

PAYMENTS STATISTICS: GENERAL NOTES

PAYMENTS STATISTICS: ACRONYMS

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

PAYMENTS STATISTICS: CONVENTIONS

The following conventions are used in the statistical tables:

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

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

PAYMENTS STATISTICS: DEFINITIONS

1 GENERAL OBSERVATIONS

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

The definitions present the following information:

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

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

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

2 GENERAL REMARKS

2.1 CARDS ISSUED BY RESIDENT PAYMENT SERVICE PROVIDERS

General remarks:

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

2.2 TERMINALS PROVIDED BY RESIDENT PAYMENT SERVICE PROVIDERS

General remarks:

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

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

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

2.3 TRANSACTIONS PER TYPE OF PAYMENT SERVICE

General remarks:

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

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

2.4 TRANSACTIONS PER TYPE OF TERMINAL

General remarks:

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

2.5 PAYMENTS PROCESSED BY SELECTED PAYMENT SYSTEMS

General remarks:

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

3 DETAILED REPORTING REQUIREMENTS

Term	Detailed reporting requirements
Acquirer	<p>The term is applicable in the following cases.</p> <p>(a) The entity that holds deposit accounts for card acceptors, i.e. merchants, and to which the card acceptor transmits the data relating to the transactions. The acquirer is responsible for the collection of transaction information and settlement with the acceptors.</p> <p>(b) In POS transactions, the entity to which the acceptor, usually a merchant, transmits the information necessary in order to process the card payment. The acquirer is the entity that manages the account of the merchant.</p> <p>(c) In ATM transactions, the entity which makes banknotes available to the cardholder, whether directly or via the use of third-party providers.</p> <p>(d) The entity which provides terminals, regardless of the ownership of the terminals.</p>
Acquiring	Means services enabling a payee to accept a payment instrument or a payment transaction, by providing authentication, authorisation, and settling services resulting in a transfer of funds to the payee.
Agent	A natural or legal person which acts on behalf of a payment institution in providing payment services.
ATM (automated teller machine)	<p>Electromechanical device that allows authorised users, typically using machine-readable physical cards, to withdraw cash from their accounts and/or access other services, allowing them, for example, to make balance enquiries, transfer funds or deposit money.</p> <p>A device allowing only balance enquiries does not qualify as an ATM. The ATM may be operated online, with a real-time request for authorisation, or offline.</p> <p>The following breakdown of ATMs is provided:</p> <ul style="list-style-type: none"> – ATMs with a cash withdrawal function; – ATMs with a credit transfer function. <p>If an ATM performs both functions, it is counted in both sub-categories. Thus the total number of ATMs may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.</p> <p><i>Measurement: number of terminals.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.2 above.</p>
ATM cash deposit (except e-money transactions)	<p>Cash deposit performed at an ATM using a card with a cash function. Includes all transactions in which cash is deposited at a terminal, without manual intervention, and the payer is identified with a payment card.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>
ATM cash withdrawal (except e-money transactions)	<p>Cash withdrawal performed at an ATM using a card with a cash function. Cash advances at POS terminals using a card with a debit, credit or delayed debit function are only included if they are unconnected to a payment transaction. Cash withdrawals together with a payment transaction are not included (instead, they are “POS transactions”).</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.4 above and the entry for “Cash withdrawal/cash deposit”.</p>
ATM with a cash withdrawal function	<p>ATM allowing authorised users to withdraw cash from their accounts by using a card with a cash function.</p> <p><i>Measurement: number of terminals.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.2 above.</p>

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

Term	Detailed reporting requirements
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	<p>Payment transactions performed using cards with a debit, credit or delayed debit function at a terminal or via other channels.</p> <p>The following breakdown of card payments is provided:</p> <ul style="list-style-type: none"> – payments with cards with a debit function; – payments with cards with a delayed debit function; – payments with cards with a credit function; – payments with cards with a debit and/or delayed debit function; – payments with cards with a credit and/or delayed debit function. <p>Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number/value of card payments is the sum of the sub-categories.</p> <p>The sub-categories “Payments with cards with a debit and/or delayed debit function” and “Payments with cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories.</p> <p>E-money payment transactions are not included.</p> <p><u>For Country tables 7a and 8a/Comparative tables 7 and 9:</u></p> <p>Payment transactions with cards issued by resident PSPs are reported, regardless of the country of the brand under which the payment transaction has been made.</p> <p>Transactions reported by payment service include data on card transactions at virtual POSs, e.g. over the internet or the telephone.</p> <p>Card payments with cards issued by resident PSPs which only have an e-money function are not included.</p> <p>Credit transfers at ATMs are not included but are shown under “Credit transfers”. Cash advances at POS terminals are excluded. Payments by telephone and over the internet using a card are included. Payments with cards issued by merchants, i.e. retailer cards, are excluded, except where the retailer card was issued in cooperation with a PSP, i.e. co-branded.</p> <p><u>For Country tables 7b and 8b/Comparative tables 14 and 15:</u></p> <p>All indicators refer to cash or cashless payment transactions performed at a physical (not virtual) terminal.</p> <p>Cash withdrawals/deposits at ATMs represent the use of the cash function on the card and are reported as “ATM cash withdrawals” and “ATM cash deposits”.</p> <p><u>For Country tables 10 and 11/Comparative table 16:</u></p> <p>All card payments processed in the respective payment system are included, irrespective of where the card was actually issued or used</p> <p>Payments are counted on the card-issuing side. Only transactions with cards issued by resident PSPs – both in and outside the country of issue – are reported.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 and 2.4 above.</p>
Card payments with cards issued by resident PSPs initiated remotely	<p>Electronically initiated card payment transactions which are not initiated at a physical POS terminal. This item typically includes payments with cards for products and services purchased by telephone or over the internet.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>

Term	Detailed reporting requirements
Card scheme	<p>A technical and commercial arrangement set up to serve one or more brands of card which provides the organisational, legal and operational framework necessary for the functioning of the services marketed by those brands.</p> <p>A three-party card scheme is a card scheme involving the following stakeholders:</p> <ol style="list-style-type: none"> the card scheme itself, which acts as issuer and acquirer; the cardholder; the accepting party. <p>A four-party card scheme is a card scheme where the stakeholders involved are:</p> <ol style="list-style-type: none"> the issuer; the acquirer; the cardholder; the card acceptor. <p>In the case of ATM transactions, it is usually the acquirer that offers its services via the ATM.</p>
Cards which give access to e-money stored on e-money accounts	<p>See “e-money accounts”.</p> <p><i>Measurement: number of cards.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.1 above.</p>
Card with a cash function	<p>A card enabling the holder to withdraw cash from an ATM and/or to deposit cash to an ATM. The cash function is usually combined with a payment function.</p> <p><i>Measurement: number of cards.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.1 above.</p>
Card with a combined debit, cash and e-money function	<p>A card issued by a PSP which has a combined cash, debit and e-money function. A card with a combined function is counted in each of the following sub-categories:</p> <ul style="list-style-type: none"> – cards with a cash function; – cards with a debit function; – cards with an e-money function.. <p>A card with a combined function may offer additional functions. In that case it is also counted in each additional applicable sub-category.</p> <p><i>Measurement: number of cards.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.1 above.</p>
Card with a credit and/or delayed debit function	<p>A card which has a credit and/or delayed debit function. This category is only reported if the data cannot be broken down into “Cards with a credit function” and “Cards with a delayed debit function”. This will be the case where it is clear that the card in question has a credit line attached to it, but it is impossible to distinguish whether, under the contract between the card issuer and the cardholder, the latter is allowed to draw extended credit (the distinguishing feature of a “card with a credit function”, irrespective of whether the cardholder makes actual use of this feature), or whether the cardholder is contractually obliged to settle the full balance at the end of a specified period (the distinguishing feature of a “card with a delayed debit function”).</p> <p><i>Measurement: number of cards.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.1 above.</p>

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

Term	Detailed reporting requirements
Card with a payment function (except cards with an e-money function only)	<p>A card which has at least one of the following functions: a debit function, delayed debit function or credit function. The card may also have other functions, such as an e-money function, but cards with only an e-money function are not counted in this category.</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> – cards with a debit function; – cards with a delayed debit function; – cards with a credit function; – cards with a debit and/or delayed debit function; – cards with a credit and/or delayed debit function. <p>The sub-categories “Cards with a debit and/or delayed debit function” and “Cards with a credit and/or delayed debit function” are only reported if the data cannot be broken down into the first three categories.</p> <p>If a card offers several functions, it is counted in all relevant sub-categories. Thus the total number of cards with a payment function may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.</p> <p><i>Measurement: number of cards.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.1 above.</p>
Card with an e-money function	<p>A card enabling e-money transactions.</p> <p>Cards on which e-money can be stored directly and cards which give access to e-money stored on e-money accounts are included.</p> <p><i>Measurement: number of cards.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.1 above.</p>
Card with an e-money function which has been loaded at least once	<p>A card with an e-money function which has been loaded at least once and can thus be considered activated. Loading may be interpreted as indicative of the intention to use the e-money function.</p> <p>Sub-category of “Cards with an e-money function”.</p> <p><i>Measurement: number of cards.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.1 above.</p>
Cash advance at POS terminals	<p>Transactions in which the cardholder receives cash at a POS terminal in combination with a payment transaction for goods or services.</p> <p>If it is not possible to distinguish data on cash advances at POS terminals, these are reported as “POS transactions”.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also “Cash withdrawal/cash deposit”.</p>

Term	Detailed reporting requirements
Cash withdrawal/ cash deposit	<p>A cash withdrawal from or cash deposit in an account using a card or a bank form. These transactions are included as follows:</p> <p>A. Transactions with a card at a terminal, without manual intervention</p> <ol style="list-style-type: none"> 1. cash deposit: "ATM cash deposits"; 2. cash withdrawal without a payment transaction at the same time: "ATM cash withdrawals"; 3. cash withdrawal with a payment transaction at the same time: "Cash advances at POS terminals"; <p>B. Transactions at a bank counter</p> <ol style="list-style-type: none"> 4. cash deposited in an account at the bank, including instances where a card is used merely to identify the payer: "OTC cash deposits"; 5. cash paid in to initiate a credit transfer: "Credit transfers (sent)"; 6. cash withdrawn from an account at the bank, including instances where a card is used merely to identify the payee: "OTC cash withdrawals"; 7. cash paid out on receipt of a credit transfer: "Credit transfers (received)". <p>C. Cash deposited in a bank's day/night deposit box</p> <ol style="list-style-type: none"> 8. cash deposited for crediting to an account at the bank: "OTC cash deposit". <p><i>Measurement: number/value of transactions.</i> <i>Reference period: total for the year.</i> <i>Transaction currency: all.</i> <i>Reporting currency: national (euro for euro area countries).</i> See also the notes in Section 2.4 above.</p>
Central bank	<p>A financial corporation or quasi-corporation whose principal function is to issue currency, to maintain the internal and external value of the currency and to hold all or part of the international reserves of the country (cited from Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank).</p>
Cheque	<p>A written order from one party, i.e. the drawer, to another, i.e. the drawee, which is normally a credit institution, requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer.</p> <p>Cash withdrawals with cheques are included, but cash withdrawals using bank forms are not (these are reported as "OTC cash withdrawals").</p> <p>Cheques are counted on the payee's side when submitted for cheque clearing. Cheques issued but not submitted for clearing are not included.</p> <p><u>For Country tables 10 and 11:</u></p> <p>All cheques processed in the respective payment systems are included. Payments are counted on the sending participant's side.</p> <p><i>Measurement: number/value of transactions.</i> <i>Reference period: total for the year.</i> <i>Transaction currency: all.</i> <i>Reporting currency: national (euro for euro area countries).</i> See also the notes in Sections 2.3 and 2.5 above.</p>
Concentration ratio	<p>Concentration ratio in terms of volume: the ratio of the number, i.e. volume, of transactions sent by the five largest participants of a payment system and the total number, i.e. volume, of transactions sent via the payment system.</p> <p>Concentration ratio in terms of value: the ratio of the value of transactions sent by the five largest participants of a payment system and the total value of transactions sent via the payment system.</p> <p>The five largest senders in terms of the value of payment transactions may be different from the five largest senders in terms of the number of payment transactions. Every participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p><i>Measurement: percentage of total number/value of transactions.</i> <i>Reference period: total for the year.</i> <i>Transaction currency: all.</i></p>

Term	Detailed reporting requirements
Credit institution	"Credit institution" has the same meaning as defined in Article 4(1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms.
Credit institution legally incorporated in the reporting country	A credit institution legally incorporated in the reporting country, irrespective of whether it is subject to minimum reserve requirements. Up to April 2011 this definition includes e-money institutions legally incorporated in the reporting country.
Credit transfer	<p>Payment service which allows the payer to instruct the institution holding its account to transfer funds to the beneficiary. It is a payment order or a sequence of payment orders made for the purpose of placing funds at the disposal of the beneficiary. Both the payment order and the funds described therein move from the PSP of the payer to the PSP of the payee, i.e. the beneficiary, possibly via several other credit institutions as intermediaries and/or one or more payment and settlement systems.</p> <p>The following breakdown of credit transfers is provided:</p> <ul style="list-style-type: none"> – credit transfers initiated in paper-based form; – credit transfers initiated electronically. <p>Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number of credit transfers is the sum of the sub-categories.</p> <p><u>For Country tables 7a and 8a/Comparative tables 7 and 9:</u></p> <p>Credits to the account of a customer by simple book entry without the use of a traditional credit transfer instrument (e.g. dividend or interest payments by the account-holding bank) are not included but are instead reported as "Credits to the accounts by simple book entry".</p> <p>Credit transfers are counted on the payer's side; where the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds. SEPA credit transfers (SCTs) are included, as well as non-SEPA transactions. Non-SEPA transactions are also reported in the sub-category "non-SEPA". The data include credit transfers performed via ATMs with a credit transfer function. Credit transfers involving cash at one or both ends of the payment transaction – e.g. money and postal orders – are also included. Credit transfers used to settle outstanding balances of transactions using cards with a credit or delayed debit function are also included, as these are separate payments from the cardholder to the card issuer. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction. Cash payments into an account using a bank form are not included under credit transfers. If data are available, they are shown in the memorandum item "OTC cash deposits".</p> <p><u>For Country tables 10 and 11/International systems tables 2 and 3:</u></p> <p>All credit transfers processed in the respective payment system are included. Payments are counted on the sending participant's side. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction.</p> <p><i>Calculation: sum of "Credit transfers initiated in paper-based form" and "Credit transfers initiated electronically".</i></p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in sections 2.3 and 2.5 above.</p>
Credit transfers of which: non-SEPA	<p>Credit transfers which do not comply with the requirements for Single Euro Payments Area (SEPA) credit transfers, as stipulated in Regulation (EU) No 260/2012 of the European Parliament and of the Council of 14 March 2012 establishing technical and business requirements for credit transfers and direct debits in euro.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>

Term	Detailed reporting requirements
Credit transfers initiated in paper-based form	<p>Credit transfer which the payer submits in paper-based form.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
Credit transfers initiated in a file/batch	<p>An electronically initiated credit transfer that is part of a group of credit transfers jointly initiated by the payer via a dedicated line. Each credit transfer contained in a batch is counted as a separate credit transfer when reporting the number of transactions.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
Credit transfers initiated electronically	<p>Any credit transfer which the payer submits without the use of paper forms, i.e. electronically. Includes submissions by telefax or other means, such as automated telephone banking, if they are transformed into electronic payments without manual intervention. Includes standing orders originally submitted in paper-based form but then executed electronically. Includes credit transfers which are executed by a PSP on the basis of a financial service, if the financial service is initiated electronically, or if the form of submission of the service is not known and the PSP executed the transfer electronically. Includes credit transfers initiated at an ATM with a credit transfer function.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
Credit transfers initiated on a single payment basis	<p>An electronically initiated credit transfer that is initiated independently, i.e. that is not part of a group of credit transfers jointly initiated.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
Credits to the accounts by simple book entry	<p>Credit transaction initiated by a PSP without a specific transaction order and executed by simple book entry (credit entry) to the account of a customer, i.e. without the use of a traditional payment service.</p> <p>The following transactions are reported for this item:</p> <ol style="list-style-type: none"> 1. interest payments by the bank; 2. dividend payments by the bank; 3. disbursal of the amount of a loan to the current account of the customer; 4. other credits to an account by simple book entry. <p>The list is exhaustive. These data are excluded from credit transfers.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
Cross-border transaction	<p>A payment transaction initiated by a payer or by a payee, where the payer's PSP and the payee's PSP are resident in different countries.</p> <p>Payment systems distinguish and report domestic and cross-border transactions according to the residency of the sending and receiving participants.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>

Term	Detailed reporting requirements
Currency in circulation	<p>Banknotes and coins in circulation that are issued or authorised by monetary authorities. (See Regulation ECB/2013/33 of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector.)</p> <p>Does not include a central bank's stock of own banknotes (as they are not issued) or commemorative coins that are not commonly used to make payments (see Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union – ESA 2010). For non-euro area countries, data on commemorative coins may be included in a memorandum item.</p> <p>Payments statistics provide the following data on banknotes and coins:</p> <ul style="list-style-type: none"> – the amount of banknotes and coins in circulation ("Currency in circulation", giving also a breakdown by denomination); – the amount of cash withdrawn from or deposited in accounts using a payment card and thus added to/withdrawn from currency in circulation outside MFIs ("ATM cash withdrawals", "ATM cash deposits" and, if available, "Cash advances at POS terminals"); – the amount of cash withdrawn from or deposited in bank accounts using a bank form ("OTC cash withdrawals", "OTC cash deposits"). <p>While other means of withdrawing/depositing cash exist, these are not accounted for in payments statistics.</p> <p>Transaction data on the use of cash are not available.</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Currency: national (euro for euro area countries).</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
Debits from the accounts by simple book entry	<p>Debit transaction initiated by a PSP without a specific transaction order and executed by simple book entry (debit entry) to the account of a customer, i.e. without the use of a traditional payment service.</p> <p>The following transactions are reported for this item:</p> <ol style="list-style-type: none"> 1. charging of interest by the bank; 2. deduction of banking fees; 3. payment of taxes linked to financial assets, if they are a separate transaction but not separately authorised by the customer; 4. repayments of the amount of a loan; 5. other debits from an account by simple book entry. <p>The list is exhaustive. These data are excluded from direct debits.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>

