	-	4.54	4.58	4.99
Italy	36.99	38.03	23.95	16.90	20.62	2.26	2.36	1.49	1.05	1.26
Cyprus	2.70	3.36	1.86	3.73	7.05	13.83	17.27	10.29	21.43	40.47
Latvia	0.99	1.03	1.59	1.03	3.82	4.91	4.69	6.95	4.38	15.69
Lithuania	1.21	1.29	1.24	1.88	1.97	3.87	3.88	3.55	5.17	5.31
Luxembourg	38.00	31.22	19.27	14.91	56.28	89.98	71.65	41.41	30.49	107.99
Hungary	4.19	3.48	2.85	2.50	2.17	4.16	3.52	2.81	2.40	2.00
Malta	1.10	0.93	0.45	0.66	1.41	16.04	12.89	5.87	8.10	15.99
Netherlands	149.85	124.50	42.95	47.94	129.61	23.31	19.30	6.58	7.23	19.16
Austria	14.87	24.95	11.95	7.56	17.05	4.82	7.87	3.71	2.29	5.02
Poland	6.53	8.44	8.16	8.28	9.06	1.72	2.17	2.07	2.02	2.12
Portugal	5.70	5.78	5.85	2.90	5.08	3.24	3.44	3.43	1.67	2.83
Romania	5.71	4.83	6.37	6.46	7.11	4.28	3.62	4.42	4.30	4.43
Slovenia	0.85	1.41	1.64	1.47	1.98	2.30	3.92	4.57	3.94	5.14
Slovakia	0.99	0.65	1.02	0.73	1.36	1.40	0.90	1.38	0.96	1.74
Finland	39.18	45.15	14.38	17.46	44.46	19.90	22.60	7.07	8.50	21.26
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	209.70	334.53	365.71	388.39	431.23	11.18	16.19	17.85	17.18	16.74
Euro area total	611.60	727.39	307.31	286.33	753.68	6.27	7.44	3.11	2.84	7.21
EU total	844.08	1,088.26	706.71	711.05	1,235.17	6.43	8.13	5.21	5.08	8.41

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

Accounts held at other credit institutions

(end of period)

	Total value (EUR billions)					Value as a percentage of GDP				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	23.04	31.75	23.90	14.79	11.09	6.08	8.20	6.09	3.69	2.71
Bulgaria	0.42	0.25	0.18	0.24	0.15	1.03	0.60	0.42	0.55	0.34
Czech Republic	1.01	1.54	1.53	1.65	2.66	0.62	0.95	0.97	1.05	1.59
Denmark	162.60	180.68	229.35	212.52	182.03	66.08	71.44	89.86	81.56	68.39
Germany	332.62	387.87	389.15	404.58	376.47	12.31	14.06	13.77	13.84	12.41
Estonia	0.77	0.76	0.91	1.25	0.08	4.61	4.24	4.82	6.33	0.41
Ireland	-	-	11.68	12.97	2.65	-	-	6.48	6.72	1.04
Greece	4.52	3.51	4.08	3.47	2.11	2.18	1.83	2.26	1.95	1.20
Spain	39.31	29.20	20.07	43.25	41.69	3.67	2.81	1.96	4.17	3.88
France	231.53	111.42	84.66	115.36	137.18	11.24	5.34	4.00	5.39	6.29
Croatia	.	.	0.14	0.23	0.16	.	.	0.32	0.52	0.36
Italy	101.57	116.78	106.88	105.09	97.89	6.20	7.24	6.66	6.52	5.98
Cyprus	0.93	0.80	0.54	3.49	4.31	4.78	4.11	2.96	20.07	24.76
Latvia	0.21	0.16	0.08	0.12	0.29	1.02	0.71	0.34	0.52	1.19
Lithuania	0.49	0.28	0.48	0.32	0.12	1.57	0.84	1.37	0.87	0.33
Luxembourg	24.79	28.39	21.84	26.14	25.87	58.71	65.16	46.93	53.46	49.63
Hungary	1.61	2.02	2.22	2.01	1.37	1.60	2.04	2.19	1.93	1.26
Malta	0.72	0.59	0.42	0.37	0.54	10.43	8.20	5.50	4.51	6.12
Netherlands	49.24	42.99	43.73	47.00	72.40	7.66	6.66	6.70	7.09	10.70
Austria	47.28	47.59	43.82	43.38	41.36	15.32	15.01	13.59	13.13	12.17
Poland	2.56	3.04	3.83	3.22	3.85	0.67	0.78	0.97	0.78	0.90
Portugal	2.93	2.74	2.75	2.36	2.94	1.66	1.62	1.62	1.36	1.64
Romania	1.12	0.73	0.68	0.65	1.82	0.84	0.55	0.47	0.44	1.14
Slovenia	0.08	0.16	0.07	0.11	0.15	0.21	0.45	0.20	0.28	0.39
Slovakia	0.48	0.34	0.44	0.39	0.52	0.68	0.47	0.59	0.52	0.67
Finland	36.68	52.50	18.79	16.84	18.05	18.63	26.28	9.24	8.20	8.63
Sweden	34.37	39.54	45.08	36.67	32.42	8.49	9.34	10.35	8.47	7.25
United Kingdom	311.60	352.23	381.38	293.88	310.38	16.61	17.05	18.62	13.00	12.05
Euro area total	896.49	857.39	773.72	840.95	835.72	9.20	8.76	7.83	8.33	7.99
EU total	1,412.10	1,437.72	1,438.30	1,392.23	1,370.56	10.75	10.74	10.61	9.95	9.33

4. Institutions offering payment services to non-MFIs

Number of institutions

(end of period)

	Total number					Number per million inhabitants				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	116	112	114	129	125	11	10	10	12	11
Bulgaria	42	43	40	38	39	6	6	6	5	5
Czech Republic	78	66	66	195	214	7	6	6	19	20
Denmark	151	138	126	123	120	27	25	22	22	21
Germany	1,944	1,918	1,893	1,857	1,828	24	24	23	23	22
Estonia	45	44	47	45	49	34	33	36	34	37
Ireland	483	474	458	448	430	106	103	100	97	93
Greece	59	53	41	53	52	5	5	4	5	5
Spain	378	363	342	278	267	8	8	7	6	6
France	666	646	629	503	509	10	10	10	8	8
Croatia	.	.	43	39	39	.	.	10	9	9
Italy	801	764	741	716	701	13	13	12	12	12
Cyprus	.	.	117	71	72	.	.	136	83	85
Latvia	33	33	33	40	39	16	16	16	20	20
Lithuania	114	125	126	129	136	38	42	43	44	47
Luxembourg	148	153	160	169	158	285	288	293	303	278
Hungary	186	181	176	168	136	19	18	18	17	14
Malta	34	39	40	49	50	82	93	94	115	116
Netherlands	309	273	269	271	266	19	16	16	16	16
Austria	770	755	736	715	687	92	90	87	84	80
Poland	702	700	711	708	707	18	18	18	18	18
Portugal	269	288	376	419	473	25	27	36	40	46
Romania	51	49	49	44	41	3	2	2	2	2
Slovenia	35	33	33	29	28	17	16	16	14	14
Slovakia	37	34	31	41	41	7	6	6	8	8
Finland	335	321	310	294	292	62	59	57	54	53
Sweden	190	190	190	186	184	20	20	20	19	19
United Kingdom	375	375	359	362	363	6	6	6	6	6
Euro area total	.	.	6,337	6,127	6,203	.	.	19	18	18
EU total	.	.	8,256	8,119	8,046	.	.	16	16	16

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

Number of offices

(end of period)

	Total number					Number per million inhabitants				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	5,260	5,166	5,086	8,159	7,985	479	467	458	731	712
Bulgaria	3,907	3,949	3,884	4,660	4,792	532	541	535	645	666
Czech Republic	5,523	5,584	5,712	5,712	5,533	526	531	543	543	525
Denmark	1,582	1,428	1,216	1,106	1,064	284	255	217	196	187
Germany	39,643	38,173	38,062	37,131	36,326	494	475	472	459	445
Estonia	530	461	430	386	345	399	348	326	293	263
Ireland	2,740	2,591	2,555	2,261	1,195	599	564	555	490	257
Greece	3,862	3,646	3,125	2,721	2,562	348	330	285	250	236
Spain	40,249	38,300	33,876	32,158	31,479	861	819	727	692	678
France	38,171	38,026	37,863	37,621	37,182	585	580	574	568	559
Croatia	.	.	1,223	1,196	1,173	.	.	287	283	278
Italy	46,967	46,087	44,753	43,847	43,214	782	764	738	721	712
Cyprus	.	1,124	950	905	825	.	1,301	1,102	1,062	976
Latvia	1,166	1,024	971	941	925	566	504	482	472	468
Lithuania	4,262	4,618	5,314	5,332	2,374	1,407	1,546	1,797	1,818	817
Luxembourg	470	468	491	381	382	905	881	900	682	672
Hungary	6,807	6,507	6,420	6,335	6,112	683	656	649	642	621
Malta	141	130	132	134	133	339	310	312	314	308
Netherlands	2,706	2,515	2,229	2,316	2,247	162	150	133	137	133
Austria	5,208	5,216	5,094	4,975	4,811	621	619	601	582	558
Poland	24,319	33,994	40,505	55,197	50,209	631	882	1,052	1,434	1,306
Portugal	8,095	7,920	7,681	7,466	6,966	767	753	735	718	673
Romania	7,110	6,967	.	6,389	5,190	353	347	.	321	261
Slovenia	691	699	634	597	594	337	340	308	290	288
Slovakia	2,804	2,830	2,841	3,083	3,039	519	523	525	569	560
Finland	1,529	1,487	1,384	1,276	1,108	284	275	254	234	202
Sweden	1,889	1,889	1,952	1,956	1,792	200	198	203	202	183
United Kingdom	22,552	22,001	-	-	-	356	345	-	-	-
Euro area total	.	194,839	187,186	186,358	183,692	.	588	563	556	542
EU total	.	282,800	.	274,242	259,558	.	564	.	540	509

5. Overnight deposits held by non-MFIs

Number of overnight deposits

(end of period)

	Total number (thousands)					Number per capita				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	16,600.82	16,551.28	16,791.26	26,241.77	29,791.97	1.51	1.50	1.51	2.35	2.66
Bulgaria	-	-	-	-	-	-	-	-	-	-
Czech Republic	14,030.19	15,081.36	16,708.50	17,814.83	14,427.84	1.34	1.44	1.59	1.69	1.37
Denmark	-	-	12,950.00	14,637.00	15,899.00	-	-	2.31	2.59	2.80
Germany	-	-	-	148,651.52	145,028.56	-	-	-	1.84	1.78
Estonia	2,763.10	2,233.73	2,283.42	2,365.28	2,232.52	2.08	1.69	1.73	1.80	1.70
Ireland	7,432.00	7,262.00	6,997.00	10,966.18	13,343.80	1.62	1.58	1.52	2.38	2.87
Greece	34,077.74	32,622.46	33,385.25	32,962.90	47,893.06	3.07	2.95	3.04	3.03	4.41
Spain	79,505.41	77,111.36	75,182.01	73,411.05	73,930.00	1.70	1.65	1.61	1.58	1.59
France	77,795.00	78,412.00	79,510.00	80,462.00	81,590.00	1.19	1.20	1.21	1.21	1.23
Croatia	-	-	5,972.00	-	-	-	-	1.40	-	-
Italy	-	-	-	61,213.95	-	-	-	-	1.01	-
Cyprus	2,491.30	2,545.30	2,647.30	2,639.31	2,463.31	2.93	2.95	3.07	3.10	2.92
Latvia	4,859.67	4,737.28	4,773.22	3,782.37	3,512.83	2.36	2.33	2.37	1.90	1.78
Lithuania	8,480.28	8,707.55	8,361.58	9,173.10	7,322.44	2.80	2.91	2.83	3.13	2.52
Luxembourg	-	-	-	1,938.97	1,934.52	-	-	-	3.47	3.40
Hungary	10,542.62	10,757.46	10,613.22	10,978.49	10,733.54	1.06	1.08	1.07	1.11	1.09
Malta	994.78	1,013.84	1,036.43	905.59	927.30	2.39	2.42	2.45	2.12	2.15
Netherlands	23,459.00	22,758.00	23,509.00	46,833.11	44,046.80	1.41	1.36	1.40	2.78	2.60
Austria	9,765.55	9,678.16	10,347.15	-	-	1.16	1.15	1.22	-	-
Poland	56,362.24	58,499.64	60,636.49	64,452.28	66,847.62	1.46	1.52	1.57	1.67	1.74
Portugal	25,743.41	23,136.89	23,663.82	23,889.04	24,101.77	2.44	2.20	2.26	2.30	2.33
Romania	27,236.84	71,452.59	40,934.27	-	-	1.35	3.56	2.05	-	-
Slovenia	2,451.08	2,458.72	2,454.00	2,454.90	2,435.98	1.19	1.20	1.19	1.19	1.18
Slovakia	8,884.41	9,188.69	9,476.55	8,549.46	7,115.78	1.65	1.70	1.75	1.58	1.31
Finland	13,856.00	13,930.00	14,501.00	15,308.00	15,266.00	2.57	2.57	2.67	2.80	2.79
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	128,004.85	128,305.10	-	-	-	2.02	2.01	-	-	-
Euro area total	-	-	-	-	582,903.54	-	-	-	-	1.72
EU total	-	-	-	688,701.78	-	-	-	-	1.36	-

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	143.81	156.09	167.25	189.18	206.14	13.10	14.12	15.06	16.96	18.39	37.93	40.29	42.59	47.25	50.35
Bulgaria	7.99	9.67	10.78	13.51	14.86	1.09	1.32	1.48	1.87	2.06	19.51	23.18	25.73	31.61	33.65
Czech Republic	75.71	86.82	83.11	91.67	.	7.21	8.26	7.91	8.71	.	46.15	53.78	52.69	58.52	.
Denmark	.	.	.	160.88	.	.	.	.	28.51	.	.	.	.	61.74	.
Germany	1,266.26	1,454.03	1,538.65	1,640.66	1,850.44	15.77	18.08	19.08	20.26	22.65	46.84	52.72	54.44	56.11	61.01
Estonia	6.26	8.05	8.99	10.65	12.03	4.71	6.07	6.81	8.09	9.16	37.55	44.87	47.57	53.88	59.38
Ireland	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Greece	86.52	81.91	85.45	.	.	7.79	7.42	7.79	.	.	41.79	42.84	47.37	.	.
Spain	527.62	526.41	545.69	617.79	724.46	11.29	11.26	11.71	13.30	15.60	49.29	50.63	53.21	59.57	67.35
France	604.37	622.83	651.85	689.58	793.03	9.26	9.49	9.89	10.41	11.92	29.35	29.84	30.82	32.22	36.36
Croatia	.	.	10.90	11.66	13.60	.	.	2.56	2.75	3.23	.	.	25.07	27.10	30.98
Italy	800.13	800.88	825.75	.	.	13.32	13.27	13.62	.	.	48.86	49.64	51.47	.	.
Cyprus	.	20.11	14.49	16.65	17.10	.	23.28	16.81	19.52	20.23	.	103.29	80.23	95.70	98.13
Latvia	10.68	13.71	15.27	16.51	18.64	5.19	6.74	7.59	8.28	9.43	53.00	62.37	66.95	70.00	76.47
Lithuania	.	.	.	.	14.18	.	.	.	.	4.88	.	.	.	.	38.20
Luxembourg	149.08	166.73	179.16	211.37	196.34	287.02	313.70	328.56	378.59	345.24	353.04	382.63	384.95	432.27	376.76
Hungary	17.66	20.40	21.24	25.26	31.04	1.77	2.06	2.15	2.56	3.15	17.54	20.61	20.97	24.23	28.54
Malta	6.81	7.46	8.16	.	.	16.36	17.78	19.27	.	.	99.04	103.44	106.33	.	.
Netherlands	327.94	356.25	371.28	466.40	493.15	19.65	21.27	22.10	27.66	29.13	51.01	55.22	56.88	70.35	72.89
Austria	127.23	146.26	159.53	.	.	15.17	17.36	18.82	.	.	41.22	46.12	49.46	.	.
Poland	94.39	106.24	116.46	123.05	136.96	2.45	2.76	3.02	3.20	3.56	24.83	27.29	29.51	29.95	32.02
Portugal	58.23	56.74	61.40	69.02	79.75	5.52	5.40	5.87	6.64	7.70	33.05	33.69	36.06	39.79	44.46
Romania	19.23	20.10	.	24.97	29.57	0.95	1.00	.	1.25	1.49	14.43	15.05	.	16.62	18.44
Slovenia	8.89	9.31	9.62	13.52	15.22	4.33	4.53	4.67	6.56	7.38	24.10	25.87	26.77	36.23	39.46
Slovakia	21.25	23.49	27.10	28.39	34.56	3.94	4.34	5.01	5.24	6.37	30.16	32.43	36.71	37.57	44.26
Finland	77.81	86.44	94.74	102.15	116.40	14.44	15.97	17.42	18.70	21.24	39.53	43.26	46.59	49.74	55.65
Sweden	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
United Kingdom	.	.	3,945.07	.	4,570.39	.	.	61.54	.	70.19	.	.	192.60	.	177.44
Euro area total	4,353.80	.	.	5,357.24	5,989.78	13.17	.	.	15.99	17.67	44.67	.	.	53.09	57.29
EU total	8,281.15	9,196.46	9,477.85	10,332.37	11,303.50	16.55	18.33	18.69	20.33	22.18	63.05	68.69	69.89	73.87	76.93

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)			
	2011	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	2,502.64	2,510.91	2,701.80	3,442.36	3,269.26	0.33	7.60	27.41	-5.03
Bulgaria	214.01	226.33	256.58	354.53	411.57	5.76	13.36	38.17	16.09
Czech Republic	979.75	1,060.14	1,095.69	1,207.31	2,198.82	8.21	3.35	10.19	82.13
Denmark	1,640.28	1,766.61	1,899.74	2,070.96	2,096.90	7.70	7.54	9.01	1.25
Germany	17,738.73	18,210.69	19,589.73	18,066.34	19,643.46	2.66	7.57	-7.78	8.73
Estonia	313.59	334.06	338.82	379.99	402.12	6.53	1.43	12.15	5.82
Ireland	682.75	747.05	767.52	737.19	967.00	9.42	2.74	-3.95	31.17
Greece	221.29	248.10	253.19	317.44	423.51	12.12	2.05	25.38	33.41
Spain	5,611.56	5,809.85	5,908.91	6,304.29	6,503.81	3.53	1.71	6.69	3.16
France	17,538.26	18,068.32	18,086.10	18,957.98	19,789.41	3.02	0.10	4.82	4.39
Croatia	.	.	502.00	651.37	564.83	.	.	29.76	-13.29
Italy	4,159.58	4,263.02	4,487.12	4,792.76	5,288.12	2.49	5.26	6.81	10.34
Cyprus	93.70	101.09	91.86	63.55	75.36	7.90	-9.14	-30.82	18.58
Latvia	238.58	263.99	297.74	334.21	361.21	10.65	12.78	12.25	8.08
Lithuania	275.62	311.58	340.09	362.30	423.02	13.05	9.15	6.53	16.76
Luxembourg	927.84	1,161.20	1,415.09	1,710.51	2,036.48	25.15	21.86	20.88	19.06
Hungary	852.36	897.86	911.07	1,000.02	1,073.38	5.34	1.47	9.76	7.34
Malta	31.83	31.86	38.89	40.19	44.77	0.10	22.05	3.35	11.40
Netherlands	5,604.45	5,783.28	6,351.88	6,453.51	6,737.40	3.19	9.83	1.60	4.40
Austria	2,318.42	2,375.96	2,410.25	1,552.37	1,537.37	2.48	1.44	-35.59	-0.97
Poland	2,674.51	2,975.87	3,314.45	3,873.67	5,041.36	11.27	11.38	16.87	30.14
Portugal	1,791.74	1,769.96	1,825.99	1,880.81	2,010.64	-1.22	3.17	3.00	6.90
Romania	320.60	365.80	378.92	436.91	511.02	14.10	3.59	15.30	16.96
Slovenia	339.75	319.79	314.55	350.03	375.12	-5.87	-1.64	11.28	7.17
Slovakia	452.64	496.69	596.29	638.25	720.72	9.73	20.05	7.04	12.92
Finland	2,183.36	2,427.83	2,451.69	2,200.19	2,299.35	11.20	0.98	-10.26	4.51
Sweden	3,102.70	3,346.20	3,604.10	3,899.97	4,204.54	7.85	7.71	8.21	7.81
United Kingdom	17,794.86	18,503.75	19,722.01	21,265.70	23,119.15	3.98	6.58	7.83	8.72
Euro area total	62,512.11	64,659.66	67,629.67	68,221.98	72,908.13	3.44	4.59	0.43	6.87
EU total	90,605.37	94,377.80	99,952.05	103,344.70	112,129.69	4.16	5.91	.	.



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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	227.97	227.15	243.30	308.54	291.59	150.75	151.71	160.91	131.18	109.74	2.76	2.66	2.70	3.33	2.92
Bulgaria	29.12	30.98	35.32	49.08	57.18	-	-	-	-	-	0.24	0.24	0.26	0.34	0.37
Czech Republic	93.34	100.88	104.25	114.71	208.56	69.83	70.29	65.58	67.77	152.40	1.08	1.12	1.10	1.17	1.96
Denmark	294.48	315.97	338.45	367.00	369.04	-	-	146.70	141.49	131.89	1.81	1.87	1.90	2.00	1.87
Germany	220.97	226.43	242.91	223.09	240.49	-	-	-	121.53	135.45	19.58	19.30	19.60	17.48	17.52
Estonia	235.83	252.08	256.64	288.79	306.19	113.49	149.55	148.38	160.65	180.12	0.35	0.35	0.34	0.37	0.36
Ireland	149.16	162.75	166.79	159.74	208.31	91.87	102.87	109.69	67.22	72.47	0.75	0.79	0.77	0.71	0.86
Greece	19.93	22.46	23.09	29.14	39.00	6.49	7.61	7.58	9.63	8.84	0.24	0.26	0.25	0.31	0.38
Spain	120.07	124.23	126.82	135.68	140.09	70.58	75.34	78.59	85.88	87.97	6.19	6.16	5.91	6.10	5.80
France	268.60	275.37	274.34	286.26	297.57	225.44	230.43	227.47	235.61	242.55	19.36	19.14	18.09	18.34	17.65
Croatia	.	.	117.91	153.89	134.07	.	.	84.06	-	-	.	.	0.50	0.63	0.50
Italy	69.26	70.65	73.99	78.84	87.08	.	.	.	78.30	.	4.59	4.52	4.49	4.64	4.72
Cyprus	110.12	117.01	106.57	74.55	89.18	37.61	39.72	34.70	24.08	30.59	0.10	0.11	0.09	0.06	0.07
Latvia	115.88	129.81	147.92	167.55	182.63	49.09	55.73	62.38	88.36	102.83	0.26	0.28	0.30	0.32	0.32
Lithuania	91.02	104.28	114.98	123.55	145.62	32.50	35.78	40.67	39.50	57.77	0.30	0.33	0.34	0.35	0.38
Luxembourg	1,786.37	2,184.76	2,595.07	3,063.79	3,580.95	-	-	-	882.18	1,052.71	1.02	1.23	1.42	1.66	1.82
Hungary	85.48	90.51	92.09	101.36	109.05	80.85	83.46	85.84	91.09	100.00	0.94	0.95	0.91	0.97	0.96
Malta	76.46	75.97	91.86	94.03	103.80	32.00	31.43	37.52	44.38	48.28	0.04	0.03	0.04	0.04	0.04
Netherlands	335.74	345.23	378.09	382.70	397.91	238.90	254.12	270.19	137.80	152.96	6.19	6.13	6.35	6.24	6.01
Austria	276.38	281.97	284.32	181.69	178.15	237.41	245.50	232.94	.	.	2.56	2.52	2.41	1.50	1.37
Poland	69.42	77.23	86.09	100.66	131.10	47.45	50.87	54.66	60.10	75.42	2.95	3.15	3.32	3.75	4.50
Portugal	169.71	168.33	174.61	180.83	194.11	69.60	76.50	77.16	78.73	83.42	1.98	1.88	1.83	1.82	1.79
Romania	15.91	18.24	18.96	21.94	25.72	11.77	5.12	9.26	.	.	0.35	0.39	0.38	0.42	0.46
Slovenia	165.50	155.48	152.73	169.77	181.80	138.61	130.06	128.18	142.58	153.99	0.37	0.34	0.31	0.34	0.33
Slovakia	83.85	91.87	110.16	117.79	132.92	50.95	54.05	62.92	74.65	101.28	0.50	0.53	0.60	0.62	0.64
Finland	405.20	448.44	450.76	402.78	419.55	157.58	174.29	169.07	143.73	150.62	2.41	2.57	2.45	2.13	2.05
Sweden	328.36	351.51	375.41	402.22	429.07	-	-	-	-	-	3.42	3.55	3.61	3.77	3.75
United Kingdom	281.19	290.46	307.65	329.21	355.08	139.02	144.22	-	-	-	19.64	19.61	19.73	20.58	20.62
Euro area total	189.08	195.02	203.53	203.63	215.08	.	.	.	.	125.08	68.99	68.51	67.66	66.01	65.02
EU total	181.03	188.12	197.15	203.38	220.01	.	.	.	150.06	.	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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1,026.64	946.77	1,022.80	1,366.39	1,257.72	264.55	285.64	313.10	529.45	413.35
Bulgaria	177.33	186.71	205.45	192.50	219.70	8.54	6.94	5.60	5.55	5.05
Czech Republic	539.67	589.89	553.23	571.35	1,515.30	145.81	140.96	147.62	141.92	78.22
Denmark	294.84	300.29	316.76	345.78	389.00	194.28	211.24	215.94	207.09	.
Germany	6,072.48	6,151.03	6,217.39	5,974.96	6,000.95	8,648.30	8,809.46	9,676.40	8,673.99	9,939.29
Estonia	97.33	102.10	107.22	131.25	136.39	18.87	19.50	5.04	2.24	-
Ireland	152.33	152.71	153.72	166.57	220.91	107.01	109.09	108.57	91.12	115.05
Greece	103.99	137.46	145.41	197.79	244.85	18.53	16.34	14.30	16.73	17.41
Spain	812.34	848.34	885.61	917.81	994.60	2,286.63	2,437.18	2,431.11	2,090.12	2,027.83
France	2,977.54	3,097.20	3,250.23	3,416.95	3,358.15	3,533.32	3,543.38	3,107.73	3,541.46	3,849.52
Croatia	.	.	280.31	289.92	303.09	.	.	18.19	20.00	20.98
Italy	1,261.72	1,261.27	1,261.07	1,347.21	1,471.03	600.70	602.27	624.34	608.08	682.25
Cyprus	26.26	31.15	28.65	13.57	16.10	7.70	7.13	5.87	4.19	6.47
Latvia	119.26	130.29	139.74	138.52	145.86	4.22	4.28	4.44	4.40	0.00
Lithuania	153.57	167.41	170.47	176.56	146.03	14.80	13.18	13.80	14.09	17.08
Luxembourg	68.90	67.46	68.68	57.76	59.12	16.72	15.46	15.39	14.91	17.31
Hungary	545.22	551.86	523.95	546.39	548.13	63.66	64.39	64.42	65.88	67.69
Malta	6.90	7.02	8.01	8.84	10.25	1.33	1.40	2.40	1.97	2.41
Netherlands	1,647.91	1,623.70	2,013.66	2,043.23	1,972.97	1,340.38	1,368.65	1,329.71	1,163.44	1,300.28
Austria	1,002.00	996.00	981.00	523.93	511.32	871.00	893.00	902.00	450.19	426.00
Poland	1,625.13	1,736.93	1,842.58	1,977.31	2,301.97	23.28	23.25	23.11	23.59	25.25
Portugal	201.99	205.74	268.12	273.32	278.37	243.04	252.37	220.32	217.81	238.35
Romania	179.18	193.82	177.44	197.07	221.74	3.87	7.06	7.88	9.38	10.30
Slovenia	167.37	150.69	143.37	151.02	165.45	51.43	41.54	39.03	38.92	40.72
Slovakia	226.74	247.03	294.97	320.23	346.74	73.19	79.00	84.64	29.89	29.54
Finland	1,009.32	1,190.98	1,157.11	866.50	878.89	81.85	80.90	71.77	2.55	.
Sweden	831.00	859.00	894.00	957.00	1,074.00	289.00	297.00	312.00	323.00	280.00
United Kingdom	3,601.50	3,693.10	3,871.10	3,939.70	4,051.80	3,322.36	3,416.65	3,524.91	3,672.00	3,908.35
Euro area total	16,861.75	17,216.65	18,007.02	17,915.84	18,215.70	18,164.54	18,562.31	18,951.72	17,481.45	.
EU total	24,928.45	25,625.95	26,982.06	27,109.42	28,840.42	22,234.36	22,747.24	23,289.60	21,963.94	23,729.79

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	6.50	5.44	4.28	8.52	9.48	50.51	46.20	29.36	28.54	7.03	0.12	-	-	1.22	24.80
Bulgaria	-	-	-	0.04	0.02	0.01	0.01	0.11	0.78	1.03	-	-	-	90.41	106.13
Czech Republic	0.66	0.63	0.60	0.54	0.36	23.95	7.48	8.55	8.81	0.81	0.44	0.74	0.72	0.99	0.71
Denmark	5.59	4.22	2.89	2.12	1.52	-	-	-	-	-	-	-	0.00	0.00	0.00
Germany	40.61	34.41	31.33	29.87	21.18	35.92	33.60	31.76	34.17	31.64	-	-	-	-	-
Estonia	0.00	0.00	0.00	-	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	1.59
Ireland	84.21	75.75	68.84	42.89	26.85	-	-	-	0.82	1.50	-	-	-	1.27	0.00
Greece	19.43	15.47	11.10	9.15	7.62	3.95	4.51	4.41	5.73	9.23	0.42	0.34	0.28	-	-
Spain	94.65	83.80	76.13	76.20	64.43	0.15	0.12	-	0.00	0.00	31.53	24.70	19.76	459.95	424.37
France	2,971.44	2,805.62	2,620.57	2,482.82	2,238.89	46.50	52.25	50.53	52.91	36.46	98.45	94.89	92.74	25.93	72.46
Croatia	-	-	0.16	0.14	0.05	-	-	0.52	4.40	4.00	-	-	0.31	-	0.13
Italy	291.62	275.69	252.41	231.51	208.63	151.89	191.24	243.98	291.38	373.91	286.77	303.58	292.11	280.51	282.52
Cyprus	20.08	20.34	15.05	4.98	6.13	0.70	0.98	1.19	-	-	0.00	0.00	0.00	0.00	0.00
Latvia	0.02	0.01	0.01	0.01	0.01	1.11	1.46	1.92	0.07	0.10	-	-	-	0.00	0.00
Lithuania	0.17	0.14	0.12	0.10	0.05	0.00	-	-	-	-	-	-	-	-	-
Luxembourg	0.20	0.33	0.29	0.28	0.26	770.67	995.28	1,241.35	1,535.92	1,848.99	-	-	-	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	11.94	11.32	10.89	28.34	27.56
Malta	9.75	7.59	9.44	9.69	9.66	-	-	-	-	0.85	-	-	-	-	0.03
Netherlands	-	-	0.18	0.19	0.20	171.72	148.04	122.10	77.95	4.73	-	-	0.00	0.00	0.00
Austria	2.00	1.78	1.61	1.30	1.08	26.15	28.04	27.08	9.87	10.69	3.19	4.39	5.30	7.98	8.69
Poland	0.11	0.11	0.10	0.11	0.10	-	-	-	-	-	-	-	-	-	-
Portugal	106.66	88.69	83.29	74.34	68.59	2.17	6.95	30.83	42.22	50.87	0.41	0.33	-	-	-
Romania	7.16	6.83	5.85	1.98	1.81	-	-	-	-	-	0.01	0.02	0.08	0.00	0.00
Slovenia	0.14	0.10	0.09	0.06	0.04	-	0.02	0.14	0.25	0.36	0.00	0.00	0.00	19.85	20.19
Slovakia	0.05	0.05	0.04	0.00	0.00	0.05	0.07	0.07	0.09	0.13	-	-	-	15.28	16.31
Finland	0.38	0.33	0.28	0.21	0.08	-	-	-	-	-	-	-	-	-	-
Sweden	0.40	0.20	0.10	0.02	0.08	-	-	-	-	3.46	0.00	0.00	0.00	0.00	0.00
United Kingdom	970.00	848.00	718.00	644.00	558.00	-	-	-	-	-	-	-	-	-	-
Euro area total	3,647.71	3,415.39	3,174.92	2,972.03	2,663.17	1,260.38	1,507.27	-	2,082.71	2,380.70	420.88	428.23	-	824.75	915.48
EU total	4,631.80	4,275.52	3,902.75	3,621.07	3,225.11	1,285.46	1,516.22	-	2,096.82	2,390.53	433.27	440.30	-	944.49	1,050.01

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1,154.32	1,226.88	1,332.25	1,508.24	1,556.88	1,020.57	1,087.60	1,168.56	1,349.52	1,352.53	-	-	-	3.85	3.79
Bulgaria	28.12	32.68	45.42	65.24	79.65	18.61	23.86	34.90	46.63	57.93	-	-	-	0.73	0.94
Czech Republic	269.23	320.45	384.97	483.70	603.43	238.47	279.12	332.53	415.97	503.81	0.24	0.25	0.27	0.31	0.38
Denmark	1,145.57	1,250.87	1,364.15	1,515.97	1,706.16	1,097.90	1,203.31	1,318.19	1,466.52	1,653.42	-	-	-	-	-
Germany	2,941.42	3,182.20	3,632.84	3,353.05	3,650.40	2,399.67	2,579.08	2,885.33	2,566.10	2,695.27	501.22	559.72	681.54	710.19	867.84
Estonia	197.39	212.45	226.56	246.95	264.14	179.14	193.49	206.64	222.92	239.79	-	-	-	-	-
Ireland	339.20	409.50	436.40	434.53	602.70	237.60	309.20	340.90	355.33	503.53	-	-	-	-	-
Greece	74.97	73.99	77.69	88.05	144.40	12.83	17.67	23.47	34.04	82.49	1.63	1.48	1.43	1.25	1.19
Spain	2,386.27	2,415.72	2,496.30	2,760.20	2,987.12	1,062.30	1,096.29	1,174.66	1,387.40	1,712.02	-	-	-	-	-
France	7,911.01	8,474.98	8,964.30	9,437.92	10,233.93	-	-	-	4,924.17	6,097.43	-	-	-	1,357.08	1,913.13
Croatia	-	-	202.52	217.63	236.60	-	-	115.32	125.13	140.54	-	-	67.19	65.35	67.49
Italy	1,566.87	1,628.98	1,813.21	2,034.00	2,269.78	981.12	1,091.52	1,225.77	1,390.06	1,617.15	-	-	-	-	-
Cyprus	38.96	41.50	41.10	38.66	44.31	19.95	22.19	23.18	23.55	26.62	0.92	0.96	0.76	0.00	1.31
Latvia	113.97	127.96	151.63	191.00	215.25	92.24	105.90	126.82	156.96	170.97	7.11	10.66	13.92	18.30	26.81
Lithuania	107.08	130.85	155.70	171.55	207.19	95.39	118.05	140.32	154.47	188.67	-	-	-	-	-
Luxembourg	71.36	82.67	89.38	101.65	110.79	37.83	44.17	47.66	51.91	56.47	-	-	-	-	-
Hungary	231.54	270.29	311.81	359.39	429.99	204.37	236.39	268.53	302.30	362.38	0.50	0.46	1.13	1.51	1.69
Malta	13.84	15.80	19.01	19.26	21.58	8.88	10.30	13.24	13.03	15.00	-	-	-	0.00	0.00
Netherlands	2,444.44	2,642.89	2,886.22	3,168.70	3,459.22	2,333.92	2,530.66	2,765.04	3,037.49	3,318.05	-	-	-	-	-
Austria	414.08	452.75	493.26	559.11	579.58	328.62	358.79	389.37	431.07	450.52	47.26	53.80	59.92	72.93	74.46
Poland	1,025.99	1,215.59	1,448.66	1,872.67	2,556.72	826.67	1,001.54	1,203.58	1,598.57	2,251.64	11.89	11.81	10.59	10.99	10.20
Portugal	1,237.47	1,215.88	1,223.43	1,273.12	1,374.46	-	-	-	-	-	-	-	-	-	-
Romania	130.38	158.08	187.67	228.37	276.70	107.44	130.33	155.71	189.44	234.14	0.51	0.46	0.40	0.17	0.20
Slovenia	120.81	127.44	131.93	139.93	148.36	79.67	85.37	90.12	96.68	100.55	38.07	38.83	38.31	39.35	43.49
Slovakia	152.61	170.54	216.57	273.14	328.00	139.58	156.59	199.11	248.00	296.37	0.17	0.14	0.14	0.48	1.66
Finland	1,091.82	1,155.62	1,222.53	1,330.68	1,419.44	994.96	1,053.23	1,110.98	1,189.92	1,269.45	-	-	-	15.36	21.08
Sweden	1,982.30	2,190.00	2,398.00	2,619.94	2,845.00	1,477.50	1,648.00	1,819.00	1,989.12	2,343.00	41.90	43.00	43.00	44.66	61.00
United Kingdom	9,901.00	10,546.00	11,608.00	13,010.00	14,601.00	7,612.00	8,155.00	9,040.00	10,227.00	11,544.00	166.00	167.00	164.00	159.00	165.00
Euro area total	22,156.84	23,529.78	25,302.97	26,958.17	29,617.52	9,836.62	10,636.16	11,664.02	17,478.14	20,192.88	589.26	654.94	782.09	2,218.80	2,954.76
EU total	27,092.02	39,772.56	43,561.51	47,502.62	52,952.76	21,607.20	23,537.67	26,218.91	33,993.28	39,283.75	817.41	888.57	1,082.59	2,501.50	3,261.66

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	-	-	-	2.18	2.27	-	-	-	-	-	133.74	139.28	163.69	152.69	198.28
Bulgaria	9.51	8.82	10.53	17.88	20.76	-	-	-	0.00	0.00	-	-	-	0.01	0.01
Czech Republic	30.52	41.08	52.17	67.43	99.23	-	-	-	-	-	-	-	-	-	-
Denmark	47.67	47.56	45.96	49.44	52.74	-	-	-	-	-	-	-	-	-	-
Germany	40.53	43.40	65.97	76.76	87.29	-	-	-	-	-	-	-	-	-	-
Estonia	18.25	18.94	19.92	23.40	24.36	-	-	-	-	-	-	-	-	-	-
Ireland	101.60	100.30	95.50	72.96	92.22	-	-	-	-	-	-	-	-	-	-
Greece	60.52	54.84	52.80	52.75	60.72	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-	1,302.22	1,303.27	1,310.35	1,372.80	1,275.10
France	-	-	-	85.40	247.87	-	-	-	2,455.47	1,198.68	-	-	-	615.80	785.11
Croatia	-	-	11.48	4.05	3.75	-	-	0.87	0.94	1.04	-	-	7.66	8.64	8.47
Italy	-	-	-	-	-	-	-	-	-	-	585.76	537.46	587.45	643.96	652.63
Cyprus	17.96	18.20	16.94	15.11	16.37	0.13	0.15	0.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	14.63	11.40	10.90	15.75	17.47	-	-	-	-	-	-	-	-	-	-
Lithuania	11.70	12.80	15.38	17.08	18.53	-	-	-	-	-	-	-	-	-	-
Luxembourg	33.53	38.50	41.72	49.73	54.33	-	-	-	-	-	-	-	-	-	-
Hungary	26.67	33.44	42.15	55.58	65.93	-	-	-	-	-	-	-	-	-	-
Malta	4.96	5.50	5.77	6.23	6.58	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Netherlands	-	-	-	-	-	-	-	-	-	-	110.53	112.24	121.19	131.21	141.16
Austria	38.21	40.15	43.97	55.10	54.60	-	-	-	-	-	-	-	-	-	-
Poland	187.43	202.24	234.41	263.11	294.88	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	1,004.18	978.20	1,143.85	1,207.16	1,305.16	233.29	237.68	79.57	65.96	69.30
Romania	22.43	27.29	31.56	38.76	42.36	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Slovenia	3.07	3.23	3.51	3.90	4.33	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Slovakia	12.86	13.81	17.32	24.66	29.96	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	49.87	53.45	-	-	-	-	-	96.86	102.38	111.56	75.52	75.46
Sweden	115.20	123.00	132.00	144.52	292.00	151.50	162.00	168.00	180.40	0.00	196.30	214.00	236.00	261.25	149.00
United Kingdom	1,926.00	2,023.00	2,194.00	2,402.00	2,687.00	-	-	-	-	-	197.00	201.00	210.00	222.00	205.00
Euro area total	331.48	336.88	363.41	533.80	770.33	1,004.31	978.35	1,144.08	3,662.63	2,503.85	2,462.40	2,432.31	2,373.80	3,057.94	3,197.04
EU total	2,723.23	2,867.51	3,143.94	3,593.63	4,328.98	1,155.81	1,140.35	1,312.95	3,843.97	2,504.89	2,855.70	2,847.31	2,827.45	3,549.84	3,559.52