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

Term	Detailed reporting requirements
Direct participant	<p>An entity which is identified or recognised by a payment system and is authorised to send and receive payment orders directly to and from the system without an intermediary or is directly bound by the rules governing the payment system. In some systems, direct participants also exchange orders on behalf of indirect participants. Every participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>Sub-category of “Number of participants”.</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> – credit institutions; – central bank; – other direct participants, of which: <ul style="list-style-type: none"> – public administration; – clearing and settlement organisations; – other financial institutions; – others. <p><i>Measurement: number of participants.</i></p> <p><i>Reference period: status at the end of the year.</i></p>
Domestic payment transaction	<p>“Domestic payment transaction” has the same meaning as “national payment transaction” as defined in Article 2 of Regulation (EU) No 260/2012.</p>
EFTPOS (electronic funds transfer at point of sale) terminal	<p>POS terminal which captures payment information by electronic means and is designed, in some cases, to transmit such information either online (with a real-time request for authorisation) or offline. Sub-category of “POS terminals”. Includes unattended terminals.</p> <p>Each EFTPOS terminal is counted individually, even where several terminals are provided at one merchant location.</p> <p><i>Measurement: number of terminals.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.2 above.</p>
Electronic money	<p>Electronically, including magnetically, stored monetary value, as represented by a claim on the issuer, which is issued on receipt of funds for the purpose of making payment transactions as defined in Article 4(5) of Directive 2007/64/EC, and which is accepted by a natural or legal person other than the electronic money issuer.</p>
Electronic money institution (ELMI)	<p>“Electronic money institution” has the same meaning as defined in Article 2 of Directive 2009/110/EC of the European Parliament and of the Council of 16 September 2009 on the taking up, pursuit and prudential supervision of the business of electronic money institutions.</p>
Electronic money issuer	<p>“Electronic money issuer” has the same meaning as defined in Article 2 of Directive 2009/110/EC.</p>
E-money accounts	<p>Accounts where electronic money is stored. The balance in the account can be used by the account holder to make payments and to transfer funds between accounts. Cards on which e-money can be stored directly are excluded.</p>
E-money accounts accessed through a card	<p>See the definitions for “e-money accounts” and “card with an e-money function”.</p>

Term	Detailed reporting requirements
E-money card terminal	<p>Terminal allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary.</p> <p>The following breakdown of e-money card terminals is provided:</p> <ul style="list-style-type: none"> – e-money card-loading and unloading terminals; – e-money card-accepting terminals. <p>If an e-money card terminal performs both functions, it is counted in both sub-categories. Thus the total number of e-money card terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up in order to avoid double-counting.</p> <p><i>Measurement: number of terminals.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.2 above.</p>
E-money card-accepting terminal	<p>Terminal allowing holders of e-money on a card with an e-money function to transfer e-money value from their balance to the balance of the merchant or other beneficiary. Each e-money card-accepting terminal is counted individually, even where several terminals are provided at one merchant location.</p> <p><i>Measurement: number of terminals.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.2 above.</p>
E-money card-loading and unloading terminal	<p>Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa, i.e. loading and unloading. Each e-money card-loading and unloading terminal is counted individually, even where several terminals are provided at one merchant location.</p> <p><i>Measurement: number of terminals.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.2 above.</p>
E-money card-loading/unloading transaction	<p>Transactions allowing the transfer of e-money value from an issuer of e-money to a card with an e-money function and vice versa. Both loading and unloading transactions are included.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 242 above.</p>
E-money payment transaction	<p>A transaction whereby a holder of e-money transfers e-money value from his/her own balance to the balance of the beneficiary, either with a card on which e-money can be stored directly or with e-money accounts.</p> <p>E-money payment transactions are counted on either the payer's or the payee's side, depending on the initiation channel. If counted on the payer's (payee's) side under transactions received, the transaction should be counted on the payee's (payer's) side under transactions sent. Only transactions with cards or storages issued by resident PSPs are reported; transactions are included irrespective of whether they took place within or outside the country of issue.</p> <p>The following breakdown of e-money payment transactions, with e-money issued by resident PSPs, is provided:</p> <ul style="list-style-type: none"> – with cards on which e-money can be stored directly; – with e-money accounts. <p>Each transaction is allocated to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus the total number of e-money payment transactions is the sum of the sub-categories. Transactions under "with e-money accounts" are further split to provide information on those "accessed through a card".</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above.</p>

Term	Detailed reporting requirements
E-money payment transaction: with cards on which e-money can be stored directly	<p>A transaction whereby the holder of a card with an e-money function transfers e-money value from his/her balance stored on the card to the balance of the beneficiary.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above and the entry for "E-money payment transaction".</p>
E-money payment transaction: with e-money accounts	<p>A transaction whereby the holder of an e-money storage other than a card with an e-money function transfers e-money value from his/her balance to the balance of the beneficiary.</p> <p>Includes transactions with e-money held on accounts or files.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above and the entry for "E-money payment transaction".</p>
E-money payment transaction: with e-money accounts of which: accessed through a card	<p>A transaction whereby a card is used to access an e-money account and subsequently funds are transferred from the e-money account of the payer, to the account of a payee. See the definition of "e-money accounts".</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
E-money storage	<p>Instrument for storing e-money funds of a single user, e.g. cards with chips, cards with magnetic stripes, accounts and files.</p> <p>Data on two types of e-money storage are presented:</p> <ul style="list-style-type: none"> – cards with an e-money function; – other e-money storages.
E-money transaction	<p>E-money loading/unloading or e-money payment transaction, i.e. the transfer of e-money value from the issuer of electronic money to an e-money storage (card or other storage) and vice versa, or the transfer of e-money value from the e-money storage (card or other storage) to the balance of a beneficiary.</p>
Euro area-based credit institution	<p>An undertaking located outside the reporting country which is legally incorporated in the euro area and licensed as a credit institution.</p>
Exchange rate	<p>Exchange rate of the national currency vis-à-vis the euro. Provided only for non-euro area countries.</p> <p><i>Measurement: national currency units versus €1.</i></p> <p><i>Reference period:</i></p> <ol style="list-style-type: none"> 1. status at the end of the year; 2. average of end-of-day figures. <p><i>Source: ECB.</i></p>
GDP (current prices)	<p>Gross domestic product at market prices is the final result of the production activity of resident producer units. (See Regulation (EU) No 549/2013, 8.89.)</p> <p><i>Measurement: nominal value in current prices, not seasonally adjusted.</i></p> <p><i>Reference period: year.</i></p> <p><i>Currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Source: Eurostat.</i></p>
GDP per capita	<p>Average GDP per head of population.</p> <p><i>Calculation: "GDP" divided by "population".</i></p>

Term	Detailed reporting requirements
HICP	<p>Harmonised Index of Consumer Prices. The comparable index of consumer prices produced by each EU Member State, based on the prices of goods and services available for purchase in the economic territory of the Member State for the purposes of directly satisfying consumer needs. (See Council Regulation (EC) No 2494/95 of 23 October 1995 concerning harmonized indices of consumer prices.)</p> <p><i>Measurement: percentage change from previous year.</i></p> <p><i>Reference period: year.</i></p> <p><i>Source: Eurostat.</i></p>
Indirect participant	<p>A participant, in a payment system with tiering arrangement, that uses a direct participant as an intermediary to perform some of the activities allowed in the system (in particular settlement)</p> <p>All transactions by an indirect participant are settled on the account of a direct participant that has agreed to represent the indirect participant in question. Every participant that can be addressed individually in the system is counted separately, whether or not a legal link exists between two or more such participants (e.g. in the case of a merger).</p> <p><i>Measurement: number of participants.</i></p> <p><i>Reference period: status at the end of the year.</i></p>
Institutions offering payment services to non-MFIs	<p>Comprises the following legally independent institutions operating in the reporting country:</p> <ul style="list-style-type: none"> – central bank; – credit institutions legally incorporated in the reporting country (up to April 2011 includes electronic money institutions); – branches of euro area-based credit institutions; – branches of EEA-based credit institutions (outside the euro area); – branches of non-EEA-based banks; – electronic money institutions; – other payment service providers. <p>These sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories.</p>
Intraday borrowing from the central bank	<p>Total value of credit extended by the central bank to credit institutions and reimbursed within a period of less than one business day.</p> <p>Data are calculated as the average of the daily maximum value of simultaneous and actual intraday overdraft positions or drawings on intraday credit facilities during the day for all credit institutions taken together.</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December); see “Indicative calendar of reserve maintenance periods”, available at https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html.</i></p> <p><i>Currency: national (euro for euro area countries).</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Counterparty area: world as a whole.</i></p> <p><i>Counterparty sector: credit institutions.</i></p>
Monetary financial institutions (MFIs)	<p>MFIs consist of all institutional units included in the sub-sectors central bank (S.121), deposit-taking corporations except the central bank (S.122) and money market funds (MMFs) (S.123) as set out in the revised European System of Accounts laid down in Regulation (EU) No 549/2013.</p>
Money remittance	<p>A payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>

Term	Detailed reporting requirements
M-payment	<p>A payment whereby a mobile phone is used to issue the payment order, and possibly also to transfer the means of payment.</p> <p>M-payments are only included in the payments statistics if settlement occurs via a traditional payment service, in which case they are reported together with other transactions made with those payment instruments.</p>
Narrow money supply (M1)	<p>Currency in circulation plus overnight deposits held with MFIs resident in the reporting country. This definition is harmonised for euro area countries. If the definition for a non-euro area country differs, a note will indicate the concept used.</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Counterparty area: euro area.</i></p> <p><i>Counterparty sector: non-MFIs (excluding central government).</i></p>
Non-EEA-based bank	<p>An undertaking that is legally incorporated outside the EEA and would have to be licensed as a credit institution if it were incorporated inside the EEA.</p>
Non-intraday borrowing from the central bank	<p>Total value of credit extended by the central bank to credit institutions and reimbursed within a period of more than one business day. In the Eurosystem, this amount is equal to the sum of credit extended via:</p> <ul style="list-style-type: none"> – the marginal lending facility (a standing facility of the Eurosystem which counterparties can use to receive overnight credit at a pre-specified rate); – the main refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through standard weekly tenders with a maturity of two weeks); – longer-term refinancing operations (regular open market operations executed by the Eurosystem in the form of reverse transactions, conducted through standard monthly tenders with a maturity of three months); – fine-tuning reverse operations (open market operations executed by the Eurosystem at irregular intervals in the form of reverse open market transactions with a non-standardised maturity, aimed at managing the liquidity situation in the market and at steering interest rates); – structural reverse operations (open market operations executed by the Eurosystem at regular or irregular intervals in the form of reverse open market transactions with a non-standardised maturity, aimed at adjusting the structural position of the Eurosystem vis-à-vis the financial sector). <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, available at https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html).</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Counterparty area: world as a whole.</i></p> <p><i>Counterparty sector: credit institutions.</i></p>
Non-MFI	<p>Any natural or legal person who/which does not belong to the MFI sector. For the purposes of payments statistics, all PSPs are excluded from the non-MFI sector.</p> <p>The non-MFI sector comprises general government including central government, other financial intermediaries and financial auxiliaries, insurance corporations and pension funds, non-financial corporations, households and non-profit institutions serving households.</p>
Non-TARGET payment system	<p>A payment system which is not a component part of TARGET2. A payment system of this type can be managed by a central bank or by a private operator. Only systems handling a significant volume of business are listed.</p>
Number of institutions	<p>Each institution is counted once, irrespective of the number of offices it maintains in the country. The sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories. Institutions are included from the first time they are reported to the ECB.</p> <p><i>Measurement: number of institutions.</i></p> <p><i>Reference period: status at the end of the year.</i></p>

Term	Detailed reporting requirements
Number of overnight deposits of which: number of internet/PC-linked overnight deposits	<p>Number of overnight deposit accounts held by non-MFIs which the account holder can access and use electronically via the internet or with PC banking applications via dedicated software and dedicated telecommunication lines (in order, for example, to make credit transfers and pay bills). Often requires an extension of the contract between the account holder and his/her MFI to include such services and may also require that the MFI provide the account holder with electronic identifiers (PINs, TANs, etc.).</p> <p>Overnight deposits with telephone or mobile phone banking access are not included, unless they are also accessible via internet or PC banking applications.</p> <p>Sub-category of "Number of overnight deposits".</p> <p><i>Measurement: number of accounts.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Counterparty area: world as a whole.</i></p> <p><i>Counterparty sector: non-MFIs.</i></p>
Number of offices	<p>Number of places of business in the reporting country. Each place of business set up in the same reporting country is counted separately.</p> <p>Includes only those offices (regardless of their size and operating hours) that provide payment services with cashless clearing and settlement. Mobile offices are not included. The head office of the institution is counted as an office if it offers payment services with cashless clearing and settlement.</p> <p><i>Measurement: number of offices.</i></p> <p><i>Reference period: status at the end of the year.</i></p>
Number of overnight deposits	<p>Number of accounts holding deposits which are convertible into currency and/or transferable on demand by cheque, bankers' order, debit entry or similar means without significant delay, restriction or penalty.</p> <p><i>Measurement: number of deposits.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Counterparty area: world as a whole.</i></p> <p><i>Counterparty sector: non-MFIs.</i></p> <p>See also "Overnight deposits".</p>
Number of participants	<p>Includes any institution that is identified by the system and authorised to send transfer orders to and receive transfer orders from the system, either directly (as a direct participant) or indirectly (as an indirect participant). Each participant with individual access to the system is counted separately, irrespective of whether there is a legal link between two or more such participants (e.g. in the case of a merger).</p> <p>The following breakdown of participants is provided:</p> <ul style="list-style-type: none"> – direct participants; – indirect participants. <p><i>Measurement: number of participants.</i></p> <p><i>Reference period: status at the end of the year.</i></p>
Office	<p>A place of business which forms a legally dependent part of PSP and which carries out directly some or all of the transactions inherent to the business of PSPs. Each place of business set up in the same reporting country is counted separately.</p>
OTC cash deposit	<p>Cash deposit in an account at a PSP using a form, including where a card is used merely to identify the payer. Includes cash deposited in a PSP's day/night deposit box for crediting to an account at the PSP. These transactions do not represent payments in the strict sense, comprising only a change from cash to account money. Thus they are not included in the breakdown of payment services. However, data may be reported if available.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also "Cash withdrawal/cash deposit"</p>

Term	Detailed reporting requirements
OTC cash withdrawal	<p>Cash withdrawal from an account at a PSP using a form, including where a card is used merely to identify the payee. These transactions do not represent payments in the strict sense, comprising only a change from account money to cash. Thus they are not included in the breakdown of payment services. However, data may be reported if available.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also “Cash withdrawal/cash deposit”</p>
Other direct participants	<p>Any direct participant in a payment system which is neither a credit institution nor a central bank. The following breakdown is provided:</p> <ul style="list-style-type: none"> – public administration; – clearing and settlement organisations; – other financial institutions; – others (including post office giro institutions, where relevant). <p>Sub-category of “Direct participants”.</p> <p><i>Measurement: number of participants.</i></p> <p><i>Reference period: status at the end of the year.</i></p>
Other financial institutions	<p>All financial institutions participating in a payment system that are under the supervision of the relevant authorities, i.e. either the central bank or the prudential supervisor, but not falling within the definition of credit institutions.</p> <p>Sub-category of “Other direct participants”.</p> <p><i>Measurement: number of entities.</i></p> <p><i>Reference period: status at the end of the year.</i></p>
Other payment service providers	<p>The sector comprises PSPs which are neither credit institutions nor electronic money institutions. If the postal institution is a licensed credit institution, it is reported in the category “Credit institutions”.</p>
Other services (not included in the Payment Services Directive)	<p>Payment services existing in some countries that cannot be included in any of the other categories of payment service – e.g. bills of exchange (including truncated bills of exchange). Does not include documentary letters of credit or bills for collection, unless they can be used directly for settlement. A note states which instruments are included.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above.</p>
Hardware-based electronic money	<p>Electronic money stored on hardware-based products, where the purchasing power resides in a personal physical device, such as a chip card, with hardware-based security features. Monetary values are typically transferred by means of device readers that do not need real-time network connectivity to a remote server.</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Counterparty area: world as a whole.</i></p> <p><i>Counterparty sector: non-MFIs.</i></p>

Term	Detailed reporting requirements
Outstanding value on e-money storages issued by MFIs	<p>Value, at the end of the reference period, on e-money storages issued by MFIs (excluding ESCB and institutions granted a derogation under Article 9(1) of Regulation ECB/2013/33) and held by entities other than the issuer (including e-money issuers other than the issuer).</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Counterparty area: world as a whole.</i></p> <p><i>Counterparty sector: non-MFIs.</i></p>
Software-based electronic money	<p>Electronic money in the form of e-money products that employ specialised software that functions on common personal devices such as personal computers or tablets. To enable the transfer of monetary values, the personal device typically needs to establish an online connection with a remote server that controls the use of the purchasing power. Schemes mixing both hardware and software-based features also exist.</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Counterparty area: world as a whole.</i></p> <p><i>Counterparty sector: non-MFIs.</i></p>
Overnight deposits	<p>Deposits which are convertible into currency and/or transferable on demand by cheque, bankers' order, debit entry or similar means without significant delay, restriction or penalty held at institutions resident in the reporting country. Balances representing prepaid amounts in the context of electronic money – either in the form of “hardware-based” e-money (e.g. prepaid cards) or “software-based” e-money – issued by MFIs are included under this item.</p> <p>Overnight deposits include the following:</p> <ul style="list-style-type: none"> – balances (interest-bearing or not) which are transferable by cheque, bankers' order, debit entry or similar without any significant penalty or restriction; – balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the deposit was made, without any significant penalty or restriction, but which are not transferable; – balances (interest-bearing or not) representing prepaid amounts in the context of “hardware-based” or “software-based” e-money <p>(Based on Regulation ECB/2008/32 of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector, Part 2)</p> <p>All accounts are included, irrespective of the currency in which they are denominated; thus “Overnight deposits in foreign currencies” is a sub-category of “Overnight deposits”.</p>
Overnight deposits held at other credit institutions	<p>Overnight deposits of credit institutions irrespective of the residency of the institution held at credit institutions resident in the reporting country.</p> <p><i>Measurement: value of deposits.</i></p> <p><i>Reference period: status at the end of the year, namely the last quarter. The terms “end of period” and “value for the last quarter of the period” are used interchangeably in the country tables and the endnotes.</i></p> <p><i>Currency: national (euro for euro area countries).</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Counterparty area: world as a whole.</i></p> <p><i>Counterparty sector: credit institutions.</i></p> <p>See also “Overnight deposits”.</p>

Term	Detailed reporting requirements
Overnight deposits held at the central bank	<p>Value of overnight deposits held by credit institutions at the central bank of the reporting country. In the Eurosystem, this amount is equal to the sum of the following holdings of credit institutions with a central bank:</p> <ul style="list-style-type: none"> – reserve holdings (counterparties' holdings on their reserve account which serve to fulfil reserve requirements); – holdings in the deposit facility (a standing facility of the Eurosystem which counterparties can use to make overnight deposits remunerated at a pre-specified interest rate). <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see "Indicative calendar of reserve maintenance periods", available at https://www.ecb.europa.eu/press/calendars/reserve/html/index.en.html).</i></p> <p><i>Currency: national (euro for euro area countries).</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p><i>Counterparty area: world as a whole (euro area for euro area countries).</i></p> <p><i>Counterparty sector: credit institutions.</i></p>
Credit transfer initiated in paper-based form	<p>Credit transfer which the payer submits in paper-based form. Includes submissions by telefax or other means (e.g. non-automated telephone banking) if they require manual intervention in order to be transformed into electronic payments.</p> <p><u>For Country tables 7 and 8:</u></p> <p>Credit transfer which a bank customer submits to his/her PSP in paper-based form. Includes credit transfers which are executed on the basis of a financial service (such as a documentary letter of credit) if the financial service is submitted in paper-based form, or if the form of submission of the instrument is not known and the bank executed the transfer in paper-based form.</p> <p><u>For Country tables 10 and 11:</u></p> <p>Credit transfer which the sending participant in the system submits to the system in paper-based form (i.e. the system operator has to transform the order into an electronic format).</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Sections 2.3 and 2.5 above.</p>
Participant	An entity which is identified by the transfer system and which is allowed to send, and is capable of receiving, transfer orders to/from the system, either directly or indirectly.
Payee (beneficiary)	A natural or legal person who/which is the intended final recipient of funds which have been the subject of a payment transaction.
Payer	The party to a payment transaction which issues the payment order or agrees to the transfer of funds to the payee.
Payment institution	A legal person that has been granted authorisation in accordance with Article 10 of Directive 2007/64/EC to provide and execute payment services throughout the European Union.
Payment instrument	Any personalised device(s) and/or set of procedures agreed between the payment service user and the payment service provider and used by the payment service user in order to initiate a payment order.

Term	Detailed reporting requirements
Payment service provider	<p>A natural or legal person whose regular occupation or business activity includes the provision of payment services to payment service users.</p> <p>There are six categories of payment service providers:</p> <ol style="list-style-type: none"> 1. credit institutions within the meaning of Article 4(1)(a) of Directive 2006/48/EC; 2. electronic money institutions within the meaning of Article 2(1) of Directive 2009/110/EC (as of May 2011); 3. post office giro institutions which are entitled under national law to provide payment services; 4. payment institutions, i.e. other natural or legal persons who/which have been granted authorisation in accordance with Article 10 of Directive 2007/64/EC to provide and execute payment services throughout the European Union; 5. the European Central Bank and national central banks when not acting in their capacity as monetary authority or other public authorities; 6. EU Member States or their regional or local authorities when not acting in their capacity as public authorities.
Payment services	<ol style="list-style-type: none"> 1. services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account; 2. services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account; 3. execution of payment transactions, including transfers of funds on a payment account with the user's payment service provider or with another payment service provider: <ol style="list-style-type: none"> a) execution of direct debits, including one-off direct debits, b) execution of payment transactions through a payment card or a similar device, c) execution of credit transfers, including standing orders; 4. execution of payment transactions where the funds are covered by a credit line for a payment service user: <ol style="list-style-type: none"> a) execution of direct debits, including one-off direct debits, b) execution of payment transactions through a payment card or a similar device, c) execution of credit transfers, including standing orders; 5. issuing and/or acquiring of payment instruments 6. money remittance; 7. execution of payment transactions where the consent of the payer to execute a payment transaction is given by means of any telecommunication, digital or IT device and the payment is made to the telecommunication, IT system or network operator, acting only as an intermediary between the payment service user and the supplier of the goods and services.
Payment transaction	<p>The act, initiated by the payer or by the payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the payer and the payee.</p>
Payments with cards with a credit and/or delayed debit function	<p>Payment transactions performed with cards with a credit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into "Payments with cards with a credit function" and "Payments with cards with a delayed debit function".</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above and the entries for "Card payments with cards issued in the country (except cards with an e-money function only)" and "Card with a credit and/or delayed debit function".</p>

Term	Detailed reporting requirements
Payments with cards with a credit function	<p>Payment transactions performed with cards with a credit function at a physical terminal or via other channels.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a credit function”.</p>
Payments with cards with a debit and/or delayed debit function	<p>Payment transactions performed with cards with a debit and/or delayed debit function at a physical terminal or via other channels. This sub-category is only reported if the data cannot be broken down into “Payments with cards with a debit function” and “Payments with cards with a delayed debit function”.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a debit and/or delayed debit function”.</p>
Payments with cards with a debit function	<p>Payment transactions performed with cards with a debit function at a physical terminal or via other channels.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a debit function”.</p>
Payments with cards with a delayed debit function	<p>Payment transactions performed with cards with a delayed debit function at a physical terminal or via other channels.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.3 above and the entries for “Card payments with cards issued in the country (except cards with an e-money function only)” and “Card with a delayed debit function”.</p>
Population	<p>All persons, national or foreign, who are permanently settled in the economic territory of the country, even if they are temporarily absent from it. (See Regulation (EU) No 549/2013, 11.05.)</p> <p>Data are calculated as the average of two point values at the start and end of the year. For some countries, data from only one point in the year is used and a note will alert the user to this fact.</p> <p><i>Measurement: number of persons.</i></p> <p><i>Reference period: start and end of the year, presented as an average.</i></p> <p><i>Source: Eurostat.</i></p>
POS (point of sale) terminal	<p>A POS device allowing the use of payment cards at a physical (not virtual) point of sale. The payment information is captured either manually on paper vouchers or by electronic means, i.e. EFTPOS.</p> <p>A POS terminal is designed to enable transmission of information either online, with a real-time request for authorisation, and/or offline.</p> <p><i>Measurement: number of terminals.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.2 above.</p>

Term	Detailed reporting requirements
POS transaction	<p>Transaction performed through a POS terminal using a card with a debit, credit or delayed debit function. Data Include the number/value of transactions performed at EFTPOS terminals. Cash advances at POS terminals together with a payment transaction are also included. If these can be distinguished, they are also reported in the memorandum item "Cash advances at POS terminals".</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also the notes in Section 2.4 above and the entry for "Cash withdrawal/cash deposit".</p>
Postal institution	<p><u>Country table 5:</u></p> <p>Postal institutions are listed as follows:</p> <ul style="list-style-type: none"> – if they are licensed credit institutions, they are shown in the category "Credit institutions legally incorporated in the reporting country"; – if they are not licensed credit institutions, they are listed in the category "Other institutions offering payment services to non-MFIs". <p><u>Country table 9/International systems table 1:</u></p> <p>Number of postal institutions which are direct participants in a payment system is included in the sub- category "Other direct participants".</p> <p><i>Measurement: number of entities.</i></p> <p><i>Reference period: status at the end of the year.</i></p>
Public administration	<p>Central, regional and or local government, government agencies and other (semi-)public institutions which are direct participants in a payment system.</p> <p>Sub-category of "Other direct participants".</p> <p><i>Measurement: number of participants.</i></p> <p><i>Reference period: status at the end of the year.</i></p>
Retailer card	<p>A card issued by a merchant for use at specified merchant outlets. May function as a card with a debit, delayed debit or credit function. Cards issued by three-party schemes – e.g. American Express or Diners – which are not restricted to specific merchant outlets are not deemed retailer cards.</p> <p>Retailer cards are excluded from the statistics, except where they have been issued in cooperation with a credit institution (co-branding). In the latter case, the retailer card is included according to the function(s) available on the card.</p> <p>For countries with a significant volume of retailer card business, a note will indicate the number of retailer cards issued in the country.</p>
Total banknotes in circulation	<p>Banknotes in circulation that are commonly used to make payments. Currency in circulation does not include a central bank's stock of own banknotes (as they are not in circulation).</p> <p>Breakdowns by denomination are provided.</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Currency: national (euro for euro area countries).</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
Total coins in circulation	<p>Coins in circulation that are commonly used to make payments. Currency in circulation does not include a central bank's stock of coins (as they have not been issued) or commemorative coins that are not commonly used to make payments. If commemorative coins are included, a note will alert the user to this fact.</p> <p>Breakdowns by denomination are provided.</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Currency: national (euro for euro area countries).</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p> <p>See also "Total commemorative coins".</p>

Term	Detailed reporting requirements
Total commemorative coins	<p>Coins that are not commonly used to make payments. They must meet at least one of the following three criteria.</p> <ul style="list-style-type: none"> a) Coins have legal tender status (in the country of issue) but are not produced with a view to their being used as a means of payment. b) Coins are issued at a price above their face value and are not intended for circulation. This criterion would exclude most coins that are made of precious metals, where the issue price will normally, but not always, exceed the face value. Circulation coins that are made available in special packages (sets or rolls of coins) should not fall under this criterion, despite being sold at a price above their face value, mainly as a result of their packaging. c) Coins have a non-standard denomination. <p>For non-euro area countries, data on commemorative coins may be included in a memorandum item. For euro area countries, data on commemorative coins are not reported.</p> <p><i>Measurement: outstanding amount.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p><i>Currency: national.</i></p> <p><i>Reporting currency: national.</i></p>
Total number of cards (irrespective of the number of functions on the card)	<p>Total number of physical cards in circulation. These may have one or more of the following functions: cash, debit, credit, delayed debit, e-money. Cards with multiple functions should be counted only once in order to avoid double-counting. Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a credit institution (co-branding).</p> <p><i>Measurement: number of cards.</i></p> <p><i>Reference period: status at the end of the year.</i></p> <p>See also the notes in Section 2.1 above.</p>
Total number/value of payment transactions	<p>Total number/value of transactions with traditional payment services involving non-MFIs. Does not include the number/value of "Credits to/Debits from the accounts by simple book entry".</p> <p>Calculation: sum of the number/value of transactions for all sub-categories of payment service.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all.</i></p> <p><i>Reporting currency: national (euro for euro area countries).</i></p>
Transaction sent	<p>A transaction involving non-MFIs and sent to PSPs. Information is provided in the reporting country by the resident PSP.</p> <p>For different payment services, the following applies:</p> <ul style="list-style-type: none"> a) credit transfers are counted on the payer's side; b) direct debits are counted on the payee's side; c) cheques are counted on the payee's side; d) card transactions are counted on the payer's, i.e. the issuing, side; e) e-money payment transactions are counted on either the payer's or the payee's side, depending on the initiation channel (if counted on the payer's (payee's) side under transactions sent, the transaction should be counted on the payee's (payer's) side under transactions received). <p>In the context of payment systems, this is a transaction sent by a participant for processing by the payment system.</p>

Term	Detailed reporting requirements
Total transactions sent	<p>Total number/value of transactions sent in any given payment system.</p> <p>Breakdown by payment service.</p> <p>In the case of TARGET2 components, no breakdown by payment service is provided, since TARGET2 only processes credit transfers and direct debits.</p> <p>In the case of non-TARGET2 payment systems, the following breakdown by category of payment service is provided, where applicable to the system:</p> <ul style="list-style-type: none"> – credit transfers; – direct debits; – card payments; – ATM transactions (if these can be distinguished); – e-money transactions; – cheques; – other payment services. <p>Geographical breakdowns:</p> <p>For TARGET2 components, a geographical breakdown is provided according to the nationality of the TARGET2 component (see “TARGET2 component”):</p> <ul style="list-style-type: none"> – transactions sent within the same TARGET2 component; – transactions sent to another TARGET2 component. <p>For non-TARGET2 payment systems, no geographical breakdown is provided.</p> <p><i>Measurement: number/value of transactions.</i></p> <p><i>Reference period: total for the year.</i></p> <p><i>Transaction currency: all (euro for TARGET2 components)</i></p> <p><i>Reporting currency: national (euro for TARGET2 components and for euro area countries).</i></p>

Payments Statistics

List of payment systems for reporting countries (TARGET component)

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

"-" implies "not applicable"

Payments Statistics

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

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

"-" implies "not applicable"

Payments Statistics

List of payment systems for reporting countries (retail systems)

Country	Country code	Retail system 1 (PSS_SYSTEM code P201)	Retail system 2 (PSS_SYSTEM code P202)	Retail system 3 (PSS_SYSTEM code P203)	Retail system 4 (PSS_SYSTEM code P204)	Retail system 5 (PSS_SYSTEM code P205)	Retail system 6 (PSS_SYSTEM code P206)
Belgium	BE	Clearing House (closed 21 September 2009) [EUR]	CEC [EUR]	-	-	-	-
Bulgaria	BG	BISERA [BGN]	BORICA [BGN]	SEP (from 2009 to 6 February 2014) [BGN]	BISERA7-EUR (from 1 February 2010) [EUR]	-	-
Czech Republic	CZ	-	-	-	-	-	-
Denmark	DK	The Sumclearing Euro (closed 30 November 2012) [EUR]	The Sumclearing DKK [DKK]	The IntradagClearing (from 6 November 2013) [DKK]	Straksclearing (from 21 November 2014) [DKK]	-	-
Germany	DE	RPS [EUR]	-	-	-	-	-
Estonia	EE	-	-	-	-	-	-
Ireland	IE	IRECC (closed 31 July 2014) [EUR]	IPCC [EUR]	-	-	-	-
Greece	GR	DIAS [EUR]	ACO [EUR]	-	-	-	-
Spain	ES	SNCE [EUR]	-	-	-	-	-
France	FR	CORE(FR) [EUR]	CH Paris (closed 2002) [FRF]	CH Province (closed 2002) [FRF]	CREIC (closed 2002) [FRF]	-	-
Croatia	HR	National Clearing System (NKS) (from 5 February 2001) [HRK]	-	-	-	-	-
Italy	IT	All Italian CSMs [EUR] together	SIA-BICOMP [EUR]	ICBPI-BICOMP [EUR]	ICCREA-BICOMP [EUR]	CSM Banca d'Italia [EUR]	-
Cyprus	CY	Cyprus Clearing House (CCH) [EUR]	JCC Payment Cards System [EUR]	JCC Transfer System (closed 25 November 2013) [EUR]	Government Payments System (closed March 2013) [EUR]	FBMECS Payment Cards System (license suspended 5 August 2014)	JCC SEPA Direct Debits System (from 3 March 2014) [EUR]
Latvia	LV	EKS [EUR]	-	-	-	-	-
Lithuania	LT	LITAS-MMS (from 29 January 2007 until 31 December 2014, [LTL]; from 1 January 2015 untill 31 December 2015, [EUR])	SEPA-MMS (from 8 December 2015) [EUR]	-	-	-	-
Luxembourg	LU	LIPS-Net (closed October 2006) [EUR]	-	-	-	-	-
Hungary	HU	ICS [HUF]	-	-	-	-	-
Malta	MT	Malta Clearing House [EUR]	-	-	-	-	-
Netherlands	NL	Equens (Interpay until 2005) [EUR]	-	-	-	-	-
Austria	AT	STEP.AT (from July 2007 until 2013) [EUR]	CS (from 2012) [EUR]	-	-	-	-
Poland	PL	Elixir [PLN]	SYBIR (closed 2004) [PLN]	Euro Elixir [EUR]	Express Elixir [PLN]	BlueCash [PLN]	BLIK [PLN]
Portugal	PT	SICOI [EUR]	SLOD (closed 27 February 2009) [EUR]	-	-	-	-
Romania	RO	PCH (closed 4 May 2009) [RON]	SENT [RON] [EUR]	-	-	-	-
Slovenia	SI	Giro Clearing system (closed 31 July 2009) [EUR]	SEPA IKP system (from 4 March 2009) [EUR]	SEPA IDD Core system (from 21 November 2011) [EUR]	SEPA IDD B2B system (from 21 November 2011) [EUR]	-	-
Slovakia	SK	SIPS (since January 2009) [EUR]	-	-	-	-	-
Finland	FI	PMJ (closed 2 February 2014) [EUR]	-	-	-	-	-
Sweden	SE	Bankgirot [SEK]	Dataclearing [SEK]	-	-	-	-
United Kingdom	UK	Cheque and Credit Clearings [GBP]	BACS [GBP]	Faster Payments Service [GBP]	-	-	-
European Central Bank	ECB	-	-	-	-	-	-

"-" implies "not applicable"

System has closed during 2015

New system is operational

NOTES: COMPARATIVE TABLES

Source: Country tables.