7.2 Relative importance of payment services

(as a percentage of the total number of transactions)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs (except cards with an e-money function only)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	41.02	37.71	37.86	39.69	38.47	10.57	11.38	11.59	15.38	12.64	46.12	48.86	49.31	43.81	47.62
Bulgaria	82.86	82.49	80.07	54.30	53.38	3.99	3.06	2.18	1.57	1.23	13.14	14.44	17.70	18.40	19.35
Czech Republic	55.08	55.64	50.49	47.32	68.91	14.88	13.30	13.47	11.76	3.56	27.48	30.23	35.13	40.06	27.44
Denmark	17.98	17.00	16.67	16.70	18.55	11.84	11.96	11.37	10.00	.	69.84	70.81	71.81	73.20	81.37
Germany	34.23	33.78	31.74	33.07	30.55	48.75	48.38	49.40	48.01	50.60	16.58	17.47	18.54	18.56	18.58
Estonia	31.04	30.56	31.64	34.54	33.92	6.02	5.84	1.49	0.59	-	62.94	63.59	66.87	64.99	65.69
Ireland	22.31	20.44	20.03	22.59	22.84	15.67	14.60	14.15	12.36	11.90	49.68	54.82	56.86	58.94	62.33
Greece	46.99	55.41	57.43	62.31	57.82	8.37	6.58	5.65	5.27	4.11	33.88	29.82	30.69	27.74	34.10
Spain	14.48	14.60	14.99	14.56	15.29	40.75	41.95	41.14	33.15	31.18	42.52	41.58	42.25	43.78	45.93
France	16.98	17.14	17.97	18.02	16.97	20.15	19.61	17.18	18.68	19.45	45.11	46.91	49.56	49.78	51.71
Croatia	.	.	55.84	44.51	53.66	.	.	3.62	3.07	3.71	.	.	40.34	33.41	41.89
Italy	30.33	29.59	28.10	28.11	27.82	14.44	14.13	13.91	12.69	12.90	37.67	38.21	40.41	42.44	42.92
Cyprus	28.02	30.81	31.19	21.35	21.36	8.22	7.06	6.39	6.59	8.59	41.58	41.05	44.74	60.83	58.80
Latvia	49.99	49.35	46.93	41.45	40.38	1.77	1.62	1.49	1.32	0.00	47.77	48.47	50.93	57.15	59.59
Lithuania	55.72	53.73	50.13	48.73	34.52	5.37	4.23	4.06	3.89	4.04	38.85	42.00	45.78	47.35	48.98
Luxembourg	7.43	5.81	4.85	3.38	2.90	1.80	1.33	1.09	0.87	0.85	7.69	7.12	6.32	5.94	5.44
Hungary	63.97	61.46	57.51	54.64	51.07	7.47	7.17	7.07	6.59	6.31	27.16	30.10	34.23	35.94	40.06
Malta	21.67	22.04	20.58	21.99	22.90	4.18	4.40	6.16	4.90	5.37	43.47	49.59	48.88	47.91	48.20
Netherlands	29.40	28.08	31.70	31.66	29.28	23.92	23.67	20.93	18.03	19.30	43.62	45.70	45.44	49.10	51.34
Austria	43.22	41.92	40.70	33.75	33.26	37.57	37.58	37.42	29.00	27.71	17.86	19.06	20.46	36.02	37.70
Poland	60.76	58.37	55.59	51.04	45.66	0.87	0.78	0.70	0.61	0.50	38.36	40.85	43.71	48.34	50.71
Portugal	11.27	11.62	14.68	14.53	13.84	13.56	14.26	12.07	11.58	11.85	69.07	68.70	67.00	67.69	68.36
Romania	55.89	52.99	46.83	45.11	43.39	1.21	1.93	2.08	2.15	2.02	40.67	43.22	49.53	52.27	54.15
Slovenia	49.26	47.12	45.58	43.15	44.11	15.14	12.99	12.41	11.12	10.85	35.56	39.85	41.94	39.98	39.55
Slovakia	50.09	49.74	49.47	50.17	48.11	16.17	15.91	14.19	4.68	4.10	33.72	34.34	36.32	42.80	45.51
Finland	46.23	49.06	47.20	39.38	38.22	3.75	3.33	2.93	0.12	.	50.01	47.60	49.86	60.48	61.73
Sweden	26.78	25.67	24.81	24.54	25.54	9.31	8.88	8.66	8.28	6.66	63.89	65.45	66.54	67.18	67.66
United Kingdom	20.24	19.96	19.63	18.53	17.53	18.67	18.46	17.87	17.27	16.91	55.64	56.99	58.86	61.18	63.16
Euro area total	26.97	26.63	26.63	26.26	24.98	29.06	28.71	28.02	25.62	.	35.44	36.39	37.41	39.52	40.62
EU total	27.51	27.15	27.00	26.23	25.72	24.54	24.10	23.30	21.25	21.16	40.94	42.14	43.58	45.97	47.22

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	0.26	0.22	0.16	0.25	0.29	2.02	1.84	1.09	0.83	0.22	0.00	-	-	0.04	0.76
Bulgaria	-	-	-	0.01	0.00	0.01	0.00	0.04	0.22	0.25	-	-	-	25.50	25.79
Czech Republic	0.07	0.06	0.05	0.05	0.02	2.44	0.71	0.78	0.73	0.04	0.04	0.07	0.07	0.08	0.03
Denmark	0.34	0.24	0.15	0.10	0.07	-	-	-	-	-	-	-	0.00	0.00	0.00
Germany	0.23	0.19	0.16	0.17	0.11	0.20	0.18	0.16	0.19	0.16	-	-	-	-	-
Estonia	0.00	0.00	0.00	-	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	0.39
Ireland	12.33	10.14	8.97	5.82	2.78	-	-	-	0.11	0.15	-	-	-	0.17	0.00
Greece	8.78	6.23	4.38	2.88	1.80	1.78	1.82	1.74	1.80	2.18	0.19	0.14	0.11	-	-
Spain	1.69	1.44	1.29	1.21	0.99	0.00	0.00	-	0.00	0.00	0.56	0.43	0.33	7.30	6.52
France	16.94	15.53	14.49	13.10	11.31	0.27	0.29	0.28	0.28	0.18	0.56	0.53	0.51	0.14	0.37
Croatia	-	-	0.03	0.02	0.01	-	-	0.10	0.67	0.71	-	-	0.06	-	0.02
Italy	7.01	6.47	5.63	4.83	3.95	3.65	4.49	5.44	6.08	7.07	6.89	7.12	6.51	5.85	5.34
Cyprus	21.44	20.12	16.38	7.84	8.13	0.74	0.97	1.30	-	-	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.00	0.00	0.00	0.00	0.47	0.55	0.64	0.02	0.03	-	-	-	0.00	0.00
Lithuania	0.06	0.04	0.03	0.03	0.01	0.00	-	-	-	-	-	-	-	-	-
Luxembourg	0.02	0.03	0.02	0.02	0.01	83.06	85.71	87.72	89.79	90.79	-	-	-	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	1.40	1.26	1.20	2.83	2.57
Malta	30.62	23.83	24.27	24.12	21.57	-	-	-	-	1.89	-	-	-	-	0.06
Netherlands	-	-	0.00	0.00	0.00	3.06	2.56	1.92	1.21	0.07	-	-	-	0.00	0.00
Austria	0.09	0.07	0.07	0.08	0.07	1.13	1.18	1.12	0.64	0.70	0.14	0.18	0.22	0.51	0.57
Poland	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	5.95	5.01	4.56	3.95	3.41	0.12	0.39	1.69	2.24	2.53	0.02	0.02	-	-	-
Romania	2.23	1.87	1.54	0.45	0.35	-	-	-	-	-	0.00	0.00	0.02	0.00	0.00
Slovenia	0.04	0.03	0.03	0.02	0.01	-	0.01	0.04	0.07	0.10	0.00	0.00	0.00	5.67	5.38
Slovakia	0.01	0.01	0.01	0.00	0.00	0.01	0.01	0.01	0.01	0.02	-	-	-	2.39	2.26
Finland	0.02	0.01	0.01	0.01	0.00	-	-	-	-	-	-	-	-	-	-
Sweden	0.01	0.01	0.00	0.00	0.00	-	-	-	-	0.08	0.00	0.00	0.00	0.00	0.00
United Kingdom	5.45	4.58	3.64	3.03	2.41	-	-	-	-	-	-	-	-	-	-
Euro area total	5.84	5.28	4.69	4.36	3.65	2.02	2.33	-	3.05	3.27	0.67	0.66	-	1.21	1.26
EU total	5.11	4.53	3.90	3.50	2.88	1.42	1.61	-	2.03	2.13	0.48	0.47	-	0.91	0.94

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)			
	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-7.78	8.03	33.59	-7.95	7.97	9.61	69.10	-21.93	6.29	8.59	13.21	3.23
Bulgaria	5.28	10.04	-6.30	14.13	-18.80	-19.33	-0.75	-9.09	16.23	38.97	43.64	22.08
Czech Republic	9.30	-6.21	3.27	165.22	-3.33	4.73	-3.86	-44.89	19.02	20.13	25.65	24.75
Denmark	1.85	5.49	9.16	12.50	8.73	2.23	-4.10	.	9.19	9.06	11.13	12.55
Germany	1.29	1.08	-3.90	0.43	1.86	9.84	-10.36	14.59	8.19	14.16	-7.70	8.87
Estonia	4.90	5.01	22.42	3.91	3.33	-74.17	-55.53	-	7.63	6.64	9.00	6.96
Ireland	0.25	0.66	8.36	32.62	1.94	-0.47	-16.08	26.27	20.73	6.57	-0.43	38.70
Greece	32.19	5.78	36.03	23.79	-11.85	-12.46	16.95	4.09	-1.31	5.00	13.33	64.00
Spain	4.43	4.39	3.64	8.37	6.58	-0.25	-14.03	-2.98	1.23	3.34	10.57	8.22
France	4.02	4.94	5.13	-1.72	0.28	-12.29	13.96	8.70	7.13	5.77	5.28	8.43
Croatia	.	.	3.43	4.54	.	.	9.96	4.92	.	.	7.46	8.72
Italy	-0.04	-0.02	6.83	9.19	0.26	3.66	-2.60	12.20	3.96	11.31	12.18	11.59
Cyprus	18.63	-8.02	-52.63	18.64	-7.36	-17.73	-28.60	54.42	6.52	-0.96	-5.94	14.61
Latvia	9.25	7.26	-0.88	5.30	1.35	3.64	-0.79	-	12.28	18.50	25.96	12.69
Lithuania	9.01	1.83	3.57	-17.29	-10.94	4.71	2.10	21.25	22.20	18.99	10.18	20.78
Luxembourg	-2.09	1.82	-15.91	2.37	-7.49	-0.46	-3.14	16.09	15.85	8.11	13.73	9.00
Hungary	1.22	-5.06	4.28	0.32	1.15	0.03	2.28	2.75	16.73	15.36	15.26	19.64
Malta	1.84	13.97	10.41	16.00	5.33	70.85	-17.90	22.21	14.22	20.29	1.30	12.06
Netherlands	-1.47	24.02	1.47	-3.44	2.11	-2.84	-12.50	11.76	8.12	9.21	9.79	9.17
Austria	-0.60	-1.51	-46.59	-2.41	2.53	1.01	-50.09	-5.37	9.34	8.95	13.35	3.66
Poland	6.88	6.08	7.31	16.42	-0.13	-0.62	2.08	7.04	18.48	19.17	29.27	36.53
Portugal	1.86	30.32	1.94	1.85	3.84	-12.70	-1.14	9.43	-1.74	0.62	4.06	7.96
Romania	8.17	-8.46	11.07	12.52	82.25	11.67	19.05	9.86	21.25	18.72	21.68	21.16
Slovenia	-9.97	-4.86	5.34	9.55	-19.22	-6.05	-0.29	4.62	5.49	3.53	6.06	6.03
Slovakia	8.95	19.41	8.56	8.28	7.94	7.14	-64.69	-1.18	11.75	26.99	26.12	20.08
Finland	18.00	-2.84	-25.11	1.43	-1.15	-11.29	-96.45	.	5.84	5.79	8.85	6.67
Sweden	3.37	4.07	7.05	12.23	2.77	5.05	3.53	-13.31	10.48	9.50	9.26	8.59
United Kingdom	2.54	4.82	1.77	2.85	2.84	3.17	4.17	6.44	6.51	10.07	12.08	12.23
Euro area total	2.10	4.59	-1.27	1.67	2.19	2.10	-7.78	.	6.20	7.54	5.91	9.86
EU total	2.80	5.29	0.47	6.39	2.31	2.38	-5.69	8.04	7.23	9.53	9.05	11.47

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			
	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-16.35	-21.21	99.07	11.22	-8.54	-36.44	-2.80	-75.36	-	-	-	1,936.37
Bulgaria	-	-	-	-45.71	-53.85	1,750.00	606.31	31.25	-	-	-	17.39
Czech Republic	-3.35	-5.05	-9.63	-34.38	-68.76	14.30	2.98	-90.78	68.42	-2.72	38.83	-29.07
Denmark	-24.49	-31.48	-26.64	-28.30	-	-	-	-	-	-	-	-
Germany	-15.27	-8.96	-4.64	-29.10	-6.46	-5.47	7.56	-7.39	-	-	-	-
Estonia	200.00	33.33	-	-	-	-	-	-	-25.00	-66.67	-	-
Ireland	-10.04	-9.13	-37.70	-37.40	-	-	-	83.31	-	-	-	-99.76
Greece	-20.39	-28.26	-17.51	-16.76	14.10	-2.13	29.79	61.22	-19.23	-17.26	-	-
Spain	-11.46	-9.14	0.09	-15.45	-21.09	-	-	-	-21.67	-19.97	2,227.23	-7.74
France	-5.58	-6.60	-5.26	-9.82	12.36	-3.30	4.71	-31.08	-3.61	-2.27	-72.04	179.46
Croatia	-	-	-12.66	-67.39	-	-	753.59	-9.05	-	-	-	-
Italy	-5.46	-8.44	-8.28	-9.88	25.90	27.58	19.43	28.32	5.86	-3.78	-3.97	0.71
Cyprus	1.26	-26.02	-66.90	23.09	40.11	21.88	-	-	-	-	-	-
Latvia	-20.00	-25.00	-22.22	-28.57	30.73	31.75	-96.19	38.36	-	-	-	-
Lithuania	-17.37	-15.22	-18.80	-48.42	-	-	-	-	-	-	-	-
Luxembourg	68.55	-12.50	-3.47	-6.76	29.15	24.72	23.73	20.38	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-5.19	-3.79	160.22	-2.73
Malta	-22.08	24.30	2.70	-0.37	-	-	-	94.04	-	-	-	-
Netherlands	-	-	3.80	3.66	-13.79	-17.52	-36.16	-93.93	-	-	-	-
Austria	-11.00	-9.55	-19.44	-16.42	7.23	-3.42	-63.57	8.32	37.70	20.68	50.53	8.95
Poland	-2.78	-7.62	9.28	-2.83	-	-	-	-	-	-	-	-
Portugal	-16.84	-6.09	-10.74	-7.74	219.89	343.67	36.95	20.51	-19.22	-	-	-
Romania	-4.68	-14.23	-66.18	-8.64	-	-	-	-	60.00	406.25	-	-
Slovenia	-27.78	-16.35	-29.89	-31.15	-	621.05	85.40	41.34	-	-	-	1.71
Slovakia	0.00	-20.00	-	-	40.00	0.00	28.57	44.44	-	-	-	6.73
Finland	-12.70	-15.15	-23.93	-61.03	-	-	-	-	-	-	-	-
Sweden	-50.00	-50.00	-78.00	263.64	-	-	-	-	-	-	-	-
United Kingdom	-12.58	-15.33	-10.31	-13.35	-	-	-	-	-	-	-	-
Euro area total	-6.37	-7.04	-6.39	-10.39	19.59	-	16.69	14.31	1.74	-	94.93	11.00
EU total	-7.69	-8.72	-7.22	-10.94	17.95	-	16.88	14.01	1.62	-	117.08	11.17

7.4 Number of transactions per capita

(total for the period)

	Credit transfers					Direct debits					Card payments with cards issued by resident PSPs (except cards with an e-money function only)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	93.52	85.65	92.10	122.47	112.18	24.10	25.84	28.19	47.45	36.87	105.15	110.99	119.97	135.18	138.86
Bulgaria	24.13	25.56	28.28	26.65	30.52	1.16	0.95	0.77	0.77	0.70	3.83	4.47	6.25	9.03	11.07
Czech Republic	51.41	56.13	52.64	54.29	143.73	13.89	13.41	14.05	13.48	7.42	25.65	30.49	36.63	45.96	57.23
Denmark	52.93	53.71	56.43	61.28	68.46	34.88	37.78	38.47	36.70	.	205.67	223.73	243.03	268.65	300.27
Germany	75.65	76.48	77.09	73.78	73.47	107.73	109.53	119.99	107.11	121.68	36.64	39.57	45.05	41.40	44.69
Estonia	73.20	77.05	81.21	99.75	103.85	14.19	14.71	3.82	1.70	-	148.44	160.31	171.61	187.68	201.13
Ireland	33.28	33.27	33.40	36.09	47.59	23.38	23.76	23.59	19.74	24.78	74.11	89.21	94.83	94.16	129.83
Greece	9.36	12.45	13.26	18.16	22.55	1.67	1.48	1.30	1.54	1.60	6.75	6.70	7.09	8.08	13.30
Spain	17.38	18.14	19.01	19.75	21.42	48.93	52.11	52.18	44.98	43.68	51.06	51.66	53.58	59.40	64.34
France	45.60	47.20	49.30	51.59	50.50	54.11	54.00	47.14	53.47	57.88	121.16	129.16	135.97	142.51	153.88
Croatia	.	.	65.84	68.49	71.94	.	.	4.27	4.72	4.98	.	.	47.57	51.41	56.16
Italy	21.01	20.90	20.79	22.16	24.22	10.00	9.98	10.29	10.00	11.23	26.09	27.00	29.90	33.46	37.38
Cyprus	30.86	36.05	33.24	15.92	19.05	9.05	8.26	6.81	4.91	7.66	45.79	48.03	47.68	45.35	52.44
Latvia	57.93	64.06	69.43	69.44	73.75	2.05	2.10	2.20	2.21	0.00	55.36	62.92	75.33	95.75	108.83
Lithuania	50.71	56.03	57.64	60.21	50.27	4.89	4.41	4.67	4.80	5.88	35.36	43.80	52.64	58.50	71.32
Luxembourg	132.65	126.92	125.95	103.45	103.96	32.18	29.09	28.23	26.70	30.43	137.39	155.55	163.90	182.06	194.82
Hungary	54.68	55.63	52.96	55.38	55.69	6.38	6.49	6.51	6.68	6.88	23.22	27.25	31.52	36.43	43.69
Malta	16.57	16.75	18.91	20.68	23.77	3.20	3.34	5.66	4.60	5.58	33.24	37.67	44.90	45.05	50.03
Netherlands	98.72	96.93	119.86	121.17	116.52	80.30	81.70	79.15	68.99	76.79	146.44	157.77	171.80	187.91	204.30
Austria	119.45	118.20	115.72	61.32	59.25	103.83	105.98	106.40	52.69	49.37	49.36	53.73	58.19	65.44	67.16
Poland	42.18	45.08	47.86	51.38	59.86	0.60	0.60	0.60	0.61	0.66	26.63	31.55	37.63	48.66	66.49
Portugal	19.13	19.57	25.64	26.28	26.87	23.02	24.00	21.07	20.94	23.01	117.21	115.64	116.99	122.40	132.69
Romania	8.89	9.66	8.88	9.90	11.16	0.19	0.35	0.39	0.47	0.52	6.47	7.88	9.39	11.47	13.92
Slovenia	81.53	73.26	69.61	73.25	80.18	25.05	20.20	18.95	18.88	19.73	58.85	61.96	64.06	67.87	71.90
Slovakia	42.00	45.69	54.49	59.10	63.95	13.56	14.61	15.64	5.52	5.45	28.27	31.55	40.01	50.41	60.49
Finland	187.32	219.98	212.74	158.63	160.37	15.19	14.94	13.20	0.47	.	202.63	213.45	224.77	243.60	259.00
Sweden	87.94	90.24	93.12	98.70	109.60	30.58	31.20	32.50	33.31	28.57	209.78	230.06	249.78	270.21	290.33
United Kingdom	56.91	57.97	60.39	60.99	62.23	52.50	53.63	54.99	56.84	60.03	156.45	165.54	181.08	201.40	224.25
Euro area total	51.00	51.93	54.19	53.48	53.74	54.94	55.99	57.04	52.18	.	67.02	70.97	76.15	80.47	87.37
EU total	49.81	51.08	53.22	53.35	56.59	44.42	45.34	45.94	43.22	46.56	74.11	79.28	85.92	93.48	103.90

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	0.59	0.49	0.39	0.76	0.85	4.60	4.18	2.64	2.56	0.63	0.01	-	-	0.11	2.21
Bulgaria	-	-	-	0.00	0.00	0.00	0.00	0.02	0.11	0.14	-	-	-	12.52	14.75
Czech Republic	0.06	0.06	0.06	0.05	0.03	2.28	0.71	0.81	0.84	0.08	0.04	0.07	0.07	0.09	0.07
Denmark	1.00	0.75	0.51	0.38	0.27	-	-	-	-	-	-	-	0.00	0.00	0.00
Germany	0.51	0.43	0.39	0.37	0.26	0.45	0.42	0.39	0.42	0.39	-	-	-	-	-
Estonia	0.00	0.00	0.00	-	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	1.21
Ireland	18.40	16.50	14.96	9.29	5.78	-	-	-	0.18	0.32	-	-	-	0.28	0.00
Greece	1.75	1.40	1.01	0.84	0.70	0.36	0.41	0.40	0.53	0.85	0.04	0.03	0.03	-	-
Spain	2.03	1.79	1.63	1.64	1.39	0.00	0.00	-	0.00	0.00	0.67	0.53	0.42	9.90	9.14
France	45.51	42.76	39.75	37.49	33.67	0.71	0.80	0.77	0.80	0.55	1.51	1.45	1.41	0.39	1.09
Croatia	-	-	0.04	0.03	0.01	-	-	0.12	1.04	0.95	-	-	0.07	-	0.03
Italy	4.86	4.57	4.16	3.81	3.44	2.53	3.17	4.02	4.79	6.16	4.77	5.03	4.82	4.61	4.65
Cyprus	23.60	23.54	17.46	5.84	7.25	0.82	1.13	1.38	-	-	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.01	0.00	0.00	0.00	0.54	0.72	0.95	0.04	0.05	-	-	-	0.00	0.00
Lithuania	0.06	0.05	0.04	0.03	0.02	0.00	-	-	-	-	-	-	-	-	-
Luxembourg	0.38	0.63	0.54	0.51	0.46	1,483.76	1,872.59	2,276.45	2,751.06	3,251.27	-	-	-	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	1.20	1.14	1.10	2.87	2.80
Malta	23.41	18.10	22.29	22.68	22.39	-	-	-	-	1.96	-	-	-	-	0.06
Netherlands	-	-	0.01	0.01	0.01	10.29	8.84	7.27	4.62	0.28	-	-	-	0.00	0.00
Austria	0.24	0.21	0.19	0.15	0.13	3.12	3.33	3.19	1.15	1.24	0.38	0.52	0.62	0.93	1.01
Poland	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	10.10	8.43	7.96	7.15	6.62	0.21	0.66	2.95	4.06	4.91	0.04	0.03	-	-	-
Romania	0.36	0.34	0.29	0.10	0.09	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Slovenia	0.07	0.05	0.04	0.03	0.02	-	0.01	0.07	0.12	0.17	0.00	0.00	0.00	9.63	9.78
Slovakia	0.01	0.01	0.01	0.00	0.00	0.01	0.01	0.01	0.02	0.02	-	-	-	2.82	3.01
Finland	0.07	0.06	0.05	0.04	0.02	-	-	-	-	-	-	-	-	-	-
Sweden	0.04	0.02	0.01	0.00	0.01	-	-	-	-	0.35	0.00	0.00	0.00	0.00	0.00
United Kingdom	15.33	13.31	11.20	9.97	8.57	-	-	-	-	-	-	-	-	-	-
Euro area total	11.03	10.30	9.55	8.87	7.86	3.81	4.55	-	6.22	7.02	1.27	1.29	-	2.46	2.70
EU total	9.25	8.52	7.70	7.13	6.33	2.57	3.02	-	4.13	4.69	0.87	0.88	-	1.86	2.06

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	4.12	3.69	3.79	5.04	4.36	1.19	1.26	1.34	2.41	1.74	3.11	3.08	3.06	3.18	2.94
Bulgaria	0.71	0.73	0.76	0.71	0.76	0.04	0.03	0.02	0.03	0.02	0.08	0.08	0.10	0.14	0.15
Czech Republic	2.16	2.30	2.05	2.11	5.25	0.66	0.62	0.63	0.65	0.33	0.73	0.81	0.88	1.02	1.14
Denmark	1.18	1.17	1.17	1.28	1.35	0.87	0.93	0.93	0.94	.	3.09	3.15	3.13	3.19	3.22
Germany	24.36	24.00	23.04	22.04	20.81	38.90	38.73	41.55	39.49	41.89	7.93	8.00	8.34	7.06	6.89
Estonia	0.39	0.40	0.40	0.48	0.47	0.08	0.09	0.02	0.01	-	0.53	0.53	0.52	0.52	0.50
Ireland	0.61	0.60	0.57	0.61	0.77	0.48	0.48	0.47	0.41	0.48	0.91	1.03	1.00	0.91	1.14
Greece	0.42	0.54	0.54	0.73	0.85	0.08	0.07	0.06	0.08	0.07	0.20	0.19	0.18	0.19	0.27
Spain	3.26	3.31	3.28	3.39	3.45	10.28	10.71	10.44	9.52	8.55	6.43	6.07	5.73	5.81	5.64
France	11.94	12.09	12.05	12.60	11.64	15.89	15.58	13.34	16.12	16.22	21.33	21.31	20.58	19.87	19.33
Croatia	.	.	1.04	1.07	1.05	.	.	0.08	0.09	0.09	.	.	0.46	0.46	0.45
Italy	5.06	4.92	4.67	4.97	5.10	2.70	2.65	2.68	2.77	2.88	4.22	4.10	4.16	4.28	4.29
Cyprus	0.11	0.12	0.11	0.05	0.06	0.03	0.03	0.03	0.02	0.03	0.11	0.10	0.09	0.08	0.08
Latvia	0.48	0.51	0.52	0.51	0.51	0.02	0.02	0.02	0.02	0.00	0.31	0.32	0.35	0.40	0.41
Lithuania	0.62	0.65	0.63	0.65	0.51	0.07	0.06	0.06	0.06	0.07	0.29	0.33	0.36	0.36	0.39
Luxembourg	0.28	0.26	0.25	0.21	0.20	0.08	0.07	0.07	0.07	0.07	0.19	0.21	0.21	0.21	0.21
Hungary	2.19	2.15	1.94	2.02	1.90	0.29	0.28	0.28	0.30	0.29	0.62	0.68	0.72	0.76	0.81
Malta	0.03	0.03	0.03	0.03	0.04	0.01	0.01	0.01	0.01	0.01	0.04	0.04	0.04	0.04	0.04
Netherlands	6.61	6.34	7.46	7.54	6.84	6.03	6.02	5.71	5.30	5.48	6.59	6.65	6.63	6.67	6.53
Austria	4.02	3.89	3.64	1.93	1.77	3.92	3.93	3.87	2.05	1.80	1.12	1.14	1.13	1.18	1.09
Poland	6.52	6.78	6.83	7.29	7.98	0.10	0.10	0.10	0.11	0.11	2.77	3.06	3.33	3.94	4.83
Portugal	0.81	0.80	0.99	1.01	0.97	1.09	1.11	0.95	0.99	1.00	3.34	3.06	2.81	2.68	2.60
Romania	0.72	0.76	0.66	0.73	0.77	0.02	0.03	0.03	0.04	0.04	0.35	0.40	0.43	0.48	0.52
Slovenia	0.67	0.59	0.53	0.56	0.57	0.23	0.18	0.17	0.18	0.17	0.33	0.32	0.30	0.29	0.28
Slovakia	0.91	0.96	1.09	1.18	1.20	0.33	0.35	0.36	0.14	0.12	0.41	0.43	0.50	0.57	0.62
Finland	4.05	4.65	4.29	3.20	3.05	0.37	0.36	0.31	0.01	.	2.94	2.91	2.81	2.80	2.68
Sweden	3.33	3.35	3.31	3.53	3.72	1.30	1.31	1.34	1.47	1.18	5.34	5.51	5.50	5.52	5.37
United Kingdom	14.45	14.41	14.35	14.53	14.05	14.94	15.02	15.14	16.72	16.47	26.69	26.52	26.65	27.39	27.57
Euro area total	67.64	67.18	66.74	66.09	63.16	81.70	81.60	81.37	79.59	.	59.73	59.16	58.09	56.75	55.93
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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	0.14	0.13	0.11	0.24	0.29	3.93	3.05	.	1.36	0.29	0.03	-	.	0.13	2.36
Bulgaria	-	-	-	0.00	0.00	0.00	0.00	.	0.04	0.04	-	-	.	9.57	10.11
Czech Republic	0.01	0.01	0.02	0.02	0.01	1.86	0.49	.	0.42	0.03	0.10	0.17	.	0.11	0.07
Denmark	0.12	0.10	0.07	0.06	0.05	-	-	.	-	-	-	-	.	0.00	0.00
Germany	0.88	0.80	0.80	0.82	0.66	2.79	2.22	.	1.63	1.32	-	-	.	-	-
Estonia	0.00	0.00	0.00	-	0.00	-	-	.	-	-	0.00	0.00	.	0.00	0.15
Ireland	1.82	1.77	1.76	1.18	0.83	-	-	.	0.04	0.06	-	-	.	0.13	0.00
Greece	0.42	0.36	0.28	0.25	0.24	0.31	0.30	.	0.27	0.39	0.10	0.08	.	-	-
Spain	2.04	1.96	1.95	2.10	2.00	0.01	0.01	.	0.00	0.00	7.28	5.61	.	48.70	40.42
France	64.15	65.62	67.15	68.57	69.42	3.62	3.45	.	2.52	1.53	22.72	21.55	.	2.75	6.90
Croatia	.	.	0.00	0.00	0.00	.	.	.	0.21	0.17	.	.	.	-	0.01
Italy	6.30	6.45	6.47	6.39	6.47	11.82	12.61	.	13.90	15.64	66.19	68.95	.	29.70	26.91
Cyprus	0.43	0.48	0.39	0.14	0.19	0.05	0.06	.	.	.	0.00	0.00	.	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	0.00	0.09	0.10	.	0.00	0.00	-	-	.	0.00	0.00
Lithuania	0.00	0.00	0.00	0.00	0.00	0.00	-	.	-	-	-	-	.	-	.
Luxembourg	0.00	0.01	0.01	0.01	0.01	59.95	65.64	.	73.25	77.35	-	-	.	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	.	.	.	2.76	2.57	.	3.00	2.62
Malta	0.21	0.18	0.24	0.27	0.30	-	-	.	.	0.04	-	-	.	-	0.00
Netherlands	-	-	0.00	0.01	0.01	13.36	9.76	.	3.72	0.20	-	-	.	0.00	0.00
Austria	0.04	0.04	0.04	0.04	0.03	2.03	1.85	.	0.47	0.45	0.74	1.00	.	0.84	0.83
Poland	0.00	0.00	0.00	0.00	0.00	-	-	.	-	-	-	-	.	-	-
Portugal	2.30	2.07	2.13	2.05	2.13	0.17	0.46	.	2.01	2.13	0.09	0.08	.	.	.
Romania	0.15	0.16	0.15	0.05	0.06	-	-	.	.	.	0.00	0.00	.	0.00	0.00
Slovenia	0.00	0.00	0.00	0.00	0.00	-	0.00	.	0.01	0.02	0.00	0.00	.	2.10	1.92
Slovakia	0.00	0.00	0.00	0.00	0.00	0.00	0.00	.	0.00	0.01	-	-	.	1.62	1.55
Finland	0.01	0.01	0.01	0.01	0.00	-	-	.	.	.	-	-	.	.	.
Sweden	0.01	0.00	0.00	0.00	0.00	-	-	.	-	0.14	0.00	0.00	.	0.00	0.00
United Kingdom	20.94	19.83	18.40	17.78	17.30	-	-	.	-	-	-	-	.	-	-
Euro area total	78.75	79.88	81.35	82.08	82.58	98.05	99.41	.	99.33	99.59	97.14	97.26	.	87.32	87.19
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

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)				
	2011	2012	2013	2014	2015	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	4.07	3.83	4.16	6.90	6.32	-7.76	7.26	66.53	-9.77	1,625.70	1,526.07	1,539.42	2,004.05	1,932.61
Bulgaria	0.38	0.39	0.39	0.38	0.44	0.96	0.59	0.45	14.80	1,759.04	1,726.20	1,517.95	1,081.42	1,059.77
Czech Republic	1.75	1.65	1.27	1.33	6.01	-5.99	-21.59	11.06	347.06	1,791.20	1,558.11	1,161.43	1,104.43	2,733.79
Denmark	0.76	0.71	0.80	0.92	0.89	-9.04	13.00	14.34	-3.82	465.28	400.81	422.48	443.77	422.59
Germany	70.81	71.69	70.76	53.08	56.63	-0.74	-2.57	-24.99	6.48	3,991.72	3,936.84	3,611.92	2,937.90	2,882.76
Estonia	0.16	0.21	0.24	0.22	0.20	23.01	14.94	-8.11	-12.06	516.50	617.88	714.24	585.83	485.83
Ireland	0.69	0.62	0.62	0.97	1.58	-12.04	-0.97	57.65	62.91	1,016.20	830.83	803.25	1,314.47	1,635.74
Greece	1.24	0.94	0.87	0.76	0.61	-24.76	-6.15	-10.39	-19.72	5,622.95	3,784.76	3,418.20	2,381.82	1,439.06
Spain	12.42	12.60	11.50	17.62	17.23	-1.53	-8.99	54.92	-2.12	2,213.64	2,168.52	1,946.31	2,794.98	2,649.19
France	28.42	27.83	26.69	27.22	25.03	-3.53	-4.88	1.90	-8.34	1,620.71	1,540.39	1,475.53	1,435.89	1,264.63
Croatia	.	.	0.24	0.26	0.24	-	-	12.23	-8.99	.	.	472.28	405.08	425.02
Italy	10.05	9.76	9.76	8.91	8.59	-5.27	-0.59	-8.71	-3.77	2,415.11	2,290.34	2,176.01	1,859.80	1,623.60
Cyprus	0.63	0.54	0.32	0.25	0.41	-15.46	-40.21	-22.48	66.66	6,766.12	5,375.44	3,491.42	3,873.07	5,410.74
Latvia	0.42	0.50	0.58	0.44	0.37	13.82	18.24	-24.04	-17.51	1,773.77	1,877.70	1,948.90	1,322.77	1,013.62
Lithuania	0.22	0.21	0.20	0.20	0.22	-6.67	-9.35	0.79	9.70	810.17	688.25	574.43	542.95	509.09
Luxembourg	1.13	1.34	1.52	1.46	1.50	15.35	12.11	-3.20	1.91	1,217.16	1,149.93	1,073.70	852.10	735.94
Hungary	1.67	1.97	1.97	3.05	4.21	15.64	2.33	62.00	37.36	1,964.44	2,189.20	2,163.93	3,046.66	3,921.53
Malta	0.13	0.12	0.13	0.13	0.17	-10.88	3.25	0.03	32.00	4,161.67	3,805.09	3,251.32	3,159.49	3,792.52
Netherlands	5.74	5.84	17.57	17.70	19.76	-1.77	196.95	0.86	11.04	1,025.07	1,008.96	2,766.13	2,743.36	2,932.41
Austria	2.89	2.99	2.84	3.47	3.39	0.40	-6.95	21.24	-3.21	1,248.33	1,258.40	1,177.41	2,234.11	2,207.50
Poland	7.93	8.54	8.49	8.94	11.73	7.09	-0.83	5.73	31.63	2,965.47	2,869.41	2,562.35	2,309.18	2,326.26
Portugal	1.77	1.54	1.64	1.62	1.48	-14.98	6.31	-0.88	-8.57	987.61	867.81	896.08	859.75	737.50
Romania	1.43	1.27	1.32	1.23	1.49	-10.67	1.69	-7.51	22.02	4,464.46	3,475.49	3,487.73	2,810.06	2,910.01
Slovenia	0.34	0.34	0.38	0.43	0.47	-4.12	11.21	12.62	10.38	1,004.78	1,055.28	1,203.81	1,217.08	1,246.03
Slovakia	0.86	0.86	1.18	0.99	0.99	-2.62	36.78	-16.43	0.95	1,889.09	1,733.42	1,982.87	1,546.66	1,375.76
Finland	4.47	4.59	4.02	2.65	2.80	-0.65	-13.93	-34.45	5.54	2,045.84	1,890.05	1,641.57	1,206.16	1,215.70
Sweden	1.55	1.73	1.81	1.79	1.54	6.85	3.30	3.99	-12.10	498.74	517.76	501.61	459.76	367.20
United Kingdom	80.69	95.58	89.44	91.78	102.62	7.76	-3.91	-3.08	0.48	4,534.38	5,165.38	4,535.12	4,315.80	4,438.76
Euro area total	145.84	145.63	154.19	144.81	147.72	-2.29	5.03	-6.25	1.81	2,332.93	2,252.31	2,279.88	2,122.60	2,026.10
EU total	242.65	258.18	260.70	254.70	276.88	4.01	-0.02	-2.21	8.49	2,678.10	2,735.62	2,608.25	2,464.52	2,469.29

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	370.61	346.65	374.54	618.33	563.52	1,073.19	988.99	1,059.20	1,722.91	1,543.25
Bulgaria	51.23	53.48	53.61	53.07	60.60	919.18	937.07	929.27	896.81	987.66
Czech Republic	167.19	157.18	121.07	126.69	570.16	1,069.82	1,023.21	806.75	851.14	3,600.24
Denmark	137.02	126.64	142.99	162.86	155.95	310.15	279.96	314.46	352.68	332.91
Germany	882.07	891.41	877.37	655.41	693.27	2,619.49	2,599.19	2,503.56	1,815.27	1,867.15
Estonia	121.81	155.76	183.31	169.18	148.76	971.76	1,150.89	1,281.09	1,126.66	964.67
Ireland	151.58	135.22	133.97	209.98	340.73	400.88	353.15	342.11	501.66	618.32
Greece	112.05	85.02	78.93	69.41	56.13	601.03	491.10	479.76	425.83	346.24
Spain	265.79	269.40	246.83	379.22	371.12	1,160.48	1,211.70	1,121.32	1,699.12	1,601.82
France	435.33	424.18	404.79	411.03	376.31	1,380.31	1,333.65	1,261.62	1,272.05	1,147.43
Croatia	.	.	55.69	62.34	56.98	.	.	545.18	613.35	546.89
Italy	167.26	161.81	161.00	146.63	141.39	613.50	605.22	608.55	552.99	524.69
Cyprus	745.06	629.00	372.08	288.72	482.55	3,243.20	2,791.26	1,775.38	1,415.08	2,340.64
Latvia	205.55	243.75	288.29	221.63	185.12	2,100.79	2,254.96	2,544.44	1,874.78	1,501.92
Lithuania	73.74	71.77	66.05	67.08	74.13	714.26	643.30	558.76	539.75	580.10
Luxembourg	2,174.29	2,512.31	2,786.33	2,610.66	2,635.38	2,674.43	3,064.42	3,264.61	2,980.79	2,875.97
Hungary	167.92	198.14	199.28	308.80	427.64	1,662.70	1,986.00	1,946.69	2,922.82	3,870.69
Malta	318.22	289.05	298.65	297.09	393.68	1,926.80	1,681.87	1,648.18	1,569.07	1,932.13
Netherlands	344.15	348.32	1,045.84	1,049.89	1,166.83	893.56	904.43	2,691.71	2,670.30	2,920.31
Austria	345.01	354.83	334.76	405.92	393.27	937.75	942.84	879.85	1,049.63	998.47
Poland	205.87	221.60	220.58	232.43	304.97	2,086.18	2,193.57	2,152.24	2,177.16	2,741.75
Portugal	167.61	146.08	156.47	155.47	143.16	1,004.47	912.12	960.96	932.30	826.66
Romania	71.04	63.38	66.13	61.65	74.84	1,073.70	952.24	916.15	817.24	927.38
Slovenia	166.29	164.08	183.86	206.62	226.53	925.22	937.35	1,054.26	1,141.14	1,211.85
Slovakia	158.40	159.25	218.43	182.18	182.86	1,213.85	1,188.86	1,601.36	1,306.44	1,270.05
Finland	828.98	847.57	739.95	485.82	510.05	2,268.92	2,296.74	1,979.27	1,292.23	1,336.52
Sweden	163.76	182.00	188.31	184.92	157.56	382.13	409.25	414.88	414.39	345.44
United Kingdom	1,275.01	1,500.34	1,395.22	1,420.79	1,576.11	4,300.76	4,626.87	4,366.57	4,059.55	3,984.14
Euro area total	441.10	439.26	464.03	432.23	435.78	1,496.26	1,488.65	1,560.53	1,435.01	1,412.96
EU total	484.81	514.62	514.22	501.23	543.27	1,847.39	1,928.48	1,922.45	1,820.90	1,884.45

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	28.29	24.55	24.87	36.47	30.65	1.68	1.48	1.60	2.71	2.28
Bulgaria	.	40.42	36.11	28.37	29.35	0.16	0.15	0.15	0.15	0.16
Czech Republic	.	19.03	15.31	14.54	.	0.72	0.64	0.49	0.52	2.17
Denmark	.	.	.	5.71	.	0.31	0.27	0.31	0.36	0.32
Germany	0.13	0.14	0.16	0.14	0.11	29.18	27.77	27.14	20.84	20.45
Estonia	110.86	77.13	68.60	91.03	131.53	0.07	0.08	0.09	0.09	0.07
Ireland	.	.	.	.	.	0.29	0.24	0.24	0.38	0.57
Greece	14.38	11.46	10.13	.	.	0.51	0.36	0.33	0.30	0.22
Spain	23.54	23.93	21.08	28.52	23.78	5.12	4.88	4.41	6.92	6.22
France	47.03	44.69	40.94	39.48	31.56	11.71	10.78	10.24	10.69	9.04
Croatia	.	.	21.74	22.63	17.65	.	.	0.09	0.10	0.09
Italy	12.56	12.19	11.82	.	.	4.14	3.78	3.75	3.50	3.10
Cyprus	.	27.02	22.13	14.79	23.85	0.26	0.21	0.12	0.10	0.15
Latvia	39.64	36.15	38.00	26.78	19.64	0.17	0.19	0.22	0.17	0.13
Lithuania	.	.	.	.	15.19	0.09	0.08	0.07	0.08	0.08
Luxembourg	7.58	8.01	8.48	6.90	7.63	0.47	0.52	0.58	0.57	0.54
Hungary	.	96.36	92.83	120.61	135.61	0.69	0.76	0.76	1.20	1.52
Malta	19.46	16.26	15.50	.	.	0.05	0.05	0.05	0.05	0.06
Netherlands	17.52	16.38	47.32	37.96	40.06	2.37	2.26	6.74	6.95	7.14
Austria	22.75	20.44	17.79	.	.	1.19	1.16	1.09	1.36	1.23
Poland	.	80.37	72.92	72.70	85.63	3.27	3.31	3.26	3.51	4.24
Portugal	30.39	27.07	26.65	23.43	18.59	0.73	0.59	0.63	0.63	0.54
Romania	.	63.26	.	49.17	50.29	0.59	0.49	0.51	0.48	0.54
Slovenia	38.40	36.23	39.38	31.50	30.71	0.14	0.13	0.15	0.17	0.17
Slovakia	40.24	36.66	43.63	34.78	28.69	0.35	0.33	0.45	0.39	0.36
Finland	57.40	53.09	42.48	25.98	24.02	1.84	1.78	1.54	1.04	1.01
Sweden	.	.	.	.	.	0.64	0.67	0.69	0.70	0.56
United Kingdom	.	.	22.67	.	22.45	33.25	37.02	34.31	36.03	37.06
Euro area total	.	31.65	31.87	27.03	24.66	60.10	56.41	59.14	56.86	53.35
EU total	29.47	.	27.66	.	.	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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	3,890.46	3,656.32	3,975.33	6,678.55	6,115.64	66.77	71.25	78.28	120.07	101.43
Bulgaria	374.65	388.56	387.19	332.82	378.81	0.68	0.75	0.53	0.23	0.19
Czech Republic	1,722.98	1,616.66	1,239.21	1,294.60	5,974.63	19.29	20.94	17.15	19.56	17.75
Denmark	615.14	552.84	652.49	766.11	819.57	82.98	85.57	90.00	90.95	.
Germany	57,082.06	58,042.07	56,981.53	49,458.30	52,372.45	13,287.07	13,225.05	13,349.97	3,209.06	3,858.06
Estonia	157.09	194.36	228.08	203.60	181.12	1.73	8.56	10.17	9.13	-
Ireland	194.22	197.71	208.24	729.54	1,382.20	97.71	96.99	95.90	69.14	99.01
Greece	905.32	696.60	666.97	594.11	464.16	6.98	6.43	5.87	0.01	0.03
Spain	10,597.47	10,979.35	10,166.89	16,248.09	15,860.39	1,098.92	988.41	778.55	529.33	482.35
France	24,540.85	24,114.69	23,198.46	22,742.47	21,635.38	1,325.14	1,310.88	1,399.30	1,378.42	1,427.00
Croatia	.	.	227.00	245.08	231.08	.	.	1.70	1.96	2.02
Italy	8,075.30	7,853.08	8,033.85	7,290.09	6,940.60	356.56	385.42	356.66	316.88	358.75
Cyprus	589.50	485.88	287.16	224.74	382.34	2.40	3.82	2.10	0.78	1.56
Latvia	420.61	492.71	576.78	438.01	361.87	0.22	0.22	0.22	0.22	0.00
Lithuania	220.29	211.13	191.62	192.81	208.44	0.66	0.60	0.65	0.56	0.71
Luxembourg	1,089.47	1,285.47	1,458.75	1,376.55	1,407.12	7.66	8.59	10.55	15.46	7.84
Hungary	1,660.90	1,950.83	1,955.62	2,073.44	2,053.76	2.19	2.21	2.20	2.11	2.29
Malta	117.75	108.38	112.08	111.71	153.69	1.23	1.59	0.32	0.08	0.15
Netherlands	5,350.99	5,437.88	17,187.14	17,373.99	19,392.69	297.21	298.09	277.95	218.73	244.80
Austria	2,577.00	2,633.80	2,424.87	3,280.30	3,219.70	278.00	312.33	366.89	144.91	131.80
Poland	7,900.35	8,505.28	8,456.15	8,902.35	11,359.58	4.76	4.68	4.64	4.93	6.32
Portugal	1,445.76	1,260.53	1,378.10	1,362.17	1,239.17	34.66	35.70	39.35	35.20	37.47
Romania	1,407.61	1,247.80	1,298.71	1,213.59	1,471.54	1.27	1.35	1.25	1.50	1.87
Slovenia	334.17	330.53	371.96	417.35	458.26	2.60	2.17	1.91	2.20	2.66
Slovakia	717.02	731.95	1,040.10	938.60	973.79	130.31	120.65	131.21	3.77	2.94
Finland	4,368.30	4,495.04	3,931.99	2,601.06	2,736.42	47.87	44.57	44.75	2.32	.
Sweden	1,395.82	1,567.77	1,638.44	1,623.23	1,394.40	60.13	62.61	63.92	61.33	51.08
United Kingdom	77,797.29	92,567.43	86,604.88	88,718.15	99,121.85	1,203.71	1,326.36	1,312.99	1,448.00	1,715.81
Euro area total	122,032.74	122,503.66	131,651.50	132,069.22	135,485.45	17,042.80	16,920.51	16,949.73	6,055.71	.
EU total	215,548.37	231,604.67	234,879.59	237,431.40	258,290.65	18,418.69	18,425.82	18,445.00	7,686.84	8,647.39

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	46.58	37.13	33.95	23.96	21.13	0.23	0.23	0.14	0.36	0.37	1.19	-	-	2.01	1.95
Bulgaria	-	-	-	0.03	0.03	0.00	0.00	0.02	0.07	0.10	-	-	-	47.95	54.23
Czech Republic	1.59	1.45	1.34	1.23	0.81	0.01	0.01	0.04	0.07	0.10	0.93	1.28	2.53	4.44	1.98
Denmark	15.30	16.78	4.99	3.17	1.84	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	251.98	226.94	201.37	171.46	153.13	0.12	0.12	0.11	0.44	0.49	-	-	-	-	-
Estonia	0.00	0.00	0.01	-	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	9.55
Ireland	378.31	300.05	284.75	145.49	65.95	-	-	-	0.04	0.27	-	-	-	0.19	0.00
Greece	325.00	229.56	186.44	149.01	126.14	0.19	0.20	0.19	0.21	0.45	0.47	0.28	0.23	0.00	0.00
Spain	462.10	403.16	344.33	323.83	322.13	0.00	0.00	-	0.00	0.00	156.17	121.15	102.15	397.19	374.59
France	1,787.53	1,628.46	1,320.02	1,216.04	1,137.30	0.10	0.11	0.11	0.24	0.40	377.21	356.54	330.26	0.98	356.55
Croatia	-	-	0.03	0.03	0.03	-	-	0.01	0.06	0.03	-	-	3.14	-	0.03
Italy	793.31	679.75	582.12	533.31	493.26	9.71	12.69	11.75	13.49	16.98	688.35	709.52	649.99	617.53	618.88
Cyprus	38.71	50.15	28.18	17.64	20.48	0.04	0.06	0.06	-	-	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.01	0.01	0.02	0.01	0.01	0.01	0.04	0.00	0.00	-	-	-	0.00	0.00
Lithuania	0.40	0.34	0.28	0.22	-	0.00	-	-	-	-	-	-	-	-	2.06
Luxembourg	-	-	-	0.97	0.85	26.53	34.86	43.43	57.23	75.09	-	-	-	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	4.92	5.52	5.82	962.55	2,142.91
Malta	12.62	10.29	12.94	13.93	14.50	-	-	-	-	0.05	-	-	-	-	0.02
Netherlands	-	-	1.63	1.90	2.00	0.43	0.34	0.29	0.16	0.03	-	-	0.00	0.00	0.00
Austria	12.90	15.10	15.10	8.29	7.23	0.21	0.18	0.16	0.18	0.20	0.30	0.42	0.72	1.33	1.64
Poland	0.48	0.37	0.20	0.20	0.22	-	-	-	-	-	-	-	-	-	-
Portugal	227.41	180.05	161.33	157.26	139.93	0.08	0.19	0.61	0.79	0.91	5.89	4.44	-	-	-
Romania	17.49	16.25	14.86	5.29	4.93	-	-	-	-	-	0.12	0.48	0.47	0.00	0.00
Slovenia	0.06	0.05	0.03	0.05	0.03	-	0.00	0.01	0.01	0.01	0.00	0.00	0.00	1.57	1.58
Slovakia	0.03	0.06	0.03	0.01	0.01	0.00	0.00	0.00	0.01	0.01	-	-	-	0.07	0.07
Finland	12.64	10.16	8.27	6.19	1.82	-	-	-	-	-	-	-	-	-	-
Sweden	3.33	4.63	1.46	0.73	0.48	-	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00
United Kingdom	1,109.41	1,054.90	863.55	860.36	877.31	-	-	-	-	-	-	-	-	-	260.91
Euro area total	4,349.18	3,770.89	3,180.49	2,769.37	-	37.65	48.98	-	73.31	95.48	1,229.58	1,192.36	-	1,026.32	1,383.20
EU total	5,497.18	4,865.61	4,067.21	3,640.62	-	37.67	49.00	-	73.52	95.71	1,235.55	1,199.63	-	2,041.26	3,843.25

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	63.30	66.90	71.51	73.73	77.67	50.38	53.82	56.72	59.60	60.22	-	-	-	0.44	0.43
Bulgaria	1.12	1.38	1.73	2.30	2.81	0.71	0.93	1.26	1.44	1.82	-	-	-	0.03	0.05
Czech Republic	10.13	11.48	12.29	13.50	15.84	8.88	9.84	10.52	11.48	12.93	0.03	0.03	0.03	0.03	0.04
Denmark	49.77	52.89	55.13	58.80	64.72	45.76	48.69	50.80	54.22	59.77	-	-	-	-	-
Germany	186.83	198.33	223.58	237.92	243.25	137.89	145.89	163.10	159.17	159.02	45.80	49.16	56.02	73.61	78.53
Estonia	3.15	3.48	3.74	4.30	4.69	2.64	2.97	3.22	3.62	3.97	-	-	-	-	-
Ireland	23.57	25.93	27.63	24.61	34.33	12.90	15.40	17.60	17.67	25.43	-	-	-	0.91	1.01
Greece	6.35	5.93	5.76	6.06	8.88	0.90	1.11	1.35	1.83	4.49	0.27	0.24	0.23	0.20	0.18
Spain	107.29	106.71	108.68	121.90	131.04	44.87	45.41	47.93	56.18	67.65	-	-	-	-	-
France	393.59	421.57	438.43	443.31	469.64	-	-	-	215.76	256.72	-	-	-	77.57	110.95
Croatia	.	.	5.19	6.55	6.89	.	.	2.62	2.90	3.20	.	.	2.17	2.29	2.35
Italy	122.61	123.28	129.63	142.28	157.34	67.01	73.70	78.79	88.37	103.20	-	-	-	-	-
Cyprus	3.30	3.51	3.20	2.85	3.22	1.60	1.75	1.69	1.55	1.73	0.09	0.09	0.05	0.00	0.10
Latvia	2.34	2.75	3.22	3.82	4.25	1.58	1.86	2.18	2.52	2.70	0.33	0.46	0.59	0.70	0.83
Lithuania	1.96	2.37	2.79	3.12	4.00	1.48	1.84	2.22	2.51	3.34	-	-	-	-	-
Luxembourg	5.67	6.38	6.66	7.33	7.83	2.39	2.68	2.83	3.00	3.17	-	-	-	-	-
Hungary	6.41	7.04	7.84	8.62	10.34	5.45	5.96	6.55	7.11	8.60	0.10	0.08	0.10	0.12	0.13
Malta	0.86	0.98	1.09	1.23	1.39	0.45	0.52	0.61	0.70	0.82	-	-	-	0.00	0.00
Netherlands	96.32	98.75	103.10	109.50	117.27	85.11	87.49	91.76	97.40	103.86	-	-	-	-	-
Austria	25.77	28.08	30.11	33.13	33.18	16.50	17.95	19.29	21.18	21.23	4.82	5.40	5.81	6.64	6.73
Poland	25.59	28.66	31.79	37.51	43.68	18.97	21.57	24.07	29.32	35.42	0.82	0.87	0.72	0.74	0.71
Portugal	55.73	55.08	56.83	61.61	65.37	-	-	-	-	-	-	-	-	-	-
Romania	4.82	5.47	6.29	7.36	8.74	3.97	4.50	5.20	6.03	7.25	0.03	0.02	0.02	0.02	0.02
Slovenia	4.54	4.72	4.75	4.83	4.87	2.82	2.99	3.08	3.17	3.14	1.60	1.61	1.54	1.51	1.56
Slovakia	7.72	8.30	11.03	13.09	14.72	7.10	7.64	10.23	12.07	13.53	0.02	0.01	0.02	0.04	0.06
Finland	36.10	38.96	39.59	42.51	44.06	30.48	32.96	33.17	34.36	35.29	-	-	-	1.29	1.83
Sweden	88.15	97.51	104.03	107.77	97.97	53.71	59.40	63.63	66.42	71.48	3.88	4.16	4.10	3.98	4.36
United Kingdom	578.33	630.28	660.26	752.01	905.42	401.74	440.24	472.22	544.79	677.72	21.41	23.07	21.82	22.38	11.03
Euro area total	1,142.69	1,196.90	1,265.32	1,334.03	1,427.01	463.03	492.27	531.37	778.15	869.49	52.60	56.52	63.67	162.94	202.19
EU total	1,911.32	2,036.74	2,155.88	2,331.57	2,583.42	1,005.30	1,087.13	1,172.65	1,504.37	1,747.67	79.19	85.22	93.23	192.53	220.89

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	-	-	-	0.27	0.29	-	-	-	-	-	12.92	13.09	14.79	13.43	16.74
Bulgaria	0.41	0.45	0.47	0.83	0.95	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Czech Republic	1.22	1.61	1.74	1.98	2.87	-	-	-	-	-	-	-	-	-	-
Denmark	4.01	4.20	4.33	4.58	4.95	-	-	-	-	-	-	-	-	-	-
Germany	3.14	3.28	4.45	5.14	5.70	-	-	-	-	-	-	-	-	-	-
Estonia	0.51	0.52	0.52	0.68	0.73	-	-	-	-	-	-	-	-	-	-
Ireland	10.67	10.53	10.03	6.03	7.90	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Greece	5.17	4.58	4.18	4.03	4.21	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Spain	-	-	-	-	-	-	-	-	-	-	62.10	61.05	60.56	65.71	63.39
France	-	-	-	5.54	13.17	-	-	-	113.24	53.93	-	-	-	31.19	35.40
Croatia	-	-	0.20	0.11	0.10	-	-	0.02	0.02	0.03	-	-	0.18	0.21	0.20
Italy	-	-	-	-	-	-	-	-	-	-	55.60	49.58	50.85	53.91	54.15
Cyprus	1.60	1.65	1.44	1.30	1.39	0.01	0.02	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	0.43	0.44	0.45	0.60	0.72	-	-	-	-	-	-	-	-	-	-
Lithuania	0.48	0.53	0.57	0.61	0.66	-	-	-	-	-	-	-	-	-	-
Luxembourg	3.27	3.70	3.83	4.33	4.66	-	-	-	-	-	-	-	-	-	-
Hungary	0.86	1.00	1.18	1.40	1.61	-	-	-	-	-	-	-	-	-	-
Malta	0.42	0.46	0.49	0.53	0.58	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Netherlands	-	-	-	-	-	-	-	-	-	-	11.20	11.27	11.34	12.10	13.41
Austria	4.45	4.73	5.01	5.31	5.22	-	-	-	-	-	-	-	-	-	-
Poland	5.80	6.22	7.00	7.45	7.55	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	46.12	45.50	52.41	57.75	61.43	9.62	9.58	4.43	3.86	3.94
Romania	0.82	0.94	1.07	1.31	1.47	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Slovenia	0.12	0.12	0.13	0.15	0.17	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Slovakia	0.60	0.65	0.79	0.98	1.13	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	2.75	2.95	-	-	-	-	-	5.62	5.99	6.42	4.11	4.00
Sweden	7.53	8.16	8.70	8.92	15.87	10.19	11.50	12.41	12.60	0.00	12.85	14.28	15.19	15.86	6.25
United Kingdom	135.39	148.09	149.02	166.81	200.71	-	-	-	-	-	19.80	18.88	17.19	18.03	15.96
Euro area total	29.96	30.22	30.87	37.64	49.46	46.13	45.51	52.42	170.98	115.36	157.06	150.56	148.38	184.33	191.02
EU total	186.90	201.84	205.58	231.62	285.54	56.32	57.01	64.84	183.61	115.38	189.70	183.73	180.95	218.42	213.43

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	95.62	95.42	95.58	96.81	96.79	1.64	1.86	1.88	1.74	1.61	1.56	1.75	1.72	1.07	1.23
Bulgaria	99.52	99.45	99.41	86.81	86.85	0.18	0.19	0.14	0.06	0.04	0.30	0.35	0.44	0.60	0.64
Czech Republic	98.18	97.87	97.38	97.09	99.39	1.10	1.27	1.35	1.47	0.30	0.58	0.70	0.97	1.01	0.26
Denmark	80.60	78.08	81.30	83.36	92.49	10.87	12.08	11.21	9.90	.	6.52	7.47	6.87	6.40	7.30
Germany	80.62	80.96	80.53	93.18	92.49	18.76	18.45	18.87	6.05	6.81	0.26	0.28	0.32	0.45	0.43
Estonia	96.99	94.16	94.25	91.46	92.71	1.07	4.15	4.20	4.10	-	1.95	1.69	1.55	1.93	2.40
Ireland	27.99	31.85	33.78	75.29	87.38	14.08	15.63	15.55	7.14	6.26	3.40	4.18	4.48	2.54	2.17
Greece	72.76	74.19	77.07	78.58	76.16	0.56	0.68	0.68	0.00	0.00	0.51	0.63	0.67	0.80	1.46
Spain	85.31	87.15	88.40	92.21	92.05	8.85	7.85	6.77	3.00	2.80	0.86	0.85	0.94	0.69	0.76
France	86.34	86.64	86.93	83.55	86.45	4.66	4.71	5.24	5.06	5.70	1.38	1.51	1.64	1.63	1.88
Croatia	.	.	95.75	92.88	96.26	.	.	0.72	0.74	0.84	.	.	2.19	2.48	2.87
Italy	80.38	80.43	82.28	81.79	80.84	3.55	3.95	3.65	3.56	4.18	1.22	1.26	1.33	1.60	1.83
Cyprus	92.99	89.41	89.54	91.31	93.77	0.38	0.70	0.66	0.32	0.38	0.52	0.65	1.00	1.16	0.79
Latvia	99.39	99.40	99.40	99.08	98.84	0.05	0.04	0.04	0.05	0.00	0.55	0.56	0.55	0.86	1.16
Lithuania	98.65	98.45	98.09	98.02	96.79	0.29	0.28	0.33	0.29	0.33	0.88	1.11	1.43	1.58	1.86
Luxembourg	96.47	96.27	96.01	94.44	93.89	0.68	0.64	0.69	1.06	0.52	0.50	0.48	0.44	0.50	0.52
Hungary	99.19	99.25	99.20	68.05	48.79	0.13	0.11	0.11	0.07	0.05	0.38	0.36	0.40	0.28	0.25
Malta	88.89	89.39	88.65	87.97	90.51	0.93	1.31	0.25	0.07	0.09	0.65	0.81	0.86	0.97	0.82
Netherlands	93.14	93.19	97.82	98.13	98.16	5.17	5.11	1.58	1.24	1.24	1.68	1.69	0.59	0.62	0.59
Austria	89.04	88.09	85.45	94.58	94.87	9.61	10.45	12.93	4.18	3.88	0.89	0.94	1.06	0.96	0.98
Poland	99.61	99.61	99.57	99.52	96.86	0.06	0.05	0.05	0.06	0.05	0.32	0.34	0.37	0.42	0.37
Portugal	81.70	82.07	84.22	84.24	83.57	1.96	2.32	2.40	2.18	2.53	3.15	3.59	3.47	3.81	4.41
Romania	98.34	98.15	98.27	98.85	98.95	0.09	0.11	0.09	0.12	0.13	0.34	0.43	0.48	0.60	0.59
Slovenia	97.89	97.95	98.23	97.97	98.04	0.76	0.64	0.50	0.52	0.57	1.33	1.40	1.25	1.13	1.04
Slovakia	83.85	85.02	87.97	95.08	98.21	15.24	14.01	11.10	0.38	0.30	0.90	0.96	0.93	1.33	1.48
Finland	97.79	97.96	97.70	98.01	97.89	1.07	0.97	1.11	0.09	.	0.81	0.85	0.98	1.60	1.58
Sweden	90.20	90.49	90.63	90.53	90.32	3.89	3.61	3.54	3.42	3.31	5.70	5.63	5.75	6.01	6.35
United Kingdom	96.42	96.85	96.83	96.67	96.59	1.49	1.39	1.47	1.58	1.67	0.72	0.66	0.74	0.82	0.88
Euro area total	83.68	84.12	85.38	91.20	91.72	11.69	11.62	10.99	4.18	.	0.78	0.82	0.82	0.92	0.97
EU total	88.83	89.71	90.10	93.22	93.29	7.59	7.14	7.08	3.02	3.13	0.79	0.79	0.83	0.92	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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1.14	0.97	0.82	0.35	0.33	0.01	0.01	0.00	0.01	0.01	0.03	-	-	0.03	0.03
Bulgaria	-	-	-	0.01	0.01	0.00	0.00	0.01	0.02	0.02	-	-	-	12.51	12.43
Czech Republic	0.09	0.09	0.11	0.09	0.01	0.00	0.00	0.00	0.01	0.00	0.05	0.08	0.20	0.33	0.03
Denmark	2.00	2.37	0.62	0.34	0.21	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	0.36	0.32	0.28	0.32	0.27	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	4.89
Ireland	54.53	48.34	46.19	15.01	4.17	-	-	-	0.00	0.02	-	-	-	0.02	0.00
Greece	26.12	24.45	21.54	19.71	20.70	0.02	0.02	0.02	0.03	0.07	0.04	0.03	0.03	0.00	0.00
Spain	3.72	3.20	2.99	1.84	1.87	0.00	0.00	-	0.00	0.00	1.26	0.96	0.89	2.25	2.17
France	6.29	5.85	4.95	4.47	4.54	0.00	0.00	0.00	0.00	0.00	1.33	1.28	1.24	0.00	1.42
Croatia	-	-	0.01	0.01	0.01	-	-	0.00	0.02	0.01	-	-	1.33	-	0.01
Italy	7.90	6.96	5.96	5.98	5.75	0.10	0.13	0.12	0.15	0.20	6.85	7.27	6.66	6.93	7.21
Cyprus	6.11	9.23	8.79	7.17	5.02	0.01	0.01	0.02	-	-	0.00	0.00	0.00	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	-	-	-	0.00	0.00
Lithuania	0.18	0.16	0.15	0.11	-	0.00	-	-	-	-	-	-	-	-	0.96
Luxembourg	-	-	-	0.07	0.06	2.35	2.61	2.86	3.93	5.01	-	-	-	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.29	0.28	0.30	31.59	50.91
Malta	9.53	8.49	10.24	10.97	8.54	-	-	-	-	0.03	-	-	-	-	0.01
Netherlands	-	-	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	-	-	0.00	0.00	0.00
Austria	0.45	0.51	0.53	0.24	0.21	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.03	0.04	0.05
Poland	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	-	-	-	-	-
Portugal	12.85	11.72	9.86	9.73	9.44	0.00	0.01	0.04	0.05	0.06	0.33	0.29	-	-	-
Romania	1.22	1.28	1.12	0.43	0.33	-	-	-	-	-	0.01	0.04	0.04	0.00	0.00
Slovenia	0.02	0.01	0.01	0.01	0.01	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	0.34
Slovakia	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.01	0.01
Finland	0.28	0.22	0.21	0.23	0.07	-	-	-	-	-	-	-	-	-	-
Sweden	0.22	0.27	0.08	0.04	0.03	-	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00
United Kingdom	1.37	1.10	0.97	0.94	0.85	-	-	-	-	-	-	-	-	-	0.25
Euro area total	2.98	2.59	2.06	1.91	-	0.03	0.03	-	0.05	0.06	0.84	0.82	-	0.71	0.94
EU total	2.27	1.88	1.56	1.43	-	0.02	0.02	-	0.03	0.03	0.51	0.46	-	0.80	1.39

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)			
	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-7.95	7.44	68.67	-9.78	4.51	8.57	53.99	-16.77	3.52	5.62	3.52	3.79
Bulgaria	0.89	0.55	-12.29	14.85	8.05	-28.83	-56.81	-13.67	19.98	26.36	35.25	23.57
Czech Republic	-6.29	-21.99	10.73	357.66	8.41	-16.63	20.86	-9.99	13.22	8.98	16.36	16.41
Denmark	-11.89	17.66	17.25	6.71	1.10	4.86	0.92	.	4.19	3.92	6.50	9.80
Germany	-0.31	-3.09	-13.20	5.68	-2.42	-0.35	-75.96	19.98	4.07	11.28	6.42	2.03
Estonia	19.43	15.05	-10.82	-10.86	378.98	16.45	-10.35	-	6.65	5.28	14.95	9.24
Ireland	0.09	5.01	251.39	89.08	-2.40	-1.42	-27.68	42.92	8.16	6.24	-10.66	39.20
Greece	-23.28	-2.50	-8.64	-22.18	-8.10	-7.13	-99.79	124.17	-6.88	-1.06	7.97	45.89
Spain	0.59	-7.68	61.59	-2.29	-12.68	-21.47	-31.25	-8.79	-3.44	1.54	13.41	7.61
France	-3.19	-4.56	-2.06	-5.15	-2.54	5.90	-1.59	3.21	5.52	3.17	1.01	5.62
Croatia	-	-	8.87	-5.69	-	-	15.93	3.18	-	-	27.23	5.11
Italy	-5.22	1.69	-9.26	-4.89	5.36	-8.02	-11.15	13.10	-2.00	4.53	9.76	10.48
Cyprus	-18.72	-40.12	-20.95	71.16	57.31	-44.22	-62.39	99.88	4.91	-7.68	-9.96	13.68
Latvia	13.83	18.24	-24.29	-17.71	-4.17	2.75	-0.12	-	14.49	18.03	18.38	10.70
Lithuania	-6.86	-9.69	0.72	8.32	-10.49	7.36	-13.64	26.82	17.80	17.08	11.73	28.62
Luxembourg	15.11	11.80	-4.78	1.31	9.47	20.99	47.84	-49.74	9.85	2.80	11.11	5.87
Hungary	15.71	2.27	11.14	-1.52	-0.57	1.62	0.43	7.81	8.13	13.56	15.34	19.20
Malta	-10.38	2.39	-0.73	35.82	25.35	-80.22	-73.42	71.10	10.78	10.05	12.00	12.01
Netherlands	-1.72	211.70	1.19	11.06	-3.00	-8.05	-21.23	11.36	-0.84	2.95	6.32	6.56
Austria	-0.68	-9.74	34.20	-2.92	9.18	15.17	-60.82	-10.04	5.91	5.14	9.16	-0.96
Poland	7.08	-0.87	5.68	28.11	-2.09	-1.12	6.49	28.74	11.38	10.59	18.47	16.91
Portugal	-14.61	9.11	-0.86	-9.30	0.89	9.98	-10.27	6.12	-3.20	2.98	8.73	5.79
Romania	-10.85	1.82	-6.96	22.16	6.93	-9.55	19.39	25.60	14.11	12.46	16.51	19.69
Slovenia	-4.06	11.53	12.31	10.47	-19.25	-12.67	15.22	21.84	0.88	-0.25	1.83	1.37
Slovakia	-1.27	41.53	-9.67	4.27	-10.46	8.32	-97.12	-21.63	4.06	32.31	18.82	13.02
Finland	-0.48	-14.16	-34.24	5.41	-9.95	-1.47	-94.85	.	4.37	-0.26	6.73	3.84
Sweden	7.20	3.46	3.88	-12.30	-0.63	1.06	0.60	-14.98	5.57	5.61	8.63	-7.20
United Kingdom	8.25	-3.93	-3.25	0.40	0.24	1.65	4.16	6.48	-0.85	7.56	7.57	8.19
Euro area total	-1.78	6.61	0.08	2.38	-2.85	-0.62	-64.20	.	2.49	4.88	5.37	6.76
EU total	5.03	0.41	1.19	8.57	-2.21	-0.89	-58.28	12.27	4.17	4.80	8.26	10.58

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			
	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-21.93	-9.64	-29.14	-13.12	-3.71	-39.06	160.37	-1.06	-	-	-	-4.16
Bulgaria	-	-	-	17.55	228.76	2,587.22	264.01	33.17	-	-	-	14.12
Czech Republic	-8.96	-5.69	-2.63	-35.11	-18.60	291.63	80.44	46.35	36.64	101.86	85.73	-55.77
Denmark	7.52	-70.36	-36.52	-42.21	-	-	-	-	-	-	-	-
Germany	-11.70	-12.41	-14.85	-10.87	-2.76	-11.89	308.78	10.19	-	-	-	-
Estonia	488.86	44.15	-	-	-	-	-	-	-17.26	-67.32	233.00	7,842,254.71
Ireland	-22.01	-5.38	-48.75	-54.76	-	-	-	626.05	-	-	-	-99.13
Greece	-29.58	-17.30	-18.02	-15.69	6.99	-5.99	16.14	112.24	-40.54	-17.56	-	-
Spain	-15.30	-14.85	-4.91	-0.43	-49.73	-	-	-	-24.68	-15.94	293.16	-5.60
France	-10.25	-19.58	-7.97	-6.75	9.90	-4.20	123.79	63.95	-6.88	-8.11	-99.70	36,265.24
Croatia	-	-	-7.94	-8.48	-	-	677.16	-56.74	-	-	-	-
Italy	-16.49	-14.87	-8.38	-7.60	27.33	-7.93	14.75	25.75	0.46	-8.94	-4.99	0.12
Cyprus	27.76	-43.06	-36.78	16.81	27.24	13.36	-	-	-	-	-	-
Latvia	3.63	-16.42	60.32	-47.32	4.21	307.25	-99.57	52.02	-	-	-	-
Lithuania	-17.63	-15.98	-23.48	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-12.69	28.16	22.75	32.96	30.05	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	10.57	7.57	17,243.62	121.34
Malta	-20.60	24.55	7.20	2.73	-	-	-	64.36	-	-	-	-
Netherlands	-	-	16.56	4.64	-22.50	-15.18	-46.82	-83.76	-	-	-	-71.57
Austria	13.76	-1.99	-45.49	-13.83	-16.50	-11.38	14.17	6.71	39.02	67.74	82.89	22.16
Poland	-23.73	-46.18	1.14	12.42	-	-	-	-	-	-	-	-
Portugal	-22.45	-10.58	-2.23	-11.29	126.69	222.83	29.84	14.28	-26.25	-	-	-
Romania	-6.59	-10.50	-64.58	-6.12	-	-	-	-	320.77	-4.23	-	-
Slovenia	-24.80	-28.80	63.09	-39.23	-	596.13	59.59	36.84	-	-	-	0.76
Slovakia	85.87	-53.32	-73.42	-16.88	60.07	-27.37	166.46	38.11	-	-	-	-5.35
Finland	-22.26	-20.11	-25.60	-70.53	-	-	-	-	-	-	-	-
Sweden	32.66	-68.88	-47.78	-33.04	-	-	-	-	-	-	-	-
United Kingdom	-13.50	-15.94	-5.90	-8.37	-	-	-	-	-	-	-	-
Euro area total	-15.16	-16.33	-12.75	-	27.28	-	29.10	29.97	-5.12	-	-5.43	34.50
EU total	-13.48	-17.24	-10.40	-	27.14	-	29.18	29.92	-5.09	-	85.86	87.90

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	3,789.5	3,861.9	3,886.7	4,887.7	4,862.5	252.4	249.4	250.0	226.8	245.4	54.8	54.5	53.7	48.9	49.9
Bulgaria	2,112.7	2,081.1	1,884.6	1,728.9	1,724.2	79.4	108.7	95.0	40.5	38.1	39.9	42.3	38.1	35.2	35.3
Czech Republic	3,192.6	2,740.6	2,239.9	2,265.9	3,942.9	132.3	148.6	116.2	137.8	227.0	37.6	35.8	31.9	27.9	26.3
Denmark	2,086.3	1,841.0	2,059.9	2,215.6	2,106.9	427.1	405.1	416.8	439.2	.	43.4	42.3	40.4	38.8	37.9
Germany	9,400.1	9,436.2	9,164.9	8,277.6	8,727.4	1,536.4	1,501.2	1,379.6	370.0	388.2	63.5	62.3	61.5	71.0	66.6
Estonia	1,614.0	1,903.6	2,127.3	1,551.2	1,327.9	91.4	439.1	2,018.9	4,074.1	-	16.0	16.4	16.5	17.4	17.8
Ireland	1,275.0	1,294.7	1,354.7	4,379.9	6,256.9	913.1	889.1	883.2	758.8	860.6	69.5	63.3	63.3	56.6	57.0
Greece	8,705.7	5,067.5	4,586.8	3,003.7	1,895.7	376.5	393.7	410.1	0.7	1.5	84.7	80.1	74.1	68.9	61.5
Spain	13,045.6	12,942.2	11,480.1	17,703.1	15,946.5	480.6	405.6	320.2	253.3	237.9	45.0	44.2	43.5	44.2	43.9
France	8,242.0	7,786.0	7,137.5	6,655.8	6,442.6	375.0	370.0	450.3	389.2	370.7	49.8	49.7	48.9	47.0	45.9
Croatia	.	.	809.8	845.3	762.4	.	.	93.7	98.0	96.4	.	.	25.6	30.1	29.1
Italy	6,400.2	6,226.3	6,370.7	5,411.2	4,718.2	593.6	640.0	571.3	521.1	525.8	78.2	75.7	71.5	70.0	69.3
Cyprus	22,452.2	15,599.7	10,023.5	16,561.2	23,747.9	311.2	535.9	358.6	187.0	240.6	84.7	84.6	77.8	73.8	72.7
Latvia	3,526.9	3,781.8	4,127.4	3,162.0	2,481.0	51.7	50.3	49.4	49.9	-	20.5	21.5	21.2	20.0	19.7
Lithuania	1,434.4	1,261.1	1,124.1	1,092.0	1,427.4	44.4	45.9	47.3	40.0	41.7	18.3	18.1	17.9	18.2	19.3
Luxembourg	15,812.8	19,056.4	21,239.5	23,833.7	23,800.1	458.0	555.6	685.4	1,036.7	452.8	79.4	77.2	74.5	72.1	70.7
Hungary	3,046.3	3,535.0	3,732.5	3,794.8	3,746.9	34.4	34.4	34.2	32.0	33.8	27.7	26.0	25.1	24.0	24.0
Malta	17,072.7	15,430.1	14,001.6	12,639.5	14,991.4	925.6	1,131.2	132.3	43.0	61.0	62.5	62.2	57.5	63.8	64.6
Netherlands	3,247.1	3,349.1	8,535.3	8,503.2	9,829.2	221.7	217.8	209.0	188.0	188.3	39.4	37.4	35.7	34.6	33.9
Austria	2,571.9	2,644.4	2,471.8	6,261.0	6,296.8	319.2	349.8	406.8	321.9	309.4	62.2	62.0	61.1	59.3	57.2
Poland	4,861.4	4,896.7	4,589.3	4,502.3	4,934.7	204.3	201.4	201.0	208.9	250.2	24.9	23.6	21.9	20.0	17.1
Portugal	7,157.5	6,126.7	5,139.8	4,983.8	4,451.6	142.6	141.5	178.6	161.6	157.2	45.0	45.3	46.5	48.4	47.6
Romania	7,855.8	6,437.8	7,319.3	6,158.0	6,636.2	328.5	191.7	158.7	159.9	181.4	37.0	34.6	33.5	32.2	31.6
Slovenia	1,996.7	2,193.5	2,594.4	2,763.5	2,769.8	50.6	52.2	48.9	56.5	65.4	37.6	37.0	36.0	34.5	32.8
Slovakia	3,162.3	2,963.0	3,526.1	2,931.0	2,808.4	1,780.4	1,527.3	1,550.2	126.3	99.6	50.6	48.7	50.9	47.9	44.9
Finland	4,328.0	3,774.2	3,398.1	3,001.8	3,113.5	584.9	550.9	623.6	910.1	.	33.1	33.7	32.4	31.9	31.0
Sweden	1,679.7	1,825.1	1,832.7	1,696.2	1,298.3	208.1	210.8	204.9	189.9	182.4	44.5	44.5	43.4	41.1	34.4
United Kingdom	21,601.4	25,065.0	22,372.2	22,519.0	24,463.7	362.3	388.2	372.5	394.3	439.0	58.4	59.8	56.9	57.8	62.0
Euro area total	7,237.3	7,115.4	7,311.1	7,371.6	7,437.8	938.2	911.6	894.4	346.4	.	51.6	50.9	50.0	49.5	48.2
EU total	8,646.7	9,037.9	8,705.0	8,758.3	8,955.9	828.4	810.0	792.0	350.0	364.4	51.5	51.2	49.5	49.1	48.8