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

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

Tables 6 and 8

Total number/value of transactions	Includes credit transfers, direct debits, card payments with cards issued by resident PSPs (except cards with an e-money function only), e-money payment transactions, cheques and other payment services.
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Tables 7.1 to 7.5, 8 and 9.1 to 9.7

Number and value of transactions per type of payment service	For Germany, the statistical results for the reporting year 2007 were based on a new reporting system encompassing methodological changes, and this may trigger a break in the series when comparing the 2007 national figures with those from previous years, affecting also euro area and EU aggregates. In addition, in 2005 a break in the credit transfer series occurred in France, also affecting euro area and EU aggregates.
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Table 16.1

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

Tables 16.2 and 16.3

1. TARGET2: number/value of transactions	Includes only credit transfers up to reference year 2013. As of reference year 2014, includes credit transfers and direct debits.
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Table 16.3

Value of transactions processed by CLS	Presented in EUR trillions.
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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	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

NOTES: EURO AREA AGGREGATES

Source: Euro area country tables, unless otherwise indicated.

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

Table 1 – Basic statistical data

Population	Source: Eurostat. Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Held at MFIs. The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	This indicator differs from the sum of the items “Value of overnight deposits held by non-MFIs” (Euro area table 2) and “Currency in circulation” (Euro area table 3). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	330,620.1	331,545.9	332,281.5	335,027.1	338,976.6
GDP (EUR billions)	9,746.7	9,782.9	9,880.5	10,091.1	10,454.6
GDP per capita (EUR)	29,480	29,507	29,735	30,120	30,842
HICP (annual percentage changes)	2.7	2.5	1.4	0.4	0.0

2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	857,481.67	876,786.97	921,221.18	980,634.46	1,048,925.80
Value of overnight deposits held by non-MFIs	4,290,653.22	4,582,323.33	4,822,807.07	5,348,056.04	5,978,493.07
Narrow money supply (M1)	4,866,634.05	5,151,391.39	5,425,926.36	5,967,740.35	6,630,644.53
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	280,687.54	325,655.57	355,995.65	449,585.35	484,932.59
Outstanding value on e-money storages issued by MFIs	3,039.13	3,947.72	4,597.16	5,596.56	7,027.36
<i>of which:</i>					
on card-based e-money schemes	1,915.13	2,380.72	2,667.72	3,014.56	3,320.36
on software-based e-money schemes	1,124.00	1,567.00	1,929.44	2,582.00	3,707.00

3. Banknotes and coins

(EUR millions; end of period)

	2011	2012	2013	2014	2015
Currency in circulation	913,625.32	938,172.98	982,425.43	1,043,810.72	1,111,804.89
Total banknotes in circulation	888,629.02	912,593.02	956,184.81	1,016,538.11	1,083,430.32
of which:					
Euro 500	299,588.26	293,733.07	291,570.39	303,021.96	306,779.77
Euro 200	36,262.16	36,846.87	39,777.10	40,779.92	41,378.92
Euro 100	164,994.56	170,614.16	185,001.54	201,616.57	214,478.24
Euro 50	302,257.29	321,858.91	348,141.65	375,431.60	419,913.63
Euro 20	57,069.05	59,767.69	61,776.67	64,665.68	68,791.26
Euro 10	20,729.32	21,706.80	21,555.51	22,443.02	23,257.67
Euro 5	7,728.39	8,065.52	8,361.96	8,579.36	8,830.82
Total coins in circulation	23,072.73	23,658.31	24,207.70	25,003.10	26,012.10
of which:					
Euro 2	9,484.51	9,866.23	10,188.83	10,579.88	11,138.39
Euro 1	6,457.80	6,464.90	6,512.87	6,657.16	6,816.03
Euro 0.50	2,632.73	2,669.93	2,716.02	2,790.31	2,875.58
Euro 0.20	1,862.73	1,914.77	1,951.28	2,013.33	2,085.80
Euro 0.10	1,205.85	1,240.82	1,272.37	1,315.55	1,367.61
Euro 0.05	793.94	828.50	857.18	895.69	936.07
Euro 0.02	389.47	411.45	432.40	457.18	480.87
Euro 0.01	245.70	261.70	276.75	293.99	311.75
Currency in circulation held by MFIs	56,143.65	61,386.01	61,204.25	63,176.25	62,879.09
Currency in circulation outside MFIs	857,481.67	876,786.97	921,221.18	980,634.46	1,048,925.80
Memorandum item:					
Total commemorative coins	2,584.66	2,833.84	3,066.55	3,271.48	3,523.34

NOTES: SELECTED INTERNATIONAL SYSTEMS

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

Table 2 – Payments processed by selected interbank funds transfer systems: Number of transactions, and

Table 3 – Payments processed by selected interbank funds transfer systems: Value of transactions

TARGET2: number/value of credit transfers and direct debits sent	Includes only credit transfers up to reference year 2013. As of reference year 2014, includes credit transfers and direct debits.
TARGET/TARGET2 as a whole – Concentration ratio in terms of volume	Calculation excludes traffic in SLBE (ES) for 2003. Collection of this series stopped in 2007. No data available for 2008–15.
EURO1/STEP1	<p>The following participants participated in EURO1 only as pre-fund participants for the purpose of settling STEP2 payments, and did not send or receive any other types of payment:</p> <p>2003: two central banks</p> <p>2004: four central banks, one credit institution</p> <p>2005: six central banks, two credit institutions</p> <p>2006-10: seven central banks, two credit institutions.</p> <p>On 9 December 2011, pre-funding participants were withdrawn from the system.</p> <p>The Flexible Settlement Capability (FSC) of EURO1, also called the Liquidity Bridge that allows EURO1 participants to better manage their intraday liquidity through pre-funding and liquidity withdrawals, went live on 19 June 2006.</p> <p>Introduction of two additional distribution windows for the Liquidity Bridge on 2 May 2011 (making a total of six windows).</p>
STEP2	STEP2 Pan-European Automated Clearing House (PE-ACH) for retail payments in euro was developed in 2003. In 2014, STEP2 reaches nearly 100 per cent of all banks that have signed the SCT and SDD Scheme Adherence Agreements of the European Payments Council (EPC) and thereby enables banks to offer SEPA-compliant payment services to their customers across all SEPA countries. STEP2 is processing over 36 million transactions per day. STEP2 data do not represent the total retail payment systems statistics for the euro area as a whole.
STEP2 XCT Service	<p>The first settlement date for STEP2 XCT Service for credit transfers was 29 April 2003.</p> <p>In 2004, there were 1,373 reachable BICs.</p> <p>In 2005, there were 1,528 reachable BICs.</p> <p>In 2006, there were 1,621 reachable BICs.</p> <p>In 2007, there were 1,684 reachable BICs.</p> <p>In 2008, there were 1,696 reachable BICs.</p> <p>In 2009, there were 1,712 reachable BICs.</p> <p>In 2010, there were 1,686 reachable BICs.</p> <p>In 2011, there were 1,576 reachable BICs.</p> <p>STEP2 XCT closed down on 5 December 2011 (last settlement date).</p>
STEP 2 ICT Service	<p>In preparation for SEPA the Italian Credit Transfer (ICT) Service was launched on 24 November 2006 with a community of eight Italian banks acting as pilots. Data are available from 2007 onwards.</p> <p>STEP2 ICT closed down on 26 September 2014 (last settlement date).</p>

STEP 2 SCT Service	<p>The first settlement date was 28 January 2008.</p> <p>A second processing and settlement cycle allowing for same-day processing of SCT payments was launched on 5 May 2008. The SCT settlement migrated from EURO1/STEP1 to TARGET2 based on a multilateral netting tool on 8 December 2008. The first night-time clearing and settlement cycle was launched on 12 December 2008. STEP2 currently offers 7 clearing and settlement cycles (2 optional night time cycles and 5 mandatory day time cycles) for SEPA Credit Transfers throughout the business day.</p> <p>In 2008, there were 4,033 reachable BICs.</p> <p>In 2009, there were 4,355 reachable BICs.</p> <p>In 2010, there were 4,514 reachable BICs.</p> <p>In 2011, there were 4,546 reachable BICs.</p> <p>In 2012, there were 4,571 reachable BICs.</p> <p>In 2013, there were 4,696 reachable BICs.</p> <p>In 2014, there were 4,678 reachable BICs.</p> <p>In 2015, there were 4,689 reachable BICs.</p>
STEP 2 SDD Service	<p>The STEP2 SEPA Core Direct Debit Service and the STEP2 SEPA B2B Direct Debit Service on the STEP2 platform were both launched on 2 November 2009.</p> <p>In 2010, there were 3,803 reachable BICs in Core and 3,275 reachable BICs in B2B.</p> <p>In 2011, there were 3,848 reachable BICs in Core and 3,334 reachable BICs in B2B.</p> <p>In 2012, there were 3,784 reachable BICs in Core and 3,292 reachable BICs in B2B.</p> <p>In 2013, there were 3,931 reachable BICs in Core and 3,360 reachable BICs in B2B.</p> <p>In 2014, there were 3,833 reachable BICs in Core and 3,319 reachable BICs in B2B.</p> <p>In 2015, there were 3,820 reachable BICs in Core and 3,318 reachable BICs in B2B.</p>

I. Participation in selected payment systems

(end of period)

	2011	2012	2013	2014	2015
TARGET2 AS A WHOLE					
Number of participants	4,484	4,484	2,326	2,368	2,271
of which:					
Direct participants	1,104	1,172	1,535	1,603	1,606
of which:					
Credit institutions	1,000	1,063	1,428	1,494	1,498
Central bank	27	29	24	24	25
Other direct participants	77	80	83	85	83
of which:					
Public administration	8	8	8	7	7
Clearing and settlement organisations	43	45	47	52	52
Other financial institutions	16	17	17	16	16
Others	10	10	11	11	8
Indirect participants	3,380	3,312	791	765	665
TARGET2 COMPONENT: EPM & TARGET2-ECB					
Number of participants	4	4	4	4	6
of which:					
Direct participants	4	4	4	4	6
of which:					
Credit institutions	0	0	0	0	0
Central bank	0	0	0	0	2
Other direct participants	4	4	4	4	4
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	0	0	0	0	0
Others	1	1	1	1	1
Indirect participants	0	0	0	0	0
CLS					
Number of participants	63	64	65	64	66
of which:					
Direct participants	61	62	63	62	64
of which:					
Credit institutions	58	59	60	59	61
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	2	2	2	2	2
Others	0	0	0	0	0
Indirect participants	2	2	2	2	2

I. Participation in selected payment systems (cont'd)

(end of period)

	2011	2012	2013	2014	2015
EURO 1 / STEP 1					
Number of participants	259	235	212	199	183
<i>of which:</i>					
Direct participants	259	235	212	199	183
<i>of which:</i>					
Credit institutions	259	235	212	199	183
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
STEP2 XCT Service (closed Dec. 2011)					
Number of participants	1,673	.	.	.	.
<i>of which:</i>					
Direct participants	97	.	.	.	.
<i>of which:</i>					
Credit institutions	89	.	.	.	.
Central bank	7	.	.	.	.
Other direct participants	1	.	.	.	.
<i>of which:</i>					
Public administration	0	.	.	.	.
Clearing and settlement organisations	0	.	.	.	.
Other financial institutions	0	.	.	.	.
Others	1	.	.	.	.
Indirect participants	1,576	.	.	.	.
STEP2 ICT Service					
Number of participants	73	68	70	69	.
<i>of which:</i>					
Direct participants	6	6	6	6	.
<i>of which:</i>					
Credit institutions	6	6	6	6	.
Central bank	0	0	0	0	.
Other direct participants	0	0	0	0	.
<i>of which:</i>					
Public administration	0	0	0	0	.
Clearing and settlement organisations	0	0	0	0	.
Other financial institutions	0	0	0	0	.
Others	0	0	0	0	.
Indirect participants	67	62	64	63	.
STEP2 SCT Service					
Number of participants	4,669	4,696	4,823	4,806	4,825
<i>of which:</i>					
Direct participants	123	125	127	128	136
<i>of which:</i>					
Credit institutions	112	113	114	114	121
Central bank	8	9	10	11	12
Other direct participants	3	3	3	3	3
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	3	3	3	3	3
Indirect participants	4,546	4,571	4,696	4,678	4,689

I. Participation in selected payment systems (cont'd)

(end of period)

	2011	2012	2013	2014	2015
STEP2 SDD CORE Service					
Number of participants	3,935	3,874	4,024	3,927	3,922
of which:					
Direct participants	87	90	93	94	102
of which:					
Credit institutions	76	79	81	81	90
Central bank	8	8	9	10	9
Other direct participants	3	3	3	3	3
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	3	3	3	3	3
Indirect participants	3,848	3,784	3,931	3,833	3,820
STEP2 SDD B2B Service					
Number of participants	3,405	3,366	3,438	3,402	3,408
of which:					
Direct participants	71	74	78	83	90
of which:					
Credit institutions	63	66	70	73	80
Central bank	7	7	7	8	7
Other direct participants	1	1	1	2	3
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	1	1	1	2	3
Indirect participants	3,334	3,292	3,360	3,319	3,318

2. Payments processed by selected payment systems

Number of transactions

(millions; total for the period)

	2011	2012	2013	2014	2015
TARGET2 as a whole					
Credit transfers and direct debits sent	88.98	89.62	91.34	87.76	88.59
<i>of which:</i>					
Intra-Member State	57.91	56.37	56.61	54.64	55.98
Inter-Member State	31.07	33.25	34.73	33.13	32.62
Concentration ratio in terms of volume (percentages)	-	-	-	.	.
TARGET2 COMPONENT: EPM & TARGET2-ECB					
Credit transfers and direct debits sent	0.10	0.14	0.15	0.17	0.17
<i>of which:</i>					
Intra-Member State	0.00	0.00	0.00	0.00	0.00
Inter-Member State	0.10	0.14	0.15	0.17	0.17
Concentration ratio in terms of volume (percentages)	100.0	100.0	100.0	100.0	.
CLS (EURO PROCESSING)					
Total transactions sent	45.49	37.39	36.88	34.38	40.87
<i>of which:</i>					
Credit transfers	45.49	37.39	36.88	34.38	40.87
Concentration ratio in terms of volume (percentages)	50.0	49.0	48.0	50.0	49.4
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	206.86	176.63	204.97	204.70	219.12
EURO 1 / STEP 1					
Total transactions sent	62.32	66.59	64.14	57.68	55.26
<i>of which:</i>					
Credit transfers	62.24	66.49	64.04	57.61	55.21
Direct debits	0.03	0.03	0.03	0.01	0.01
Other payment instruments	0.05	0.07	0.07	0.05	0.04
Concentration ratio in terms of volume (percentages)	30.5	32.7	31.6	32.2	33.6
STEP2 XCT Service (closed Dec. 2011)					
Total transactions sent	32.78	.	.	.	.
<i>of which:</i>					
Credit transfers	32.78	.	.	.	.
Concentration ratio in terms of volume (percentages)	43.4	.	.	.	.
STEP2 ICT Service					
Total transactions sent	308.10	309.70	277.96	23.48	.
<i>of which:</i>					
Credit transfers	308.10	309.70	277.96	23.48	.
Concentration ratio in terms of volume (percentages)	99.9	99.9	99.9	99.9	.
STEP2 SCT Service					
Total transactions sent	439.38	641.43	1,082.98	3,791.09	4,047.46
<i>of which:</i>					
Credit transfers	439.38	641.43	1,082.98	3,784.12	4,040.87
Concentration ratio in terms of volume (percentages)	51.0	46.4	37.7	45.7	44.5
STEP2 SDD CORE Service					
Total transactions sent	4.98	64.09	440.91	5,063.78	5,195.59
<i>of which:</i>					
Credit transfers	0.42	2.41	14.31	138.80	133.90
Direct Debits	4.56	61.68	426.59	4,924.98	5,061.68
Concentration ratio in terms of volume (percentages)	79.5	92.5	83.7	58.8	62.1
STEP2 SDD B2B Service					
Total transactions sent	0.96	1.65	5.21	78.83	82.92
<i>of which:</i>					
Credit transfers	0.05	0.07	0.28	3.34	2.39
Direct Debits	0.91	1.58	4.93	75.50	80.53
Concentration ratio in terms of volume (percentages)	88.9	84.8	74.3	54.7	53.8

3. Payments processed by selected payment systems

Value of transactions

(EUR billions; total for the period)