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	7,169.5	6,831.1	7,929.0	2,811.2	2,229.1	4.6	4.9	4.8	12.8	52.1	9,658.5	-	-	1,649.1	78.8
Bulgaria	-	-	-	766.6	1,645.1	17.8	130.5	187.8	94.9	95.4	-	-	-	530.4	511.0
Czech Republic	2,419.0	2,281.6	2,226.5	2,263.5	2,257.1	0.5	1.4	4.6	7.7	123.0	2,134.8	1,734.1	3,535.4	4,462.6	2,806.1
Denmark	2,738.4	3,977.2	1,725.6	1,495.4	1,208.3	-	-	-	-	-	-	-	-	-	-
Germany	6,204.8	6,595.1	6,428.1	5,740.0	7,229.9	3.4	3.6	3.4	12.9	15.4	-	-	-	-	-
Estonia	636.0	1,293.3	1,426.3	-	1,296.3	-	-	-	-	-	5.3	6.0	6.0	-	6,021.0
Ireland	4,492.5	3,960.9	4,136.7	3,392.6	2,456.8	-	-	-	45.0	178.5	-	-	-	150.0	551.0
Greece	16,727.5	14,840.9	16,802.0	16,280.4	16,556.3	47.4	44.6	42.1	36.7	48.5	1,132.7	836.3	818.2	-	-
Spain	4,882.5	4,811.2	4,522.7	4,249.6	4,999.9	4.2	2.8	-	-	-	4,953.5	4,905.9	5,168.4	863.5	882.7
France	601.6	580.4	503.7	489.8	508.0	2.2	2.2	2.2	4.6	11.0	3,831.7	3,757.4	3,561.3	37.7	4,920.5
Croatia	-	-	210.9	220.5	618.6	-	-	15.7	14.1	6.7	-	-	10,137.2	-	202.3
Italy	2,720.4	2,465.7	2,306.2	2,303.6	2,364.3	64.0	66.4	48.2	46.3	45.4	2,400.4	2,337.2	2,225.2	2,201.4	2,190.6
Cyprus	1,927.6	2,465.9	1,873.0	3,541.9	3,340.9	63.3	58.3	53.5	-	-	-	-	-	-	-
Latvia	871.2	1,161.4	1,281.4	2,649.3	1,961.6	7.4	6.1	18.5	2.1	2.3	-	-	-	-	-
Lithuania	2,382.7	2,444.1	2,434.4	2,292.0	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	3,432.6	3,243.2	34.4	35.0	35.0	37.3	40.6	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-	411.8	487.5	534.3	33,970.4	77,748.6
Malta	1,294.8	1,355.1	1,371.5	1,437.3	1,501.3	-	-	-	-	60.3	-	-	-	-	715.3
Netherlands	-	-	8,871.5	9,951.5	10,095.0	2.5	2.3	2.4	2.0	5.4	-	-	-	-	-
Austria	6,450.0	8,483.1	9,376.4	6,395.0	6,666.2	7.9	6.3	5.9	18.7	18.6	92.5	96.1	136.3	166.9	189.2
Poland	4,413.2	3,480.8	2,033.8	1,875.1	2,160.7	-	-	-	-	-	-	-	-	-	-
Portugal	2,132.2	2,030.1	1,936.9	2,115.3	2,040.1	37.6	27.2	19.8	18.8	17.8	14,338.2	13,365.6	-	-	-
Romania	2,442.7	2,380.3	2,539.1	2,670.9	2,724.4	-	-	-	-	-	11,514.1	30,108.5	5,822.4	-	-
Slovenia	418.1	448.8	385.5	895.7	785.9	-	48.3	47.1	40.5	38.9	-	-	-	79.3	78.0
Slovakia	593.8	1,141.2	668.5	-	2,936.0	34.8	41.1	30.0	62.1	59.1	-	-	-	4.9	4.3
Finland	33,434.3	30,782.8	29,535.7	29,060.5	21,932.4	-	-	-	-	-	-	-	-	-	-
Sweden	8,333.5	23,167.3	14,563.9	32,972.4	5,947.0	-	-	-	-	0.1	-	-	-	-	-
United Kingdom	1,143.7	1,244.0	1,202.7	1,336.0	1,572.2	-	-	-	-	-	-	-	-	-	-
Euro area total	1,192.3	1,104.1	1,001.8	931.8	-	29.9	32.5	-	35.2	40.1	2,921.4	2,784.4	-	1,244.4	1,510.9
EU total	1,186.8	1,138.0	1,042.1	1,005.4	-	29.3	32.3	-	35.1	40.0	2,851.7	2,724.6	-	2,161.2	3,660.2

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	354.39	330.77	357.98	598.60	545.45	6.08	6.45	7.05	10.76	9.05	5.77	6.05	6.44	6.61	6.93
Bulgaria	50.98	53.18	53.29	46.07	52.63	0.09	0.10	0.07	0.03	0.03	0.15	0.19	0.24	0.32	0.39
Czech Republic	164.15	153.83	117.90	123.00	566.70	1.84	1.99	1.63	1.86	1.68	0.96	1.09	1.17	1.28	1.50
Denmark	110.44	98.88	116.25	135.76	144.24	14.90	15.30	16.03	16.12	.	8.94	9.46	9.82	10.42	11.39
Germany	711.08	721.68	706.56	610.72	641.18	165.52	164.44	165.54	39.63	47.23	2.33	2.47	2.77	2.94	2.98
Estonia	118.14	146.67	172.77	154.73	137.91	1.30	6.46	7.70	6.94	-	2.37	2.63	2.83	3.27	3.57
Ireland	42.43	43.07	45.25	158.09	297.75	21.35	21.13	20.84	14.98	21.33	5.15	5.65	6.00	5.33	7.39
Greece	81.52	63.07	60.83	54.54	42.75	0.63	0.58	0.53	0.00	0.00	0.57	0.54	0.53	0.56	0.82
Spain	226.75	234.77	218.21	349.69	341.63	23.51	21.14	16.71	11.39	10.39	2.30	2.28	2.33	2.62	2.82
France	375.85	367.52	351.88	343.40	325.32	20.29	19.98	21.23	20.81	21.46	6.03	6.42	6.65	6.69	7.06
Croatia	.	.	53.32	57.90	54.85	.	.	0.40	0.46	0.48	.	.	1.22	1.55	1.63
Italy	134.45	130.15	132.47	119.92	114.29	5.94	6.39	5.88	5.21	5.91	2.04	2.04	2.14	2.34	2.59
Cyprus	692.82	562.40	333.16	263.62	452.47	2.82	4.42	2.44	0.92	1.84	3.88	4.06	3.71	3.35	3.81
Latvia	204.30	242.28	286.55	219.58	182.97	0.11	0.11	0.11	0.11	0.00	1.14	1.35	1.60	1.92	2.15
Lithuania	72.75	70.66	64.79	65.75	71.75	0.22	0.20	0.22	0.19	0.25	0.65	0.79	0.94	1.06	1.38
Luxembourg	2,097.56	2,418.57	2,675.13	2,465.61	2,474.28	14.74	16.16	19.35	27.68	13.78	10.91	12.00	12.21	13.13	13.77
Hungary	166.56	196.65	197.68	210.15	208.65	0.22	0.22	0.22	0.21	0.23	0.64	0.71	0.79	0.87	1.05
Malta	282.87	258.39	264.75	261.35	356.33	2.96	3.78	0.75	0.20	0.34	2.08	2.34	2.58	2.87	3.23
Netherlands	320.55	324.61	1,023.04	1,030.30	1,145.33	17.80	17.79	16.54	12.97	14.46	5.77	5.90	6.14	6.49	6.93
Austria	307.21	312.57	286.05	383.93	373.10	33.14	37.07	43.28	16.96	15.27	3.07	3.33	3.55	3.88	3.84
Poland	205.07	220.72	219.63	231.33	295.40	0.12	0.12	0.12	0.13	0.16	0.66	0.74	0.83	0.97	1.14
Portugal	136.94	119.88	131.78	130.96	119.63	3.28	3.40	3.76	3.38	3.62	5.28	5.24	5.43	5.92	6.31
Romania	69.86	62.20	64.98	60.94	74.06	0.06	0.07	0.06	0.08	0.09	0.24	0.27	0.31	0.37	0.44
Slovenia	162.78	160.71	180.60	202.42	222.09	1.27	1.05	0.93	1.07	1.29	2.21	2.29	2.31	2.34	2.36
Slovakia	132.83	135.39	192.15	173.22	179.59	24.14	22.32	24.24	0.70	0.54	1.43	1.54	2.04	2.42	2.72
Finland	810.70	830.26	722.93	476.17	499.30	8.88	8.23	8.23	0.42	.	6.70	7.20	7.28	7.78	8.04
Sweden	147.72	164.69	170.66	167.41	142.30	6.36	6.58	6.66	6.33	5.21	9.33	10.24	10.84	11.12	10.00
United Kingdom	1,229.32	1,453.06	1,350.96	1,373.41	1,522.38	19.02	20.82	20.48	22.42	26.35	9.14	9.89	10.30	11.64	13.91
Euro area total	369.10	369.49	396.20	394.20	399.69	51.55	51.04	51.01	18.08	.	3.46	3.61	3.81	3.98	4.21
EU total	430.66	461.65	463.29	467.26	506.79	36.80	36.73	36.38	15.13	16.97	3.82	4.06	4.25	4.59	5.07

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	4.24	3.36	3.06	2.15	1.88	0.02	0.02	0.01	0.03	0.03	0.11	-	-	0.18	0.17
Bulgaria	-	-	-	0.00	0.00	0.00	0.00	0.00	0.01	0.01	-	-	-	6.64	7.53
Czech Republic	0.15	0.14	0.13	0.12	0.08	0.00	0.00	0.00	0.01	0.01	0.09	0.12	0.24	0.42	0.19
Denmark	2.75	3.00	0.89	0.56	0.32	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	3.14	2.82	2.50	2.12	1.87	0.00	0.00	0.00	0.01	0.01	-	-	-	-	-
Estonia	0.00	0.00	0.00	-	0.00	-	-	-	-	-	0.00	0.00	0.00	0.00	7.27
Ireland	82.65	65.37	61.88	31.53	14.21	-	-	-	0.01	0.06	-	-	-	0.04	0.00
Greece	29.27	20.78	17.00	13.68	11.62	0.02	0.02	0.02	0.02	0.04	0.04	0.03	0.02	0.00	0.00
Spain	9.89	8.62	7.39	6.97	6.94	0.00	0.00	-	0.00	0.00	3.34	2.59	2.19	8.55	8.07
France	27.38	24.82	20.02	18.36	17.10	0.00	0.00	0.00	0.00	0.01	5.78	5.43	5.01	0.01	5.36
Croatia	-	-	0.01	0.01	0.01	-	-	0.00	0.01	0.01	-	-	0.74	-	0.01
Italy	13.21	11.27	9.60	8.77	8.12	0.16	0.21	0.19	0.22	0.28	11.46	11.76	10.72	10.16	10.19
Cyprus	45.50	58.05	32.70	20.69	24.24	0.05	0.07	0.07	-	-	0.00	0.00	0.00	0.00	0.00
Latvia	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.02	0.00	0.00	-	-	-	0.00	0.00
Lithuania	0.13	0.11	0.10	0.07	-	0.00	-	-	-	-	-	-	-	-	0.71
Luxembourg	-	-	-	1.74	1.50	51.09	65.58	79.64	102.50	132.04	-	-	-	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.49	0.56	0.59	97.56	217.71
Malta	30.31	24.53	30.57	32.59	33.61	-	-	-	-	0.12	-	-	-	-	0.05
Netherlands	-	-	0.10	0.11	0.12	0.03	0.02	0.02	0.01	0.00	-	-	0.00	0.00	0.00
Austria	1.54	1.79	1.78	0.97	0.84	0.02	0.02	0.02	0.02	0.02	0.04	0.05	0.09	0.16	0.19
Poland	0.01	0.01	0.01	0.01	0.01	-	-	-	-	-	-	-	-	-	-
Portugal	21.54	17.12	15.43	15.12	13.51	0.01	0.02	0.06	0.08	0.09	0.56	0.42	-	-	-
Romania	0.87	0.81	0.74	0.27	0.25	-	-	-	-	-	0.01	0.02	0.02	0.00	0.00
Slovenia	0.03	0.02	0.02	0.03	0.02	-	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.76	0.76
Slovakia	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-	-	-	0.01	0.01
Finland	2.35	1.88	1.52	1.13	0.33	-	-	-	-	-	-	-	-	-	-
Sweden	0.35	0.49	0.15	0.07	0.05	-	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00
United Kingdom	17.53	16.56	13.47	13.32	13.47	-	-	-	-	-	-	-	-	-	4.01
Euro area total	13.15	11.37	9.57	8.27	-	0.11	0.15	-	0.22	0.28	3.72	3.60	-	3.06	4.08
EU total	10.98	9.70	8.02	7.16	-	0.08	0.10	-	0.14	0.19	2.47	2.39	-	4.02	7.54

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1,026.22	943.70	1,012.37	1,667.94	1,493.78	17.61	18.39	19.94	29.99	24.77	16.70	17.27	18.21	18.41	18.97
Bulgaria	914.79	931.94	923.82	778.51	857.76	1.66	1.81	1.27	0.53	0.44	2.74	3.32	4.13	5.37	6.37
Czech Republic	1,050.34	1,001.44	785.60	826.37	3,578.39	11.76	12.97	10.87	12.49	10.63	6.17	7.11	7.79	8.61	9.49
Denmark	249.98	218.59	255.64	294.00	307.90	33.72	33.83	35.26	34.90	.	20.23	20.91	21.60	22.56	24.31
Germany	2,111.71	2,104.30	2,016.16	1,691.50	1,726.86	491.55	479.47	472.36	109.75	127.21	6.91	7.19	7.91	8.14	8.02
Estonia	942.49	1,083.71	1,207.43	1,030.45	894.33	10.35	47.74	53.83	46.19	-	18.91	19.42	19.80	21.78	23.17
Ireland	112.22	112.49	115.55	377.69	540.31	56.46	55.18	53.21	35.79	38.71	13.62	14.75	15.33	12.74	13.42
Greece	437.29	364.33	369.74	334.60	263.69	3.37	3.36	3.25	0.01	0.02	3.07	3.10	3.19	3.42	5.05
Spain	990.04	1,055.95	991.28	1,566.80	1,474.51	102.66	95.06	75.91	51.04	44.84	10.02	10.26	10.60	11.75	12.18
France	1,191.72	1,155.51	1,096.72	1,062.75	991.96	64.35	62.81	66.15	64.41	65.43	19.11	20.20	20.73	20.72	21.53
Croatia	.	.	521.99	569.69	526.41	.	.	3.92	4.56	4.61	.	.	11.94	15.23	15.69
Italy	493.16	486.78	500.71	452.27	424.15	21.77	23.89	22.23	19.66	21.92	7.49	7.64	8.08	8.83	9.62
Cyprus	3,015.78	2,495.70	1,589.65	1,292.06	2,194.77	12.26	19.63	11.65	4.50	8.94	16.89	18.04	17.71	16.40	18.50
Latvia	2,088.00	2,241.35	2,529.16	1,857.46	1,484.45	1.08	0.98	0.96	0.93	0.00	11.61	12.53	14.12	16.21	17.43
Lithuania	704.62	633.36	548.09	529.05	561.48	2.10	1.81	1.87	1.54	1.92	6.26	7.12	7.99	8.55	10.78
Luxembourg	2,580.04	2,950.07	3,134.32	2,815.17	2,700.17	18.13	19.71	22.67	31.61	15.04	13.42	14.64	14.30	14.99	15.03
Hungary	1,649.28	1,971.08	1,931.03	1,989.12	1,888.55	2.18	2.24	2.18	2.03	2.11	6.37	7.11	7.74	8.27	9.51
Malta	1,712.75	1,503.47	1,461.06	1,380.32	1,748.82	17.93	22.02	4.13	1.05	1.67	12.57	13.64	14.24	15.18	15.86
Netherlands	832.28	842.87	2,633.04	2,620.48	2,866.49	46.23	46.20	42.58	32.99	36.18	14.98	15.31	15.79	16.52	17.33
Austria	834.98	830.55	751.81	992.78	947.26	90.08	98.49	113.75	43.86	38.78	8.35	8.85	9.34	10.03	9.76
Poland	2,078.07	2,184.91	2,142.96	2,166.78	2,655.74	1.25	1.20	1.18	1.20	1.48	6.73	7.36	8.06	9.13	10.21
Portugal	820.68	748.54	809.36	785.36	690.81	19.68	21.20	23.11	20.29	20.89	31.64	32.71	33.38	35.52	36.44
Romania	1,055.92	934.60	900.30	807.82	917.69	0.95	1.01	0.87	1.00	1.17	3.62	4.10	4.36	4.90	5.45
Slovenia	905.70	918.09	1,035.61	1,117.92	1,188.12	7.06	6.02	5.32	5.89	6.90	12.30	13.11	13.22	12.94	12.62
Slovakia	1,017.86	1,010.71	1,408.68	1,242.19	1,247.31	184.99	166.60	177.71	4.99	3.77	10.95	11.47	14.94	17.33	18.86
Finland	2,218.89	2,249.85	1,933.72	1,266.56	1,308.36	24.32	22.31	22.01	1.13	.	18.34	19.50	19.47	20.70	21.07
Sweden	344.69	370.33	376.00	375.15	311.98	14.85	14.79	14.67	14.17	11.43	21.77	23.03	23.87	24.91	21.92
United Kingdom	4,146.64	4,481.09	4,228.08	3,924.18	3,848.32	64.16	64.21	64.10	64.05	66.61	30.83	30.51	32.23	33.26	35.15
Euro area total	1,252.04	1,252.22	1,332.44	1,308.77	1,295.94	174.86	172.96	171.55	60.01	.	11.72	12.23	12.81	13.22	13.65
EU total	1,641.05	1,729.96	1,732.05	1,697.47	1,757.92	140.23	137.63	136.02	54.96	58.85	14.55	15.21	15.90	16.67	17.58

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	12.29	9.58	8.65	5.98	5.16	0.06	0.06	0.04	0.09	0.09	0.31	-	-	0.50	0.48
Bulgaria	-	-	-	0.06	0.07	0.00	0.00	0.05	0.17	0.22	-	-	-	112.17	122.80
Czech Republic	0.97	0.90	0.85	0.79	0.48	0.01	0.01	0.03	0.04	0.06	0.57	0.79	1.60	2.83	1.18
Denmark	6.22	6.63	1.95	1.22	0.69	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Germany	9.32	8.23	7.12	5.86	5.05	0.00	0.00	0.00	0.02	0.02	-	-	-	-	-
Estonia	0.00	0.02	0.03	-	0.02	-	-	-	-	-	0.00	0.00	0.00	0.00	47.15
Ireland	218.59	170.72	158.01	75.32	25.78	-	-	-	0.02	0.10	-	-	-	0.10	0.00
Greece	156.98	120.06	103.35	83.92	71.66	0.09	0.11	0.10	0.12	0.25	0.23	0.15	0.13	0.00	0.00
Spain	43.17	38.77	33.57	31.23	29.95	0.00	0.00	-	0.00	0.00	14.59	11.65	9.96	38.30	34.83
France	86.80	78.03	62.40	56.83	52.14	0.00	0.01	0.01	0.01	0.02	18.32	17.08	15.61	0.05	16.35
Croatia	-	-	0.08	0.07	0.06	-	-	0.02	0.14	0.06	-	-	7.23	-	0.06
Italy	48.45	42.13	36.28	33.09	30.14	0.59	0.79	0.73	0.84	1.04	42.04	43.98	40.51	38.31	37.82
Cyprus	198.05	257.60	156.01	101.41	117.56	0.23	0.29	0.35	-	-	0.00	0.00	0.00	0.00	0.00
Latvia	0.06	0.06	0.05	0.08	0.04	0.04	0.04	0.16	0.00	0.00	-	-	-	0.00	0.00
Lithuania	1.27	1.01	0.81	0.60	-	0.00	-	-	-	-	-	-	-	-	5.54
Luxembourg	-	-	-	1.98	1.64	62.84	80.00	93.32	117.03	144.10	-	-	-	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	4.88	5.58	5.74	923.41	1,970.53
Malta	183.54	142.73	168.73	172.15	164.97	-	-	-	-	0.58	-	-	-	-	0.23
Netherlands	-	-	0.25	0.29	0.30	0.07	0.05	0.05	0.02	0.00	-	-	0.00	0.00	0.00
Austria	4.18	4.76	4.68	2.51	2.13	0.07	0.06	0.05	0.06	0.06	0.10	0.13	0.22	0.40	0.48
Poland	0.13	0.09	0.05	0.05	0.05	-	-	-	-	-	-	-	-	-	-
Portugal	129.09	106.92	94.75	90.67	78.01	0.05	0.11	0.36	0.46	0.51	3.35	2.64	-	-	-
Romania	13.12	12.17	10.30	3.52	3.07	-	-	-	-	-	0.09	0.36	0.33	0.00	0.00
Slovenia	0.16	0.13	0.09	0.15	0.09	-	0.00	0.02	0.03	0.04	0.00	0.00	0.00	4.21	4.08
Slovakia	0.04	0.08	0.04	0.01	0.01	0.00	0.00	0.00	0.01	0.01	-	-	-	0.10	0.09
Finland	6.42	5.08	4.07	3.01	0.87	-	-	-	-	-	-	-	-	-	-
Sweden	0.82	1.09	0.33	0.17	0.11	-	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00
United Kingdom	59.13	51.07	42.16	38.06	34.06	-	-	-	-	-	-	-	-	-	10.13
Euro area total	44.62	38.55	32.19	27.44	-	0.39	0.50	-	0.73	0.91	12.62	12.19	-	10.17	13.23
EU total	41.85	36.34	29.99	26.03	-	0.29	0.37	-	0.53	0.65	9.41	8.96	-	14.59	26.16

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1.80	1.58	1.69	2.81	2.37	0.36	0.39	0.42	1.56	1.17	3.31	3.28	3.32	3.16	3.01
Bulgaria	0.17	0.17	0.16	0.14	0.15	0.00	0.00	0.00	0.00	0.00	0.06	0.07	0.08	0.10	0.11
Czech Republic	0.80	0.70	0.53	0.55	2.31	0.10	0.11	0.09	0.25	0.21	0.53	0.56	0.57	0.58	0.61
Denmark	0.29	0.24	0.28	0.32	0.32	0.45	0.46	0.49	1.18	.	2.60	2.60	2.56	2.52	2.51
Germany	26.48	25.06	24.26	20.83	20.28	72.14	71.77	72.38	41.75	44.62	9.77	9.74	10.37	10.20	9.42
Estonia	0.07	0.08	0.10	0.09	0.07	0.01	0.05	0.06	0.12	-	0.16	0.17	0.17	0.18	0.18
Ireland	0.09	0.09	0.09	0.31	0.54	0.53	0.53	0.52	0.90	1.15	1.23	1.27	1.28	1.06	1.33
Greece	0.42	0.30	0.28	0.25	0.18	0.04	0.03	0.03	0.00	0.00	0.33	0.29	0.27	0.26	0.34
Spain	4.92	4.74	4.33	6.84	6.14	5.97	5.36	4.22	6.89	5.58	5.61	5.24	5.04	5.23	5.07
France	11.39	10.41	9.88	9.58	8.38	7.19	7.11	7.59	17.93	16.50	20.59	20.70	20.34	19.01	18.18
Croatia	.	.	0.10	0.10	0.09	.	.	0.01	0.03	0.02	.	.	0.24	0.28	0.27
Italy	3.75	3.39	3.42	3.07	2.69	1.94	2.09	1.93	4.12	4.15	6.41	6.05	6.01	6.10	6.09
Cyprus	0.27	0.21	0.12	0.09	0.15	0.01	0.02	0.01	0.01	0.02	0.17	0.17	0.15	0.12	0.12
Latvia	0.20	0.21	0.25	0.18	0.14	0.00	0.00	0.00	0.00	0.00	0.12	0.14	0.15	0.16	0.16
Lithuania	0.10	0.09	0.08	0.08	0.08	0.00	0.00	0.00	0.01	0.01	0.10	0.12	0.13	0.13	0.15
Luxembourg	0.51	0.56	0.62	0.58	0.54	0.04	0.05	0.06	0.20	0.09	0.30	0.31	0.31	0.31	0.30
Hungary	0.77	0.84	0.83	0.87	0.80	0.01	0.01	0.01	0.03	0.03	0.34	0.35	0.36	0.37	0.40
Malta	0.05	0.05	0.05	0.05	0.06	0.01	0.01	0.00	0.00	0.00	0.05	0.05	0.05	0.05	0.05
Netherlands	2.48	2.35	7.32	7.32	7.51	1.61	1.62	1.51	2.85	2.83	5.04	4.85	4.78	4.70	4.54
Austria	1.20	1.14	1.03	1.38	1.25	1.51	1.70	1.99	1.89	1.52	1.35	1.38	1.40	1.42	1.28
Poland	3.67	3.67	3.60	3.75	4.40	0.03	0.03	0.03	0.06	0.07	1.34	1.41	1.47	1.61	1.69
Portugal	0.67	0.54	0.59	0.57	0.48	0.19	0.19	0.21	0.46	0.43	2.92	2.70	2.64	2.64	2.53
Romania	0.65	0.54	0.55	0.51	0.57	0.01	0.01	0.01	0.02	0.02	0.25	0.27	0.29	0.32	0.34
Slovenia	0.16	0.14	0.16	0.18	0.18	0.01	0.01	0.01	0.03	0.03	0.24	0.23	0.22	0.21	0.19
Slovakia	0.33	0.32	0.44	0.40	0.38	0.71	0.65	0.71	0.05	0.03	0.40	0.41	0.51	0.56	0.57
Finland	2.03	1.94	1.67	1.10	1.06	0.26	0.24	0.24	0.03	.	1.89	1.91	1.84	1.82	1.71
Sweden	0.65	0.68	0.70	0.68	0.54	0.33	0.34	0.35	0.80	0.59	4.61	4.79	4.83	4.62	3.79
United Kingdom	36.09	39.97	36.87	37.37	38.38	6.54	7.20	7.12	18.84	19.84	30.26	30.95	30.63	32.25	35.05
Euro area total	56.62	52.89	56.05	55.62	52.45	92.53	91.83	91.89	78.78	.	59.79	58.77	58.69	57.22	55.24
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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	0.85	0.76	0.83	0.66	.	0.62	0.47	.	0.50	0.38	0.10	-	.	0.10	0.05
Bulgaria	-	-	-	0.00	.	0.00	0.00	.	0.10	0.10	-	-	.	2.35	1.41
Czech Republic	0.03	0.03	0.03	0.03	.	0.03	0.02	.	0.09	0.10	0.08	0.11	.	0.22	0.05
Denmark	0.28	0.34	0.12	0.09	.	-	-	.	-	-	0.00	0.00	.	0.00	0.00
Germany	4.58	4.66	4.95	4.71	.	0.32	0.25	.	0.60	0.51	-	-	.	-	-
Estonia	0.00	0.00	0.00	-	.	-	-	.	-	-	0.00	0.00	.	0.00	0.25
Ireland	6.88	6.17	7.00	4.00	.	-	-	.	0.05	0.28	-	-	.	0.01	0.00
Greece	5.91	4.72	4.58	4.09	.	0.50	0.41	.	0.29	0.47	0.04	0.02	.	0.00	0.00
Spain	8.41	8.29	8.47	8.90	.	0.00	0.00	.	0.00	0.00	12.64	10.10	.	19.46	9.75
France	32.52	33.47	32.46	33.40	.	0.27	0.23	.	0.33	0.42	30.53	29.72	.	0.05	9.28
Croatia	.	.	0.00	0.00	.	.	.	.	0.08	0.03	.	.	.	-	0.00
Italy	14.43	13.97	14.31	14.65	.	25.78	25.90	.	18.34	17.74	55.71	59.14	.	30.25	16.10
Cyprus	0.70	1.03	0.69	0.48	.	0.12	0.12	.	.	.	0.00	0.00	.	0.00	0.00
Latvia	0.00	0.00	0.00	0.00	.	0.02	0.02	.	0.00	0.00	-	-	.	0.00	0.00
Lithuania	0.01	0.01	0.01	0.01	.	0.00	-	.	-	-	-	-	.	-	0.05
Luxembourg	-	-	-	0.03	.	70.43	71.14	.	77.84	78.46	-	-	.	0.00	0.00
Hungary	0.00	0.00	0.00	0.00	.	-	-	.	.	.	0.40	0.46	.	47.15	55.76
Malta	0.23	0.21	0.32	0.38	.	-	-	.	.	0.05	-	-	.	-	0.00
Netherlands	-	-	0.04	0.05	.	1.14	0.70	.	0.21	0.03	-	-	.	0.00	0.00
Austria	0.23	0.31	0.37	0.23	.	0.55	0.36	.	0.25	0.21	0.02	0.04	.	0.07	0.04
Poland	0.01	0.01	0.00	0.01	.	-	-	.	-	-	-	-	.	-	-
Portugal	4.14	3.70	3.97	4.32	.	0.22	0.39	.	1.08	0.95	0.48	0.37	.	.	.
Romania	0.32	0.33	0.37	0.15	.	-	-	.	.	.	0.01	0.04	.	0.00	0.00
Slovenia	0.00	0.00	0.00	0.00	.	-	0.00	.	0.01	0.01	0.00	0.00	.	0.08	0.04
Slovakia	0.00	0.00	0.00	0.00	.	0.00	0.01	.	0.01	0.01	-	-	.	0.00	0.00
Finland	0.23	0.21	0.20	0.17	.	-	-	.	.	.	-	-	.	.	.
Sweden	0.06	0.10	0.04	0.02	.	-	-	.	-	0.00	0.00	0.00	.	0.00	0.00
United Kingdom	20.18	21.68	21.23	23.63	.	-	-	.	-	-	-	-	.	-	6.79
Euro area total	79.12	77.50	78.20	76.07	.	99.94	99.96	.	99.72	99.76	99.52	99.39	.	50.28	35.99
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

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	20,005.19	20,647.08	20,041.34	21,396.54	21,870.76	12,446.60	13,009.65	13,461.00	10,681.28	4,823.83
Bulgaria	7,985.70	8,259.63	7,736.46	7,345.33	7,285.00	-	-	-	80.87	173.24
Czech Republic	9,702.30	10,068.86	10,309.54	10,914.43	10,170.61	720.99	360.56	392.38	420.81	.
Denmark	8,111.46	8,275.45	8,449.68	8,926.15	9,776.21	-	-	0.00	-	-
Germany	132,700.55	135,344.14	137,227.09	145,243.57	146,674.95	96,509.85	97,990.02	98,961.78	94,868.67	91,393.06
Estonia	1,776.28	1,791.65	1,797.41	1,820.81	1,835.30	-	-	-	-	-
Ireland	6,524.06	6,538.46	6,536.52	5,574.30	5,915.44	-	-	-	-	-
Greece	13,476.77	12,615.39	12,231.58	12,146.17	12,822.27	-	-	-	598.17	767.64
Spain	69,403.08	69,138.60	69,749.37	66,315.63	68,551.06	1,912.20	717.18	-	0.00	0.00
France	92,739.44	92,608.54	88,183.31	85,671.57	80,433.36	33,089.38	26,721.56	23,102.24	14,201.11	3,029.59
Croatia	.	.	8,729.27	8,519.11	8,595.85	.	.	83.05	182.94	198.30
Italy	53,281.79	60,041.93	65,821.58	70,642.33	76,737.33	14,202.90	18,803.78	21,605.95	22,595.97	25,175.35
Cyprus	1,252.99	1,265.78	1,145.83	978.41	1,070.09	69.29	93.11	95.10	.	.
Latvia	2,322.49	2,377.58	2,382.65	2,331.24	2,336.53	-	-	-	.	.
Lithuania	3,886.10	3,632.63	3,534.67	3,468.44	3,458.36	0.00	-	-	-	.
Luxembourg	1,693.51	1,953.74	2,009.91	2,119.81	2,151.72	0.00	0.00	0.00	-	-
Hungary	8,508.00	8,340.98	8,311.56	8,229.65	8,263.39	-	-	-	-	-
Malta	737.14	797.90	817.49	803.17	860.03	.	.	.	.	.
Netherlands	30,455.79	30,510.47	30,453.66	31,966.49	32,374.61	24,010.66	24,305.88	24,472.86	25,775.51	9,358.93
Austria	11,053.43	12,214.79	12,643.27	11,906.87	12,228.24	9,521.42	9,818.17	9,798.82	10,621.55	11,303.69
Poland	31,624.43	33,291.11	34,398.52	35,752.55	34,250.56	-	-	-	-	-
Portugal	19,066.88	18,708.49	19,226.75	19,324.84	19,591.53	316.46	554.75	1,082.57	1,260.65	1,872.67
Romania	13,323.79	13,684.25	14,129.74	14,436.86	14,867.68	-	-	-	.	.
Slovenia	3,132.70	3,170.76	3,266.38	3,054.59	3,274.88	-	5.64	11.17	17.58	23.19
Slovakia	5,311.05	4,597.17	4,824.63	5,244.88	5,573.06	6.39	13.78	14.36	38.68	124.41
Finland	7,853.32	7,873.87	7,795.99	8,960.74	9,369.83	-	-	-	.	.
Sweden	11,865.00	12,034.00	12,600.00	13,262.00	15,914.38	-	-	-	-	122.25
United Kingdom	165,100.00	168,993.00	175,593.00	178,869.00	175,630.00	-	-	-	-	-
Euro area total	470,463.97	479,818.75	483,772.09	495,501.94	507,129.31	.	.	.	180,894.26	148,467.66
EU total	732,893.23	748,776.25	769,947.17	785,225.47	791,882.99	.	.	193,102.85	181,628.28	149,089.48

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

(thousands; end of period)

	Cards with a payment function (except cards with an e-money function only)					Cards with a debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	20,005.19	20,647.08	20,041.34	21,949.24	22,587.89	15,706.96	16,196.78	15,684.40	16,223.48	17,021.86
Bulgaria	7,985.70	8,259.63	7,736.46	7,227.08	7,152.64	7,007.16	7,282.18	6,934.15	6,286.36	6,206.02
Czech Republic	9,814.91	10,166.59	10,391.88	10,989.13	11,840.72	7,988.05	8,279.53	8,777.34	9,399.24	9,781.60
Denmark	8,111.46	8,275.45	8,449.68	8,926.15	9,776.21	6,096.86	6,466.76	6,681.53	7,125.27	7,896.21
Germany	130,096.63	133,188.18	133,852.03	135,444.66	138,851.82	103,957.38	105,593.64	105,169.26	104,132.06	105,744.85
Estonia	1,778.06	1,787.33	1,790.79	1,814.44	1,829.35	1,408.71	1,431.70	1,442.84	1,470.61	1,491.69
Ireland	5,907.21	6,044.44	6,238.04	6,164.05	6,220.05	3,769.94	3,988.95	4,236.55	4,365.13	4,532.97
Greece	13,836.55	13,367.31	13,859.27	12,516.75	13,567.57	9,656.39	9,982.30	10,894.32	9,723.80	10,849.87
Spain	68,969.51	68,799.65	69,749.37	67,993.67	70,252.17	27,078.95	27,467.96	26,484.90	24,416.66	25,099.58
France	83,005.30	82,313.04	82,222.68	81,040.21	77,406.43	69,091.44	80,109.81	80,084.87	41,808.46	43,486.66
Croatia	.	.	8,687.69	8,472.65	8,554.33	.	.	6,798.98	6,750.69	6,803.74
Italy	67,355.24	68,180.10	71,786.32	73,642.12	77,154.03	37,550.47	39,707.21	44,215.63	47,036.19	50,316.74
Cyprus	1,313.82	1,271.57	1,120.06	976.44	1,095.36	756.37	782.67	715.00	688.00	737.16
Latvia	2,322.86	2,380.86	2,378.17	2,326.46	2,373.10	1,841.09	1,873.57	1,848.95	1,776.47	1,714.60
Lithuania	3,886.10	3,632.63	3,588.45	3,520.13	3,490.97	3,480.31	3,233.06	3,057.86	2,874.07	3,054.20
Luxembourg	1,693.51	1,953.74	2,009.91	2,119.81	2,151.72	782.42	610.17	636.06	664.98	698.15
Hungary	8,887.85	8,908.45	8,932.24	8,869.56	8,952.84	7,680.69	7,676.93	7,595.44	7,473.96	7,547.83
Malta	729.16	786.55	811.13	837.56	861.22	552.70	601.22	624.98	651.08	675.08
Netherlands	30,455.79	30,510.47	30,453.66	31,966.49	32,374.61	24,444.92	24,662.62	24,493.95	25,577.63	26,150.54
Austria	11,014.16	11,413.78	11,840.46	12,162.13	12,354.90	8,302.51	8,559.50	8,863.41	9,019.75	9,138.85
Poland	32,044.95	33,100.06	34,658.65	36,068.82	35,209.04	24,785.33	26,549.62	28,235.52	29,744.96	29,140.06
Portugal	20,119.63	20,317.11	18,691.84	18,623.66	18,343.39	-	-	-	-	-
Romania	13,348.53	13,705.01	14,147.05	14,446.18	14,874.55	11,182.11	11,421.19	11,911.01	12,135.41	12,385.22
Slovenia	3,284.97	3,294.11	3,266.38	3,155.33	3,365.30	2,502.53	2,528.67	2,530.18	2,386.96	2,372.56
Slovakia	5,337.23	4,603.65	4,782.24	5,259.73	5,456.94	4,521.50	3,978.69	4,159.21	4,354.98	4,526.35
Finland	7,824.71	7,862.36	7,788.70	8,957.65	9,392.76	6,743.35	6,804.72	6,732.40	7,117.97	7,372.39
Sweden	21,107.00	21,336.00	21,969.00	22,100.00	21,728.92	8,657.00	8,857.00	8,995.00	9,529.00	10,429.72
United Kingdom	147,235.00	151,600.00	157,339.00	159,013.00	163,470.00	86,325.00	88,553.00	95,689.00	95,663.00	98,804.00
Euro area total	472,726.65	476,340.46	480,304.20	486,950.38	499,129.56	316,826.55	333,006.62	336,967.96	301,414.21	314,984.09
EU total	727,471.01	737,705.14	758,582.48	766,583.08	780,688.81	481,870.15	503,199.46	523,492.75	488,396.18	503,978.48

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

(thousands; end of period)

	Cards with a delayed debit function					Cards with a credit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	-	-	-	1,795.32	3,225.20	-	-	-	2,102.09	2,332.63
Bulgaria	-	-	-	2.01	1.98	978.55	977.45	802.31	937.93	944.42
Czech Republic	5.05	4.96	4.87	5.03	4.50	1,821.81	1,882.09	1,609.67	1,584.86	2,055.40
Denmark	-	-	-	-	-	2,014.60	1,808.69	1,768.16	1,800.89	1,880.00
Germany	22,680.80	23,909.57	24,780.69	26,907.67	28,138.12	3,458.46	3,684.98	3,902.08	4,404.93	4,968.84
Estonia	-	-	-	-	-	369.36	355.63	347.94	343.83	337.66
Ireland	-	-	-	-	-	2,137.27	2,055.49	2,001.49	1,615.26	1,798.14
Greece	49.85	42.57	38.46	35.10	33.94	4,130.31	3,342.44	2,926.49	2,757.86	2,683.76
Spain	-	-	-	-	-	-	-	-	-	-
France	22,300.28	23,379.33	23,809.00	7,318.86	7,551.63	27,562.07	26,842.71	19,611.24	6,943.18	5,860.32
Croatia	-	-	1,226.77	1,061.32	1,126.87	-	-	360.13	212.93	198.20
Italy	-	-	-	-	-	-	-	-	-	-
Cyprus	71.83	52.93	50.29	0.00	47.91	482.69	433.00	350.67	289.21	310.74
Latvia	167.74	193.15	211.44	236.96	321.25	332.00	331.46	340.83	343.69	362.15
Lithuania	-	-	-	-	-	405.79	399.57	530.59	646.06	436.77
Luxembourg	-	-	-	-	-	911.08	1,343.57	1,373.85	1,454.82	1,453.58
Hungary	16.59	15.73	21.96	22.39	22.53	1,305.96	1,256.60	1,351.03	1,392.37	1,382.48
Malta	-	-	-	0.00	-	176.46	185.33	186.15	186.48	185.60
Netherlands	-	-	-	2,651.25	2,504.84	-	-	-	448.68	419.46
Austria	1,414.03	1,482.98	1,588.00	1,724.61	1,859.29	1,297.61	1,371.30	1,389.05	1,417.77	1,356.76
Poland	310.45	293.35	289.48	281.86	261.42	6,949.17	6,448.14	6,133.65	6,042.00	5,807.56
Portugal	-	-	-	-	-	-	-	-	-	-
Romania	20.79	17.49	16.16	9.57	10.03	2,156.29	2,273.25	2,227.32	2,301.64	2,479.33
Slovenia	661.52	653.39	623.62	652.05	877.07	120.92	112.05	112.58	116.32	115.68
Slovakia	4.36	7.25	3.85	12.65	7.66	811.37	617.70	619.18	892.10	922.94
Finland	-	-	-	362.55	458.77	-	-	-	1,730.02	2,013.54
Sweden	656.00	709.00	688.00	702.00	858.63	5,591.00	5,361.00	5,749.00	5,216.00	8,636.66
United Kingdom	2,192.00	2,324.00	2,262.00	2,150.00	2,219.00	54,483.00	56,443.00	55,362.00	56,927.00	58,973.00
Euro area total	47,182.67	49,528.02	50,893.90	-	45,026.20	41,457.60	40,344.20	32,820.71	25,046.23	25,558.55
EU total	50,551.30	53,085.70	55,614.58	-	47,312.17	117,495.77	117,525.45	109,055.39	102,107.90	107,915.59

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

(thousands; end of period)

	Cards with a debit and/or delayed debit function					Cards with a credit and/or delayed debit function				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	-	-	-	-	-	4,298.22	4,450.30	4,356.94	1,828.36	8.20
Bulgaria	-	-	-	0.00	0.00	-	-	-	0.78	0.23
Czech Republic	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	-	-	-	-	-
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	41,890.56	41,331.69	43,264.47	43,577.01	45,152.59
France	7,862.82	11,661.10	11,607.69	13,461.96	6,485.20	7,483.89	8,105.83	7,512.81	17,976.31	14,032.22
Croatia	-	-	28.06	37.10	34.12	-	-	273.75	410.62	391.40
Italy	-	-	-	-	-	29,804.77	28,472.89	27,570.69	26,605.93	26,837.29
Cyprus	2.92	2.96	4.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Netherlands	-	-	-	-	0.00	6,010.87	5,847.85	5,959.71	3,288.94	3,299.78
Austria	-	-	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	10,005.51	10,226.90	16,758.57	16,916.45	16,877.30	10,114.12	10,090.21	8,516.07	7,779.63	8,144.54
Romania	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	3,632.28	3,582.28	3,700.82	2,515.86	2,440.00
Sweden	1,619.00	1,687.00	1,746.00	1,792.00	1,942.01	4,584.00	4,722.00	4,791.00	4,861.00	3,064.56
United Kingdom	-	-	-	-	-	4,236.00	4,280.00	4,026.00	4,273.00	3,474.00
Euro area total	17,871.26	21,890.96	28,370.36	.	.	103,234.70	101,881.05	100,881.50	.	.
EU total	19,490.26	23,577.96	30,144.42	.	.	112,054.70	110,883.05	109,972.25	.	.

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)			
	2012	2013	2014	2015	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	3.21	-2.93	6.76	2.22	4.52	3.47	-20.65	-54.84	3.21	-2.93	9.52	2.91
Bulgaria	3.43	-6.33	-5.06	-0.82	-	-	-	114.21	3.43	-6.33	-6.58	-1.03
Czech Republic	3.78	2.39	5.87	-6.82	-49.99	8.83	7.24	.	3.58	2.22	5.75	7.75
Denmark	2.02	2.11	5.64	9.52	-	-	-	-	2.02	2.11	5.64	9.52
Germany	1.99	1.39	5.84	0.99	1.53	0.99	-4.14	-3.66	2.38	0.50	1.19	2.52
Estonia	0.87	0.32	1.30	0.80	-	-	-	-	0.52	0.19	1.32	0.82
Ireland	0.22	-0.03	-14.72	6.12	-	-	.	.	2.32	3.20	-1.19	0.91
Greece	-6.39	-3.04	-0.70	5.57	-	-	-	28.33	-3.39	3.68	-9.69	8.40
Spain	-0.38	0.88	-4.92	3.37	-62.49	-	-	-	-0.25	1.38	-2.52	3.32
France	-0.14	-4.78	-2.85	-6.11	-19.24	-13.54	-38.53	-78.67	-0.83	-0.11	-1.44	-4.48
Croatia	.	.	-2.41	0.90	.	.	120.28	8.39	.	.	-2.48	0.96
Italy	12.69	9.63	7.32	8.63	32.39	14.90	4.58	11.42	1.22	5.29	2.59	4.77
Cyprus	1.02	-9.48	-14.61	9.37	34.38	2.14	.	.	-3.22	-11.92	-12.82	12.18
Latvia	2.37	0.21	-2.16	0.23	-	-	.	.	2.50	-0.11	-2.17	2.00
Lithuania	-6.52	-2.70	-1.87	-0.29	-	-	-	.	-6.52	-1.22	-1.90	-0.83
Luxembourg	15.37	2.87	5.47	1.51	-	-	-	-	15.37	2.87	5.47	1.51
Hungary	-1.96	-0.35	-0.99	0.41	-	-	-	-	0.23	0.27	-0.70	0.94
Malta	8.24	2.46	-1.75	7.08	.	.	.	.	7.87	3.13	3.26	2.83
Netherlands	0.18	-0.19	4.97	1.28	1.23	0.69	5.32	-63.69	0.18	-0.19	4.97	1.28
Austria	10.51	3.51	-5.82	2.70	3.12	-0.20	8.40	6.42	3.63	3.74	2.72	1.58
Poland	5.27	3.33	3.94	-4.20	-	-	-	-	3.29	4.71	4.07	-2.38
Portugal	-1.88	2.77	0.51	1.38	75.29	95.15	16.45	48.55	0.98	-8.00	-0.36	-1.50
Romania	2.71	3.26	2.17	2.98	-	.	.	.	2.67	3.23	2.11	2.97
Slovenia	1.21	3.02	-6.48	7.21	-	97.96	57.40	31.91	0.28	-0.84	-3.40	6.65
Slovakia	-13.44	4.95	8.71	6.26	115.50	4.19	169.44	221.63	-13.74	3.88	9.98	3.75
Finland	0.26	-0.99	14.94	4.57	-	-	.	.	0.48	-0.94	15.01	4.86
Sweden	1.42	4.70	5.25	20.00	-	-	-	-	1.08	2.97	0.60	-1.68
United Kingdom	2.36	3.91	1.87	-1.81	-	-	-	-	2.96	3.79	1.06	2.80
Euro area total	1.99	0.82	1.92	2.35	.	.	-6.08	-17.93	0.76	0.83	0.88	2.50
EU total	2.17	2.83	1.98	0.85	.	0.36	-5.94	-17.92	1.41	2.83	1.05	1.84

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1.82	1.87	1.80	1.92	1.95	1.13	1.18	1.21	0.96	0.43	1.82	1.87	1.80	1.97	2.01
Bulgaria	1.09	1.13	1.06	1.02	1.01	-	-	-	0.01	0.02	1.09	1.13	1.06	1.00	0.99
Czech Republic	0.92	0.96	0.98	1.04	0.96	0.07	0.03	0.04	0.04	-	0.94	0.97	0.99	1.04	1.12
Denmark	1.46	1.48	1.51	1.58	1.72	-	-	0.00	-	-	1.46	1.48	1.51	1.58	1.72
Germany	1.65	1.68	1.70	1.79	1.80	1.20	1.22	1.23	1.17	1.12	1.62	1.66	1.66	1.67	1.70
Estonia	1.34	1.35	1.36	1.38	1.40	-	-	-	-	-	1.34	1.35	1.36	1.38	1.39
Ireland	1.43	1.42	1.42	1.21	1.27	-	-	-	-	-	1.29	1.32	1.36	1.34	1.34
Greece	1.21	1.14	1.12	1.12	1.18	-	-	-	0.05	0.07	1.25	1.21	1.26	1.15	1.25
Spain	1.48	1.48	1.50	1.43	1.48	0.04	0.02	-	0.00	0.00	1.48	1.47	1.50	1.46	1.51
France	1.42	1.41	1.34	1.29	1.21	0.51	0.41	0.35	0.21	0.05	1.27	1.25	1.25	1.22	1.16
Croatia	-	-	2.05	2.01	2.04	-	-	0.02	0.04	0.05	-	-	2.04	2.00	2.03
Italy	0.89	1.00	1.09	1.16	1.26	0.24	0.31	0.36	0.37	0.41	1.12	1.13	1.18	1.21	1.27
Cyprus	1.47	1.47	1.33	1.15	1.27	0.08	0.11	0.11	-	-	1.54	1.47	1.30	1.15	1.30
Latvia	1.13	1.17	1.18	1.17	1.18	-	-	-	-	-	1.13	1.17	1.18	1.17	1.20
Lithuania	1.28	1.22	1.20	1.18	1.19	0.00	-	-	-	-	1.28	1.22	1.21	1.20	1.20
Luxembourg	3.26	3.68	3.69	3.80	3.78	0.00	0.00	0.00	-	-	3.26	3.68	3.69	3.80	3.78
Hungary	0.85	0.84	0.84	0.83	0.84	-	-	-	-	-	0.89	0.90	0.90	0.90	0.91
Malta	1.77	1.90	1.93	1.88	1.99	-	-	-	-	-	1.75	1.88	1.92	1.96	2.00
Netherlands	1.82	1.82	1.81	1.90	1.91	1.44	1.45	1.46	1.53	0.55	1.82	1.82	1.81	1.90	1.91
Austria	1.32	1.45	1.49	1.39	1.42	1.14	1.17	1.16	1.24	1.31	1.31	1.35	1.40	1.42	1.43
Poland	0.82	0.86	0.89	0.93	0.89	-	-	-	-	-	0.83	0.86	0.90	0.94	0.92
Portugal	1.81	1.78	1.84	1.86	1.89	0.03	0.05	0.10	0.12	0.18	1.91	1.93	1.79	1.79	1.77
Romania	0.66	0.68	0.71	0.72	0.75	-	-	-	-	-	0.66	0.68	0.71	0.73	0.75
Slovenia	1.53	1.54	1.59	1.48	1.59	-	0.00	0.01	0.01	0.01	1.60	1.60	1.59	1.53	1.63
Slovakia	0.98	0.85	0.89	0.97	1.03	0.00	0.00	0.00	0.01	0.02	0.99	0.85	0.88	0.97	1.01
Finland	1.46	1.45	1.43	1.64	1.71	-	-	-	-	-	1.45	1.45	1.43	1.64	1.71
Sweden	1.26	1.26	1.31	1.37	1.62	-	-	-	-	0.01	2.23	2.24	2.29	2.28	2.22
United Kingdom	2.61	2.65	2.74	2.77	2.70	-	-	-	-	-	2.33	2.38	2.45	2.46	2.51
Euro area total	1.42	1.45	1.46	1.48	1.50	-	-	-	0.54	0.44	1.43	1.44	1.45	1.45	1.47
EU total	1.46	1.49	1.52	1.55	1.55	-	-	0.38	0.36	0.29	1.45	1.47	1.50	1.51	1.53

11.1 Number of terminals provided by resident payment service providers

(thousands; end of period)

	ATMs					POS terminals				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	15.77	15.66	14.86	12.68	15.66	140.93	136.25	-	183.21	188.08
Bulgaria	5.79	5.64	5.85	5.62	5.62	64.43	68.92	70.75	76.25	92.23
Czech Republic	3.94	4.11	4.40	4.44	4.54	102.60	108.73	95.72	101.08	142.78
Denmark	2.80	2.71	2.61	2.53	2.54	125.45	132.20	144.98	139.24	140.00
Germany	84.10	82.61	82.76	86.72	85.89	710.91	720.00	743.62	1,147.22	1,128.72
Estonia	0.88	0.83	0.77	0.72	0.80	29.77	27.16	27.46	28.76	31.68
Ireland	3.19	3.06	3.07	2.65	2.64	153.11	152.14	154.16	40.76	38.68
Greece	8.55	8.32	7.24	6.93	6.82	361.87	321.19	279.16	194.80	219.07
Spain	57.24	56.26	52.22	50.45	49.87	1,362.82	1,316.26	1,125.05	1,224.11	1,385.41
France	58.17	58.54	58.64	71.74	60.49	1,443.73	1,400.00	1,344.40	1,607.05	1,479.75
Croatia	.	.	4.12	4.22	4.42	.	.	92.22	99.52	103.43
Italy	51.84	50.75	50.04	49.65	50.53	1,434.96	1,510.61	1,584.19	1,847.46	1,979.42
Cyprus	0.70	0.70	0.66	0.46	0.53	24.32	26.11	21.49	22.83	22.76
Latvia	1.21	1.27	1.18	1.07	1.06	24.72	24.61	25.92	28.47	30.97
Lithuania	1.31	1.32	1.26	1.28	1.22	38.15	32.42	34.64	39.17	46.50
Luxembourg	0.45	0.44	0.46	0.49	0.52	12.72	11.79	11.61	127.56	148.20
Hungary	4.91	4.79	4.83	4.88	4.82	84.68	85.54	90.80	104.90	111.72
Malta	0.20	0.22	0.22	0.21	0.21	.	.	.	13.62	.
Netherlands	7.80	7.57	7.38	7.17	7.00	279.61	267.57	249.19	398.57	444.86
Austria	8.25	8.35	8.53	13.42	13.46	107.40	112.61	118.75	122.61	132.85
Poland	17.50	18.67	18.90	20.53	22.14	267.41	298.35	326.35	398.18	463.37
Portugal	17.30	16.76	16.14	15.77	15.55	274.08	259.83	259.43	269.89	286.35
Romania	11.01	10.99	10.77	11.54	11.49	124.92	126.26	128.04	130.52	144.44
Slovenia	1.85	1.79	1.78	1.69	1.69	34.17	38.67	35.59	32.88	38.04
Slovakia	2.41	2.51	2.58	2.71	2.74	39.75	40.34	41.89	45.65	53.82
Finland	2.28	2.27	2.24	2.21	2.04	190.00	175.00	196.00	156.90	153.37
Sweden	3.57	3.42	3.24	3.23	3.29	205.53	213.39	195.71	196.99	183.82
United Kingdom	64.37	66.13	67.96	69.38	70.27	1,360.57	1,639.27	1,653.91	1,701.87	1,958.35
Euro area total	320.97	316.62	309.60	326.74	318.71	.	.	.	7,492.35	.
EU total	437.35	435.66	434.72	454.40	447.83	.	.	.	10,480.05	.

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	107.52	-	-	12.71	3.92	61.58	-	-	189.77	0.38
Bulgaria	-	-	-	0.32	0.38	-	-	-	77.89	93.61
Czech Republic	2.86	0.06	0.16	0.18	0.00	3.87	1.30	5.56	5.87	0.00
Denmark	0.00	0.00	-	-	-	0.00	0.00	-	-	-
Germany	52.64	53.83	53.90	60.51	61.12	236.09	218.60	217.42	419.66	387.72
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Greece	-	-	-	-	-	-	-	-	-	-
Spain	20.43	10.48	-	0.00	0.00	16.31	5.02	-	0.00	0.00
France	96.01	39.18	29.54	21.24	1.16	124.73	70.98	46.95	45.40	0.55
Croatia	-	-	-	-	0.00	-	-	-	-	0.00
Italy	-	-	-	45.70	48.24	-	-	-	612.42	732.67
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	-	-	-	0.00	0.00
Lithuania	0.00	-	-	-	-	0.00	-	-	-	-
Luxembourg	0.00	0.00	0.00	-	-	0.00	0.00	0.00	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Netherlands	2.91	2.68	2.44	1.34	0.00	42.51	36.76	30.96	29.38	0.00
Austria	7.97	8.11	8.16	8.97	8.99	78.05	85.37	87.73	-	-
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	275.57	285.35	301.46	274.08	259.83	275.57	285.66	301.91
Romania	-	-	-	-	-	-	-	-	-	-
Slovenia	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Slovakia	-	-	-	0.00	0.00	-	-	-	45.07	53.82
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area total	287.48	114.28	369.61	435.81	424.90	833.34	676.56	658.63	-	1,553.70
EU total	290.34	114.34	-	-	-	837.21	677.86	-	1,816.63	1,674.08

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

(annual percentage changes)

	ATMs				POS terminals			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-0.69	-5.09	-14.68	23.52	-3.32	-	-	2.66
Bulgaria	-2.59	3.65	-3.98	0.02	6.98	2.66	7.78	20.96
Czech Republic	4.35	7.14	0.98	2.21	5.97	-11.96	5.60	41.25
Denmark	-3.18	-3.66	-3.03	0.47	5.39	9.66	-3.96	0.55
Germany	-1.77	0.18	4.79	-0.96	1.28	3.28	54.27	-1.61
Estonia	-5.91	-6.88	-6.36	10.94	-8.77	1.09	4.75	10.16
Ireland	-4.10	0.36	-13.77	-0.38	-0.63	1.32	-73.56	-5.11
Greece	-2.65	-13.00	-4.27	-1.70	-11.24	-13.09	-30.22	12.46
Spain	-1.72	-7.18	-3.40	-1.14	-3.42	-14.53	8.81	13.18
France	0.63	0.17	22.35	-15.68	-3.03	-3.97	19.54	-7.92
Croatia	.	.	2.38	4.67	.	.	7.91	3.94
Italy	-2.11	-1.39	-0.78	1.77	5.27	4.87	16.62	7.14
Cyprus	0.57	-5.41	-30.12	13.36	7.36	-17.68	6.21	-0.31
Latvia	5.22	-7.32	-9.26	-0.94	-0.43	5.31	9.85	8.80
Lithuania	1.38	-4.69	1.74	-5.22	-15.03	6.83	13.08	18.73
Luxembourg	-2.42	3.84	6.52	5.71	-7.32	-1.55	998.89	16.18
Hungary	-2.49	0.94	1.04	-1.31	1.02	6.14	15.53	6.51
Malta	10.77	0.00	-4.17	2.90	.	.	2.01	.
Netherlands	-2.95	-2.46	-2.95	-2.25	-4.31	-6.87	59.94	11.61
Austria	1.22	2.16	57.38	0.28	4.86	5.45	3.25	8.36
Poland	6.67	1.26	8.61	7.85	11.57	9.39	22.01	16.37
Portugal	-3.10	-3.68	-2.29	-1.40	-5.20	-0.16	4.03	6.10
Romania	-0.17	-1.96	7.15	-0.43	1.07	1.42	1.94	10.66
Slovenia	-3.04	-0.78	-4.68	-0.12	13.16	-7.94	-7.62	15.69
Slovakia	4.28	2.91	4.88	1.03	1.46	3.84	8.99	17.89
Finland	-0.74	-1.06	-1.38	-7.69	-7.89	12.00	-19.95	-2.25
Sweden	-4.21	-5.24	-0.19	1.67	3.82	-8.28	0.65	-6.68
United Kingdom	2.74	2.77	2.09	1.28	20.48	0.89	2.90	15.07
Euro area total	-1.35	-2.22	5.14	-2.46	.	.	20.24	.
EU total	-0.39	-0.22	4.53	-1.44	.	.	.	.

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-	-	-	-69.13	-	-	-	-99.80
Bulgaria	-	-	-	18.07	-	-	-	20.18
Czech Republic	-97.90	163.33	15.82	-	-66.35	326.71	5.52	-
Denmark	-	-	-	-	-	-	-	-
Germany	2.26	0.13	12.26	1.00	-7.41	-0.54	93.02	-7.61
Estonia	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	-48.72	-	-	-	-69.22	-	-	-
France	-59.19	-24.61	-28.11	-94.55	-43.09	-33.85	-3.31	-98.80
Croatia	-	-	-	-	-	-	-	-
Italy	-	-	-	5.58	-	-	-	19.63
Cyprus	-	-	-	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	-7.64	-9.06	-45.16	-	-13.53	-15.76	-5.10	-
Austria	1.68	0.68	9.89	0.26	9.39	2.75	-	-
Poland	-	-	-	-	-	-	-	-
Portugal	-	-	3.55	5.65	-5.20	6.06	3.66	5.69
Romania	-	-	-	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	19.40
Finland	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-
Euro area total	-60.25	223.43	17.91	-2.50	-18.81	-2.65	-	-9.02
EU total	-60.62	-	-	-	-19.03	-	164.03	-7.85

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

(end of period)

	ATMs					POS terminals				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1,436.24	1,416.50	1,338.23	1,136.51	1,396.90	12,837.31	12,326.13	-	16,420.90	16,775.15
Bulgaria	788.21	772.25	804.94	777.28	780.27	8,767.30	9,433.35	9,738.59	10,555.60	12,814.46
Czech Republic	374.88	390.70	418.53	422.05	430.62	9,774.91	10,346.18	9,107.18	9,604.09	13,542.33
Denmark	501.80	483.99	464.46	447.99	447.03	22,521.54	23,645.86	25,828.97	24,674.82	24,639.21
Germany	1,047.67	1,027.16	1,026.23	1,070.87	1,051.53	8,855.96	8,952.33	9,220.84	14,166.15	13,818.61
Estonia	661.80	624.81	584.00	548.72	609.91	22,389.26	20,495.77	20,797.61	21,858.19	24,125.49
Ireland	697.38	666.86	667.56	574.02	568.48	33,450.04	33,145.60	33,499.30	8,832.38	8,331.32
Greece	770.01	753.64	660.45	636.50	627.65	32,586.33	29,080.39	25,458.26	17,883.97	20,175.97
Spain	1,224.81	1,202.96	1,120.79	1,085.68	1,074.16	29,159.80	28,145.46	24,146.12	26,345.33	29,841.34
France	890.89	892.11	889.44	1,083.26	909.60	22,111.14	21,336.58	20,392.28	24,265.84	22,250.59
Croatia	.	.	968.42	997.21	1,048.66	.	.	21,661.09	23,510.46	24,551.15
Italy	863.15	841.01	825.14	816.81	832.13	23,892.07	25,035.33	26,121.73	30,391.32	32,596.04
Cyprus	820.33	812.55	770.36	544.28	622.48	28,580.96	30,220.69	24,935.64	26,776.41	26,931.23
Latvia	586.26	624.49	584.75	535.41	534.94	12,004.91	12,101.39	12,876.01	14,272.14	15,660.27
Lithuania	430.96	442.80	426.35	437.53	418.60	12,599.92	10,851.23	11,710.16	13,356.45	16,007.31
Luxembourg	874.09	833.49	843.57	877.66	910.85	24,493.65	22,184.38	21,287.36	228,477.52	260,596.10
Hungary	492.09	482.34	488.22	494.60	489.28	8,491.81	8,623.07	9,177.63	10,631.46	11,350.27
Malta	468.44	514.97	510.20	484.30	493.83	.	.	.	31,867.59	.
Netherlands	467.20	451.83	439.46	424.89	413.65	16,750.25	15,972.36	14,832.98	23,635.71	26,273.27
Austria	983.01	990.59	1,005.87	1,570.71	1,559.53	12,802.83	13,364.57	14,008.35	14,350.07	15,394.95
Poland	454.24	484.43	490.96	533.49	575.82	6,940.95	7,742.41	8,476.08	10,346.51	12,049.56
Portugal	1,638.25	1,593.94	1,543.71	1,516.47	1,501.43	25,960.45	24,710.98	24,808.32	25,948.31	27,645.32
Romania	546.27	547.70	538.98	579.62	578.34	6,200.22	6,293.81	6,406.70	6,554.50	7,269.06
Slovenia	898.75	869.81	861.84	820.64	819.06	16,644.75	18,799.38	17,282.42	15,947.72	18,436.04
Slovakia	445.53	463.91	476.81	499.58	504.39	7,364.43	7,461.00	7,737.85	8,424.93	9,925.23
Finland	423.51	418.36	412.02	404.58	372.23	35,261.59	32,323.61	36,036.04	28,723.30	27,985.22
Sweden	377.39	358.85	337.17	333.23	335.23	21,751.15	22,416.12	20,385.50	20,315.90	18,758.47
United Kingdom	1,017.13	1,038.13	1,060.17	1,074.07	1,079.25	21,499.04	25,732.16	25,799.58	26,345.91	30,077.59
Euro area total	970.80	954.98	931.73	975.27	940.21	.	.	.	22,363.41	.
EU total	873.82	868.37	857.46	894.24	878.69	.	.	.	20,624.36	.

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	9,793.95	-	-	1,139.46	349.98	5,609.40	-	-	17,008.60	34.07
Bulgaria	-	-	-	44.44	52.66	-	-	-	10,782.48	13,005.92
Czech Republic	272.75	5.71	15.03	17.39	0.00	368.88	123.99	528.98	557.45	0.00
Denmark	0.00	0.00	-	-	-	0.00	0.00	-	-	-
Germany	655.80	669.36	668.39	747.24	748.25	2,940.97	2,718.06	2,695.97	5,182.01	4,746.70
Estonia	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Greece	-	-	-	-	-	-	-	-	-	-
Spain	437.11	224.03	-	0.00	0.00	348.98	107.36	-	0.00	0.00
France	1,470.41	597.13	448.06	320.65	17.41	1,910.21	1,081.69	712.18	685.52	8.23
Croatia	-	-	-	-	0.00	-	-	-	-	0.00
Italy	-	-	-	751.71	794.46	-	-	-	10,074.57	12,065.23
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	-	-	-	0.00	0.00
Lithuania	0.00	-	-	-	-	0.00	-	-	-	-
Luxembourg	0.00	0.00	0.00	-	-	0.00	0.00	0.00	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Netherlands	174.03	160.16	145.24	79.35	0.00	2,546.52	2,194.13	1,842.98	1,742.45	0.00
Austria	950.23	961.87	962.58	1,049.52	1,041.77	9,303.89	10,131.84	10,348.31	-	-
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	26,352.02	27,434.21	29,104.18	25,960.45	24,710.98	26,352.02	27,464.79	29,146.75
Romania	-	-	-	-	-	-	-	-	-	-
Slovenia	-	-	-	0.00	0.00	-	-	-	0.00	0.00
Slovakia	-	-	-	0.00	0.00	-	-	-	8,318.45	9,925.23
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
Euro area total	869.51	344.69	1,112.35	1,300.82	1,253.47	2,520.52	2,040.62	1,982.14	-	4,583.51
EU total	580.10	227.91	-	-	-	1,672.74	1,351.15	-	3,575.06	3,284.72

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	9.05	8.84	8.80	10.28	9.66	405.67	411.26	420.25	318.23	295.45
Bulgaria	4.31	4.78	4.18	6.12	6.17	99.43	103.79	111.89	91.33	106.73
Czech Republic	8.66	9.51	9.08	3.28	10.61	165.62	170.01	173.39	180.96	181.24
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	37.40	28.54	2,097.47	2,127.64	2,115.00	2,039.50	2,185.60
Estonia	1.20	1.27	1.28	1.28	1.28	41.24	39.92	38.86	37.58	37.05
Ireland	10.46	13.24	25.58	30.70	.	173.72	166.62	166.70	102.67	164.94
Greece	8.72	8.36	7.13	9.82	7.78	185.65	181.86	174.24	188.01	211.54
Spain	41.64	41.69	42.48	42.76	43.32	927.52	886.50	858.59	862.23	875.35
France	37.14	39.41	40.49	35.13	34.12	1,630.14	1,622.49	1,606.32	1,570.57	1,664.45
Croatia	.	.	2.38	8.36	8.56	.	.	95.69	98.20	101.71
Italy	1.46	3.35	4.69	2.24	0.00	700.51	743.99	794.17	952.68	795.31
Cyprus	1.59	1.61	1.60	2.04	2.02	12.55	13.20	13.54	16.74	17.95
Latvia	1.50	2.88	3.59	3.27	3.32	48.54	48.36	49.73	53.24	52.69
Lithuania	1.47	1.61	1.91	2.28	1.77	64.54	66.09	66.42	65.44	64.80
Luxembourg	1.50	1.64	1.61	1.62	1.62	5.51	14.30	13.52	13.69	13.85
Hungary	4.60	5.56	6.02	5.82	6.05	119.40	119.29	111.51	107.02	107.98
Malta	1.37	1.19	1.37	.	.	10.89	11.76	11.82	12.41	12.86
Netherlands	19.73	19.62	19.02	12.76	16.95	437.29	419.25	395.45	379.08	350.65
Austria	-	-	-	8.44	9.24	150.90	151.74	153.15	283.75	298.21
Poland	-	-	-	-	11.11	726.14	747.72	770.42	758.99	714.75
Portugal	10.81	11.91	12.99	14.67	15.66	444.55	438.08	444.20	444.81	440.52
Romania	4.50	5.05	5.62	6.09	6.75	215.98	224.31	226.84	219.82	228.70
Slovenia	1.61	2.01	1.88	2.49	0.92	73.69	57.85	55.41	54.80	54.13
Slovakia	3.28	3.63	3.90	2.61	2.97	86.26	86.98	86.81	86.98	91.01
Finland	1.60	1.57	1.50	1.44	1.36	165.00	156.69	149.86	143.66	135.57
Sweden	5.00	5.00	4.00	2.21	3.18	213.00	202.00	205.00	211.79	151.00
United Kingdom	-	-	-	-	-	2,874.00	2,915.00	2,899.00	2,830.00	2,797.00
Euro area total	151.15	159.35	174.33	.	182.24	7,548.54	7,530.14	7,497.89	7,560.62	7,761.93
EU total	181.18	193.74	211.11	.	234.66	12,075.18	12,126.72	12,207.79	12,124.15	12,151.03

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	14.08	14.34	14.93	13.20	14.32	8.28	6.77	4.81	3.92	1.50
Bulgaria	1.02	1.30	1.39	1.48	1.72	-	-	-	0.00	0.00
Czech Republic	2.26	2.37	2.44	2.73	5.97	2.27	0.70	0.51	0.25	0.11
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	41.51	42.68	43.57	43.17	51.78	6.42	6.20	6.63	5.35	3.99
Estonia	1.13	1.21	1.25	1.25	1.31	-	-	-	-	-
Ireland	5.83	7.05	7.67	19.20	11.00	-	-	-	0.71	0.00
Greece	5.06	1.84	1.55	2.10	2.04	-	-	-	0.60	1.48
Spain	10.21	8.95	8.65	9.25	9.30	0.05	0.11	-	0.00	0.00
France	47.04	46.69	48.71	36.63	48.60	5.56	6.06	5.91	5.26	2.20
Croatia	-	-	-	-	-	-	-	0.29	0.06	0.09
Italy	6.49	7.00	7.55	3.77	0.86	23.37	25.84	36.71	41.30	48.74
Cyprus	2.80	2.84	2.78	2.08	2.21	0.00	0.00	0.00	-	-
Latvia	2.42	2.47	2.76	2.81	2.54	-	-	-	0.00	0.00
Lithuania	1.47	1.31	1.36	1.33	1.28	0.00	-	-	-	-
Luxembourg	3.58	4.24	4.50	4.84	5.10	0.03	0.00	0.00	0.00	0.00
Hungary	1.41	1.39	1.45	1.37	1.40	-	-	-	0.00	0.00
Malta	0.22	0.25	0.28	0.30	-	-	-	-	0.00	0.00
Netherlands	38.13	35.90	32.16	36.05	35.03	25.77	21.82	18.39	11.82	4.43
Austria	-	-	-	12.60	11.96	5.45	4.28	4.17	1.85	1.82
Poland	7.18	7.81	8.40	9.16	9.16	-	-	-	-	-
Portugal	3.51	3.60	6.70	7.00	7.10	-	-	5.05	6.29	7.36
Romania	2.37	2.65	2.85	3.25	3.88	-	-	-	-	-
Slovenia	1.74	1.93	2.04	2.17	2.27	-	-	-	-	-
Slovakia	2.06	2.40	2.54	3.11	5.53	0.00	0.00	0.03	-	-
Finland	0.70	0.64	0.60	4.60	4.35	-	-	-	-	-
Sweden	7.30	8.00	9.00	4.20	12.26	-	-	-	-	-
United Kingdom	1.00	1.00	1.00	0.00	0.00	-	-	-	-	-
Euro area total	184.10	181.56	185.50	204.14	-	74.93	71.07	81.69	-	-
EU total	210.51	209.85	216.14	227.67	-	77.21	71.77	-	77.58	71.94

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-2.32	-0.45	16.77	-6.00	1.38	2.19	-24.28	-7.16
Bulgaria	10.78	-12.52	46.48	0.72	4.38	7.80	-18.37	16.86
Czech Republic	9.86	-4.46	-63.95	224.03	2.65	1.98	4.37	0.15
Denmark	-	-	-	-	-	-	-	-
Germany	-	-	-	-23.69	1.44	-0.59	-3.57	7.16
Estonia	5.82	0.55	-0.23	0.31	-3.18	-2.66	-3.30	-1.41
Ireland	26.64	93.18	20.02	.	-4.08	0.05	-38.41	60.65
Greece	-4.14	-14.75	37.75	-20.70	-2.04	-4.19	7.90	12.52
Spain	0.12	1.89	0.67	1.30	-4.42	-3.15	0.42	1.52
France	6.11	2.75	-13.25	-2.87	-0.47	-1.00	-2.23	5.98
Croatia	.	.	251.35	2.45	.	.	2.62	3.57
Italy	129.97	40.11	-52.30	-	6.21	6.75	19.96	-16.52
Cyprus	1.64	-0.62	27.26	-0.98	5.15	2.57	23.66	7.23
Latvia	92.52	24.60	-8.99	1.47	-0.37	2.83	7.06	-1.04
Lithuania	9.33	19.07	19.47	-22.51	2.41	0.50	-1.48	-0.97
Luxembourg	9.32	-2.01	0.89	0.05	159.47	-5.47	1.29	1.14
Hungary	21.00	8.29	-3.31	3.85	-0.09	-6.52	-4.03	0.90
Malta	-13.12	15.10	.	.	8.02	0.48	4.98	3.64
Netherlands	-0.53	-3.06	-32.91	32.79	-4.12	-5.68	-4.14	-7.50
Austria	-	-	-	9.53	0.55	0.93	85.27	5.10
Poland	-	-	-	-	2.97	3.04	-1.48	-5.83
Portugal	10.18	9.13	12.90	6.78	-1.46	1.40	0.14	-0.96
Romania	12.31	11.14	8.47	10.80	3.86	1.13	-3.10	4.04
Slovenia	24.81	-6.46	32.52	-62.95	-21.50	-4.22	-1.09	-1.23
Slovakia	10.73	7.38	-33.08	13.91	0.83	-0.19	0.20	4.63
Finland	-1.63	-4.70	-4.20	-5.22	-5.04	-4.36	-4.14	-5.63
Sweden	0.00	-20.00	-44.75	43.89	-5.16	1.49	3.31	-28.70
United Kingdom	-	-	-	-	1.43	-0.55	-2.38	-1.17
Euro area total	5.43	9.40	.	-17.32	-0.24	-0.43	0.17	2.66
EU total	6.93	8.97	.	.	0.43	0.67	-0.69	0.22

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	1.85	4.11	-11.57	8.47	-18.29	-28.88	-18.50	-61.86
Bulgaria	27.45	6.69	6.99	15.57	-	-	-	-50.00
Czech Republic	4.83	3.21	11.96	118.29	-69.07	-28.02	-50.79	-55.02
Denmark	-	-	-	-	-	-	-	-
Germany	2.82	2.07	-0.90	19.93	-3.43	6.92	-19.26	-25.45
Estonia	7.45	3.38	0.08	4.47	-	-	-	-
Ireland	20.84	8.89	150.25	-42.70	-	-	-	-
Greece	-63.59	-15.73	35.20	-3.05	-	-	-	146.92
Spain	-12.34	-3.32	6.95	0.49	118.37	-	-	-
France	-0.75	4.34	-24.81	32.70	9.04	-2.39	-10.96	-58.30
Croatia	-	-	-	-	-	-	-78.50	46.03
Italy	7.83	7.93	-50.11	-77.26	10.57	42.06	12.51	18.00
Cyprus	1.50	-2.15	-25.15	6.25	-	-	-	-
Latvia	2.15	11.63	2.14	-9.63	-	-	-	-
Lithuania	-11.35	4.29	-2.06	-3.68	-	-	-	-
Luxembourg	18.47	6.18	7.59	5.32	-	-	-	-
Hungary	-1.14	3.95	-5.46	2.49	-	-	-	-
Malta	12.05	11.95	8.19	-	-	-	-	-
Netherlands	-5.85	-10.42	12.07	-2.82	-15.35	-15.72	-35.72	-62.48
Austria	-	-	-	-5.13	-21.48	-2.69	-55.61	-1.57
Poland	8.81	7.58	9.01	0.01	-	-	-	-
Portugal	2.77	85.96	4.45	1.39	-	-	24.67	17.01
Romania	11.78	7.48	14.24	19.35	-	-	-	-
Slovenia	10.78	5.69	6.37	4.42	-	-	-	-
Slovakia	16.31	6.01	22.44	77.85	-33.33	1,400.00	-	-
Finland	-8.43	-6.40	667.17	-5.41	-	-	-	-
Sweden	9.59	12.50	-53.33	191.90	-	-	-	-
United Kingdom	0.00	0.00	-	-	-	-	-	-
Euro area total	-1.38	2.17	8.44	-	-5.16	14.95	-	-
EU total	-0.32	3.00	5.34	-	-7.04	-	-5.95	-7.28