	2011	2012	2013	2014	2015
TARGET2 as a whole					
Credit transfers and direct debits sent	651,274.94	711,025.77	559,695.98	498,726.50	508,982.34
of which:					
Intra-Member State	454,336.47	522,985.11	389,611.00	317,167.69	332,994.98
Inter-Member State	196,626.34	187,856.69	170,004.76	181,492.04	175,906.08
Concentration ratio in terms of value (percentages)	15.6	13.0	16.9	15.7	17.1
TARGET2 COMPONENT: EPM & TARGET2-ECB					
Credit transfers and direct debits sent	9,358.58	8,893.01	7,513.45	9,977.12	10,526.29
of which:					
Intra-Member State	312.14	183.97	80.22	66.76	81.29
Inter-Member State	9,046.44	8,709.04	7,433.24	9,910.36	10,445.00
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	100.0	100.0
CLS (EURO PROCESSING)					
Total transactions sent	182,481.95	185,881.30	182,305.80	191,170.46	208,555.79
of which:					
Credit transfers	182,481.95	185,881.30	182,305.80	191,170.46	208,555.79
Concentration ratio in terms of value (percentages)	39.0	39.0	39.0	38.0	36.7
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	893,590.43	878,468.97	897,145.61	1,042,062.27	1,118,933.91
EURO 1 / STEP 1					
Total transactions sent	64,020.31	57,907.27	48,677.70	41,249.94	44,142.52
of which:					
Credit transfers	59,483.26	54,177.72	45,619.38	41,240.44	44,134.37
Direct debits	4,535.82	3,728.11	2,827.55	8.38	7.15
Other payment instruments	1.23	1.44	230.78	1.13	0.99
Concentration ratio in terms of value (percentages)	51.4	51.9	47.4	48.6	50.7
STEP2 XCT Service (closed Dec. 2011)					
Total transactions sent	156.32	.	.	.	.
of which:					
Credit transfers	156.32	.	.	.	.
Concentration ratio in terms of value (percentages)	38.3	.	.	.	.
STEP2 ICT Service					
Total transactions sent	1,239.11	1,044.00	919.57	67.56	.
of which:					
Credit transfers	1,239.11	1,044.00	919.57	67.56	.
Concentration ratio in terms of value (percentages)	99.9	99.9	99.9	99.7	.
STEP2 SCT Service					
Total transactions sent	1,579.69	2,445.60	3,661.73	9,325.44	10,493.87
of which:					
Credit transfers	1,579.69	2,445.60	3,661.73	9,305.60	10,476.83
Concentration ratio in terms of value (percentages)	29.0	26.6	27.0	35.7	35.1
STEP2 SDD CORE Service					
Total transactions sent	3.08	11.13	73.30	1,099.51	1,118.53
of which:					
Credit transfers	0.19	0.50	3.36	31.64	26.82
Direct Debits	2.89	10.63	69.94	1,067.87	1,091.71
Concentration ratio in terms of value (percentages)	84.0	85.3	71.0	56.4	58.1
STEP2 SDD B2B Service					
Total transactions sent	5.80	11.10	94.23	580.21	604.95
of which:					
Credit transfers	0.23	0.42	3.60	13.45	9.38
Direct Debits	5.56	10.68	90.63	566.76	595.58
Concentration ratio in terms of value (percentages)	80.6	76.3	81.2	57.3	58.3

GENERAL NOTES: BELGIUM

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
<i>Memorandum items:</i> Outstanding value on e-money storages issued of which: On software-based e-money schemes	Not applicable.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Credit Institutions

Number of offices	From 2014 on, includes all places of business (also offices of independent agents). Revised figure for 2014.
Number of payment accounts	Revised figure for 2014: number of payment accounts is the sum of the number of transferable overnight deposits and the number of e-money accounts.

Other payment services providers

Number of institutions	Includes only the postal institution up till 2013. Revised figure for 2014, to contain the postal institution and 14 payment institutions.
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Number of payment accounts	Revised figure for 2014: contains now only the payment accounts of the postal institution.
Institutions offering payment services to non-MFIs	
Number of payments accounts	Revised figure for 2014 to correct double counting.
Number of e-money accounts	Revised figure for 2014.
Memo items	
<i>Memo item:</i> Number of payment institutions providing services neither establishing a branch nor through an agent	Revised figure for 2014.

Table 6 – Payment card functions and accepting devices

Cards issued by resident PSPs

Cards with a debit and/or delayed debit function Cards with a delayed debit function	Data for 2014 reported in wrong category “Cards with a debit and/or delayed debit function”. Moved to “Cards with a delayed debit function”. After the 2014 data collection, it was further clarified to the reporting agents that card functions should not be reported twice in the different subcategories of table 6. This clarification helped to improve the data quality as from 2015.
Cards with an e-money function	Data for 2015 show the de-activation by the end of 2014 of the Belgian e-money purse Proton.

Terminals provided by resident PSPs

ATMs with a cash withdrawal function and ATMs with a credit transfer function located in the reporting country	Revised figure for 2014 (late reporting by one of the major banks).
E-money card terminals	Data for 2012 and 2013 not available. Data for 2015 show the de-activation by the end of 2014 of the Belgian e-money purse Proton and its effect on the related terminals.

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

Credit transfers

Online banking based e-payments	Revised figure for 2014.
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Card payments

Initiated at physical EFTPOS or initiated remotely	2014 data remain incomplete because of the unavailability of the data with the reporting agents. In the 2015 data the reporting agents were obliged to report mathematically correct data, but many of them cannot distinguish between both categories.
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Cheques

Domestic	Revised figure for 2014.
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E-money card payments

Domestic	Data for 2015 show the de-activation by the end of 2014 of the Belgian e-money purse Proton.
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Memorandum items

<i>Memo item:</i> Credits to and debits from the accounts by simple book entry	Revised figure for 2014. 2015 data show increasing numbers as more and more reporting agents start to include also the operations linked to granting and reimbursing loans.
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Table 7b – Payment transactions per type of terminal involving non-MFIs**Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs (part b)**

ATM cash withdrawals	Revised figure for 2014: all transactions took place on Belgian ATMs in the country.
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Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs (part c)

Domestic – Cross border	The location of the terminal determines the reporting category, but a significant part of the Belgian reporting agents cannot distinguish the country in which the Belgian card has been used. These undefinable transactions are often reported under "transactions on domestic terminals" in order to comply with the logical checks in the table.
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Table 8a – Payment transactions per type of payment services involving non-MFIs**Direct debits**

Cross-border direct debits received	Revised figure for 2014. 2015 data contain exceptionally high one-off data from one cross-border receiving reporting agent. 2016 data should fall back to 2014 levels.
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Card payments

Initiated at physical EFTPOS or initiated remotely	2014 data remain incomplete because of the unavailability of the data with the reporting agents. In the 2015 data the reporting agents were obliged to report mathematically correct data, but many of them cannot distinguish between both categories
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Memorandum items

<i>Memo item:</i> Credits to and debits from the accounts by simple book entry	2015 data show increasing numbers as more and more reporting agents start to include also the operations linked to granting and reimbursing loans.
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Table 8b – Payment transactions per type of terminal involving non-MFIs**Transactions at terminals provided by resident PSPs with cards issued by resident PSPs (part a)**

POS transactions and totals	Revised figure for 2014.
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Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs (part b)

ATM cash withdrawals, POS transactions and totals	Revised figure for 2014: all transactions took place on Belgian terminals in the country.
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Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs (part c)

Domestic – cross border	The location of the terminal determines the reporting category, but a significant part of the Belgian reporting agents cannot distinguish the country in which the Belgian card has been used. These undefinable transactions are often reported under "transactions on domestic terminals" in order to comply with the logical checks in the table.
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Table 10 – Payments processed by selected payment systems**Retail system CEC**

Credit transfers	As from 2015 on, distinction between "initiated in a paper-based form" and "initiated electronically" no longer possible.
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Table 11 – Payments processed by selected payment systems**Retail system CEC**

Credit transfers	As from 2015 on, distinction between "initiated in a paper-based form" and "initiated electronically" no longer possible.
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I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	10,978.0	11,054.0	11,105.0	11,157.0	11,212.0
GDP (EUR billions)	379.11	387.45	392.68	400.41	409.41
GDP per capita (EUR)	34,533	35,050	35,360	35,889	36,515
HICP (annual percentage changes)	3.4	2.6	1.2	0.5	0.6

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	142,762.00	154,811.00	165,796.00	186,246.00	201,698.00
of which:					
Transferable deposits	125,120.00	138,149.00	150,192.00	168,222.00	182,609.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	28,316.00	31,318.00	37,380.00	43,843.00	45,014.00
Outstanding value on e-money storages issued by MFIs	67.00	68.00	60.00	31.00	28.00
of which:					
Hardware-based electronic money	67.00	68.00	60.00	31.00	28.00
Software-based electronic money	-	-	-	-	-

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	18,144.78	24,470.84	10,279.22	7,946.25	23,968.37
Overnight deposits held at other credit institutions (in EUR, end of period)	23,038.00	31,752.00	23,898.00	14,787.00	11,093.00
of which:					
Transferable deposits at other MFIs (end of period)	13,881.00	26,244.00	22,128.00	12,165.00	9,011.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	31,976.84	40,010.86	14,947.95	9,982.52	7,653.08
Intraday borrowing from the central bank	8,052.02	1,795.63	4,168.24	1,493.04	851.25

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	6	6	5	5	5
Number of overnight deposits (thousands)	0.25	0.24	0.21	0.20	0.20
Value of overnight deposits (EUR millions)	668.00	685.00	490.00	444.00	1,280.00
of which:					
Value of transferable deposits (EUR millions)	668.00	685.00	490.00	444.00	1,280.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	108	103	103	103	99
Number of offices	3,881	3,820	3,738	6,810	6,639
Number of overnight deposits (thousands)	16,600.57	16,551.04	16,791.05	25,958.98	29,519.58
of which:					
Number of internet/PC-linked overnight deposits (thousands)	10,769.27	10,608.62	11,128.86	17,142.90	19,211.75
Number of transferable overnight deposits (thousands)	14,968.74	14,943.86	15,267.01	11,881.39	12,706.70
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	10,231.13	9,655.84	10,132.10	9,331.26	10,530.13
Value of overnight deposits (EUR millions)	142,091.00	154,126.00	165,306.00	185,801.00	200,419.00
of which:					
Value of transferable deposits (EUR millions)	124,452.00	137,464.00	149,702.00	167,778.00	181,329.00
Number of payment accounts (thousands)	.	.	.	12,029.20	12,901.41
Number of e-money accounts (thousands)	.	.	.	147.81	194.71
Outstanding value on e-money storages issued (EUR millions)	.	.	.	30.96	15.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	47	44	39	43	37
Number of offices	3,806	3,738	3,647	6,745	6,570
Value of overnight deposits (EUR millions)	112,811.00	121,664.00	129,130.00	147,924.00	160,204.00
Branches of euro area-based credit institutions					
Number of institutions	44	41	47	42	44
Number of offices	66	73	83	59	63
Value of overnight deposits (EUR millions)	9,357.00	8,574.00	10,208.00	10,871.00	13,334.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	8	9	8	8	8
Number of offices	1	1	1	2	2
Value of overnight deposits (EUR millions)	883.00	1,417.00	548.00	557.00	475.00
Branches of non-EEA-based credit institutions					
Number of institutions	9	9	9	10	10
Number of offices	8	8	7	4	4
Value of overnight deposits (EUR millions)	19,040.00	22,471.00	25,420.00	26,449.00	26,406.00
Electronic money institutions					
Number of institutions	6	7	9	10	10
Number of payment accounts (thousands)	.	.	.	818.69	589.73
Number of e-money accounts (thousands)	.	.	.	4,170.63	3,341.68
Outstanding value on e-money storages issued (EUR millions)	1.00	11.00	14.00	32.00	26.65
Other payment service providers					
Number of institutions	1	1	1	15	15
Number of offices	1,373	1,340	1,343	1,344	1,341
Number of overnight deposits (thousands)	0.00	0.00	0.00	282.59	272.19
Value of overnight deposits (EUR millions)	1,048.00	1,277.00	1,455.00	2,930.00	4,441.00
Number of payment accounts (thousands)	.	.	.	279.92	269.62
Number of e-money accounts (thousands)	.	.	.	0.00	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	0.00	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	116	112	114	129	125
Number of offices	5,260	5,166	5,086	8,159	7,985
Number of overnight deposits (thousands)	16,600.82	16,551.28	16,791.26	26,241.77	29,791.97
of which:					
Number of internet/PC-linked overnight deposits (thousands)	10,769.27	10,608.62	11,128.86	17,142.90	19,211.75
Value of overnight deposits (EUR millions)	143,807.00	156,088.00	167,251.00	189,175.00	206,140.00
Number of payment accounts (thousands)	.	.	.	13,127.81	13,760.76
Number of e-money accounts (thousands)	.	.	.	4,318.44	3,536.39
Outstanding value on e-money storages issued (EUR millions)	1.00	11.00	14.00	62.96	41.66
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	318	352
of which:					
Number of payment institutions providing services through an established branch	.	.	.	3	3
Number of payment institutions providing services through an agent	.	.	.	0	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	315	349

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	20,005.19	20,647.08	20,041.34	21,396.54	21,870.76
Cards with a payment function (except cards with an e-money function only)	20,005.19	20,647.08	20,041.34	21,949.24	22,587.89
of which:					
Cards with a debit function	15,706.96	16,196.78	15,684.40	16,223.48	17,021.86
Cards with a delayed debit function	-	-	-	1,795.32	3,225.20
Cards with a credit function	-	-	-	2,102.09	2,332.63
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	4,298.22	4,450.30	4,356.94	1,828.36	8.20
Cards with an e-money function	12,446.60	13,009.65	13,461.00	10,681.28	4,823.83
Cards on which e-money can be stored directly	-	-	-	10,364.45	4,636.16
Cards which give access to e-money stored on e-money accounts	-	-	-	316.83	187.67
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	2,108.10	2,031.99	1,965.85	2,000.00	126.18
Total number of cards (irrespective of the number of functions on the card)	20,005.19	20,647.08	20,041.34	22,769.84	22,587.89
of which:					
Cards with a combined debit, cash and e-money function	12,446.60	13,009.65	13,461.00	10,459.46	4,518.71
Terminals provided by resident PSPs					
ATMs	15.77	15.66	14.86	12.68	15.66
Located in the reporting country	-	-	-	12.68	15.63
Located abroad	-	-	-	-	0.03
ATMs					
of which:					
ATMs with a cash withdrawal function	8.60	8.69	8.71	8.42	8.42
Located in the reporting country	-	-	-	8.42	8.40
Located abroad	-	-	-	-	0.03
ATMs with a credit transfer function	9.91	9.97	10.03	7.79	7.91
Located in the reporting country	-	-	-	7.79	7.91
Located abroad	-	-	-	-	-
POS terminals	140.93	136.25	-	183.21	188.08
Located in the reporting country	-	-	-	180.30	185.28
Located abroad	-	-	-	2.90	2.80
POS terminals					
of which:					
EFTPOS terminals	140.93	136.25	-	183.21	188.08
Located in the reporting country	-	-	-	180.30	185.28
Located abroad	-	-	-	2.90	2.80
E-money card POS terminals	-	-	-	141.43	0.19
Located in the reporting country	-	-	-	141.43	0.19
Located abroad	-	-	-	-	-
E-money card terminals	169.10	-	-	202.48	4.31
Located in the reporting country	-	-	-	202.48	4.31
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	107.52	-	-	12.71	3.92
Located in the reporting country	-	-	-	12.71	3.92
Located abroad	-	-	-	-	-
E-money card accepting terminals	61.58	-	-	189.77	0.38
Located in the reporting country	-	-	-	189.77	0.38
Located abroad	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	1,026.64	946.77	1,022.80	1,366.39	1,257.72
Domestic	.	.	.	1,320.22	1,213.37
Cross-border	.	.	.	46.17	44.34
Credit transfers					
Initiated in paper-based form	40.89	49.15	32.39	28.98	34.66
Initiated electronically	985.76	897.61	990.41	1,337.42	1,223.06
Initiated in a file/batch	.	.	.	363.28	483.98
Initiated on a single payment basis	.	.	.	974.14	739.08
<i>of which (memorandum item):</i>					
Online banking based e-payments	.	.	.	31.98	244.14
Credit transfers					
<i>of which:</i>					
Non-SEPA	.	.	.	5.20	6.37
Cross-border credit transfers received	.	.	.	66.89	47.30
Direct debits	264.55	285.64	313.10	529.45	413.35
Domestic	.	.	.	301.85	262.83
Cross-border	.	.	.	227.60	150.52
Direct debits					
Initiated in a file/batch	.	.	.	527.92	411.11
Initiated on a single payment basis	.	.	.	1.54	2.24
Direct debits					
<i>of which:</i>					
Non-SEPA	.	.	.	2.58	3.40
Cross-border direct debits received	.	.	.	12.56	19.40
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,154.32	1,226.88	1,332.25	1,508.24	1,556.88
Domestic card payments	.	.	.	1,367.06	1,396.72
Cross-border card payments	.	.	.	141.17	160.16
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,020.57	1,087.60	1,168.56	1,349.52	1,352.53
Payments with cards with a delayed debit function	-	-	-	3.85	3.79
Payments with cards with a credit function	-	-	-	2.18	2.27
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	133.74	139.28	163.69	152.69	198.28
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	10.11	1,485.54
Payments initiated remotely	.	.	.	0.35	71.34
E-money payment transactions with e-money issued by resident PSPs	50.51	46.20	29.36	28.54	7.03
Domestic	.	.	.	26.16	4.04
Cross-border	.	.	.	2.39	2.99
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	50.51	46.20	29.36	26.11	1.55
With e-money accounts	-	-	-	2.01	5.48
<i>of which:</i>					
Accessed through a card	.	.	.	2.01	5.19
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.08	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	6.50	5.44	4.28	8.52	9.48
Domestic	.	.	.	8.20	9.23
Cross-border	.	.	.	0.33	0.25
Cross-border cheques received	.	.	.	0.17	0.21
Other payment services	0.12	-	-	1.22	24.80
Domestic	.	.	.	1.21	24.80
Cross-border	.	.	.	0.01	0.01
Other cross-border payment services received	.	.	.	0.01	0.03
Total payment transactions involving non-MFIs	2,502.64	2,510.91	2,701.80	3,442.36	3,269.26
Domestic	.	.	.	3,024.70	2,910.99
Cross-border	129.83	140.79	163.18	417.66	358.27
Total cross-border transactions received (excluding card payments)	88.46	82.36	95.52	79.58	66.94
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	10.66	19.60
Debits from the accounts by simple book entry	-	-	-	25.58	47.85
Money remittances	.	.	-	0.35	16.90
Domestic	.	.	.	0.00	16.38
Cross-border	.	.	.	0.35	0.53
Cross-border money remittances received	.	.	.	0.18	0.12
Transactions via telecommunication, digital or IT device	.	.	.	-	20.59
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	-	-	-	1,662.06	1,717.40
At terminals located in the reporting country	.	.	.	1,661.02	1,716.37
At terminals located abroad	.	.	.	1.05	1.03
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	405.67	411.26	420.25	318.23	295.45
At terminals located in the reporting country	.	.	.	317.56	294.82
At terminals located abroad	.	.	.	0.67	0.64
ATM cash deposits (except e-money transactions)	-	-	-	32.02	21.96
At terminals located in the reporting country	.	.	.	32.02	21.96
At terminals located abroad	.	.	.	0.00	-
POS transactions (except e-money transactions)	1,048.50	1,118.63	1,205.74	1,281.48	1,397.05
At terminals located in the reporting country	.	.	.	1,281.11	1,396.68
At terminals located abroad	.	.	.	0.38	0.37
E-money card-loading/unloading transactions	8.28	6.77	4.81	3.92	1.50
At terminals located in the reporting country	.	.	.	3.92	1.50
At terminals located abroad	.	.	.	0.00	-
E-money payment transactions with cards with an e-money function	.	.	-	26.41	1.44
At terminals located in the reporting country	.	.	.	26.41	1.42
At terminals located abroad	.	.	.	0.00	0.02
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	68.22	75.07
At terminals located in the reporting country	.	.	.	67.87	74.72
At terminals located abroad	.	.	.	0.35	0.35
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	9.05	8.84	8.80	10.28	9.66
At terminals located in the reporting country	.	.	.	10.28	9.66
At terminals located abroad	.	.	.	0.00	-
ATM cash deposits (except e-money transactions)	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-
POS transactions (except e-money transactions)	56.06	59.41	70.01	57.94	65.41
At terminals located in the reporting country	.	.	.	57.59	65.06
At terminals located abroad	.	.	.	0.35	0.35
E-money card-loading/unloading transactions	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	154.18	143.91
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	154.18	143.91
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	14.08	14.34	14.93	13.20	14.32
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	13.20	14.32
ATM cash deposits (except e-money transactions)	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-
POS transactions (except e-money transactions)	105.83	108.25	126.51	140.85	129.55
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	140.85	129.55
E-money card-loading/unloading transactions	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-
E-money payment transactions with cards with an e-money function	.	.	.	0.13	0.04
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.13	0.04
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	0.00	-
OTC cash withdrawals	-	-	-	2.35	1.96
OTC cash deposits	-	-	-	1.49	1.11