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1.05	1.02	1.01	1.22	1.15	47.18	47.31	48.27	37.78	35.08	0.08	-	-	0.31	0.38
Bulgaria	0.74	0.85	0.71	1.09	1.10	17.17	18.40	19.13	16.27	19.00	-	-	-	0.01	0.00
Czech Republic	2.22	2.34	2.08	0.74	2.44	42.49	41.91	39.73	40.79	41.72	0.79	11.72	3.20	1.36	-
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	0.65	0.49	37.18	37.98	37.74	35.32	37.77	0.12	0.12	0.12	0.09	0.07
Estonia	1.49	1.68	1.80	1.84	1.61	51.03	52.67	54.66	54.07	46.49	-	-	-	-	-
Ireland	3.28	4.33	8.33	8.70	-	54.42	54.43	54.27	29.08	62.50	-	-	-	-	-
Greece	1.23	1.22	1.18	1.73	1.47	26.09	26.46	28.90	33.22	39.97	-	-	-	-	-
Spain	0.73	0.74	0.81	0.85	0.87	16.20	15.76	16.44	17.09	17.55	0.00	0.01	-	-	-
France	0.64	0.67	-	0.52	0.60	28.02	27.72	-	23.45	29.08	0.06	0.15	0.20	0.25	1.90
Croatia	-	-	0.58	1.98	1.94	-	-	23.21	23.26	23.02	-	-	-	-	-
Italy	0.03	0.07	0.09	0.05	0.00	13.51	14.66	15.87	19.19	15.74	-	-	-	0.90	1.01
Cyprus	2.27	2.30	2.41	4.40	3.84	17.98	18.80	20.39	36.08	34.13	-	-	-	-	-
Latvia	1.33	2.45	3.35	3.20	3.18	43.19	41.16	46.39	52.15	50.47	-	-	-	-	-
Lithuania	1.22	1.33	1.59	1.85	1.50	53.51	54.58	55.22	53.07	54.78	-	-	-	-	-
Luxembourg	3.31	3.71	3.50	3.31	3.14	12.14	32.28	29.39	27.95	26.74	-	-	-	-	-
Hungary	0.94	1.16	1.25	1.19	1.26	24.33	24.93	23.09	21.93	22.42	-	-	-	-	-
Malta	7.04	5.52	6.35	-	-	55.84	54.45	54.71	59.93	60.37	-	-	-	-	-
Netherlands	2.53	2.59	2.58	1.78	2.42	56.07	55.39	53.56	52.91	50.06	8.87	8.13	7.54	8.83	-
Austria	-	-	-	0.97	1.06	18.30	18.18	17.96	32.54	34.10	0.68	0.53	0.51	0.21	0.20
Poland	-	-	-	-	0.50	41.49	40.06	40.76	36.97	32.28	-	-	-	-	-
Portugal	0.68	0.77	0.87	1.00	1.09	27.81	28.47	29.78	30.32	30.64	-	-	0.02	0.02	0.02
Romania	0.42	0.47	0.53	0.57	0.63	20.01	20.80	21.47	20.48	21.41	-	-	-	-	-
Slovenia	0.88	1.14	1.07	1.48	0.55	40.29	32.64	31.52	32.50	32.12	-	-	-	-	-
Slovakia	1.36	1.45	1.51	0.96	1.09	35.87	34.68	33.63	32.13	33.28	-	-	-	-	-
Finland	0.95	0.94	0.91	0.88	0.89	98.10	93.88	90.71	87.76	88.90	-	-	-	-	-
Sweden	1.40	1.46	1.24	0.68	0.97	59.73	59.13	63.33	65.55	45.97	-	-	-	-	-
United Kingdom	-	-	-	-	-	44.65	44.08	42.66	40.79	39.80	-	-	-	-	-
Euro area total	0.53	0.57	0.81	-	0.67	26.70	26.94	34.88	26.82	28.51	0.26	0.62	0.22	-	-
EU total	0.45	0.49	0.62	-	0.59	30.29	30.46	35.94	29.67	30.35	0.27	0.63	-	-	-

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	20.28	19.92	20.97	14.87	13.51	0.70	0.69	0.74	0.62	0.65	0.67	0.52	0.36	0.37	0.31
Bulgaria	12.45	12.57	14.46	12.43	14.65	0.13	0.16	0.18	0.20	0.24	-	-	-	0.02	0.01
Czech Republic	17.07	16.89	16.82	16.58	17.82	0.23	0.23	0.24	0.25	0.59	3.15	1.95	1.29	0.59	.
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	15.81	15.72	15.41	14.04	14.90	0.31	0.32	0.32	0.30	0.35	0.07	0.06	0.07	0.06	0.04
Estonia	23.21	22.28	21.62	20.64	20.19	0.64	0.68	0.70	0.69	0.71	-	-	-	-	-
Ireland	26.63	25.48	25.50	18.42	27.88	0.89	1.08	1.17	3.44	1.86	-	-	-	.	.
Greece	13.78	14.42	14.24	15.48	16.50	0.38	0.15	0.13	0.17	0.16	-	-	-	1.00	1.93
Spain	13.36	12.82	12.31	13.00	12.77	0.15	0.13	0.12	0.14	0.14	0.03	0.15	-	-	-
France	17.58	17.52	18.22	18.33	20.69	0.51	0.50	0.55	0.43	0.60	0.17	0.23	0.26	0.37	0.72
Croatia	.	.	10.96	11.53	11.83	.	.	-	-	-	.	.	3.53	0.34	0.46
Italy	13.15	12.39	12.07	13.49	10.36	0.12	0.12	0.11	0.05	0.01	1.65	1.37	1.70	1.83	1.94
Cyprus	10.02	10.43	11.81	17.11	16.77	2.23	2.24	2.43	2.13	2.07	0.00	0.00	0.00	.	.
Latvia	20.90	20.34	20.87	22.84	22.55	1.04	1.04	1.16	1.21	1.09	-	-	-	.	.
Lithuania	16.61	18.19	18.79	18.87	18.74	0.38	0.36	0.39	0.38	0.37	-	-	-	-	.
Luxembourg	3.25	7.32	6.73	6.46	6.44	2.11	2.17	2.24	2.28	2.37	-	-	-	-	-
Hungary	14.03	14.30	13.42	13.00	13.07	0.17	0.17	0.17	0.17	0.17	-	-	-	-	-
Malta	14.77	14.74	14.46	15.45	14.95	0.30	0.31	0.34	0.38	.	.	.	.	.	.
Netherlands	14.36	13.74	12.99	11.86	10.83	1.25	1.18	1.06	1.13	1.08	1.07	0.90	0.75	0.46	0.47
Austria	13.65	12.42	12.11	23.83	24.39	-	-	-	1.06	0.98	0.57	0.44	0.43	0.17	0.16
Poland	22.96	22.46	22.40	21.23	20.87	0.23	0.23	0.24	0.26	0.27	-	-	-	-	-
Portugal	23.32	23.42	23.10	23.02	22.49	0.18	0.19	0.35	0.36	0.36	-	-	4.66	4.99	3.93
Romania	16.21	16.39	16.05	15.23	15.38	0.18	0.19	0.20	0.23	0.26	-	-	.	.	.
Slovenia	23.52	18.24	16.96	17.94	16.53	0.56	0.61	0.63	0.71	0.69	-	-	-	-	-
Slovakia	16.24	18.92	17.99	16.58	16.33	0.39	0.52	0.53	0.59	0.99	0.47	0.15	2.09	-	-
Finland	21.01	19.90	19.22	16.03	14.47	0.09	0.08	0.08	0.51	0.46	-	-	-	.	.
Sweden	17.95	16.79	16.27	15.97	9.49	0.62	0.66	0.71	0.32	0.77	-	-	-	-	-
United Kingdom	17.41	17.25	16.51	15.82	15.93	0.01	0.01	0.01	0.00	0.00	-	-	-	-	-
Euro area total	16.04	15.69	15.50	15.26	15.31	0.39	0.38	0.38	0.41	.	.	.	.	.	.
EU total	16.48	16.20	15.86	15.44	15.34	0.29	0.28	0.28	0.29	.	.	.	.	0.43	0.48

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1.31	1.27	1.29	0.43	0.97	49.33	51.19	53.23	44.04	41.48
Bulgaria	0.46	0.52	0.48	0.62	0.64	7.13	7.77	8.80	7.71	9.39
Czech Republic	1.12	1.41	1.28	0.46	1.33	25.09	24.63	24.29	24.68	24.29
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	6.58	4.64	333.09	342.27	345.15	338.11	367.24
Estonia	0.18	0.21	0.22	0.22	0.22	3.04	3.25	3.41	3.49	3.59
Ireland	1.38	1.75	2.92	3.41	.	21.16	20.08	20.44	13.21	19.94
Greece	1.91	1.71	1.77	2.21	1.89	46.16	41.19	37.83	39.95	39.88
Spain	6.49	6.66	6.84	6.86	7.00	107.08	103.91	102.39	104.67	108.09
France	6.14	6.17	6.33	5.88	6.07	127.84	129.23	129.59	128.77	138.07
Croatia	.	.	0.34	1.17	1.30	.	.	8.89	9.12	9.65
Italy	0.32	0.61	1.14	0.90	0.91	123.84	136.39	146.17	178.43	181.28
Cyprus	0.27	0.28	0.27	0.36	0.38	1.86	1.48	1.83	2.43	2.69
Latvia	0.24	0.35	0.43	0.41	0.42	4.36	4.43	4.50	4.88	5.00
Lithuania	0.24	0.29	0.34	0.37	0.38	6.82	7.06	7.37	7.29	7.85
Luxembourg	0.16	0.17	0.17	0.17	0.16	0.80	2.22	2.12	2.19	2.17
Hungary	0.70	0.82	0.87	0.87	0.91	17.23	17.42	17.37	20.13	21.43
Malta	0.18	0.18	0.20	.	.	1.08	1.32	1.38	1.45	1.55
Netherlands	3.27	3.32	3.19	1.83	2.56	51.91	49.20	47.07	47.02	46.66
Austria	-	-	-	1.63	1.76	19.09	19.28	19.46	46.26	48.68
Poland	-	-	-	-	1.64	66.57	67.34	69.09	70.68	70.64
Portugal	1.43	1.59	1.72	1.93	1.99	29.73	29.07	28.92	28.95	29.30
Romania	0.67	0.74	0.85	0.94	1.05	22.75	23.86	25.95	26.43	29.44
Slovenia	0.27	0.30	0.31	0.39	0.13	6.53	5.35	5.32	5.37	5.43
Slovakia	0.49	0.56	0.61	0.49	0.53	10.94	11.35	11.47	11.85	12.86
Finland	0.24	0.24	0.23	0.24	0.23	15.20	14.59	14.37	14.17	13.63
Sweden	1.02	0.73	1.39	0.37	0.37	21.84	20.24	23.86	23.06	16.01
United Kingdom	-	-	-	-	-	220.44	238.76	225.88	234.90	267.71
Euro area total	24.04	25.01	27.22	.	30.46	948.68	961.39	970.14	1,015.23	1,075.39
EU total	28.49	29.87	33.20	.	37.69	1,340.91	1,372.91	1,386.14	1,439.23	1,523.95

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	1.97	2.02	2.09	1.83	2.08	0.24	0.20	0.14	0.11	0.18
Bulgaria	0.10	0.18	0.24	0.25	0.33	-	-	-	0.00	0.00
Czech Republic	0.41	0.40	0.41	0.46	0.79	0.01	0.00	0.00	0.00	0.00
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	9.00	8.52	8.66	8.56	9.41	0.19	0.18	0.16	0.29	0.13
Estonia	0.15	0.18	0.19	0.20	0.21	-	-	-	-	-
Ireland	0.75	0.89	0.96	2.06	1.27	-	-	-	0.06	0.00
Greece	0.43	0.36	0.28	0.39	0.37	-	-	-	0.07	0.17
Spain	1.33	1.27	1.21	1.28	1.33	0.00	0.00	-	0.00	0.00
France	5.68	5.83	6.02	4.46	6.04	0.11	0.12	0.11	0.10	0.05
Croatia	-	-	-	-	-	-	-	0.02	0.00	0.01
Italy	0.88	0.97	1.05	0.55	0.13	7.83	8.24	11.22	11.97	14.06
Cyprus	0.59	0.66	0.56	0.37	0.46	0.00	0.00	0.00	-	-
Latvia	0.51	0.59	0.60	0.59	0.58	-	-	-	0.00	0.00
Lithuania	0.26	0.19	0.18	0.17	0.17	0.00	-	-	-	-
Luxembourg	0.65	0.86	0.94	0.95	0.96	0.00	0.00	0.00	0.00	0.00
Hungary	0.23	0.23	0.25	0.27	0.26	-	-	-	0.00	0.00
Malta	0.05	0.06	0.06	0.08	-	-	-	-	0.00	0.00
Netherlands	5.88	5.44	4.91	5.28	5.14	0.45	0.37	0.30	0.21	0.05
Austria	-	-	-	1.94	1.86	0.28	0.25	0.26	0.17	0.17
Poland	0.84	0.92	1.01	1.14	1.15	-	-	-	-	-
Portugal	0.38	0.39	0.69	0.71	0.73	-	-	0.63	0.80	0.94
Romania	0.41	0.47	0.51	0.63	0.71	-	-	-	-	-
Slovenia	0.19	0.23	0.25	0.27	0.32	-	-	-	-	-
Slovakia	0.27	0.33	0.36	0.81	0.88	0.00	0.00	0.00	-	-
Finland	0.12	0.11	0.10	0.65	0.61	-	-	-	-	-
Sweden	0.90	1.26	0.91	0.18	1.88	-	-	-	-	-
United Kingdom	0.17	0.10	0.09	0.12	0.06	-	-	-	-	-
Euro area total	28.32	28.11	28.32	31.00	-	9.10	9.36	12.83	-	-
EU total	32.14	32.44	32.53	34.22	-	9.11	9.36	-	13.81	15.75

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-4.66	0.44	-66.68	121.93	1.64	2.75	-16.93	-7.20
Bulgaria	11.23	-6.93	29.73	5.31	5.99	14.29	-10.60	22.97
Czech Republic	25.56	-7.77	-61.84	186.74	-1.96	0.39	7.68	-2.42
Denmark	-	-	-	-	-	-	-	-
Germany	-	-	-	-29.62	0.74	-0.45	-2.04	8.40
Estonia	11.45	1.46	0.95	-1.81	3.16	2.83	2.08	3.00
Ireland	24.52	66.55	17.01	.	-6.67	1.46	-35.19	50.70
Greece	-10.85	5.66	27.80	-14.77	-11.03	-6.49	8.32	-0.57
Spain	-0.44	2.33	1.52	2.07	-5.78	-1.76	3.37	3.36
France	-0.88	1.71	-7.12	2.81	-0.40	-0.52	-0.73	6.90
Croatia	-	-	247.97	10.97	-	-	3.53	5.83
Italy	85.90	87.09	-21.33	0.90	7.35	6.53	22.07	1.49
Cyprus	-0.35	-1.11	32.40	6.35	-21.63	25.24	34.32	11.54
Latvia	43.97	22.84	-4.46	2.28	-1.16	2.68	7.97	1.98
Lithuania	15.17	16.16	9.21	3.03	0.48	3.95	-0.95	7.80
Luxembourg	7.42	-2.21	2.94	-11.36	169.73	-5.88	4.17	-1.64
Hungary	15.20	8.24	4.11	3.92	-0.43	1.75	21.47	5.82
Malta	-1.60	12.72	.	.	19.07	3.37	4.88	5.54
Netherlands	-1.79	-5.20	-42.64	39.14	-8.33	-5.65	-0.01	-1.25
Austria	-	-	-	7.08	-1.85	-1.05	135.82	4.09
Poland	-	-	-	-	0.62	2.29	2.69	0.35
Portugal	8.57	8.04	12.66	2.68	-4.24	-0.70	0.40	0.93
Romania	11.56	13.15	9.81	11.82	5.49	6.38	1.39	12.24
Slovenia	6.85	3.59	25.58	-66.56	-20.42	-1.53	1.01	1.71
Slovakia	9.32	8.88	-18.63	7.46	0.33	0.63	3.38	9.13
Finland	-1.99	-5.18	-0.36	-2.41	-7.14	-3.40	-1.98	-3.62
Sweden	-32.19	89.87	-72.49	4.14	-11.54	16.70	1.36	-29.12
United Kingdom	-	-	-	-	-1.46	-2.86	-1.78	2.41
Euro area total	1.80	7.96	.	-11.03	-0.84	0.11	4.37	5.71
EU total	2.48	10.05	.	-3.43	0.08	-0.04	3.93	5.68

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	0.66	2.44	-12.39	11.92	-18.34	-29.48	-21.69	55.34
Bulgaria	71.99	40.31	5.22	32.87	-	-	-	23.18
Czech Republic	-1.25	4.20	17.80	71.05	-72.20	-0.07	-35.03	40.80
Denmark	-	-	-	-	-	-	-	-
Germany	-7.15	0.35	-1.18	9.67	-3.02	-13.69	84.24	-57.37
Estonia	12.50	3.72	6.74	7.47	-	-	-	-
Ireland	17.39	6.64	115.78	-38.28	-	-	-	-
Greece	-17.06	-21.37	45.45	-5.74	-	-	-	150.50
Spain	-7.54	-5.00	7.36	3.76	-24.41	-	-	-
France	1.19	2.38	-25.90	34.83	6.45	-5.21	-12.03	-52.40
Croatia	-	-	-	-	-	-	-74.83	55.56
Italy	6.65	7.59	-47.29	-76.12	2.48	35.46	6.70	17.30
Cyprus	9.24	-12.89	-33.53	23.96	-	-	-	-
Latvia	11.66	3.23	-1.09	-2.20	-	-	-	-
Lithuania	-29.42	-1.90	-5.31	-0.38	-	-	-	-
Luxembourg	30.08	7.70	1.24	0.15	-	-	-	-
Hungary	-1.66	10.49	14.89	-5.67	-	-	-	-
Malta	16.33	4.07	34.07	-	-	-	-	-
Netherlands	-10.48	-11.03	7.57	-3.11	-21.02	-18.99	-30.18	-77.29
Austria	-	-	-	-5.06	-11.53	0.36	-34.48	-1.32
Poland	8.35	9.80	12.87	1.74	-	-	-	-
Portugal	-0.01	77.07	3.86	1.93	-	-	26.12	16.87
Romania	14.56	6.21	22.91	13.52	-	-	-	-
Slovenia	14.67	8.85	10.10	15.69	-	-	-	-
Slovakia	17.04	7.88	128.11	8.73	-91.74	1,369.73	-	-
Finland	-9.31	-12.43	571.49	-5.87	-	-	-	-
Sweden	34.41	-28.53	-79.68	982.42	-	-	-	-
United Kingdom	-44.94	-4.35	18.16	-55.88	-	-	-	-
Euro area total	-2.86	-0.06	7.41	.	0.64	36.07	.	.
EU total	-1.32	-0.71	5.28	.	0.45	.	7.51	13.87

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	152.11	146.46	148.63	51.00	114.87	5,736.83	5,889.04	6,113.81	5,228.94	4,925.05	2.25	-	-	8.83	45.11
Bulgaria	79.20	92.97	82.73	109.54	114.29	1,230.74	1,376.63	1,504.22	1,372.51	1,672.23	-	-	-	0.23	0.24
Czech Republic	287.11	346.80	292.16	103.49	305.58	6,436.38	6,070.43	5,566.71	5,563.58	5,590.74	4.14	54.95	20.49	10.84	-
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	113.96	80.18	5,904.93	6,109.24	6,159.51	5,855.66	6,346.03	3.51	3.40	2.97	4.87	2.06
Estonia	225.22	277.20	305.84	316.16	270.16	3,768.34	4,292.95	4,800.59	5,018.11	4,498.30	-	-	-	-	-
Ireland	432.67	571.36	951.04	965.55	-	6,628.00	6,560.14	6,652.05	3,740.82	7,555.80	-	-	-	-	-
Greece	268.34	248.43	293.89	390.00	356.89	6,487.29	5,993.43	6,275.13	7,058.15	7,534.36	-	-	-	-	-
Spain	113.46	118.38	130.90	136.04	140.32	1,870.54	1,847.03	1,960.66	2,075.01	2,167.38	0.03	0.05	-	-	-
France	105.47	105.44	-	87.83	105.98	2,197.66	2,207.76	-	1,922.67	2,412.07	1.13	2.99	3.78	4.63	40.58
Croatia	-	-	82.21	277.11	293.72	-	-	2,155.43	2,161.70	2,185.06	-	-	-	-	-
Italy	6.12	11.93	22.77	18.05	17.92	2,388.83	2,687.73	2,920.95	3,593.60	3,587.36	-	-	-	262.04	291.44
Cyprus	393.78	395.61	408.22	765.73	714.09	2,664.63	2,105.49	2,751.51	5,236.12	5,121.27	-	-	-	-	-
Latvia	209.87	297.44	396.50	398.93	400.65	3,875.89	3,771.52	4,202.39	4,778.26	4,784.75	-	-	-	-	-
Lithuania	202.50	238.99	280.87	298.96	320.41	5,659.11	5,826.85	6,128.05	5,916.07	6,634.02	-	-	-	-	-
Luxembourg	343.61	387.73	370.61	354.92	300.28	1,770.01	5,015.07	4,613.72	4,471.39	4,197.82	-	-	-	-	-
Hungary	143.27	171.82	180.59	177.52	188.00	3,512.03	3,640.12	3,596.56	4,125.00	4,448.82	-	-	-	-	-
Malta	907.29	827.74	942.38	-	-	5,540.61	6,116.64	6,385.99	7,016.63	7,290.36	-	-	-	-	-
Netherlands	419.19	438.62	432.24	255.23	365.10	6,655.66	6,500.20	6,375.73	6,562.57	6,662.43	154.01	136.19	123.02	156.48	-
Austria	-	-	-	186.92	201.79	2,315.06	2,309.81	2,282.16	5,304.72	5,567.19	35.00	31.34	31.86	19.15	19.05
Poland	-	-	-	-	74.13	3,804.13	3,607.68	3,655.01	3,442.44	3,190.39	-	-	-	-	-
Portugal	89.47	103.05	115.06	131.42	138.12	1,859.52	1,889.06	1,938.75	1,973.39	2,038.50	-	-	2.30	2.80	3.10
Romania	61.68	68.47	80.86	87.76	97.89	2,107.96	2,212.53	2,456.46	2,461.58	2,756.03	-	-	-	-	-
Slovenia	149.41	169.88	178.98	234.12	77.87	3,567.62	3,021.19	3,025.53	3,183.47	3,220.54	-	-	-	-	-
Slovakia	204.84	222.05	235.86	182.80	193.44	4,550.52	4,526.70	4,444.27	4,376.10	4,703.13	-	-	-	-	-
Finland	142.45	145.48	142.01	143.65	150.18	9,036.86	8,744.70	8,696.73	8,653.88	8,934.99	-	-	-	-	-
Sweden	286.80	212.73	430.53	113.17	113.55	6,123.99	5,925.38	7,370.71	7,138.37	4,874.45	-	-	-	-	-
United Kingdom	-	-	-	-	-	3,424.66	3,610.29	3,323.53	3,385.61	3,809.73	-	-	-	-	-
Euro area total	85.05	89.47	126.61	-	111.91	3,356.10	3,438.93	4,512.82	3,601.53	3,950.50	31.64	81.88	34.72	-	-
EU total	71.47	75.02	97.73	-	94.16	3,363.87	3,448.30	4,080.63	3,521.66	3,806.74	31.37	81.86	-	-	-

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	2,465.91	2,479.45	2,656.16	2,058.44	1,896.76	98.26	97.85	104.51	85.42	94.93	19.44	15.50	10.69	10.51	36.70
Bulgaria	892.65	940.35	1,137.04	1,049.19	1,289.12	12.40	21.19	31.46	34.17	45.36	-	-	-	0.92	0.52
Czech Republic	2,585.88	2,445.93	2,356.37	2,261.23	2,387.88	42.06	40.07	40.07	42.06	77.86	16.43	9.14	8.25	4.72	.
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	2,510.10	2,528.89	2,515.16	2,327.85	2,503.80	67.79	62.95	63.11	58.93	64.12	1.92	1.87	1.62	3.11	1.38
Estonia	1,714.15	1,816.24	1,898.97	1,915.40	1,953.44	84.54	97.69	103.02	108.65	115.62	-	-	-	-	-
Ireland	3,242.85	3,071.15	3,126.29	2,368.92	3,370.80	114.91	136.88	146.46	369.45	215.31	-	-	-	.	.
Greece	3,425.41	3,265.29	3,092.52	3,289.03	3,110.16	31.94	28.38	22.60	32.28	28.94	-	-	-	110.11	215.79
Spain	1,542.80	1,502.93	1,467.93	1,578.42	1,576.71	19.18	18.33	17.32	19.34	19.39	0.34	0.71	-	-	-
France	1,378.46	1,395.48	1,469.53	1,503.07	1,716.57	61.23	62.98	68.26	52.12	75.07	3.27	4.38	4.84	6.93	15.51
Croatia	-	-	1,018.05	1,071.07	1,123.05	-	-	-	-	-	-	-	197.80	22.42	32.16
Italy	2,324.23	2,271.61	2,220.71	2,525.87	2,362.30	16.58	16.10	15.89	7.81	1.72	551.47	437.95	519.41	529.93	558.50
Cyprus	1,484.38	1,167.70	1,594.48	2,483.18	2,517.35	472.63	518.22	492.18	379.33	427.34	0.00	0.00	0.00	.	.
Latvia	1,875.79	1,863.88	1,890.74	2,092.71	2,137.91	219.68	246.60	251.49	255.00	249.82	-	-	-	-	.
Lithuania	1,756.23	1,942.48	2,085.64	2,103.11	2,269.30	65.74	51.08	51.76	49.89	49.75	-	-	-	-	.
Luxembourg	474.51	1,137.14	1,055.93	1,033.58	1,010.57	382.05	441.53	469.16	446.31	444.29	-	-	-	-	-
Hungary	2,025.57	2,088.24	2,090.03	2,446.03	2,592.82	27.06	27.56	29.95	33.15	31.32	-	-	-	-	-
Malta	1,465.68	1,655.85	1,687.33	1,808.39	1,805.58	67.38	74.37	76.30	104.54	.	-	-	-	-	.
Netherlands	1,704.36	1,612.56	1,545.69	1,470.94	1,441.37	193.13	178.44	161.28	165.11	158.76	18.63	15.03	12.27	8.12	5.11
Austria	1,727.07	1,578.41	1,539.16	3,884.91	3,980.91	-	-	-	162.94	152.29	29.30	25.87	26.53	16.17	15.15
Poland	2,105.09	2,022.90	2,008.54	1,976.83	2,062.59	26.69	27.61	29.43	31.84	33.68	-	-	-	-	-
Portugal	1,559.15	1,553.58	1,504.18	1,497.95	1,495.72	19.92	20.72	35.77	36.85	37.17	-	-	586.02	632.78	499.34
Romania	1,707.40	1,743.77	1,836.55	1,830.39	1,980.13	30.85	34.22	35.98	43.47	47.56	-	-	-	-	.
Slovenia	2,082.92	1,688.41	1,628.37	1,757.14	1,657.04	61.44	71.77	76.52	90.00	96.53	-	-	-	-	-
Slovakia	2,060.61	2,469.56	2,377.52	2,258.60	2,308.08	51.27	71.69	73.99	155.09	157.91	150.14	5.95	84.29	-	-
Finland	1,935.49	1,853.59	1,842.87	1,580.94	1,454.23	14.67	13.72	12.37	72.67	65.29	-	-	-	-	.
Sweden	1,840.55	1,681.99	1,893.57	1,739.11	1,006.17	75.70	105.11	72.47	13.34	117.89	-	-	-	-	-
United Kingdom	1,335.20	1,412.86	1,286.37	1,313.25	1,524.28	1.01	0.60	0.54	0.66	0.33	-	-	-	-	-
Euro area total	2,016.47	2,003.66	2,005.36	2,048.88	2,120.54	60.19	58.58	58.54	62.56	.	.	.	.	.	.
EU total	1,829.61	1,833.53	1,800.31	1,832.88	1,924.47	43.85	43.33	42.26	43.58	.	.	.	.	76.01	105.65

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	56.06	59.41	70.01	57.94	65.41	1,048.50	1,118.63	1,205.74	1,281.48	1,397.05
Bulgaria	7.64	4.94	5.74	8.41	11.31	24.56	31.28	38.00	43.15	51.38
Czech Republic	27.57	32.30	27.76	20.55	28.14	249.98	286.30	352.62	447.13	565.08
Denmark	29.87	35.74	41.39	50.52	59.88	1,074.78	1,163.67	1,250.69	1,382.81	1,555.79
Germany	-	-	-	378.55	344.59	2,714.85	2,907.25	3,254.87	2,990.93	3,137.84
Estonia	7.64	9.71	10.87	12.35	13.71	184.64	200.85	215.18	228.87	243.78
Ireland	-	45.50	51.67	244.28	260.98	339.20	392.92	421.24	231.26	376.52
Greece	14.56	15.42	19.97	24.28	22.81	57.61	57.00	58.33	67.41	122.40
Spain	130.41	147.22	170.18	219.49	274.02	2,173.26	2,188.19	2,232.63	2,488.15	2,698.08
France	281.46	347.03	405.11	353.73	362.19	7,624.79	8,152.67	8,578.48	8,249.81	8,777.77
Croatia	-	-	9.19	21.86	40.92	-	-	188.21	202.35	218.13
Italy	92.11	96.19	112.95	78.53	52.88	1,745.99	2,038.73	2,274.07	2,025.62	2,176.96
Cyprus	11.38	6.98	5.76	6.37	-	29.87	31.65	31.49	30.18	-
Latvia	8.38	10.29	14.19	16.88	15.18	96.50	106.14	123.99	147.92	169.89
Lithuania	7.38	6.66	8.36	9.76	-	99.88	117.94	136.04	158.37	-
Luxembourg	15.98	14.43	12.88	208.14	278.49	42.40	42.27	43.28	45.37	46.25
Hungary	12.30	14.48	16.99	19.43	23.55	227.72	257.60	293.97	313.83	383.53
Malta	-	-	-	-	-	10.45	8.93	14.19	13.32	15.16
Netherlands	29.58	24.69	25.88	70.10	3,900.14	2,353.54	2,536.99	2,721.92	2,968.31	3,245.33
Austria	-	-	-	65.05	102.33	414.08	452.75	493.26	461.51	478.54
Poland	-	-	-	-	49.78	995.86	1,179.24	1,402.76	1,815.65	2,485.58
Portugal	22.77	24.52	26.65	30.98	39.30	1,226.65	1,208.67	889.81	919.25	991.59
Romania	4.54	5.11	5.82	8.39	12.04	111.49	135.90	161.39	184.91	217.34
Slovenia	6.15	6.64	11.39	11.58	11.53	113.30	118.51	122.13	127.99	133.52
Slovakia	5.86	7.13	8.73	7.22	8.20	102.70	116.16	137.94	197.31	200.33
Finland	17.50	19.64	20.60	23.65	24.42	1,068.99	1,053.21	1,129.23	1,291.82	1,147.03
Sweden	81.00	94.00	100.53	98.72	114.00	1,661.00	1,885.00	2,138.73	2,271.11	2,387.00
United Kingdom	87.00	439.00	196.00	564.00	772.00	9,434.00	9,853.00	10,668.00	11,518.00	12,662.00
Euro area total	-	-	-	-	5,798.05	21,250.83	22,625.37	23,823.78	23,766.49	25,577.06
EU total	-	-	-	-	6,137.66	35,226.60	37,641.44	40,578.18	42,103.80	46,102.88

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	105.83	108.25	126.51	140.85	129.55	50.51	46.20	29.36	26.11	1.55
Bulgaria	6.16	8.53	10.94	9.35	13.05	-	-	-	0.00	0.00
Czech Republic	19.33	21.88	25.30	32.55	41.18	23.88	7.04	7.20	6.79	0.00
Denmark	70.79	87.20	113.46	133.16	150.37	-	-	-	-	-
Germany	262.49	308.55	409.74	375.07	301.10	35.92	33.60	31.76	32.09	28.56
Estonia	13.20	11.60	11.38	12.51	14.26	-	-	-	-	-
Ireland	-	-	75.12	211.97	202.99	-	-	-	-	-
Greece	9.95	9.19	8.75	18.31	18.52	-	-	-	4.69	3.65
Spain	59.45	59.83	63.36	90.04	103.08	0.15	0.12	-	0.00	0.00
France	286.22	322.31	385.81	325.03	456.26	46.50	52.24	50.53	49.95	18.51
Croatia	-	-	-	-	-	-	-	0.28	4.10	4.00
Italy	21.98	26.46	42.21	8.38	10.47	151.89	191.24	243.98	64.11	-
Cyprus	7.17	7.98	8.18	-	8.49	0.70	0.98	1.19	-	-
Latvia	7.92	9.63	11.54	30.88	33.36	-	-	-	0.00	0.00
Lithuania	7.80	10.98	13.43	15.87	18.90	0.00	-	-	-	0.00
Luxembourg	22.60	25.15	24.45	41.55	47.91	0.60	0.00	0.00	0.00	0.00
Hungary	14.49	18.55	28.39	31.84	34.60	-	-	-	-	-
Malta	3.71	5.00	5.92	5.88	6.42	-	-	-	-	0.66
Netherlands	120.48	130.59	152.59	167.00	192.98	171.72	148.04	122.10	77.43	0.00
Austria	-	-	-	36.52	36.55	24.18	27.42	27.08	-	-
Poland	30.14	36.35	45.81	57.01	71.15	-	-	-	-	-
Portugal	12.99	14.16	15.04	17.80	20.79	2.17	6.95	-	-	-
Romania	13.04	15.36	19.32	15.06	20.94	-	-	-	-	-
Slovenia	5.16	5.88	9.94	11.94	9.03	-	-	-	0.00	0.00
Slovakia	11.66	14.87	20.92	26.00	35.19	0.03	0.05	0.06	-	-
Finland	12.80	13.75	15.60	55.41	62.91	-	-	-	-	-
Sweden	57.40	70.00	88.30	53.10	166.00	-	-	-	-	3.46
United Kingdom	415.00	639.00	891.00	1,442.00	1,878.00	-	-	-	-	-
Euro area total	955.67	1,063.57	1,375.52	-	1,708.73	484.37	506.82	-	263.61	61.26
EU total	1,597.74	1,981.05	2,623.01	-	4,084.01	508.26	513.86	-	274.49	68.72

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	5.98	17.84	-17.24	12.90	6.69	7.79	6.28	9.02
Bulgaria	-35.34	16.35	46.43	34.44	27.35	21.48	13.55	19.08
Czech Republic	17.17	-14.05	-25.98	36.91	14.53	23.16	26.80	26.38
Denmark	19.66	15.80	22.06	18.53	8.27	7.48	10.56	12.51
Germany	-	-	-	-8.97	7.09	11.96	-8.11	4.91
Estonia	27.09	11.94	13.64	10.98	8.78	7.13	6.36	6.52
Ireland	-	13.57	372.81	6.83	15.84	7.21	-45.10	62.81
Greece	5.90	29.51	21.63	-6.06	-1.06	2.34	15.57	81.57
Spain	12.89	15.60	28.97	24.84	0.69	2.03	11.44	8.44
France	23.30	16.74	-12.68	2.39	6.92	5.22	-3.83	6.40
Croatia	.	.	137.90	87.22	.	.	7.51	7.80
Italy	4.43	17.42	-30.47	-32.67	16.77	11.54	-10.93	7.47
Cyprus	-38.64	-17.49	10.61	.	5.94	-0.49	-4.16	.
Latvia	22.89	37.83	18.96	-10.02	9.99	16.82	19.29	14.86
Lithuania	-9.77	25.43	16.85	.	18.09	15.34	16.42	.
Luxembourg	-9.73	-10.74	1,516.26	33.80	-0.33	2.40	4.83	1.94
Hungary	17.75	17.35	14.37	21.19	13.12	14.12	6.76	22.21
Malta	.	.	.	.	-14.57	59.01	-6.13	13.79
Netherlands	-16.54	4.84	170.86	5,463.76	7.79	7.29	9.05	9.33
Austria	-	-	-	57.32	9.34	8.95	-6.44	3.69
Poland	-	-	-	-	18.41	18.95	29.43	36.90
Portugal	7.68	8.69	16.24	26.86	-1.47	-26.38	3.31	7.87
Romania	12.41	13.96	44.10	43.49	21.90	18.76	14.57	17.54
Slovenia	7.89	71.68	1.63	-0.43	4.60	3.05	4.80	4.32
Slovakia	21.69	22.42	-17.30	13.60	13.11	18.75	43.04	1.53
Finland	12.21	4.91	14.82	3.23	-1.48	7.22	14.40	-11.21
Sweden	16.05	6.95	-1.80	15.48	13.49	13.46	6.19	5.10
United Kingdom	404.60	-55.35	187.76	36.88	4.44	8.27	7.97	9.93
Euro area total	.	.	.	219.77	6.47	5.30	-0.76	7.62
EU total	.	.	.	134.72	6.86	7.80	3.76	9.50

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	2.29	16.87	11.33	-8.02	-8.54	-36.44	-11.09	-94.06
Bulgaria	38.59	28.30	-14.57	39.52	-	-	-	-
Czech Republic	13.23	15.63	28.62	26.54	-70.52	2.24	-5.67	-
Denmark	23.19	30.12	17.36	12.92	-	-	-	-
Germany	17.55	32.79	-8.46	-19.72	-6.46	-5.47	1.02	-10.98
Estonia	-12.14	-1.85	9.92	13.97	-	-	-	-
Ireland	-	-	182.19	-4.24	-	-	-	-
Greece	-7.62	-4.75	109.22	1.11	-	-	-	-22.33
Spain	0.64	5.90	42.11	14.48	-21.09	-	-	-
France	12.61	19.70	-15.75	40.37	12.35	-3.29	-1.13	-62.94
Croatia	-	-	-	-	-	-	1,357.65	-2.39
Italy	20.41	59.50	-80.14	24.87	25.90	27.58	-73.72	-
Cyprus	11.34	2.51	-	11.71	40.11	21.88	-	-
Latvia	21.53	19.82	167.59	8.04	-	-	-	-
Lithuania	40.77	22.22	18.18	19.10	-	-	-	-
Luxembourg	11.30	-2.81	69.97	15.31	-	-	-	-
Hungary	27.98	53.05	12.16	8.65	-	-	-	-
Malta	34.83	18.53	-0.83	9.26	-	-	-	123.55
Netherlands	8.39	16.84	9.45	15.55	-13.79	-17.52	-36.58	-
Austria	-	-	-	0.07	13.39	-1.22	-	-
Poland	20.59	26.04	24.45	24.79	-	-	-	-
Portugal	9.03	6.21	18.33	16.83	219.89	-	-	-
Romania	17.83	25.75	-22.05	39.04	-	-	-	-
Slovenia	14.04	69.05	20.09	-24.35	-	-	-	-
Slovakia	27.54	40.68	24.28	35.34	66.67	20.00	-	-
Finland	7.41	13.46	255.19	13.53	-	-	-	-
Sweden	21.95	26.14	-39.86	212.62	-	-	-	-
United Kingdom	53.98	39.44	61.84	30.24	-	-	-	-
Euro area total	11.29	29.33	-	7.96	4.63	-	-47.91	-76.76
EU total	23.99	32.40	-	21.09	1.10	-	-46.55	-74.97

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	397.79	436.03	-	316.26	347.79	7,439.97	8,209.93	-	6,994.69	7,427.82	820.27	-	-	137.58	4,057.59
Bulgaria	118.51	71.63	81.18	110.30	122.60	381.27	453.87	537.06	565.84	557.05	-	-	-	0.00	0.00
Czech Republic	268.66	297.06	290.02	203.30	197.06	2,436.39	2,633.13	3,683.72	4,423.47	3,957.81	6,167.61	5,402.15	1,294.42	1,157.15	-
Denmark	238.10	270.35	285.49	362.83	427.71	8,567.73	8,802.09	8,626.76	9,931.13	11,112.79	-	-	-	-	-
Germany	-	-	-	329.97	305.30	3,818.83	4,037.85	4,377.04	2,607.12	2,780.01	152.15	153.70	146.09	76.46	73.67
Estonia	256.63	357.50	395.86	429.47	432.65	6,202.01	7,394.87	7,836.91	7,957.48	7,694.04	-	-	-	-	-
Ireland	-	299.03	335.16	5,993.24	6,747.73	2,215.46	2,582.58	2,732.53	5,673.63	9,735.14	-	-	-	-	-
Greece	40.23	48.00	71.52	124.66	104.13	159.19	177.45	208.94	346.04	558.70	-	-	-	-	-
Spain	95.69	111.85	151.27	179.30	197.79	1,594.68	1,662.43	1,984.48	2,032.62	1,947.49	9.01	23.10	-	-	-
France	194.95	247.88	301.33	220.11	244.77	5,281.33	5,823.34	6,380.89	5,133.50	5,931.92	372.82	736.08	1,076.10	1,100.26	33,842.78
Croatia	-	-	99.62	219.63	395.60	-	-	2,040.88	2,033.32	2,108.87	-	-	-	-	-
Italy	64.19	63.68	71.30	42.51	26.71	1,216.75	1,349.61	1,435.48	1,096.43	1,099.80	-	-	-	104.68	-
Cyprus	467.74	267.34	267.95	279.06	-	1,228.30	1,212.03	1,465.13	1,322.12	-	-	-	-	-	-
Latvia	338.85	418.20	547.32	592.75	490.23	3,904.31	4,312.76	4,784.16	5,195.65	5,485.07	-	-	-	-	-
Lithuania	193.48	205.45	241.23	249.27	-	2,617.73	3,637.83	3,927.70	4,043.48	-	-	-	-	-	-
Luxembourg	1,256.33	1,223.65	1,109.41	1,631.73	1,879.15	3,333.12	3,584.60	3,728.64	355.69	312.09	-	-	-	-	-
Hungary	145.21	169.25	187.12	185.25	210.78	2,689.27	3,011.33	3,237.73	2,991.89	3,432.90	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	978.05	-	-	-	-	-	-
Netherlands	105.78	92.26	103.85	175.88	8,767.14	8,417.16	9,481.63	10,922.90	7,447.41	7,295.18	4,039.54	4,027.53	3,943.51	2,635.33	-
Austria	-	-	-	530.54	770.28	3,855.64	4,020.35	4,153.67	3,764.13	3,602.09	309.82	321.14	308.71	-	-
Poland	-	-	-	-	107.44	3,724.13	3,952.59	4,298.38	4,559.94	5,364.17	-	-	-	-	-
Portugal	83.07	94.36	102.72	114.77	137.23	4,475.53	4,651.74	3,429.88	3,406.01	3,462.81	7.92	26.74	-	-	-
Romania	36.38	40.46	45.46	64.27	83.33	892.45	1,076.39	1,260.45	1,416.68	1,504.66	-	-	-	-	-
Slovenia	179.99	171.60	320.03	352.09	303.02	3,315.93	3,065.02	3,431.08	3,892.52	3,509.99	-	-	-	-	-
Slovakia	147.41	176.79	208.43	158.16	152.40	2,583.39	2,879.83	3,293.30	4,322.14	3,722.34	-	-	-	-	-
Finland	92.11	112.21	105.10	150.75	159.21	5,626.27	6,018.35	5,761.37	8,233.32	7,478.67	-	-	-	-	-
Sweden	394.10	440.51	513.67	501.15	620.18	8,081.51	8,833.67	10,928.11	11,529.36	12,985.67	-	-	-	-	-
United Kingdom	63.94	267.80	118.51	331.40	394.21	6,933.87	6,010.61	6,450.18	6,767.86	6,465.64	-	-	-	-	-
Euro area total	-	-	-	-	-	-	-	-	3,172.10	-	581.25	749.11	-	-	39.43
EU total	-	-	-	-	-	-	-	-	4,017.52	-	607.08	758.06	-	151.10	41.05

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	52.41	54.18	60.16	58.38	61.85	5.29	5.24	6.31	6.42	5.74	2.52	2.24	1.47	1.19	0.07
Bulgaria	3.08	3.79	4.91	5.97	7.18	0.77	1.03	1.41	1.29	1.82	-	-	-	0.00	0.00
Czech Republic	25.47	28.16	33.93	40.69	47.72	1.97	2.15	2.43	2.96	3.48	2.43	0.69	0.69	0.62	0.00
Denmark	132.50	140.62	148.02	154.92	159.14	8.73	10.54	13.43	14.92	15.38	-	-	-	-	-
Germany	20.87	21.83	24.32	22.08	22.60	2.02	2.32	3.06	2.77	2.17	0.28	0.25	0.24	0.24	0.21
Estonia	103.84	112.38	120.16	126.14	133.26	7.42	6.49	6.36	6.90	7.80	-	-	-	-	-
Ireland	57.42	65.01	67.53	37.52	60.53	-	-	12.04	34.39	32.64	-	-	-	-	-
Greece	4.16	4.26	4.21	5.39	9.02	0.72	0.69	0.63	1.46	1.36	-	-	-	0.37	0.27
Spain	31.51	31.81	32.01	36.59	38.41	0.86	0.87	0.91	1.32	1.47	0.00	0.00	-	0.00	0.00
France	91.86	99.04	104.33	101.80	113.40	3.45	3.92	4.69	4.01	5.89	0.56	0.63	0.61	0.62	0.24
Croatia	-	-	21.66	23.88	25.50	-	-	-	-	-	-	-	0.03	0.48	0.47
Italy	25.92	29.90	31.68	27.51	28.22	0.33	0.39	0.59	0.11	0.14	2.26	2.80	3.40	0.87	-
Cyprus	22.74	24.89	28.11	30.91	-	5.46	6.28	7.30	-	7.75	0.53	0.77	1.06	-	-
Latvia	41.54	44.58	52.14	63.58	71.59	3.41	4.04	4.85	13.27	14.06	-	-	-	0.00	0.00
Lithuania	25.70	32.47	37.91	44.99	-	2.01	3.02	3.74	4.51	5.41	0.00	-	-	-	0.00
Luxembourg	25.04	21.63	21.53	21.40	21.50	13.35	12.87	12.16	19.60	22.27	0.36	0.00	0.00	0.00	0.00
Hungary	25.62	28.92	32.91	35.38	42.84	1.63	2.08	3.18	3.59	3.86	-	-	-	-	-
Malta	14.33	11.35	17.50	15.91	17.60	5.08	6.35	7.30	7.01	7.45	-	-	-	-	0.76
Netherlands	77.28	83.15	89.38	92.86	100.24	3.96	4.28	5.01	5.22	5.96	5.64	4.85	4.01	2.42	0.00
Austria	37.60	39.67	41.66	37.95	38.73	-	-	-	3.00	2.96	2.20	2.40	2.29	-	-
Poland	31.08	35.63	40.47	50.34	70.59	0.94	1.10	1.32	1.58	2.02	-	-	-	-	-
Portugal	60.97	59.49	47.60	49.36	54.06	0.65	0.70	0.80	0.96	1.13	0.11	0.34	-	-	-
Romania	8.35	9.92	11.41	12.80	14.61	0.98	1.12	1.37	1.04	1.41	-	-	-	-	-
Slovenia	34.49	35.98	37.39	40.56	39.68	1.57	1.79	3.04	3.78	2.68	-	-	-	0.00	0.00
Slovakia	19.24	25.23	28.84	37.51	36.71	2.18	3.23	4.37	4.94	6.45	0.01	0.01	0.01	-	-
Finland	136.62	133.96	144.98	144.21	122.12	1.64	1.75	2.00	6.19	6.70	-	-	-	-	-
Sweden	78.69	88.35	97.35	102.77	109.85	2.72	3.28	4.02	2.40	7.64	-	-	-	-	0.16
United Kingdom	64.07	64.99	67.80	72.43	77.46	2.82	4.22	5.66	9.07	11.49	-	-	-	-	-
Euro area total	44.95	47.50	49.60	48.81	51.24	2.02	2.23	2.86	-	3.42	1.02	1.06	-	0.54	0.12
EU total	48.42	51.03	53.49	54.92	59.05	2.20	2.69	3.46	-	5.23	0.70	0.70	-	0.36	0.09

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	4.43	4.34	4.68	4.36	4.21	55.07	58.62	61.96	63.79	66.60
Bulgaria	0.43	0.37	0.41	0.43	0.56	1.12	1.02	1.13	1.35	1.57
Czech Republic	1.25	1.84	0.88	1.45	1.64	9.62	9.86	10.90	11.85	13.30
Denmark	2.02	2.29	2.70	3.09	3.51	45.06	47.51	49.17	52.16	57.16
Germany	-	-	-	40.47	31.04	165.42	174.62	194.16	212.36	184.45
Estonia	0.35	0.42	0.46	0.51	0.50	2.69	3.05	3.33	3.61	3.88
Ireland	-	3.55	3.60	15.78	20.69	23.57	23.40	23.14	12.92	20.23
Greece	2.02	2.18	2.86	3.54	3.60	4.87	4.45	4.33	4.71	7.64
Spain	10.49	11.58	12.95	16.05	18.50	93.75	92.75	93.16	106.05	114.27
France	25.36	30.70	34.96	33.56	33.09	373.12	398.97	390.97	381.16	388.30
Croatia	-	-	0.54	1.22	2.08	-	-	5.29	5.50	5.71
Italy	11.04	12.06	13.62	2.91	6.28	141.75	160.54	165.45	141.51	74.30
Cyprus	0.62	0.64	0.57	0.61	-	2.19	2.26	2.15	1.70	-
Latvia	0.33	0.39	0.71	0.58	0.49	1.49	1.66	1.92	2.15	2.37
Lithuania	0.24	0.26	0.32	0.33	0.31	1.53	1.82	2.14	2.57	-
Luxembourg	1.14	1.01	0.89	8.49	10.21	2.94	2.95	3.00	3.05	2.67
Hungary	0.81	0.89	0.98	1.01	1.16	10.26	9.54	9.63	6.67	8.16
Malta	-	-	-	-	-	0.75	0.51	0.81	0.80	0.91
Netherlands	3.13	3.09	3.36	4.40	143.58	90.16	91.97	92.50	96.98	103.55
Austria	-	-	-	6.07	7.60	25.77	28.08	30.11	25.33	25.20
Poland	-	-	-	-	2.72	23.81	26.58	29.29	34.56	40.19
Portugal	1.82	1.98	2.17	2.52	3.05	54.85	54.26	53.45	57.88	61.22
Romania	0.29	0.33	0.38	0.48	0.63	3.50	4.03	4.67	5.13	5.83
Slovenia	0.48	0.52	0.90	0.79	0.75	4.06	4.19	4.19	4.19	4.10
Slovakia	0.32	0.35	0.39	0.37	0.39	3.45	3.75	4.00	5.14	4.72
Finland	1.04	1.18	1.24	1.11	1.10	35.50	34.11	35.62	39.22	34.93
Sweden	4.15	5.26	5.21	5.91	6.50	59.26	66.70	71.75	72.91	73.37
United Kingdom	16.67	37.91	16.08	30.35	-	546.13	588.06	612.73	682.76	821.19
Euro area total	-	-	-	-	286.50	1,079.90	1,138.46	1,162.32	1,162.55	1,104.15
EU total	-	-	-	-	305.31	1,781.69	1,895.24	1,960.95	2,038.00	2,130.62

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	8.23	8.28	9.55	9.90	11.78	0.23	0.23	0.14	0.07	0.05
Bulgaria	0.42	0.54	0.63	0.50	0.71	-	-	-	0.00	0.00
Czech Republic	1.33	1.42	1.49	1.76	1.65	0.01	0.00	0.00	0.00	0.00
Denmark	9.50	5.38	5.96	6.64	7.57	-	-	-	-	-
Germany	21.53	23.83	29.53	32.29	23.57	0.12	0.12	0.11	0.19	0.11
Estonia	0.47	0.44	0.41	0.44	0.49	-	-	-	-	-
Ireland	-	-	4.49	10.69	10.06	-	-	-	-	-
Greece	0.90	0.79	0.71	1.01	1.01	-	-	-	0.16	0.13
Spain	4.12	3.72	3.90	5.97	6.56	0.00	0.00	-	0.00	0.00
France	20.48	22.60	25.00	17.66	25.98	0.10	0.11	0.11	0.21	0.05
Croatia	-	-	-	-	-	-	-	0.00	0.06	0.03
Italy	1.49	1.71	2.23	0.77	1.02	9.71	12.69	11.75	2.70	-
Cyprus	0.85	0.92	0.83	-	0.85	0.04	0.06	0.06	-	-
Latvia	0.63	0.80	0.92	1.24	1.23	-	-	-	0.00	0.00
Lithuania	0.42	0.52	0.59	0.64	0.76	0.00	-	-	-	-
Luxembourg	1.82	2.39	2.17	3.25	3.93	0.00	0.00	0.00	0.00	0.00
Hungary	0.81	0.96	1.20	1.31	1.41	-	-	-	-	-
Malta	0.28	0.33	0.41	0.42	0.50	-	-	-	-	0.02
Netherlands	9.29	9.87	10.60	9.11	10.32	0.43	0.34	0.29	0.13	0.00
Austria	-	-	-	3.49	3.39	0.14	0.16	0.16	-	-
Poland	1.78	2.08	2.49	2.95	3.50	-	-	-	-	-
Portugal	0.97	1.01	1.03	1.20	1.31	0.08	0.19	-	-	-
Romania	0.97	1.08	1.27	1.15	1.20	-	-	-	-	-
Slovenia	0.34	0.36	0.56	0.64	0.46	-	-	-	0.00	0.00
Slovakia	0.67	0.81	0.95	1.08	1.28	0.00	0.00	0.00	-	-
Finland	0.92	0.98	1.03	2.68	3.08	-	-	-	-	-
Sweden	2.77	3.19	3.69	4.01	8.17	-	-	-	-	0.00
United Kingdom	32.37	42.33	47.63	69.37	88.67	-	-	-	-	-
Euro area total	72.35	78.02	93.40	-	107.60	10.87	13.90	-	3.62	0.48
EU total	123.35	136.32	159.27	-	220.46	10.88	13.90	-	3.68	0.51

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-3.92	6.55	-6.52	-4.89	4.24	4.45	3.37	2.86
Bulgaria	-15.39	10.71	8.10	29.83	-11.28	11.76	21.26	17.29
Czech Republic	46.59	-51.32	74.25	12.64	2.45	12.46	15.25	11.32
Denmark	11.26	17.78	14.13	13.24	3.38	3.17	5.94	9.30
Germany	-	-	-	-23.44	3.49	9.76	9.38	-13.32
Estonia	15.17	6.93	11.05	-0.33	9.43	7.13	8.18	7.78
Ireland	-	1.01	340.10	30.84	-2.40	-1.40	-44.01	56.34
Greece	7.82	33.41	27.22	1.31	-8.81	-1.03	11.59	61.62
Spain	7.19	11.48	25.31	15.44	-3.95	0.15	15.11	7.85
France	19.29	12.97	-4.09	-1.71	5.35	-2.78	-2.61	1.57
Croatia	-	-	126.59	69.89	-	-	4.73	3.99
Italy	6.51	12.23	-78.64	115.66	10.38	2.44	-14.47	-47.55
Cyprus	1.58	-8.70	7.75	-	1.54	-3.57	-19.90	-
Latvia	12.91	84.72	-18.10	-16.03	8.30	16.82	11.47	9.66
Lithuania	7.21	21.95	2.19	-5.14	15.56	16.84	20.18	-
Luxembourg	-13.15	-13.46	863.31	19.07	-2.15	0.19	2.66	-13.07
Hungary	7.43	12.43	8.18	14.87	-8.47	2.97	-27.38	21.62
Malta	-	-	-	-	-33.20	57.62	-2.00	12.18
Netherlands	-4.77	7.45	30.95	3,148.72	-1.35	-0.82	4.95	6.24
Austria	-	-	-	23.86	5.91	5.14	-16.55	-1.62
Poland	-	-	-	-	11.03	9.91	18.44	16.73
Portugal	6.65	9.29	16.50	20.63	-3.11	-1.69	8.62	5.46
Romania	13.28	11.64	25.76	33.93	15.64	13.37	9.31	14.62
Slovenia	5.31	71.50	-12.71	-3.98	0.01	-0.72	0.02	-1.64
Slovakia	7.66	9.33	-3.93	4.70	5.09	6.31	28.61	-7.83
Finland	10.00	3.01	-10.49	-0.92	-7.08	2.47	9.46	-10.75
Sweden	21.04	-1.95	18.77	12.38	7.42	6.50	6.54	2.73
United Kingdom	106.87	-56.46	78.29	-	-2.04	6.99	5.24	8.08
Euro area total	-	-	-	100.63	3.15	1.29	0.05	-5.21
EU total	-	-	-	63.14	3.98	2.44	4.03	4.34

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			
	2012	2013	2014	2015	2012	2013	2014	2015
Belgium	-1.46	14.06	4.06	17.26	-3.71	-39.06	-51.50	-25.45
Bulgaria	25.89	18.40	-19.48	44.37	-	-	-	-
Czech Republic	7.07	6.54	25.18	-7.04	-72.35	4.07	44.62	-
Denmark	-44.52	10.52	11.19	13.72	-	-	-	-
Germany	8.52	22.33	9.34	-27.14	-2.76	-11.89	76.54	-40.13
Estonia	-11.03	-7.90	8.10	12.00	-	-	-	-
Ireland	-	-	138.94	-6.13	-	-	-	-
Greece	-12.98	-8.58	47.16	-0.74	-	-	-	-19.16
Spain	-12.23	4.48	54.65	10.05	-49.73	-	-	-
France	8.71	9.78	-29.44	46.67	9.59	-3.95	88.05	-75.36
Croatia	-	-	-	-	-	-	1,138.69	-53.63
Italy	11.70	29.47	-65.30	32.09	27.33	-7.93	-77.05	-
Cyprus	7.02	-8.13	-	11.29	27.24	13.36	-	-
Latvia	22.91	16.18	34.38	-1.25	-	-	-	-
Lithuania	21.71	12.65	8.58	18.17	-	-	-	-
Luxembourg	28.06	-10.65	51.29	19.97	-	-	-	-
Hungary	17.27	27.72	13.99	6.77	-	-	-	-
Malta	14.23	24.69	1.86	17.19	-	-	-	140.93
Netherlands	2.74	5.90	-13.98	12.76	-22.44	-15.25	-54.87	-100.00
Austria	-	-	-	-3.95	6.70	-0.09	-	-
Poland	16.04	19.36	18.84	18.98	-	-	-	-
Portugal	2.21	1.68	16.55	9.23	126.69	-	-	-
Romania	12.40	14.77	-9.78	5.16	-	-	-	-
Slovenia	3.89	54.94	14.15	-27.27	-	-	-	-
Slovakia	16.65	16.84	14.40	18.51	54.74	-2.73	-	-
Finland	2.29	3.42	159.61	14.86	-	-	-	-
Sweden	9.72	14.46	14.11	107.75	-	-	-	-
United Kingdom	18.95	15.54	37.56	14.87	-	-	-	-
Euro area total	5.51	18.77	-	4.63	25.14	-	-71.31	-86.72
EU total	8.03	15.68	-	15.22	24.91	-	-70.86	-86.20

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									
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	31.43	31.88	-	23.81	22.39	390.79	430.20	-	348.17	354.09	3.76	-	-	0.36	134.48
Bulgaria	6.63	5.39	5.76	5.67	6.03	17.42	14.85	16.02	17.66	16.97	-	-	-	0.00	0.00
Czech Republic	12.21	16.90	9.18	14.30	11.50	93.72	90.72	113.86	117.25	93.19	2.99	2.46	0.59	0.76	-
Denmark	16.08	17.32	18.66	22.20	25.07	359.20	359.39	339.16	374.62	408.26	-	-	-	-	-
Germany	-	-	-	35.27	27.50	232.69	242.53	261.09	185.11	163.41	0.52	0.55	0.50	0.45	0.29
Estonia	11.79	15.41	16.63	17.65	15.94	90.32	112.24	121.33	125.43	122.47	-	-	-	-	-
Ireland	-	23.34	23.33	387.22	535.00	153.96	153.78	150.09	316.87	523.13	-	-	-	-	-
Greece	5.57	6.79	10.23	18.19	16.45	13.45	13.86	15.50	24.16	34.86	-	-	-	-	-
Spain	7.70	8.80	11.51	13.11	13.36	68.79	70.46	82.81	86.64	82.48	0.04	0.06	-	-	-
France	17.56	21.93	26.01	20.89	22.36	258.44	284.98	290.81	237.18	262.41	0.81	1.59	2.32	4.52	92.76
Croatia	-	-	5.90	12.29	20.09	-	-	57.39	55.24	55.25	-	-	-	-	-
Italy	7.69	7.98	8.59	1.57	3.17	98.78	106.27	104.44	76.59	37.54	-	-	-	4.40	-
Cyprus	25.38	24.35	26.66	26.78	-	90.22	86.52	100.03	74.69	-	-	-	-	-	-
Latvia	13.48	15.73	27.32	20.43	15.83	60.37	67.58	74.22	75.54	76.44	-	-	-	-	-
Lithuania	6.19	8.04	9.22	8.33	6.64	40.18	56.23	61.81	65.63	-	-	-	-	-	-
Luxembourg	89.45	85.92	76.66	66.59	68.86	230.95	249.91	258.13	23.90	18.04	-	-	-	-	-
Hungary	9.59	10.35	10.75	9.60	10.41	121.22	111.49	106.01	63.56	73.01	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	58.78	-	-	-	-	-	-
Netherlands	11.21	11.53	13.49	11.03	322.76	322.45	343.73	371.18	243.31	232.76	10.07	9.34	9.53	4.52	-
Austria	-	-	-	49.50	57.21	239.91	249.35	253.59	206.60	189.65	1.83	1.84	1.82	-	-
Poland	-	-	-	-	5.88	89.04	89.08	89.76	86.80	86.72	-	-	-	-	-
Portugal	6.64	7.62	8.36	9.33	10.64	200.11	208.82	206.03	214.46	213.80	0.30	0.73	-	-	-
Romania	2.35	2.62	2.95	3.65	4.39	28.05	31.91	36.47	39.28	40.39	-	-	-	-	-
Slovenia	14.03	13.46	25.30	23.88	19.71	118.79	108.25	117.79	127.41	107.67	-	-	-	-	-
Slovakia	7.94	8.71	9.21	8.11	7.17	86.84	93.00	95.59	112.68	87.66	-	-	-	-	-
Finland	5.45	6.73	6.30	7.09	7.17	186.85	194.90	181.71	249.96	227.75	-	-	-	-	-
Sweden	20.19	24.67	26.64	29.98	35.37	288.33	312.58	366.63	370.14	399.13	-	-	-	-	-
United Kingdom	12.25	23.13	9.72	17.83	-	401.40	358.73	370.48	401.18	419.33	-	-	-	-	-
Euro area total	-	-	-	-	-	-	-	-	155.16	-	13.04	20.54	-	-	0.31
EU total	-	-	-	-	-	-	-	-	194.47	-	13.00	20.51	-	2.03	0.30

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				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
Belgium	2,752.94	2,838.92	3,091.49	2,906.16	2,948.40	411.19	400.84	476.65	451.08	521.68	11.59	11.04	7.01	3.09	2.27
Bulgaria	140.50	123.89	146.48	186.34	218.84	52.06	65.14	81.60	68.93	99.64	-	-	-	0.00	0.00
Czech Republic	979.78	970.27	1,048.84	1,078.52	1,123.64	135.12	139.84	143.21	159.94	139.15	1.18	0.32	0.32	0.41	0.00
Denmark	5,555.15	5,741.43	5,819.15	5,843.75	5,846.43	1,171.26	649.61	705.33	743.43	773.85	-	-	-	-	-
Germany	1,271.52	1,311.08	1,450.53	1,567.88	1,328.37	165.48	178.92	220.61	238.37	169.75	0.94	0.91	0.81	1.41	0.82
Estonia	1,512.35	1,705.68	1,860.24	1,988.17	2,121.23	265.75	243.68	228.47	244.00	270.51	-	-	-	-	-
Ireland	3,990.38	3,870.85	3,709.17	2,095.32	3,252.83	-	-	719.71	1,735.06	1,617.33	-	-	-	-	-
Greece	351.70	332.98	312.14	376.02	562.91	65.07	58.79	50.90	80.87	74.35	-	-	-	13.04	9.76
Spain	1,359.26	1,348.05	1,335.63	1,559.78	1,626.53	59.73	54.14	55.96	87.80	93.42	0.01	0.00	-	0.00	0.00
France	4,495.09	4,847.02	4,755.00	4,703.38	5,016.33	246.70	274.51	304.11	217.92	335.62	1.22	1.37	1.33	2.53	0.66
Croatia	-	-	609.22	648.82	668.05	-	-	-	-	-	-	-	0.54	6.85	3.14
Italy	2,104.54	2,354.61	2,304.75	1,921.53	962.99	22.19	25.12	31.08	10.51	13.27	144.22	186.12	163.72	36.63	-
Cyprus	1,669.96	1,776.53	1,919.57	1,746.06	-	644.55	722.68	743.96	-	777.11	33.64	44.84	56.96	-	-
Latvia	642.36	698.53	808.79	924.38	997.70	271.83	335.46	386.30	532.25	517.35	-	-	-	0.00	0.00
Lithuania	394.52	501.88	596.61	730.17	-	107.43	143.92	164.95	182.41	216.91	0.00	-	-	-	-
Luxembourg	1,734.93	1,508.22	1,490.83	1,438.04	1,242.61	1,075.28	1,223.44	1,078.51	1,533.14	1,828.39	0.67	0.00	0.00	0.00	0.00
Hungary	1,154.93	1,070.56	1,077.57	751.74	911.04	90.84	107.89	134.71	147.52	156.95	-	-	-	-	-
Malta	1,021.78	649.86	1,003.18	955.86	1,056.33	384.90	418.61	511.19	506.30	584.56	-	-	-	-	21.94
Netherlands	2,960.36	3,014.42	3,037.29	3,033.66	3,198.34	305.02	323.45	347.99	284.88	318.78	14.05	11.25	9.68	4.16	0.00
Austria	2,339.35	2,460.18	2,543.31	2,082.76	2,039.30	-	-	-	287.31	274.63	12.98	13.76	13.51	-	-
Poland	742.98	802.89	845.22	958.22	1,141.33	55.68	62.89	71.90	81.79	99.29	-	-	-	-	-
Portugal	2,726.03	2,670.61	2,859.50	3,107.89	3,337.50	48.09	49.70	55.03	64.19	71.40	4.06	9.31	-	-	-
Romania	262.52	294.00	330.08	354.90	392.17	72.38	78.79	89.55	79.47	80.56	-	-	-	-	-
Slovenia	1,235.65	1,270.60	1,283.56	1,327.67	1,217.09	102.34	109.31	172.33	203.43	137.90	-	-	-	0.00	0.00
Slovakia	646.81	814.81	837.18	977.97	864.52	125.49	175.48	198.16	205.91	234.02	0.15	0.28	0.26	-	-
Finland	4,537.11	4,338.14	4,572.65	4,378.25	3,718.93	117.86	124.05	131.97	299.69	327.62	-	-	-	-	-
Sweden	2,807.61	3,126.17	3,266.13	3,299.18	3,376.50	131.43	149.48	167.84	181.57	375.81	-	-	-	-	0.02
United Kingdom	3,709.22	3,878.99	3,894.35	4,293.75	5,023.48	219.86	279.20	302.70	436.23	542.42	-	-	-	-	-
Euro area total	2,284.41	2,390.01	2,419.96	2,387.40	2,212.14	153.06	163.79	194.47	-	215.57	22.99	29.18	-	7.43	0.96
EU total	2,449.15	2,569.11	2,585.02	2,658.56	2,729.15	169.56	184.78	209.96	-	282.39	14.96	18.85	-	4.80	0.65

16.1 Participation in selected payment systems

(end of period)

	Number of participants					of which: Direct participants				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	4,484	4,484	2,326	2,368	2,271	1,104	1,172	1,535	1,603	1,606
EURO AREA										
RECOUR & TARGET2-BE	48	48	46	45	47	12	14	14	14	16
TARGET2-DE	2,745	2,744	874	944	865	280	283	644	719	719
TARGET2-EE	18	17	16	15	15	18	17	16	15	15
TARGET2-IE	29	28	28	23	22	17	17	17	14	14
HERMES & TARGET2-GR	53	50	36	33	34	25	30	31	28	28
SLBE & TARGET2-ES	210	191	182	179	175	112	101	96	95	92
TBF & TARGET2-FR	308	320	328	320	317	89	114	124	121	123
TARGET2-IT	441	426	170	167	156	101	103	102	105	100
TARGET2-CY	21	22	20	23	25	15	16	16	19	21
TARGET2-LV	25	27	26	27	27	25	27	26	27	27
LITAS-PHA & TARGET2-LT	13	13	12	15	14	13	13	12	15	14
TARGET2-LU	73	69	66	65	75	29	31	32	31	37
TARGET2-MT	4	5	5	5	7	4	5	5	5	7
TARGET2-NL	100	107	112	111	105	54	61	66	66	63
HOAM.AT & TARGET2-AT	96	101	98	99	99	96	101	98	99	99
TARGET2-PT	58	59	53	52	54	46	49	43	42	42
TARGET2-SI	25	25	24	24	24	25	25	24	24	24
TARGET2-SK	35	33	32	33	33	35	33	32	33	33
BoF-RTGS & TARGET2-FI	25	25	26	26	25	23	23	24	24	23
EPM & TARGET2-ECB EU	4	4	4	4	6	4	4	4	4	6
EU NON-EA										
TARGET2-BG	19	22	26	25	25	19	22	26	25	25
KRONOS & TARGET2-DK	111	102	95	88	75	39	37	36	33	32
TARGET2-PL	23	23	23	21	22	23	23	23	21	22
TARGET2-RO	-	23	24	24	24	-	23	24	24	24
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	15	16	15	15	-	15	16	15	15	-
Cyprus										
Large-value Credit Transfer System	30	29	-	.	.	30	29	-	.	.
Finland										
POPS	12	12	12	12	12	10	10	10	10	10
3. EUROPEAN UNION										
EURO1/STEP1	259	235	212	199	183	259	235	212	199	183
II. MULTI-CURRENCY SYSTEMS										
CLS	63	64	65	64	66	61	62	63	62	64
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	74	72	70	63	59	18	15	14	13	14
Germany										
RPS	212	204	202	175	182	212	204	202	175	182

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	53	60	58	0	0	6	6	6	0	0
IPCC	15	14	14	13	13	7	7	7	7	7
Greece										
DIAS	60	57	39	42	34	46	44	27	26	23
ACO	48	45	27	28	23	48	45	27	28	23
Spain										
SNCE	204	187	172	165	164	20	20	18	17	16
France										
CORE	402	419	380	367	367	10	10	10	10	10
Italy										
Italian CSMs	-	-	-	669	728	88	86	83	453	51
Cyprus										
Cyprus Clearing House	19	20	19	20	19	19	20	19	20	19
JCC Payment Cards System	21	21	.	.	.	20	20	.	.	.
JCC Transfer System	14	14	14	-	.	14	14	14	-	.
Government Payments System	21	22	22	.	.	21	22	22	.	.
FBMECS Payment Cards System	.	.	.	.	.	.	.	.	.	.
JCC Sepa Direct Debits System	.	.	.	11	11	.	.	.	11	11
Latvia										
EKS	26	27	26	20	20	26	27	25	18	18
Lithuania										
LITAS-MMS	24	23	21	20	16	24	23	21	20	16
SEPA-MMS	.	.	.	.	5	.	.	.	.	5
Malta										
Malta Clearing House	8	9	9	10	11	8	9	9	10	11
Netherlands										
Equens	47	64	123	161	162	44	61	99	66	72
Austria										
STEP.AT	270	262	257	.	.	36	33	34	.	.
CS	-	42	100	102	100	-	36	42	39	60
Portugal										
SICOI	66	68	62	64	63	35	34	33	32	30
Slovenia										
SEPA IKP System	23	23	22	22	21	23	23	22	22	21
SEPA IDD Core System	20	21	20	20	19	20	21	20	20	19
SEPA IDD B2B System	11	12	12	12	11	11	12	12	12	11
Slovakia										
SIPS	32	29	28	25	25	32	29	28	25	25
Finland										
PMJ	11	11	-	.	.	11	11	-	.	.
EU NON-EA										
Denmark										
The Sumclearing Euro	121	115	-	.	.	29	25	-	.	.
Poland										
EuroELIXIR	619	618	617	605	594	25	25	24	24	21
Bulgaria										
BISERA7-EUR	14	15	15	13	13	14	15	15	13	13
EUROPEAN UNION										
STEP2 XCT Service	1,673	.	.	.	.	97	.	.	.	.
STEP2 ICT Service	73	68	70	69	.	6	6	6	6	.
STEP2 SCT Service	4,669	4,696	4,823	4,806	4,825	123	125	127	128	136
STEP2 SDD CORE Service	3,935	3,874	4,024	3,927	3,922	87	90	93	94	102
STEP2 SDD B2B Service	3,405	3,366	3,438	3,402	3,408	71	74	78	83	90

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Latvia										
SAMS	26	28	27	.	.	26	28	27	.	.
Lithuania										
LITAS-RLS	24	24	23	21	.	24	24	23	21	.
EU NON-EA										
Bulgaria										
RINGS	37	37	36	33	32	37	37	36	33	32
Czech Republic										
CERTIS	55	53	52	51	52	55	53	52	51	52
Denmark										
KRONOS DKK	111	105	102	113	94	111	105	102	113	94
Croatia										
Croatian Large Value Payment System	.	.	33	33	31	.	.	33	33	31
Hungary										
VIBER	189	186	177	175	159	54	60	44	46	45
Poland										
SORBNET	55	54	51	49	48	55	54	51	49	48
Romania										
REGIS	48	47	47	47	45	48	47	47	47	45
Sweden										
RIX	25	25	27	27	29	25	25	27	27	29
United Kingdom										
CHAPS Sterling	-	-	-	-	-	18	19	20	21	22
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	33	33	32	30	30	33	33	32	30	30
BORICA	24	26	26	26	28	24	26	26	24	25
SEP	7	7	7	-	.	7	7	7	-	.
Denmark										
The Sumclearing DKK	121	115	106	89	89	63	57	56	52	53
The IntradagClearing	.	.	106	89	89	.	.	56	52	53
Straksclearing	.	.	.	83	83	.	.	.	46	47
Croatia										
National Clearing System	.	.	32	32	30	.	.	32	32	30
Hungary										
ICS	188	185	176	174	158	53	53	38	40	38
Poland										
ELIXIR	645	643	644	630	620	50	49	46	44	40
Express ELIXIR	.	6	8	9	9	.	6	8	9	9
BlueCash	.	.	16	53	76	.	.	16	53	76
BLIK	.	.	.	.	18	.	.	.	.	18
Romania										
SENT	41	41	40	42	39	41	41	40	42	39
Sweden										
Bankgirot	20	21	21	21	22	20	21	21	21	22
Dataclearing	20	27	21	21	29	20	27	21	21	29
United Kingdom										
Cheque and Credit Clearings	11	11	11	11	11	11	11	11	11	11
BACS	63,416	63,416	63,016	61,316	-	16	16	16	16	16
Faster Payments Service	.	-	-	-	-	.	10	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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	-	-	-	.	.	16	13	17	16	17
EURO AREA										
RECOUR & TARGET2-BE	92	91	90	94	94	92	91	90	91	91
TARGET2-DE	50	50	50	49	53	33	29	30	26	46
TARGET2-EE	75	78	79	86	96	86	80	86	93	91
TARGET2-IE	91	91	92	91	91	74	81	85	81	84
HERMES & TARGET2-GR	70	66	67	80	84	79	86	91	91	91
SLBE & TARGET2-ES	48	50	53	61	64	65	63	64	62	62
TBF & TARGET2-FR	53	54	54	55	56	64	55	63	62	66
TARGET2-IT	44	42	45	45	45	57	52	51	51	45
TARGET2-CY	91	90	91	84	84	97	96	98	98	90
TARGET2-LV	64	62	60	44	48	86	82	73	79	78
LITAS-PHA & TARGET2-LT	94	94	98	94	85	99	98	91	96	87
TARGET2-LU	63	60	69	67	72	90	88	84	85	83
TARGET2-MT	100	100	100	100	100	100	100	100	100	99
TARGET2-NL	69	68	68	75	80	67	76	66	75	71
HOAM.AT & TARGET2-AT	24	35	36	28	41	34	27	28	23	35
TARGET2-PT	64	64	64	66	65	66	60	52	54	54
TARGET2-SI	61	58	56	59	56	69	76	80	82	83
TARGET2-SK	-	74	74	64	68	-	64	56	59	55
BoF-RTGS & TARGET2-FI	74	78	-	79	79	77	86	-	76	80
EPM & TARGET2-ECB EU	100	100	100	100	.	100	100	100	100	100
EU NON-EA										
TARGET2-BG	70	63	68	65	65	95	95	92	92	93
KRONOS & TARGET2-DK	80	76	82	79	79	98	99	98	98	98
TARGET2-PL	80	76	73	75	77	85	72	68	68	67
TARGET2-RO	78	77	80	78	76	83	78	83	81	78
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	98	97	96	96	-	96	94	93	94	-
Cyprus										
Large-value Credit Transfer System	82	88	-	.	.	87	82	-	.	.
Finland										
POPS	92	92	93	93	93	92	91	92	93	94
3. EUROPEAN UNION										
EURO1/STEP1	31	33	32	32	34	51	52	47	49	51
II. MULTI-CURRENCY SYSTEMS										
CLS	.	.	.	.	.	.	.	.	.	.
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	85	86	87	89	88	85	85	86	86	86
Germany										
RPS	32	32	29	39	52	18	15	18	45	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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	99	99	98	98	0	96	96	97	98	0
IPCC	99	99	99	99	99	98	98	98	99	99
Greece										
DIAS	68	73	84	94	90	66	68	77	92	96
ACO	58	59	63	90	85	67	66	71	84	84
Spain										
SNCE	61	62	61	68	71	58	57	58	62	64
France										
CORE	73	83	83	84	83	81	75	75	76	75
Italy										
Italian CSMs	52	52	53	41	54	57	58	58	54	48
Cyprus										
Cyprus Clearing House	90	89	86	88	87	86	85	80	80	78
JCC Payment Cards System	-	-	.	.	.	-	-	.	.	.
JCC Transfer System	94	93	95	-	.	90	88	92	-	.
Government Payments System	94	95	100	.	.	95	99	99	.	.
FBMECS Payment Cards System	.	.	.	.	.	.	.	.	.	.
JCC Sepa Direct Debits System	.	.	.	100	100	.	.	.	100	100
Latvia										
EKS	69	80	83	68	67	61	62	60	54	49
Lithuania										
LITAS-MMS	82	84	87	88	88	78	79	85	84	82
SEPA-MMS	.	.	.	.	100	.	.	.	.	100
Malta										
Malta Clearing House	97	96	96	95	94	95	92	92	95	95
Netherlands										
Equens	97	98	99	98	98	89	94	93	90	89
Austria										
STEP.AT	97	97	56	.	.	91	89	58	.	.
CS	-	63	73	70	70	.	62	65	65	65
Portugal										
SICOI	77	77	81	81	80	69	69	73	73	75
Slovenia										
SEPA IKP System	61	67	66	64	63	61	62	63	63	62
SEPA IDD Core System	78	78	77	76	75	91	78	77	76	74
SEPA IDD B2B System	0	85	85	83	84	0	91	87	88	87
Slovakia										
SIPS	-	-	78	76	75	-	-	69	68	74
Finland										
PMJ	-	-	-	.	.	-	-	-	.	.
EU NON-EA										
Denmark										
The Sumclearing Euro	-	-	-	.	.	-	-	-	.	.
Poland										
EuroELIXIR	72	72	79	82	83	78	77	79	81	82
Bulgaria										
BISERA7-EUR	89	94	95	94	92	92	95	95	95	95
EUROPEAN UNION										
STEP2 XCT Service	43	.	.	.	.	38	.	.	.	.
STEP2 ICT Service	100	100	100	100	.	100	100	100	100	.
STEP2 SCT Service	51	46	38	46	45	29	27	27	36	35
STEP2 SDD CORE Service	80	93	84	59	62	84	85	71	56	58
STEP2 SDD B2B Service	89	85	74	55	54	81	76	81	57	58