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	3,890.46	3,656.32	3,975.33	6,678.55	6,115.64
Domestic	.	.	.	5,218.63	4,716.94
Cross-border	.	.	.	1,459.92	1,398.70
Credit transfers					
Initiated in paper-based form	333.08	394.37	461.60	283.91	220.43
Initiated electronically	3,557.38	3,261.96	3,513.73	6,394.64	5,895.21
Initiated in a file/batch	.	.	.	2,368.62	2,135.95
Initiated on a single payment basis	.	.	.	4,026.02	3,759.26
of which (memorandum item):					
Online banking based e-payments	.	.	.	208.59	164.72
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	1,462.16	1,308.76
Cross-border credit transfers received	.	.	.	1,154.58	1,253.11
Direct debits	66.77	71.25	78.28	120.07	101.43
Domestic	.	.	.	78.12	65.18
Cross-border	.	.	.	41.95	36.25
Direct debits					
Initiated in a file/batch	.	.	.	118.66	100.03
Initiated on a single payment basis	.	.	.	1.41	1.39
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	1.32	1.64
Cross-border direct debits received	.	.	.	16.69	73.86
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	63.30	66.90	71.51	73.73	77.67
Domestic card payments	.	.	.	63.75	66.56
Cross-border card payments	.	.	.	9.98	11.11
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	50.38	53.82	56.72	59.60	60.22
Payments with cards with a delayed debit function	-	-	-	0.44	0.43
Payments with cards with a credit function	-	-	-	0.27	0.29
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	12.92	13.09	14.79	13.43	16.74
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	1.10	74.37
Payments initiated remotely	.	.	.	0.03	3.30
E-money payment transactions with e-money issued by resident PSPs	0.23	0.23	0.14	0.36	0.37
Domestic	.	.	.	0.23	0.17
Cross-border	.	.	.	0.14	0.20
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.23	0.23	0.14	0.07	0.05
With e-money accounts	0.00	0.00	0.00	0.30	0.31
of which:					
Accessed through a card	.	.	.	0.10	0.10
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	46.58	37.13	33.95	23.96	21.13
Domestic	.	.	.	20.88	18.10
Cross-border	.	.	.	3.08	3.03
Cross-border cheques received	.	.	.	1.35	1.21
Other payment services	1.19	-	-	2.01	1.95
Domestic	.	.	.	1.20	1.10
Cross-border	.	.	.	0.81	0.86
Other cross-border payment services received	.	.	.	0.73	3.00
Total payment transactions involving non-MFIs	4,068.53	3,831.83	4,159.22	6,898.68	6,318.19
Domestic	.	.	.	5,382.80	4,868.05
Cross-border	909.83	989.40	1,014.08	1,515.88	1,450.14
Total cross-border transactions received (excluding card payments)	1,360.65	1,186.94	1,046.92	1,173.36	1,331.18
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	16.84	129.46
Debits from the accounts by simple book entry	-	-	-	14.20	154.23
Money remittances	.	.	-	1.56	1.13
Domestic	.	.	.	0.02	0.10
Cross-border	.	.	.	1.54	1.03
Cross-border money remittances received	.	.	.	0.02	0.01
Transactions via telecommunication, digital or IT device	.	.	.	-	8.32
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	-	-	-	137.97	127.80
At terminals located in the reporting country	.	.	.	137.84	127.68
At terminals located abroad	.	.	.	0.13	0.12
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	49.33	51.19	53.23	44.04	41.48
At terminals located in the reporting country	.	.	.	43.96	41.40
At terminals located abroad	.	.	.	0.09	0.08
ATM cash deposits (except e-money transactions)	-	-	-	29.93	19.48
At terminals located in the reporting country	.	.	.	29.93	19.48
At terminals located abroad	.	.	.	0.00	-
POS transactions (except e-money transactions)	55.07	58.62	61.96	63.79	66.60
At terminals located in the reporting country	.	.	.	63.75	66.56
At terminals located abroad	.	.	.	0.04	0.04
E-money card-loading/unloading transactions	0.24	0.20	0.14	0.11	0.18
At terminals located in the reporting country	.	.	.	0.11	0.18
At terminals located abroad	.	.	.	0.00	-
E-money payment transactions with cards with an e-money function	.	.	-	0.09	0.07
At terminals located in the reporting country	.	.	.	0.09	0.06
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	4.79	5.18
At terminals located in the reporting country	.	.	.	4.71	5.13
At terminals located abroad	.	.	.	0.09	0.04
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.31	1.27	1.29	0.43	0.97
At terminals located in the reporting country	.	.	.	0.43	0.97
At terminals located abroad	.	.	.	0.00	-
ATM cash deposits (except e-money transactions)	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-
POS transactions (except e-money transactions)	4.43	4.34	4.68	4.36	4.21
At terminals located in the reporting country	.	.	.	4.28	4.17
At terminals located abroad	.	.	.	0.09	0.04
E-money card-loading/unloading transactions	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	11.74	13.86
At terminals located in the reporting country	.	.	.	0.00	3.75
At terminals located abroad	.	.	.	11.74	10.11
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.97	2.02	2.09	1.83	2.08
At terminals located in the reporting country	.	.	.	0.00	0.06
At terminals located abroad	.	.	.	1.83	2.02
ATM cash deposits (except e-money transactions)	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-
POS transactions (except e-money transactions)	8.23	8.28	9.55	9.90	11.78
At terminals located in the reporting country	.	.	.	0.00	3.69
At terminals located abroad	.	.	.	9.90	8.09
E-money card-loading/unloading transactions	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.00	-
E-money payment transactions with cards with an e-money function	.	.	-	0.01	0.01
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	0.01	0.01
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	0.00	-
OTC cash withdrawals	-	-	-	3.76	3.19
OTC cash deposits	-	-	-	2.94	2.28

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: RECOUR & TARGET2-BE					
Number of participants	48	48	46	45	47
<i>of which:</i>					
Direct participants	12	14	14	14	16
<i>of which:</i>					
Credit institutions	11	13	13	13	15
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	-	-	-	0	0
Indirect participants	36	34	32	31	31
RETAIL SYSTEM: CEC					
Number of participants	74	72	70	63	59
<i>of which:</i>					
Direct participants	18	15	14	13	14
<i>of which:</i>					
Credit institutions	16	13	13	12	13
Central bank	1	1	0	0	0
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	1	1	1	1	1
Indirect participants	56	57	56	50	45

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: RECOUR & TARGET2-BE					
Credit transfers and direct debits	2.59	2.49	2.31	2.52	2.28
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.57	0.68	0.59	0.65	0.56
Credit transfers and direct debits to another TARGET component	2.03	1.81	1.71	1.87	1.72
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	1.94	1.69	1.60	1.78	1.64
Credit transfers and direct debits to a non-euro area TARGET component	0.09	0.12	0.11	0.09	0.08
Concentration ratio in terms of volume (percentages)	91.80	90.60	89.50	93.70	93.90
RETAIL SYSTEM: CEC					
Total transactions	1,224.94	1,295.12	1,365.56	1,272.23	1,402.22
Domestic	.	.	.	1,272.23	1,402.22
Cross-border	.	.	.	-	0.00
Credit transfers	555.31	569.34	580.18	576.85	586.90
Domestic	.	.	.	576.85	586.90
Cross-border	.	.	.	-	0.00
Credit transfers					
Initiated in a paper-based form	81.94	61.70	34.05	0.44	0.00
Initiated electronically	473.37	507.64	546.13	576.41	586.90
Direct debits	131.41	135.30	124.97	11.65	125.47
Domestic	.	.	.	11.65	125.47
Cross-border	.	.	.	-	0.00
Card payments (except e-money transactions)	142.02	161.22	198.72	201.17	249.12
Domestic	.	.	.	201.17	249.12
Cross-border	.	.	.	-	0.00
ATM transactions (except e-money transactions)	28.98	29.02	29.26	21.02	19.83
Domestic	.	.	.	21.02	19.83
Cross-border	.	.	.	-	0.00
E-money payment transactions	.	.	.	0.11	0.00
Domestic	.	.	.	0.11	0.00
Cross-border	.	.	.	-	0.00
Cheques	8.15	3.02	2.46	2.04	1.53
Domestic	.	.	.	2.04	1.53
Cross-border	.	.	.	-	0.00
Other payment services	358.39	396.77	429.70	459.39	419.36
Domestic	.	.	.	459.39	419.36
Cross-border	.	.	.	-	0.00
Concentration ratio in terms of volume (percentages)	85.00	85.60	86.70	89.00	87.60

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: RECOUR & TARGET2-BE					
Credit transfers and direct debits	22,163.17	18,712.57	16,177.33	16,247.94	15,627.37
of which:					
Credit transfers and direct debits within the same TARGET component	3,153.05	2,793.31	2,724.83	2,385.86	1,593.96
Credit transfers and direct debits to another TARGET component	19,010.12	15,919.26	13,452.49	13,862.08	14,033.41
of which:					
Credit transfers and direct debits to a euro area TARGET component	18,868.15	15,763.99	13,303.86	13,691.79	13,916.34
Credit transfers and direct debits to a non-euro area TARGET component	141.97	155.27	148.64	170.29	117.07
Concentration ratio in terms of value (percentages)	92.30	90.90	89.90	90.80	90.50
RETAIL SYSTEM: CEC					
Total transactions	886.67	909.13	911.61	870.68	883.41
Domestic	.	.	.	870.68	883.41
Cross-border	.	.	.	-	0.00
Credit transfers	585.79	593.93	591.88	577.65	595.64
Domestic	.	.	.	577.65	595.64
Cross-border	.	.	.	-	0.00
Credit transfers					
Initiated in a paper-based form	122.37	93.20	57.42	2.16	0.00
Initiated electronically	463.42	500.73	534.46	575.49	595.64
Direct debits	26.39	27.97	26.62	2.38	22.48
Domestic	.	.	.	2.38	22.48
Cross-border	.	.	.	-	0.00
Card payments (except e-money transactions)	102.35	112.48	117.07	123.33	121.75
Domestic	.	.	.	123.33	121.75
Cross-border	.	.	.	-	0.00
ATM transactions (except e-money transactions)	13.69	14.34	15.73	11.47	5.22
Domestic	.	.	.	11.47	5.22
Cross-border	.	.	.	-	0.00
E-money payment transactions	.	.	.	0.07	0.00
Domestic	.	.	.	0.07	0.00
Cross-border	.	.	.	-	0.00
Cheques	39.05	32.93	26.99	20.75	11.37
Domestic	.	.	.	20.75	11.37
Cross-border	.	.	.	-	0.00
Other payment services	119.14	127.26	133.15	135.04	126.97
Domestic	.	.	.	135.04	126.97
Cross-border	.	.	.	-	0.00
Concentration ratio in terms of value (percentages)	84.60	85.20	85.90	86.10	86.20

GENERAL NOTES: GERMANY

Source for Table 1: Eurostat.

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

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

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held by non-MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component “Central government sector” and the component “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). For 2002-2004, German data for this item do not include overnight deposits of the counterpart sector “Central government” held at the national central bank.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable). Encompasses only data of the German scheme “Geldkarte”.

Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
Value of overnight deposits	The break in the time series in reference period 2009 is caused by deposits held by the central government sector.
Credit institutions irrespective of their legal incorporation	
Number of offices	Includes those post office branches of Deutsche Postbank AG which are entrusted with semi-cashless payment systems on behalf of Deutsche Postbank AG.
Number of overnight transferable deposits	Includes no accounts for card-based e-money.
<i>of which:</i> number of internet/PC-linked overnight transferable deposits	Includes no accounts for card-based e-money.
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Credit institutions legally incorporated in the reporting country	

Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of euro area-based credit institutions	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of EEA-based credit institutions (outside the euro area)	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Branches of non-EEA based banks	
Value of overnight deposits	Includes transferable and non-transferable deposits as well as deposits for card-based e-money.
Other institutions offering payment services to non-MFIs	
Number of institutions	As of reference period 2012 the number of payment institutions providing services through an established branch are added to the number of payment institutions resident in the country.
Electronic money institutions	
Outstanding value on e-money storages issued by electronic money institutions	Until reference period 2010 by approximation: liabilities to non-MFIs which mature daily.
Institutions offering payment services to non-MFIs (total)	
Number of overnight transferable deposits	Includes no accounts for card-based e-money.
<i>of which:</i> number of internet/PC-linked overnight transferable deposits	Includes no accounts for card-based e-money.

Table 6 – Payment card functions and accepting devices

Cards with a payment function (except cards with an e-money function)	From reference period 2007 until reference period 2013 payments with debit and credit cards in Tables 7 and 8 include transactions with specific non-rechargeable retailer cards. However, the item does not include the number of the underlying cards.
Cards with a delayed debit function	Values are not available before 2007, but included in item "Cards with a payment function".
Cards with a credit function	Values are not available before 2007, but included in item "Cards with a payment function".
Cards with a debit and/or delayed debit function	Cards can be clearly distinguished by function since 2007.
Cards with a credit and/or delayed debit function	Cards can be clearly distinguished by function since 2007.

Cards with an e-money function which have been loaded at least once	Until reference period 2013 only cards with an e-money function which are credit balanced at the end of the period. Values are not available before 2007.

Terminals provided by resident PSPs

ATMs: of which: ATMs with a credit transfer function	Values are not available before 2007.
POS terminals located in the reporting country	Only EFTPOS terminals. Only active terminals were counted (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK) and encompasses only terminals with reference to the German scheme "Girocard".
E-money card-loading/unloading terminals located in the reporting country	Data for 2004 and 2005 is estimated and collected by Deutsche Kreditwirtschaft (DK) until reference period 2006 and since 2014.
E-money card-accepting terminals located in the reporting country	Only active terminals were counted (terminals with at least one transaction in the reference period). Data collected by Deutsche Kreditwirtschaft (DK).

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

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

Transactions per type of payment service

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

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

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

Until 2013 payments with debit and credit cards included transactions with specific non-rechargeable retailer cards.

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

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

Transactions per type of terminal

Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	Up to 2006, transactions with cards issued in the country at terminals in and outside the country.
ATM cash deposits	Values are not available before 2007.
POS transactions (irrespective of type of card used)	Includes e-money card purchase until reference year 2013.
E-money card loading/unloading transactions	From 2007 to 2013, only includes loading transactions.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Owing to lack of information, data are not submitted until 2013.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	Values are not available before 2007.
ATM cash deposits	Owing to lack of information, data are not submitted until 2013.
E-money card loading/unloading transactions	Owing to lack of information, data are not submitted until 2013.
E-money card payment transactions	Owing to lack of information, data are not submitted until 2013.