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Latvia										
SAMS	72	70	72	.	.	78	77	79	.	.
Lithuania										
LITAS-RLS	76	82	83	86	.	76	82	87	89	.
EU NON-EA										
Bulgaria										
RINGS	51	50	50	52	52	68	74	74	68	79
Czech Republic										
CERTIS	-	-	-	-	-	-	-	-	-	-
Denmark										
KRONOS DKK	78	80	82	80	82	70	72	76	76	78
Croatia										
Croatian Large Value Payment System	.	.	68	69	72	.	.	51	53	58
Hungary										
VIBER	62	65	59	59	56	58	55	55	54	59
Poland										
SORBNET	54	56	56	56	57	57	58	57	58	61
Romania										
REGIS	58	59	53	53	52	65	62	61	67	56
Sweden										
RIX	88	89	87	89	88	80	74	74	74	83
United Kingdom										
CHAPS Sterling	73	73	73	72	77	67	67	65	63	73
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	47	47	47	49	51	61	60	60	60	62
BORICA	69	59	57	67	67	72	57	55	67	67
SEP	100	100	100	-	.	100	100	100	-	.
Denmark										
The Sumclearing DKK	-	-	-	-	-	-	-	-	-	-
The IntradagClearing	.	.	-	-	78	.	.	80	75	78
Straksclearing	.	.	.	96	95	.	.	.	78	73
Croatia										
National Clearing System	.	.	76	76	70	.	.	63	64	64
Hungary										
ICS	60	60	60	60	61	54	52	55	59	56
Poland										
ELIXIR	54	52	52	54	54	45	46	48	50	50
Express ELIXIR	.	100	100	99	97	.	100	99	96	92
BlueCash	.	.	100	99	96	.	.	100	99	89
BLIK	.	.	.	.	98	.	.	.	.	99
Romania										
SENT	58	58	57	57	58	58	58	58	56	57
Sweden										
Bankgirot	-	-	-	-	-	-	-	-	-	.
Dataclearing	-	-	-	-	-	-	-	-	-	.
United Kingdom										
Cheque and Credit Clearings	77	79	79	80	-	86	83	81	82	-
BACS	80	81	81	81	76	-	-	-	-	82
Faster Payments Service	.	88	88	88	87	.	87	87	88	92

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)			
	2011	2012	2013	2014	2015	2012	2013	2014	2015
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET2									
TARGET2 as a whole	88.98	89.62	91.34	87.76	88.59	0.72	1.92	-3.92	0.95
EURO AREA									
RECOUR & TARGET2-BE	2.59	2.49	2.31	2.52	2.28	-3.90	-7.35	9.23	-9.64
TARGET2-DE	43.85	43.81	44.40	41.30	44.70	-0.09	1.35	-6.98	8.23
TARGET2-EE	0.09	0.09	0.11	0.16	0.00	8.14	13.98	50.00	-
TARGET2-IE	1.12	1.02	0.92	0.92	0.89	-8.65	-10.28	-0.06	-3.62
HERMES & TARGET2-GR	1.51	1.11	1.10	0.85	0.78	-26.33	-1.44	-22.65	-8.26
SLBE & TARGET2-ES	7.58	7.62	7.67	7.24	7.40	0.46	0.63	-5.61	2.18
TBF & TARGET2-FR	8.77	8.66	9.12	9.38	8.94	-1.30	5.28	2.91	-4.72
TARGET2-IT	8.65	8.92	10.38	11.48	10.25	3.15	16.41	10.54	-10.66
TARGET2-CY	0.13	0.15	0.22	0.14	0.12	23.20	41.56	-35.78	-14.29
TARGET2-LV	0.31	0.33	0.35	0.36	0.36	6.84	6.71	1.71	0.84
LITAS-PHA & TARGET2-LT	0.06	0.13	0.11	0.11	0.09	129.09	-11.90	-1.80	-21.10
TARGET2-LU	0.82	0.88	0.91	1.16	1.37	7.08	3.06	28.16	17.28
TARGET2-MT	0.02	0.04	0.06	0.08	0.07	135.29	50.00	26.67	-13.16
TARGET2-NL	8.35	8.52	7.98	6.38	5.74	2.05	-6.34	-20.02	-10.04
HOAM.AT & TARGET2-AT	1.67	1.80	1.68	1.50	1.54	7.78	-6.67	-10.89	2.87
TARGET2-PT	1.07	1.07	1.09	1.21	1.12	-0.37	2.25	11.18	-7.58
TARGET2-SI	0.78	0.71	0.69	0.71	0.69	-8.71	-3.51	3.05	-2.82
TARGET2-SK	0.19	0.28	0.32	0.26	0.23	49.20	14.70	-20.00	-8.59
BoF-RTGS & TARGET2-FI	0.41	0.47	0.39	0.40	0.41	16.05	-16.17	2.28	1.49
EPM & TARGET2-ECB EU	0.10	0.14	0.15	0.17	0.17	45.53	6.24	15.07	0.75
EU NON-EA									
TARGET2-BG	0.11	0.14	0.18	0.22	0.23	34.29	28.37	19.89	5.99
KRONOS & TARGET2-DK	0.20	0.20	0.20	0.16	0.14	0.00	0.00	-20.00	-12.50
TARGET2-PL	0.51	0.82	0.81	0.82	0.80	58.87	-0.49	0.62	-2.57
TARGET2-RO	0.11	0.22	0.21	0.25	0.30	96.43	-4.09	18.01	19.68
2. NON-TARGET									
EURO AREA									
Estonia									
ESTA	24.37	25.50	26.66	2.20	-	4.66	4.54	-91.73	-
Cyprus									
Large-value Credit Transfer System	0.00	0.00	-	.	.	-33.33	-	.	.
Finland									
POPS	0.56	0.53	0.49	0.45	0.37	-5.39	-7.59	-7.60	-18.89
3. EUROPEAN UNION									
EURO1/STEP1	62.32	66.59	64.14	57.68	55.26	6.85	-3.68	-10.07	-4.19
II. MULTI-CURRENCY SYSTEMS									
CLS									
Euro processing	206.86	176.63	204.97	204.70	219.12	-14.61	16.04	-0.13	7.05
GBP processing	45.49	37.39	36.88	34.38	40.87	-17.81	-1.35	-6.80	18.89
DKK processing	13.14	10.97	13.48	14.30	14.31	-16.51	22.84	6.11	0.05
SEK processing	0.38	0.40	0.46	0.52	0.58	5.26	15.50	13.42	10.88
	1.42	2.29	2.85	2.99	3.33	61.27	24.24	5.06	11.38
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
CEC	1,224.94	1,295.12	1,365.56	1,272.23	1,402.22	5.73	5.44	-6.83	10.22
Germany									
RPS	2,690.06	2,817.08	3,115.51	4,075.26	3,821.95	4.72	10.59	30.81	-6.22

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)			
	2011	2012	2013	2014	2015	2012	2013	2014	2015
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IRECC	157.48	154.94	154.42	9.08	0.00	-1.62	-0.33	-94.12	-
IPCC	44.06	38.96	35.32	31.93	28.04	-11.58	-9.33	-9.61	-12.18
Greece									
DIAS	100.64	132.61	136.96	171.43	197.40	31.77	3.28	25.17	15.15
ACO	2.06	1.50	1.13	0.62	0.46	-26.99	-24.93	-45.26	-26.21
Spain									
SNCE	1,614.65	1,637.44	1,611.57	1,670.69	1,683.09	1.41	-1.58	3.67	0.74
France									
CORE	13,177.62	13,432.05	13,635.44	13,924.87	14,180.17	1.93	1.51	2.12	1.83
Italy									
Italian CSMS	2,106.14	2,248.93	2,302.07	1,883.00	1,927.88	6.78	2.36	-18.20	2.38
Cyprus									
Cyprus Clearing House	14.50	12.88	10.62	9.25	8.19	-11.18	-17.51	-12.92	-11.46
JCC Payment Cards System	36.49	39.97	.	.	.	9.54	.	.	.
JCC Transfer System	1.11	1.07	0.60	-	.	-3.42	-44.18	-	.
Government Payments System	4.40	4.63	0.41	.	.	5.25	-91.11	.	.
FBMECS Payment Cards System	.	.	.	.	.	.	.	.	.
JCC Sepa Direct Debits System	.	.	-	5.81	8.05	.	.	-	38.55
Latvia									
EKS	35.06	34.25	34.56	35.66	38.03	-2.32	0.92	3.17	6.65
Lithuania									
LITAS-MMS	30.21	31.17	31.40	32.96	33.94	3.19	0.75	4.95	2.98
SEPA-MMS	.	.	-	-	0.00	.	.	-	-
Malta									
Malta Clearing House	5.36	5.32	5.21	5.16	5.26	-0.77	-2.07	-0.84	1.86
Netherlands									
Equens	4,021.42	2,755.43	2,574.86	1,957.26	1,661.22	-31.48	-6.55	-23.99	-15.13
Austria									
STEP.AT	7.46	7.56	4.21	.	.	1.35	-44.29	.	.
CS	-	99.01	400.16	608.39	631.14	-	304.14	52.04	3.74
Portugal									
SICOI	2,005.81	1,983.91	1,922.84	2,001.21	2,090.56	-1.09	-3.08	4.08	4.46
Slovenia									
SEPA IKP System	64.92	115.96	121.33	122.98	124.78	78.61	4.63	1.36	1.46
SEPA IDD Core System	0.00	1.21	25.94	26.31	26.73	-	2,038.50	1.43	1.60
SEPA IDD B2B System	0.00	0.00	0.01	0.01	0.01	-	133.33	14.29	12.50
Slovakia									
SIPS	162.30	171.00	180.97	191.15	204.27	5.36	5.83	5.63	6.87
Finland									
PMJ	89.41	20.93	18.06	.	.	-76.59	-13.72	.	.
EU NON-EA									
Denmark									
The Sumclearing Euro	0.15	0.08	-	.	.	-48.67	-	.	.
Poland									
EuroELIXIR	2.03	2.03	3.32	4.21	5.16	0.00	63.55	26.93	22.43
Bulgaria									
BISERA7-EUR	0.01	0.02	0.03	0.03	0.04	110.00	23.81	11.54	37.93
EUROPEAN UNION									
STEP2 XCT Service	32.78	.	.	.	.	.	.	.	.
STEP2 ICT Service	308.10	309.70	277.96	23.48	.	0.52	-10.25	-91.55	.
STEP2 SCT Service	439.38	641.43	1,082.98	3,791.09	4,047.46	45.99	68.84	250.06	6.76
STEP2 SDD CORE Service	4.98	64.09	440.91	5,063.78	5,195.59	1,186.73	587.93	1,048.50	2.60
STEP2 SDD B2B Service	0.96	1.65	5.21	78.83	82.92	71.51	216.25	1,414.07	5.18

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)			
	2011	2012	2013	2014	2015	2012	2013	2014	2015
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EURO AREA									
Latvia									
SAMS	0.22	0.23	0.24	-	.	6.48	2.17	-	.
Lithuania									
LITAS-RLS	0.39	0.45	0.53	0.60	-	13.49	18.61	13.23	-
EU NON-EA									
Bulgaria									
RINGS	1.06	1.04	1.03	1.02	1.02	-1.42	-1.25	-0.39	-0.39
Czech Republic									
CERTIS	490.16	509.62	528.33	549.21	575.59	3.97	3.67	3.95	4.80
Denmark									
KRONOS DKK	0.82	0.89	1.03	1.11	1.19	7.78	16.12	7.67	6.94
Croatia									
Croatian Large Value Payment System	.	.	0.30	0.32	0.33	.	.	4.62	3.15
Hungary									
VIBER	1.29	1.55	1.41	1.39	1.47	20.11	-8.95	-1.41	5.31
Poland									
SORBNET	2.62	2.97	3.08	3.11	3.47	13.17	3.84	1.07	11.60
Romania									
REGIS	2.95	3.17	3.32	3.51	3.83	7.49	4.73	5.63	9.17
Sweden									
RIX	3.46	3.62	3.81	4.06	4.36	4.62	5.25	6.56	7.39
United Kingdom									
CHAPS Sterling	34.02	33.94	34.98	36.52	37.55	-0.26	3.06	4.42	2.81
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	53.92	56.16	53.40	60.57	65.39	4.16	-4.92	13.43	7.96
BORICA	96.80	73.40	79.60	86.01	94.78	-24.17	8.45	8.05	10.20
SEP	0.00	0.00	0.00	-	.	-50.00	-	-	.
Denmark									
The Sumclearing DKK	1,743.01	1,823.61	1,937.10	1,842.52	1,820.12	4.62	6.22	-4.88	-1.22
The IntradagClearing	.	.	52.35	222.54	204.00	.	.	325.10	-8.33
Straksclearing	.	.	-	5.13	73.00	.	.	-	1,323.28
Croatia									
National Clearing System	.	.	146.10	153.58	164.72	.	.	5.12	7.25
Hungary									
ICS	239.29	254.89	264.40	274.29	284.19	6.52	3.73	3.74	3.61
Poland									
ELIXIR	1,402.38	1,462.59	1,527.88	1,607.00	1,668.00	4.29	4.46	5.18	3.80
Express ELIXIR	.	0.02	0.33	0.94	1.50	.	1,400.00	184.85	59.57
BlueCash	.	.	0.96	1.61	2.43	.	.	67.40	51.21
BLIK	.	.	-	-	1.38	.	.	-	-
Romania									
SENT	57.15	58.60	61.78	64.91	73.41	2.53	5.44	5.05	13.10
Sweden									
Bankgirot	791.00	808.00	850.00	903.00	1,173.27	2.15	5.20	6.24	29.93
Dataclearing	125.50	135.00	140.00	145.00	146.00	7.57	3.70	3.57	0.69
United Kingdom									
Cheque and Credit Clearings	762.64	667.42	587.26	518.46	444.69	-12.49	-12.01	-11.72	-14.23
BACS	5,717.00	5,616.39	5,695.03	5,841.23	6,080.04	-1.76	1.40	2.57	4.09
Faster Payments Service	.	811.09	967.63	1,100.93	1,247.04	.	19.30	13.78	13.27

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	651,274.94	711,025.77	559,695.98	498,726.50	508,982.34	7.32	7.93	6.13	5.68	5.75
EURO AREA										
RECOUR & TARGET2-BE	22,163.17	18,712.57	16,177.33	16,247.94	15,627.37	8.55	7.52	7.01	6.45	6.86
TARGET2-DE	252,915.18	275,656.97	224,328.70	169,144.95	204,855.17	5.77	6.29	5.05	4.10	4.58
TARGET2-EE	314.27	361.67	274.28	248.38	157.77	3.65	3.89	2.59	1.56	-
TARGET2-IE	5,311.88	4,565.27	4,517.92	4,365.10	3,754.35	4.74	4.46	4.92	4.75	4.24
HERMES & TARGET2-GR	6,004.53	5,089.57	8,618.17	6,599.88	5,161.65	3.98	4.58	7.87	7.79	6.64
SLBE & TARGET2-ES	94,393.33	88,333.37	65,079.15	62,229.48	57,391.67	12.45	11.59	8.49	8.60	7.76
TBF & TARGET2-FR	102,300.96	110,243.10	87,565.14	86,777.47	79,194.12	11.66	12.73	9.60	9.25	8.86
TARGET2-IT	33,051.54	32,663.33	37,465.23	41,420.29	32,208.63	3.82	3.66	3.61	3.61	3.14
TARGET2-CY	412.25	687.99	479.53	131.14	81.85	3.30	4.47	2.20	0.94	0.68
TARGET2-LV	227.76	185.93	131.95	342.97	264.66	0.74	0.57	0.38	0.96	0.74
LITAS-PHA & TARGET2-LT	123.21	137.39	75.72	78.91	276.18	2.24	1.09	0.68	0.72	3.21
TARGET2-LU	10,938.84	10,699.55	7,945.48	7,824.81	7,464.01	13.29	12.14	8.75	6.72	5.47
TARGET2-MT	109.13	197.89	97.91	85.45	147.60	6.42	4.95	1.63	1.12	2.24
TARGET2-NL	79,205.58	105,830.29	69,177.62	58,931.60	60,247.48	9.49	12.42	8.67	9.23	10.49
HOAM.AT & TARGET2-AT	11,367.35	16,501.92	12,138.59	16,637.32	15,044.93	6.81	9.17	7.23	11.11	9.77
TARGET2-PT	5,663.82	3,711.94	2,774.85	2,840.26	2,284.53	5.29	3.48	2.54	2.34	2.04
TARGET2-SI	594.51	713.55	608.45	684.66	679.35	0.76	1.00	0.88	0.97	0.99
TARGET2-SK	699.61	840.30	627.24	670.76	588.98	3.74	3.01	1.96	2.62	2.52
BoF-RTGS & TARGET2-FI	12,139.31	23,371.99	9,893.75	9,751.54	9,596.82	29.97	49.73	25.11	24.20	23.46
EPM & TARGET2-ECB EU	9,358.58	8,893.01	7,513.45	9,977.12	10,526.29	96.13	62.77	49.92	57.61	60.33
EU NON-EA										
TARGET2-BG	286.31	313.39	335.82	324.34	386.16	2.73	2.22	1.86	1.49	1.68
KRONOS & TARGET2-DK	3,328.52	2,898.02	3,442.37	2,906.78	2,515.81	16.64	14.49	17.21	18.17	17.97
TARGET2-PL	315.25	301.15	322.80	410.80	447.77	0.61	0.37	0.40	0.50	0.56
TARGET2-RO	50.06	115.60	104.52	94.55	79.20	0.45	0.53	0.50	0.38	0.27
2. NON-TARGET										
EURO AREA										
Estonia										
ESTA	31.09	33.81	35.86	3.14	-	0.00	0.00	0.00	0.00	-
Cyprus										
Large-value Credit Transfer System	9.74	14.01	-	-	-	3.25	7.00	-	-	-
Finland										
POPS	376.85	338.26	282.96	299.46	259.99	0.68	0.64	0.58	0.67	0.71
3. EUROPEAN UNION										
EURO1/STEP1	64,020.31	57,907.27	48,677.70	41,249.94	44,142.52	1.03	0.87	0.76	0.72	0.80
II. MULTI-CURRENCY SYSTEMS										
<i>(Value of transactions: EUR trillions)</i>										
CLS										
Euro processing	893.59	878.47	897.15	1,042.06	1,118.93	4.32	4.97	4.38	5.09	5.11
GBP processing	182.48	185.88	182.31	191.17	208.56	4.01	4.97	4.94	5.56	5.10
DKK processing	64.08	65.33	74.62	76.73	81.79	4.88	5.96	5.54	5.37	5.72
SEK processing	7.10	7.58	7.43	7.70	8.13	18.68	18.94	16.08	14.69	14.00
	12.79	13.16	11.98	11.52	14.64	9.01	5.75	4.21	3.85	4.40
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	886.67	909.13	911.61	870.68	883.41	0.00	0.00	0.00	0.00	0.00
Germany										
RPS	2,412.34	2,511.11	2,741.43	3,478.92	3,188.98	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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IRECC	163.28	158.12	155.87	13.09	0.00	1.04	1.02	1.01	1.44	-
IPCC	98.95	81.09	73.98	69.40	63.42	2.25	2.08	2.09	2.17	2.26
Greece										
DIAS	186.32	193.16	185.33	186.03	205.98	1.85	1.46	1.35	1.09	1.04
ACO	138.43	89.40	73.76	62.99	39.62	67.20	59.44	65.33	101.93	86.90
Spain										
SNCE	1,624.26	1,575.06	1,490.41	1,462.13	1,555.50	1.01	0.96	0.92	0.88	0.92
France										
CORE	5,373.14	5,405.64	5,376.66	5,373.57	5,540.98	0.41	0.40	0.39	0.39	0.39
Italy										
Italian CSMS	3,098.21	2,792.01	2,556.04	1,477.96	1,490.48	1.47	1.24	1.11	0.78	0.77
Cyprus										
Cyprus Clearing House	27.50	25.36	18.41	16.54	15.96	1.90	1.97	1.73	1.79	1.95
JCC Payment Cards System	3.04	3.17	.	.	.	0.08	0.08	.	.	.
JCC Transfer System	1.59	1.49	0.84	-	.	1.43	1.39	1.40	-	.
Government Payments System	5.72	4.71	0.41	.	.	1.30	1.02	0.99	.	.
FBMECS Payment Cards System	.	.	.	.	.	.	.	.	.	.
JCC Sepa Direct Debits System	.	.	-	0.58	0.89	.	.	-	0.10	0.11
Latvia										
EKS	19.89	23.68	26.01	48.24	52.41	0.57	0.69	0.75	1.35	1.38
Lithuania										
LITAS-MMS	56.33	54.69	54.22	54.63	78.82	1.86	1.75	1.73	1.66	2.32
SEPA-MMS	.	.	-	-	0.04	.	.	-	-	20.76
Malta										
Malta Clearing House	7.64	7.88	7.81	8.68	9.05	1.42	1.48	1.50	1.68	1.72
Netherlands										
Equens	2,049.86	2,209.20	2,093.72	1,688.73	1,630.36	0.51	0.80	0.81	0.86	0.98
Austria										
STEP.AT	104.50	104.34	38.35	.	.	14.01	13.80	9.11	.	.
CS	.	112.20	449.47	717.33	779.30	.	1.13	1.12	1.18	1.23
Portugal										
SICOI	343.83	323.73	360.50	385.52	392.69	0.17	0.16	0.19	0.19	0.19
Slovenia										
SEPA IKP System	46.74	51.99	54.89	56.59	58.15	0.72	0.45	0.45	0.46	0.47
SEPA IDD Core System	0.00	0.07	1.11	1.12	1.14	-	0.06	0.04	0.04	0.04
SEPA IDD B2B System	0.00	0.01	0.02	0.03	0.03	-	3.83	2.59	3.36	3.06
Slovakia										
SIPS	176.71	178.38	178.32	185.88	224.23	1.09	1.04	0.99	0.97	1.10
Finland										
PMJ	93.35	4.21	3.89	.	.	1.04	0.20	0.22	.	.
EU NON-EA										
Denmark										
The Sumclearing Euro	4.01	0.44	-	.	.	26.73	5.67	-	.	.
Poland										
EuroELIXIR	19.78	24.09	33.41	40.49	45.44	9.75	11.87	10.06	9.61	8.81
Bulgaria										
BISERA7-EUR	0.08	0.24	0.30	0.29	0.40	8.44	11.35	11.64	9.94	9.98
EUROPEAN UNION										
STEP2 XCT Service	156.32	.	.	.	.	4.77	.	.	.	.
STEP2 ICT Service	1,239.11	1,044.00	919.57	67.56	.	4.02	3.37	3.31	2.88	.
STEP2 SCT Service	1,579.69	2,445.60	3,661.73	9,325.44	10,493.87	3.60	3.81	3.38	2.46	2.59
STEP2 SDD CORE Service	3.08	11.13	73.30	1,099.51	1,118.53	0.62	0.17	0.17	0.22	0.22
STEP2 SDD B2B Service	5.80	11.10	94.23	580.21	604.95	6.04	6.74	18.10	7.36	7.30

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)				
	2011	2012	2013	2014	2015	2011	2012	2013	2014	2015
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EURO AREA										
Latvia										
SAMS	195.14	159.47	179.08	-	.	903.44	693.36	762.04	-	.
Lithuania										
LITAS-RLS	94.63	77.00	70.10	87.05	-	240.80	172.64	132.52	145.32	-
EU NON-EA										
Bulgaria										
RINGS	348.74	445.23	407.54	324.09	474.85	330.25	427.70	396.44	316.50	465.54
Czech Republic										
CERTIS	5,486.41	5,591.09	7,187.78	8,081.45	12,562.89	11.19	10.97	13.60	14.71	21.83
Denmark										
KRONOS DKK	7,195.78	7,848.69	9,625.29	13,476.89	16,929.16	8,743.35	8,848.58	9,344.94	12,152.29	14,274.16
Croatia										
Croatian Large Value Payment System	.	.	407.33	286.40	327.98	.	.	1,344.31	903.48	1,002.99
Hungary										
VIBER	4,462.62	4,298.85	4,337.94	4,284.49	4,027.29	3,451.37	2,768.09	3,067.85	3,073.52	2,743.39
Poland										
SORBNET	15,434.93	16,192.85	16,657.57	16,282.20	17,258.31	5,891.19	5,461.33	5,410.06	5,232.07	4,969.28
Romania										
REGIS	1,501.51	1,706.17	1,528.55	1,513.45	1,709.47	508.64	537.71	459.99	431.18	446.10
Sweden										
RIX	12,554.26	14,298.38	12,944.06	12,918.25	14,287.22	3,628.40	3,949.83	3,397.39	3,181.83	3,276.89
United Kingdom										
CHAPS Sterling	73,600.55	88,444.27	82,588.75	84,304.40	94,251.64	2,163.20	2,606.21	2,361.30	2,308.38	2,510.16
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	48.34	52.73	56.07	60.96	65.45	0.90	0.94	1.05	1.01	1.00
BORICA	6.04	3.95	4.30	4.68	5.13	0.06	0.05	0.05	0.05	0.05
SEP	0.00	0.00	0.00	-	.	0.02	0.13	-	-	.
Denmark										
The Sumclearing DKK	767.22	711.89	677.57	351.18	275.01	0.44	0.39	0.35	0.19	0.15
The IntradagClearing	.	.	127.18	567.12	592.17	.	.	2.43	2.55	2.90
Straksclearing	.	.	-	1.60	18.95	.	.	-	0.31	0.26
Croatia										
National Clearing System	.	.	95.17	94.03	98.73	.	.	0.65	0.61	0.60
Hungary										
ICS	212.45	225.00	253.43	269.47	293.37	0.89	0.88	0.96	0.98	1.03
Poland										
ELIXIR	876.81	899.92	916.71	961.66	1,019.34	0.63	0.62	0.60	0.60	0.61
Express ELIXIR	.	0.02	0.43	1.02	1.60	.	0.85	1.30	1.09	1.07
BlueCash	.	.	0.17	0.29	0.57	.	.	0.17	0.18	0.23
BLIK	.	.	-	-	0.09	.	.	-	-	0.07
Romania										
SENT	57.73	57.10	58.72	54.43	60.11	1.01	0.97	0.95	0.84	0.82
Sweden										
Bankgirot	908.54	995.74	1,045.36	1,032.48	1,419.93	1.15	1.23	1.23	1.14	1.21
Dataclearing	286.83	309.51	314.39	322.91	345.75	2.29	2.29	2.25	2.23	2.37
United Kingdom										
Cheque and Credit Clearings	838.19	796.67	678.36	666.50	680.27	1.10	1.19	1.16	1.29	1.53
BACS	5,027.41	5,071.37	4,967.46	5,483.73	6,324.04	0.88	0.90	0.87	0.94	1.04
Faster Payments Service	.	762.03	908.28	1,121.17	1,433.82	.	0.94	0.94	1.02	1.15

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				
	2012	2013	2014	2015	2011	2012	2013	2014	2015
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET2									
TARGET2 as a whole	6.82	-21.91	-10.71	1.85	6,681.98	7,268.05	5,664.68	4,942.23	4,868.51
EURO AREA									
RECOUR & TARGET2-BE	-17.31	-14.57	0.84	-5.24	5,846.17	4,829.71	4,119.77	4,057.85	3,817.07
TARGET2-DE	6.85	-19.66	-24.60	20.87	9,356.42	9,993.87	7,937.36	5,784.85	6,754.61
TARGET2-EE	11.08	-25.65	-9.53	-36.36	1,885.53	2,016.58	1,451.98	1,257.11	779.03
TARGET2-IE	-15.49	-1.33	-3.09	-14.16	3,069.21	2,597.54	2,507.04	2,259.84	1,467.60
HERMES & TARGET2-GR	-15.49	72.43	-21.46	-22.10	2,900.33	2,661.85	4,777.55	3,717.00	2,932.38
SLBE & TARGET2-ES	-9.15	-26.55	-3.32	-7.68	8,818.40	8,495.57	6,345.26	6,000.77	5,335.59
TBF & TARGET2-FR	6.17	-21.20	-1.00	-9.01	4,967.79	5,282.55	4,139.69	4,055.09	3,630.99
TARGET2-IT	-3.68	14.02	10.56	-22.32	2,018.46	2,024.67	2,335.04	2,569.68	1,968.30
TARGET2-CY	64.58	-29.38	-72.38	-37.21	2,108.98	3,533.82	2,654.51	753.94	469.82
TARGET2-LV	-19.65	-28.74	159.14	-23.14	1,130.64	845.79	578.62	1,454.45	1,085.66
LITAS-PHA & TARGET2-LT	8.37	-45.17	4.33	250.68	394.11	412.17	216.56	216.53	743.95
TARGET2-LU	-4.57	-26.84	-0.62	-5.46	25,904.90	24,554.84	17,071.97	16,002.48	14,322.87
TARGET2-MT	76.57	-51.01	-13.08	70.52	1,587.40	2,745.21	1,276.31	1,055.83	1,679.46
TARGET2-NL	29.22	-35.54	-14.73	1.72	12,319.49	16,403.63	10,597.91	8,888.52	8,905.35
HOAM.AT & TARGET2-AT	41.08	-27.88	35.97	-10.56	3,683.16	5,203.73	3,763.45	5,035.24	4,426.33
TARGET2-PT	-35.81	-25.39	2.67	-19.81	3,215.04	2,204.27	1,629.68	1,637.55	1,273.58
TARGET2-SI	16.41	-15.49	12.64	-0.18	1,611.30	1,981.94	1,694.05	1,833.95	1,761.35
TARGET2-SK	16.16	-25.65	7.05	-11.75	993.15	1,160.31	849.51	887.72	754.42
BoF-RTGS & TARGET2-FI	86.20	-58.46	-2.03	-1.39	6,166.19	11,698.10	4,865.67	4,748.42	4,588.51
EPM & TARGET2-ECB EU	-	-	-	5.29	96.02	90.90	76.04	98.87	100.69
EU NON-EA									
TARGET2-BG	6.48	8.13	-1.45	20.14	699.08	751.66	801.26	758.68	874.42
KRONOS & TARGET2-DK	-14.56	18.19	-15.64	-13.71	1,352.65	1,145.85	1,348.70	1,115.50	945.16
TARGET2-PL	-6.44	6.55	28.16	9.44	82.92	77.36	81.80	99.99	104.68
TARGET2-RO	120.75	-10.74	-10.44	-15.64	37.56	86.58	72.46	62.93	49.39
2. NON-TARGET									
EURO AREA									
Estonia									
ESTA	4.95	3.99	-91.26	-	186.54	188.50	189.83	15.88	-
Cyprus									
Large-value Credit Transfer System	41.78	-	-	-	49.85	71.95	-	-	-
Finland									
POPS	-13.19	-17.91	5.20	-13.00	191.42	169.31	139.16	145.82	124.31
3. EUROPEAN UNION									
EURO1/STEP1	-11.50	-16.61	-15.09	6.80	656.84	591.92	492.67	408.77	422.23
II. MULTI-CURRENCY SYSTEMS									
(Value of transactions: EUR trillions)									
CLS									
Euro processing	-3.81	1.32	16.39	7.16	9,168.09	8,979.65	9,080.01	10,326.53	10,702.81
GBP processing	-0.33	-2.70	5.07	8.88	1,872.24	1,900.07	1,845.12	1,894.44	1,994.88
DKK processing	-0.25	13.30	3.04	6.38	657.50	667.82	755.18	760.40	782.36
SEK processing	4.45	-2.74	3.80	5.47	72.83	77.46	75.19	76.26	77.79
	0.70	-9.76	-3.60	26.85	131.23	134.56	121.20	114.17	140.06
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
CEC	0.42	-0.92	-4.11	-0.04	233.88	234.65	232.15	217.45	215.78
Germany									
RPS	2.05	7.77	26.90	-8.52	89.24	91.04	97.00	118.98	105.15

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				
	2012	2013	2014	2015	2011	2012	2013	2014	2015
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IRECC	-4.78	-1.72	-91.58	-	94.34	89.97	86.50	6.77	0.00
IPCC	-19.42	-9.04	-5.91	-8.80	57.17	46.14	41.05	35.93	24.79
Greece									
DIAS	3.36	-2.29	2.95	10.28	90.00	101.02	102.74	104.77	117.02
ACO	-35.61	-15.98	-12.41	-37.34	66.87	46.76	40.89	35.48	22.51
Spain									
SNCE	-5.85	-5.66	-0.81	6.49	151.74	151.48	145.32	140.99	144.61
France									
CORE	-0.88	-1.33	-0.16	2.81	260.92	259.02	254.18	251.11	254.05
Italy									
Italian CSMs	-12.17	-9.00	-42.18	0.75	189.21	173.07	159.31	91.69	91.08
Cyprus									
Cyprus Clearing House	-9.07	-26.43	-9.27	-2.95	140.71	130.25	101.93	95.10	91.60
JCC Payment Cards System	2.89	.	.	.	15.56	16.30	.	.	.
JCC Transfer System	-7.38	-42.93	-	-	8.14	7.67	4.66	-	.
Government Payments System	-18.74	-91.21	-	-	29.25	24.19	2.26	.	.
FBMECS Payment Cards System	-	.	-	-	.	.	.	.	.
JCC Sepa Direct Debits System	-	-	-	53.25	.	.	-	3.36	5.10
Latvia									
EKS	15.69	10.93	84.96	8.20	98.73	107.71	114.03	204.59	214.98
Lithuania									
LITAS-MMS	-5.65	-1.35	0.87	44.56	180.18	164.06	155.07	149.91	212.32
SEPA-MMS	-	-	-	-	.	.	-	-	0.11
Malta									
Malta Clearing House	0.44	-1.81	10.70	2.88	111.07	109.26	101.82	107.27	102.95
Netherlands									
Equens	4.23	-6.54	-19.26	-3.94	318.83	342.42	320.75	254.71	240.99
Austria									
STEP.AT	-2.97	-63.97	-	-	33.86	32.90	11.89	.	.
CS	-	292.75	58.33	7.46	.	35.38	139.35	217.10	229.28
Portugal									
SICOI	-7.78	11.13	7.26	1.56	195.17	192.24	211.72	222.27	218.92
Slovenia									
SEPA IKP System	7.89	4.64	3.20	3.37	126.67	144.41	152.83	151.60	150.77
SEPA IDD Core System	1,312,935.89	1,525.63	0.64	2.42	0.00	0.19	3.09	2.99	2.95
SEPA IDD B2B System	-	56.46	48.66	2.99	0.00	0.03	0.05	0.07	0.07
Slovakia									
SIPS	-2.37	-0.43	4.34	21.24	250.86	246.32	241.51	246.00	287.21
Finland									
PMJ	-95.64	-9.29	-	-	47.42	2.11	1.91	.	.
EU NON-EA									
Denmark									
The Sumclearing Euro	-89.32	-	-	-	1.63	0.17	-	.	.
Poland									
EuroELIXIR	21.12	38.28	21.68	12.66	5.20	6.19	8.47	9.86	10.62
Bulgaria									
BISERA7-EUR	174.65	28.11	-2.82	39.73	0.21	0.57	0.72	0.67	0.90
EUROPEAN UNION									
STEP2 XCT Service	-	-	-	-	1.60	.	.	.	.
STEP2 ICT Service	-17.56	-12.62	-92.64	-	12.71	10.67	9.31	0.67	.
STEP2 SCT Service	51.48	48.54	155.18	12.30	16.21	25.00	37.06	92.41	100.38
STEP2 SDD CORE Service	253.69	553.37	1,403.05	1.53	0.03	0.11	0.74	10.90	10.70
STEP2 SDD B2B Service	87.33	742.39	516.98	4.06	0.06	0.11	0.95	5.75	5.79

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				
	2012	2013	2014	2015	2011	2012	2013	2014	2015
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EURO AREA									
Latvia									
SAMS	-20.59	13.42	-	-	968.73	725.44	785.26	-	.
Lithuania									
LITAS-RLS	-20.93	-9.41	24.29	-	302.70	230.98	200.51	238.85	-
EU NON-EA									
Bulgaria									
RINGS	24.19	-7.64	-18.85	47.85	851.52	1,067.88	972.37	758.09	1,075.24
Czech Republic									
CERTIS	1.78	30.84	19.17	54.16	3,344.54	3,463.38	4,556.68	5,158.59	7,524.31
Denmark									
KRONOS DKK	6.94	22.26	39.82	25.31	2,924.22	3,103.29	3,771.14	5,171.85	6,360.07
Croatia									
Croatian Large Value Payment System	-	-	-29.10	14.55	.	.	936.66	665.74	747.15
Hungary									
VIBER	-5.10	2.95	3.53	-6.54	4,431.40	4,343.47	4,283.40	4,110.25	3,703.33
Poland									
SORBNET	4.35	2.57	-1.87	6.42	4,059.93	4,159.76	4,221.36	3,962.99	4,034.79
Romania									
REGIS	14.28	-12.36	-1.42	13.79	1,126.36	1,277.92	1,059.63	1,007.42	1,066.07
Sweden									
RIX	8.70	-10.38	4.64	12.91	3,100.23	3,377.51	2,970.51	2,985.56	3,196.64
United Kingdom									
CHAPS Sterling	9.32	-4.12	-3.59	0.46	3,922.95	4,281.49	4,032.01	3,728.96	3,659.24
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	6.12	7.30	10.94	8.34	118.02	126.47	133.78	142.59	148.20
BORICA	-36.37	9.61	11.27	10.44	14.76	9.48	10.25	10.96	11.61
SEP	175.09	-96.93	-	-	0.00	0.00	0.00	-	.
Denmark									
The Sumclearing DKK	-9.03	-5.11	-48.24	-21.88	311.78	281.47	265.47	134.77	103.32
The IntradagClearing	-	-	345.30	4.16	.	.	49.83	217.64	222.47
Straksclearing	-	-	-	1,080.66	.	.	-	0.61	7.12
Croatia									
National Clearing System	-	-	-0.37	5.03	.	.	218.85	218.58	224.92
Hungary									
ICS	4.33	14.92	11.46	8.24	210.96	227.33	250.25	258.51	269.77
Poland									
ELIXIR	2.09	1.57	5.31	6.42	230.63	231.18	232.31	234.06	238.31
Express ELIXIR	-	2,181.79	139.31	57.39	.	0.00	0.11	0.25	0.37
BlueCash	-	-	76.22	94.69	.	.	0.04	0.07	0.13
BLIK	-	-	-	-	.	.	-	-	0.02
Romania									
SENT	-0.52	0.60	-7.70	11.25	43.30	42.77	40.71	36.23	37.49
Sweden									
Bankgirot	4.60	3.93	3.56	40.40	224.36	235.21	239.90	238.62	317.70
Dataclearing	2.99	0.56	7.69	9.31	70.83	73.11	72.15	74.63	77.36
United Kingdom									
Cheque and Credit Clearings	-13.53	-12.57	-7.20	-8.28	44.68	38.57	33.12	29.48	26.41
BACS	-8.23	0.58	4.26	3.63	267.96	245.50	242.51	242.56	245.53
Faster Payments Service	-	22.39	16.59	14.92	.	36.89	44.34	49.59	55.67