Table 9 – Participation in selected interbank funds transfer systems

TARGET component: TARGET2	Up to 19 November 2007, Slovenia, Malta and Cyprus were included as direct members. Until January 2016 Croatia is not included as a direct member.
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Indirect participants	Since 2007 only registered indirect participants have been counted.
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**Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and
Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: TARGET2	Due to the migration from TARGET to TARGET2 on 19 November 2007 there are significant breaks in time series. Up to 19 November 2007, traffic from Slovenia, Malta and Cyprus were included here. Until January 2016 Croatia is not included as a direct member.
Number of participants	With the end of the transition period in 2013, many indirect participants decided to participate directly.
Card Payments (except e-money transactions)	Only card transactions based on the SEPA Card Clearing format developed by the Berlin Group (mainly Girocard transactions).
Direct debits	Direct debits based on SEPA format.
Other payment instruments	Includes domestic non-SEPA direct debits and other payment instruments which are technically processed like direct debits, such as debit card payments, ATM transactions, e-money payments and cheques.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	80,275.0	80,426.0	80,646.0	80,983.0	81,681.0
GDP (EUR billions)	2,703.12	2,758.26	2,826.24	2,923.93	3,032.82
GDP per capita (EUR)	33,673	34,296	35,045	36,105	37,130
HICP (annual percentage changes)	2.5	2.1	1.6	0.8	0.1

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	1,239,523.00	1,442,252.00	1,533,200.00	1,639,253.00	1,849,869.00
<i>of which:</i>					
Transferable deposits	647,702.00	783,561.00	819,527.00	910,995.00	1,086,943.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	38,276.00	48,760.00	56,071.00	63,292.00	62,142.00
Outstanding value on e-money storages issued by MFIs	69.00	81.00	84.00	102.00	103.00
<i>of which:</i>					
Hardware-based electronic money	69.00	81.00	84.00	102.00	103.00
Software-based electronic money	-	-	-	0.00	0.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	156,176.01	214,321.33	86,077.69	90,253.29	224,410.56
Overnight deposits held at other credit institutions (in EUR, end of period)	332,623.00	387,874.00	389,149.00	404,581.00	376,469.00
of which:					
Transferable deposits at other MFIs (end of period)	103,429.00	119,193.00	93,681.00	124,526.00	125,765.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	44,861.66	71,816.78	31,574.16	44,096.94	52,106.80
Intraday borrowing from the central bank	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	47	41	41	41	35
Number of overnight deposits (thousands)	23.55	23.32	23.29	23.27	23.04
Value of overnight deposits (EUR millions)	5,836.00	40,441.00	10,802.00	10,095.00	74,356.00
of which:					
Value of transferable deposits (EUR millions)	5,836.00	40,441.00	10,802.00	10,096.00	74,356.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	1,903	1,867	1,842	1,808	1,774
Number of offices	39,596	38,132	38,021	37,090	36,291
Number of overnight deposits (thousands)	-	-	-	148,620.81	144,998.04
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	75,657.61	78,801.55
Number of transferable overnight deposits (thousands)	95,660.72	96,835.10	98,488.38	102,276.86	99,457.69
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	48,206.20	50,601.26	54,238.06	56,720.54	59,895.46
Value of overnight deposits (EUR millions)	1,260,422.00	1,413,588.00	1,527,850.00	1,630,568.00	1,776,083.00
of which:					
Value of transferable deposits (EUR millions)	641,866.00	743,120.00	808,725.00	900,899.00	1,012,587.00
Number of payment accounts (thousands)	-	-	-	114,123.13	110,503.12
Number of e-money accounts (thousands)	-	-	-	745.53	674.65
Outstanding value on e-money storages issued (EUR millions)	-	-	-	110.96	71.10
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	1,792	1,758	1,734	1,698	1,666
Number of offices	39,363	37,892	37,776	36,831	36,032
Value of overnight deposits (EUR millions)	1,217,286.00	1,353,070.00	1,454,920.00	1,545,993.00	1,680,916.00
Branches of euro area-based credit institutions					
Number of institutions	66	65	63	64	60
Number of offices	154	169	166	182	176
Value of overnight deposits (EUR millions)	26,094.00	32,123.00	43,510.00	55,320.00	70,731.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	26	25	25	27	29
Number of offices	52	41	47	46	48
Value of overnight deposits (EUR millions)	14,021.00	25,744.00	25,230.00	24,028.00	18,283.00
Branches of non-EEA-based credit institutions					
Number of institutions	19	19	20	19	19
Number of offices	27	30	32	31	35
Value of overnight deposits (EUR millions)	3,021.00	2,651.00	4,190.00	5,227.00	6,153.00
Electronic money institutions					
Number of institutions	2	3	4	3	6
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	0.00	0.00
Other payment service providers					
Number of institutions	38	47	46	45	47
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	7.44	7.48
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	1,221.23
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	1,944	1,918	1,893	1,857	1,828
Number of offices	39,643	38,173	38,062	37,131	36,326
Number of overnight deposits (thousands)	-	-	-	148,651.52	145,028.56
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	75,657.61	78,801.55
Value of overnight deposits (EUR millions)	1,266,258.00	1,454,029.00	1,538,652.00	1,640,663.00	1,850,439.00
Number of payment accounts (thousands)	-	-	-	115,335.45	.
Number of e-money accounts (thousands)	-	-	-	.	.
Outstanding value on e-money storages issued (EUR millions)	-	-	-	110.96	71.10
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	-
of which:					
Number of payment institutions providing services through an established branch	-	-	-	-	-
Number of payment institutions providing services through an agent	-	-	-	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	132,700.55	135,344.14	137,227.09	145,243.57	146,674.95
Cards with a payment function (except cards with an e-money function only)	130,096.63	133,188.18	133,852.03	135,444.66	138,851.82
of which:					
Cards with a debit function	103,957.38	105,593.64	105,169.26	104,132.06	105,744.85
Cards with a delayed debit function	22,680.80	23,909.57	24,780.69	26,907.67	28,138.12
Cards with a credit function	3,458.46	3,684.98	3,902.08	4,404.93	4,968.84
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	96,509.85	97,990.02	98,961.78	94,868.67	91,393.06
Cards on which e-money can be stored directly	.	.	.	94,502.30	90,898.42
Cards which give access to e-money stored on e-money accounts	.	.	.	366.37	494.64
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	3,467.13	3,466.92	3,507.11	4,018.66	2,974.07
Total number of cards (irrespective of the number of functions on the card)	140,575.49	141,868.74	143,114.01	149,199.69	151,084.47
of which:					
Cards with a combined debit, cash and e-money function	88,533.74	88,785.50	90,054.29	93,618.55	89,362.70
Terminals provided by resident PSPs					
ATMs	84.10	82.61	82.76	86.72	85.89
Located in the reporting country	.	.	.	86.71	85.89
Located abroad	.	.	-	0.01	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	56.41	56.03	56.04	57.74	57.87
Located in the reporting country	.	.	.	57.74	57.87
Located abroad	.	.	-	0.00	0.00
ATMs with a credit transfer function	28.63	26.93	27.38	27.84	27.69
Located in the reporting country	.	.	.	27.84	27.68
Located abroad	.	.	-	0.00	0.01
POS terminals	710.91	720.00	743.62	1,147.22	1,128.72
Located in the reporting country	.	.	.	1,034.56	998.85
Located abroad	.	.	-	112.66	129.87
POS terminals					
of which:					
EFTPOS terminals	710.91	720.00	743.62	766.37	784.20
Located in the reporting country	.	.	.	654.38	662.22
Located abroad	.	.	-	111.99	121.98
E-money card POS terminals	.	.	-	419.66	387.72
Located in the reporting country	.	.	.	419.66	387.72
Located abroad	.	.	-	0.00	0.00
E-money card terminals	288.73	272.44	271.32	480.17	448.83
Located in the reporting country	.	.	.	480.17	448.83
Located abroad	.	.	-	0.00	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	52.64	53.83	53.90	60.51	61.12
Located in the reporting country	.	.	.	60.51	61.12
Located abroad	.	.	-	0.00	0.00
E-money card accepting terminals	236.09	218.60	217.42	419.66	387.72
Located in the reporting country	.	.	.	419.66	387.72
Located abroad	.	.	-	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	6,072.48	6,151.03	6,217.39	5,974.96	6,000.95
Domestic	.	.	.	5,849.03	5,868.98
Cross-border	.	.	-	125.93	131.97
Credit transfers					
Initiated in paper-based form	896.46	847.20	816.08	757.49	609.05
Initiated electronically	5,176.02	5,303.82	5,401.32	5,217.46	5,391.90
Initiated in a file/batch	.	.	.	2,552.21	2,646.61
Initiated on a single payment basis	.	.	.	2,665.25	2,745.29
of which (memorandum item):					
Online banking based e-payments	.	.	.	232.32	245.50
Credit transfers					
of which:					
Non-SEPA	.	.	.	232.68	77.51
Cross-border credit transfers received	.	.	.	99.01	119.37
Direct debits	8,648.30	8,809.46	9,676.40	8,673.99	9,939.29
Domestic	.	.	.	8,608.92	9,830.14
Cross-border	.	.	-	65.07	109.15
Direct debits					
Initiated in a file/batch	.	.	.	7,159.73	8,238.09
Initiated on a single payment basis	.	.	.	1,514.26	1,701.21
Direct debits					
of which:					
Non-SEPA	.	.	.	3,345.25	3,245.22
Cross-border direct debits received	.	.	.	36.92	78.49
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2,941.42	3,182.20	3,632.84	3,353.05	3,650.40
Domestic card payments	.	.	.	2,940.67	3,079.56
Cross-border card payments	.	.	-	412.38	570.84
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2,399.67	2,579.08	2,885.33	2,566.10	2,695.27
Payments with cards with a delayed debit function	501.22	559.72	681.54	710.19	867.84
Payments with cards with a credit function	40.53	43.40	65.97	76.76	87.29
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	2,981.24	3,256.47
Payments initiated remotely	.	.	.	371.82	393.93
E-money payment transactions with e-money issued by resident PSPs	35.92	33.60	31.76	34.17	31.64
Domestic	.	.	.	33.26	30.22
Cross-border	.	.	-	0.91	1.43
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	35.92	33.60	31.76	32.09	28.56
With e-money accounts	-	-	-	2.08	3.08
of which:					
Accessed through a card	.	.	.	1.00	1.38
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
Cheques	40.61	34.41	31.33	29.87	21.18
Domestic	.	.	.	27.89	20.39
Cross-border	.	.	.	1.98	0.79
Cross-border cheques received	.	.	.	0.09	0.27
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	17,738.73	18,210.69	19,589.73	18,066.34	19,643.46
Domestic	.	.	.	17,459.77	18,829.29
Cross-border	539.26	644.03	815.62	606.57	814.17
Total cross-border transactions received (excluding card payments)	69.09	74.75	84.64	136.04	198.16
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	983.56	918.14
Debits from the accounts by simple book entry	-	-	-	2,725.09	2,876.54
Money remittances	.	.	-	13.03	13.53
Domestic	.	.	.	4.06	3.29
Cross-border	.	.	-	8.97	10.24
Cross-border money remittances received	.	.	.	0.40	0.58
Transactions via telecommunication, digital or IT device	.	.	.	91.36	102.74
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	104.80	116.85
Domestic	.	.	.	104.39	116.27
Cross-border	.	.	.	0.40	0.58

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	4,892.34	5,124.73	5,471.20	5,169.65	5,527.27
At terminals located in the reporting country	.	.	.	5,160.24	5,518.42
At terminals located abroad	.	.	-	9.41	8.86
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	2,097.47	2,127.64	2,115.00	2,039.50	2,185.60
At terminals located in the reporting country	.	.	.	2,039.50	2,185.56
At terminals located abroad	.	.	-	0.00	0.05
ATM cash deposits (except e-money transactions)	73.60	83.64	94.69	110.83	173.61
At terminals located in the reporting country	.	.	.	110.48	173.61
At terminals located abroad	.	.	-	0.35	0.00
POS transactions (except e-money transactions)	2,714.85	2,907.25	3,254.87	2,990.93	3,137.84
At terminals located in the reporting country	.	.	.	2,981.88	3,129.03
At terminals located abroad	.	.	-	9.06	8.81
E-money card-loading/unloading transactions	6.42	6.20	6.63	5.35	3.99
At terminals located in the reporting country	.	.	.	5.35	3.99
At terminals located abroad	.	.	-	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	23.04	26.24
At terminals located in the reporting country	.	.	.	23.04	26.24
At terminals located abroad	.	.	-	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	416.00	373.17
At terminals located in the reporting country	.	.	.	201.38	172.62
At terminals located abroad	.	.	-	214.63	200.54
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	37.40	28.54
At terminals located in the reporting country	.	.	.	30.45	26.82
At terminals located abroad	.	.	-	6.95	1.72
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	-	0.00	0.00
POS transactions (except e-money transactions)	-	-	-	378.55	344.59
At terminals located in the reporting country	.	.	.	170.87	145.77
At terminals located abroad	.	.	-	207.68	198.82
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	-	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.05	.
At terminals located in the reporting country	.	.	.	0.05	.
At terminals located abroad	.	.	-	0.00	.

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	304.00	351.23	453.30	418.26	352.90
At terminals located in the reporting country	.	.	.	189.90	65.41
At terminals located abroad	.	.	-	228.35	287.49
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	41.51	42.68	43.57	43.17	51.78
At terminals located in the reporting country	.	.	.	6.58	6.75
At terminals located abroad	.	.	-	36.60	45.03
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	-	0.00	0.00
POS transactions (except e-money transactions)	262.49	308.55	409.74	375.07	301.10
At terminals located in the reporting country	.	.	.	183.32	58.64
At terminals located abroad	.	.	-	191.75	242.46
E-money card-loading/unloading transactions	-	-	-	0.00	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	-	0.00	.
E-money payment transactions with cards with an e-money function	.	.	-	0.01	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	-	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	11.24	14.44
OTC cash withdrawals	279.91	257.36	237.78	241.28	206.79
OTC cash deposits	206.01	190.24	177.25	159.34	148.04

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	57,082.06	58,042.07	56,981.53	49,458.30	52,372.45
Domestic	.	.	.	39,492.91	42,106.30
Cross-border	.	.	-	9,965.39	10,266.15
Credit transfers					
Initiated in paper-based form	5,869.27	5,842.71	5,219.00	3,179.42	3,550.87
Initiated electronically	51,212.80	52,199.36	51,762.53	46,278.88	48,821.58
Initiated in a file/batch	.	.	.	20,704.31	18,067.28
Initiated on a single payment basis	.	.	.	25,574.57	30,754.30
of which (memorandum item):					
Online banking based e-payments	.	.	.	538.95	454.21
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	30,635.31	34,788.32
Cross-border credit transfers received	.	.	.	15,101.25	15,058.70
Direct debits	13,287.07	13,225.05	13,349.97	3,209.06	3,858.06
Domestic	.	.	.	3,073.91	3,696.94
Cross-border	.	.	-	135.15	161.12
Direct debits					
Initiated in a file/batch	.	.	.	2,256.63	2,965.67
Initiated on a single payment basis	.	.	.	952.43	892.39
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	945.13	1,121.00
Cross-border direct debits received	.	.	.	410.72	544.09
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	186.83	198.33	223.58	237.92	243.25
Domestic card payments	.	.	.	200.13	200.22
Cross-border card payments	.	.	-	37.79	43.03
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	137.89	145.89	163.10	159.17	159.02
Payments with cards with a delayed debit function	45.80	49.16	56.02	73.61	78.53
Payments with cards with a credit function	3.14	3.28	4.45	5.14	5.70
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	199.88	213.32
Payments initiated remotely	.	.	.	38.04	29.93
E-money payment transactions with e-money issued by resident PSPs	0.12	0.12	0.11	0.44	0.49
Domestic	.	.	.	0.40	0.40
Cross-border	.	.	-	0.04	0.08
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.12	0.12	0.11	0.19	0.11
With e-money accounts	-	-	-	0.25	0.37
of which:					
Accessed through a card	.	.	.	0.12	0.17
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
Cheques	251.98	226.94	201.37	171.46	153.13
Domestic	.	.	.	165.25	149.16
Cross-border	.	.	.	6.21	3.96
Cross-border cheques received	.	.	.	0.77	2.60
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	70,808.07	71,692.51	70,756.55	53,077.19	56,627.38
Domestic	.	.	.	42,932.60	46,153.02
Cross-border	10,883.34	11,683.81	10,229.07	10,144.59	10,474.35
Total cross-border transactions received (excluding card payments)	14,435.82	15,342.56	15,073.44	15,512.74	15,605.40
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	8,273.24	10,425.19
Debits from the accounts by simple book entry	-	-	-	9,592.53	9,039.27
Money remittances	.	.	-	155.49	155.14
Domestic	.	.	.	154.37	153.51
Cross-border	.	.	-	1.13	1.62
Cross-border money remittances received	.	.	.	0.44	0.53
Transactions via telecommunication, digital or IT device	.	.	.	61.40	71.66
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	217.34	227.32
Domestic	.	.	.	216.89	226.79
Cross-border	.	.	.	0.44	0.53

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	561.19	589.05	622.12	642.39	656.17
At terminals located in the reporting country	.	.	.	640.45	655.03
At terminals located abroad	.	.	-	1.93	1.13
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	333.09	342.27	345.15	338.11	367.24
At terminals located in the reporting country	.	.	.	338.11	367.24
At terminals located abroad	.	.	-	0.00	0.01
ATM cash deposits (except e-money transactions)	62.50	71.98	82.65	91.56	104.27
At terminals located in the reporting country	.	.	.	91.29	104.27
At terminals located abroad	.	.	-	0.27	0.00
POS transactions (except e-money transactions)	165.42	174.62	194.16	212.36	184.45
At terminals located in the reporting country	.	.	.	210.70	183.32
At terminals located abroad	.	.	-	1.66	1.13
E-money card-loading/unloading transactions	0.19	0.18	0.16	0.29	0.13
At terminals located in the reporting country	.	.	.	0.29	0.13
At terminals located abroad	.	.	-	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.07	0.08
At terminals located in the reporting country	.	.	.	0.07	0.08
At terminals located abroad	.	.	-	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	47.05	35.68
At terminals located in the reporting country	.	.	.	20.29	17.74
At terminals located abroad	.	.	-	26.75	17.95
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	6.58	4.64
At terminals located in the reporting country	.	.	.	5.59	4.40
At terminals located abroad	.	.	-	0.99	0.24
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	-	0.00	0.00
POS transactions (except e-money transactions)	-	-	-	40.47	31.04
At terminals located in the reporting country	.	.	.	14.70	13.34
At terminals located abroad	.	.	-	25.77	17.71
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	-	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	-	0.00	.

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	30.53	32.35	38.19	40.85	32.98
At terminals located in the reporting country	.	.	.	10.77	3.91
At terminals located abroad	.	.	-	30.08	29.06
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	9.00	8.52	8.66	8.56	9.41
At terminals located in the reporting country	.	.	.	0.84	0.95
At terminals located abroad	.	.	-	7.72	8.46
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	-	0.00	0.00
POS transactions (except e-money transactions)	21.53	23.83	29.53	32.29	23.57
At terminals located in the reporting country	.	.	.	9.93	2.97
At terminals located abroad	.	.	-	22.35	20.60
E-money card-loading/unloading transactions	-	-	-	0.00	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	-	0.00	.
E-money payment transactions with cards with an e-money function	.	.	-	0.00	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	-	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	1.67	2.43
OTC cash withdrawals	329.48	310.78	295.70	251.57	253.92
OTC cash deposits	566.15	539.78	505.44	459.16	459.61

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

9. Participation in selected payment systems

(end of period)

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-Bundesbank					
Number of participants	2,745	2,744	874	944	865
of which:					
Direct participants	280	283	644	719	719
of which:					
Credit institutions	273	276	637	712	713
Central bank	1	1	1	1	1
Other direct participants	6	6	6	6	5
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	6	6	6	6	5
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	2,465	2,461	230	225	146
RETAIL SYSTEM: RPS					
Number of participants	212	204	202	175	182
of which:					
Direct participants	212	204	202	175	182
of which:					
Credit institutions	211	203	201	171	178
Central bank	1	1	1	4	4
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-Bundesbank					
Credit transfers and direct debits	43.85	43.81	44.40	41.30	44.70
of which:					
Credit transfers and direct debits within the same TARGET component	32.61	31.88	31.83	29.60	32.30
Credit transfers and direct debits to another TARGET component	11.24	11.93	12.56	11.70	12.40
of which:					
Credit transfers and direct debits to a euro area TARGET component	10.71	11.43	11.93	11.19	11.90
Credit transfers and direct debits to a non-euro area TARGET component	0.53	0.50	0.63	0.51	0.52
Concentration ratio in terms of volume (percentages)	50.00	50.10	50.00	49.20	52.50
RETAIL SYSTEM: RPS					
Total transactions	2,690.06	2,817.08	3,115.51	4,075.26	3,821.95
Domestic	2,690.06	2,817.08	3,115.51	4,036.10	3,764.14
Cross-border	.	.	.	39.16	57.81
Credit transfers	1,094.67	1,098.99	1,214.42	1,652.67	1,364.81
Domestic	1,094.67	1,098.99	1,214.42	1,620.80	1,332.65
Cross-border	.	.	.	31.87	32.16
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	1,094.67	1,098.99	1,214.42	1,652.77	1,364.81
Direct debits	0.13	1.12	80.24	1,458.62	1,522.51
Domestic	0.13	1.12	80.24	1,451.33	1,496.85
Cross-border	.	.	.	7.29	25.66
Card payments (except e-money transactions)	-	-	-	-	227.57
Domestic	.	.	.	-	227.57
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	1,595.26	1,716.97	1,820.85	964.00	707.07
Domestic	1,595.26	1,716.97	1,820.85	964.00	707.07
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	31.50	32.00	29.30	38.90	51.80

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-Bundesbank					
Credit transfers and direct debits	252,915.18	275,656.97	224,328.70	169,144.95	204,855.17
of which:					
Credit transfers and direct debits within the same TARGET component	192,668.09	218,152.54	171,489.62	116,005.81	152,715.59
Credit transfers and direct debits to another TARGET component	60,247.09	57,504.42	52,839.08	53,139.14	52,139.58
of which:					
Credit transfers and direct debits to a euro area TARGET component	58,362.51	55,682.69	50,451.85	51,220.65	50,222.95
Credit transfers and direct debits to a non-euro area TARGET component	1,884.58	1,821.74	2,387.24	1,918.49	1,916.63
Concentration ratio in terms of value (percentages)	33.10	28.90	29.50	26.20	45.80
RETAIL SYSTEM: RPS					
Total transactions	2,412.34	2,511.11	2,741.43	3,478.92	3,188.98
Domestic	2,412.34	2,511.11	2,741.43	3,286.87	2,987.95
Cross-border	.	.	.	192.05	201.03
Credit transfers	1,513.08	1,608.08	1,817.73	2,441.00	2,221.31
Domestic	1,513.08	1,608.08	1,817.73	2,258.71	2,032.41
Cross-border	.	.	.	182.29	188.90
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	1,513.08	1,608.08	1,817.73	2,441.00	2,221.31
Direct debits	2.69	6.02	96.39	813.14	791.65
Domestic	2.69	6.02	96.39	803.38	779.51
Cross-border	.	.	.	9.76	12.13
Card payments (except e-money transactions)	-	-	-	-	15.56
Domestic	.	.	.	-	15.56
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	896.57	897.01	827.31	224.79	160.46
Domestic	896.57	897.01	827.31	224.79	160.46
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	18.10	14.50	18.40	44.80	57.40

GENERAL NOTES: ESTONIA

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2011, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2011, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

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

Table 4 – Banknotes and coins Refer to Table 3 in the “Euro area aggregate data” section.

Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Includes payment institutions only.
Number of overnight transferable deposits	For 2010 and 2011 the number of overnight deposits was indicated here, as data on overnight transferable deposits was not available. As of 2012 the actual number of overnight transferable deposits is collected from the credit institutions.
Electronic money institutions	
Number of institutions	Not applicable. There are currently no “Electronic money institutions” in Estonia.

Outstanding value on e-money storages issued by electronic money institutions	Not applicable.
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The list of cross-border payment institutions (latest available data) can be found on the Estonian Financial Supervision Authority website at <http://www.fi.ee/index.php?id=12634>.

Table 6 – Payment card functions and accepting devices

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

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

Number of payments with cards with: <ul style="list-style-type: none"> – debit function – delayed debit function – credit function – debit or delayed debit function – credit or delayed debit function 	Such data were not collected prior to 2004. Since card payments (and card business in general) developed very rapidly in the period from 2004 to 2010, it is not possible to give an adequate estimation using growth rates for this period or other simple estimation methods.
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Table 8 – Payment and terminal transactions involving non-MFIs: value of transactions [up to 2013]

Transactions per type of payment instrument	
Credit transfers	Interest payments by banks to their customers are not included. Includes disbursements of loans to the current accounts of banks' customers.
Direct debits	Excludes banking fees. Includes bank customers' repayment of loans from their current accounts. Since 2015, classical direct debit has not existed as an instrument in Estonia. Until 2014, other debit-type payments were also included here (e.g. amounts collected by law enforcement officers). As such payments are often very large, this resulted in very high average amounts of direct debits for Estonia). Since 2015, such payments have been included in “Other payment instruments”.
Card payments with cards issued in the country (except cards with an e-money function)	

<i>of which:</i> payments with cards with a debit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
<i>of which:</i> payments with cards with a delayed debit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
<i>of which:</i> payments with cards with a credit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
E-money purchase transactions	Not applicable.
<i>of which:</i> with cards with an e-money function	Not applicable.
<i>of which:</i> with other e-money storages	Not applicable.
Other payment instruments	The value of "Other payment instruments" decreased dramatically in 2004 owing to improvements in the reporting system (for example, conditional credit orders that were previously reported as "Unidentified payments" have been reported as "Credit transfers" since 2004). Since 2015, other debit-type payments (such as amounts collected/debited by law enforcement officers) have also been included here. Such payments were previously included in "Direct debits".

Transactions per type of terminal

a) Transactions at terminals located in the country with cards issued in the country

E-money card-loading/unloading transactions	Not applicable.
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b) Transactions at terminals located in the country with cards issued outside the country

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

c) Transactions at terminals located outside the country with cards issued in the country

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.
Value of payments with cards with: <ul style="list-style-type: none"> – debit function – delayed debit function – credit function – debit or delayed debit function – credit or delayed debit function 	Such data were not collected prior to 2004. Since card payments (and card business in general) developed very rapidly in the period from 2004 to 2010, it is not possible to give an adequate estimation using growth rates for this period or other simple estimation methods.

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

Estonian PSPs did not own terminals or ATMs abroad until 2015.

Table 9 – Participation in selected payment systems

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

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

Changes in 2011 for LVPS:

Estonian RTGS – closed in December 2010.

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

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

TARGET COMPONENT: TARGET2-Eesti**LVPS: EP RTGS**

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

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

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

Changes in 2011 for LVPS:

Estonian RTGS – closed since December 2010

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

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

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	1,329.7	1,325.2	1,320.2	1,315.8	1,313.3
GDP (EUR billions)	16.67	17.93	18.89	19.76	20.25
GDP per capita (EUR)	12,535	13,534	14,309	15,016	15,420
HICP (annual percentage changes)	5.1	4.2	3.2	0.5	0.1

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	6,258.26	8,045.45	9,032.74	10,667.97	12,043.00
<i>of which:</i>					
Transferable deposits	4,518.00	5,775.00	6,608.00	9,439.00	10,612.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	1,074.92	1,368.05	1,472.65	1,697.60	1,975.00
Outstanding value on e-money storages issued by MFIs	-	-	-	-	-
<i>of which:</i>					
Hardware-based electronic money	-	-	-	-	-
Software-based electronic money	-	-	-	-	-

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	363.96	375.49	398.01	266.06	2,298.88
Overnight deposits held at other credit institutions (in EUR, end of period)	767.84	760.94	910.60	1,250.00	83.00
of which:					
Transferable deposits at other MFIs (end of period)	76.00	153.00	65.00	239.00	83.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0.00	13.90	5.00	47.14	75.00
Intraday borrowing from the central bank	-	0.00	0.95	0.75	0.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.01	0.01	0.02	0.02	0.03
Value of overnight deposits (EUR millions)	8.02	10.01	12.01	9.00	12.00
of which:					
Value of transferable deposits (EUR millions)	8.00	10.00	12.00	9.00	12.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	17	16	35	35	37
Number of offices	193	163	160	364	322
Number of overnight deposits (thousands)	2,763.10	2,233.72	2,283.40	2,315.93	2,170.65
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,097.09	1,736.34	1,791.74	1,867.77	1,823.91
Number of transferable overnight deposits (thousands)	.	2,225.76	2,276.01	2,310.98	2,170.65
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	.	1,729.72	1,784.81	1,862.82	1,829.00
Value of overnight deposits (EUR millions)	6,250.13	8,036.39	8,973.67	10,636.37	12,014.00
of which:					
Value of transferable deposits (EUR millions)	4,510.00	5,765.00	6,596.00	9,430.00	10,600.00
Number of payment accounts (thousands)	.	.	0.00	2,311.09	2,165.96
Number of e-money accounts (thousands)	.	.	-	-	-
Outstanding value on e-money storages issued (EUR millions)	.	.	-	-	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	7	8	25	25	27
Number of offices	150	107	109	316	282
Value of overnight deposits (EUR millions)	5,025.77	6,032.13	6,768.95	8,072.96	9,673.00
Branches of euro area-based credit institutions					
Number of institutions	3	2	1	1	1
Number of offices	1	2	1	1	1
Value of overnight deposits (EUR millions)	17.58	21.59	4.49	7.16	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	7	5	5	5	5
Number of offices	40	33	31	29	23
Value of overnight deposits (EUR millions)	1,194.87	1,817.74	2,034.14	2,258.36	1,926.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	1	4	4	4
Number of offices	2	21	19	18	16
Value of overnight deposits (EUR millions)	11.91	164.93	166.09	297.89	.
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	.	-	-	-
Number of e-money accounts (thousands)	.	.	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	27	27	11	9	11
Number of offices	336	297	269	21	22
Number of overnight deposits (thousands)	-	-	-	49.33	61.85
Value of overnight deposits (EUR millions)	0.32	0.38	1.03	0.00	0.00
Number of payment accounts (thousands)	.	.	34.39	49.33	61.85
Number of e-money accounts (thousands)	.	.	-	-	-
Outstanding value on e-money storages issued (EUR millions)	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	45	44	47	45	49
Number of offices	530	461	430	386	345
Number of overnight deposits (thousands)	2,763.10	2,233.73	2,283.42	2,365.28	2,232.52
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,097.09	1,736.34	1,791.74	1,867.77	1,823.91
Value of overnight deposits (EUR millions)	6,258.46	8,046.78	8,986.71	10,645.37	12,026.00
Number of payment accounts (thousands)	.	.	34.39	2,360.42	2,227.80
Number of e-money accounts (thousands)	.	.	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	-	-	-
of which:					
Number of payment institutions providing services through an established branch	.	.	-	-	-
Number of payment institutions providing services through an agent	.	.	-	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	1,776.28	1,791.65	1,797.41	1,820.81	1,835.30
Cards with a payment function (except cards with an e-money function only)	1,778.06	1,787.33	1,790.79	1,814.44	1,829.35
of which:					
Cards with a debit function	1,408.71	1,431.70	1,442.84	1,470.61	1,491.69
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	369.36	355.63	347.94	343.83	337.66
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	1,784.99	1,794.41	1,797.41	1,820.81	1,835.30
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	0.88	0.83	0.77	0.72	0.80
Located in the reporting country	-	-	-	0.72	0.80
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	0.81	0.76	0.71	0.70	0.80
Located in the reporting country	-	-	-	0.70	0.80
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	0.78	0.73	0.67	0.62	-
Located in the reporting country	-	-	-	0.62	-
Located abroad	-	-	-	-	-
POS terminals	29.77	27.16	27.46	28.76	31.68
Located in the reporting country	-	-	-	28.76	31.60
Located abroad	-	-	-	-	0.08
POS terminals					
of which:					
EFTPOS terminals	29.72	27.12	27.43	28.75	31.68
Located in the reporting country	-	-	-	28.75	31.60
Located abroad	-	-	-	-	0.08
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	97.33	102.10	107.22	131.25	136.39
Domestic	.	.	.	125.78	132.54
Cross-border	.	.	.	5.48	3.85
Credit transfers					
Initiated in paper-based form	1.74	1.85	1.58	1.05	0.89
Initiated electronically	95.59	100.25	106.66	130.21	135.51
Initiated in a file/batch	.	.	.	7.81	15.50
Initiated on a single payment basis	.	.	.	122.39	120.01
of which (memorandum item):					
Online banking based e-payments	.	.	.	1.39	15.38
Credit transfers					
of which:					
Non-SEPA	.	.	.	13.35	0.84
Cross-border credit transfers received	.	.	.	2.96	3.55
Direct debits	18.87	19.50	5.04	2.24	-
Domestic	.	.	.	2.24	-
Cross-border	.	.	.	-	-
Direct debits					
Initiated in a file/batch	.	.	.	0.00	-
Initiated on a single payment basis	.	.	.	2.24	-
Direct debits					
of which:					
Non-SEPA	.	.	.	2.00	-
Cross-border direct debits received	.	.	.	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	197.39	212.45	226.56	246.95	264.14
Domestic card payments	.	.	.	227.80	244.01
Cross-border card payments	.	.	.	19.15	20.13
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	179.14	193.49	206.64	222.92	239.79
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	18.25	18.94	19.92	23.40	24.36
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	241.38	243.78
Payments initiated remotely	.	.	.	4.94	0.23
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	0.00	0.00	0.00	-	0.00
Domestic	.	.	.	-	0.00
Cross-border	.	.	.	-	-
Cross-border cheques received	.	.	.	0.00	.
Other payment services	0.00	0.00	0.00	0.00	1.59
Domestic	.	.	.	0.00	.
Cross-border	.	.	.	-	.
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	313.59	334.06	338.82	379.99	402.12
Domestic	.	.	.	357.14	378.14
Cross-border	14.99	13.64	13.92	22.85	23.98
Total cross-border transactions received (excluding card payments)	9.33	11.79	13.34	2.96	3.55
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	1.72
Debits from the accounts by simple book entry	-	-	-	-	97.96
Money remittances	.	.	-	-	0.32
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Cross-border money remittances received	.	.	.	-	.
Transactions via telecommunication, digital or IT device	.	.	.	0.00	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	229.72	244.96	258.46	271.58	286.04
At terminals located in the reporting country	.	.	.	271.58	286.04
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	41.24	39.92	38.86	37.58	37.05
At terminals located in the reporting country	.	.	.	37.58	37.05
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	3.85	4.18	4.42	4.74	5.21
At terminals located in the reporting country	.	.	.	4.74	5.21
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	184.64	200.85	215.18	228.87	243.78
At terminals located in the reporting country	.	.	.	228.87	243.78
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	8.84	10.98	12.15	13.63	14.99
At terminals located in the reporting country	.	.	.	13.63	14.99
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.20	1.27	1.28	1.28	1.28
At terminals located in the reporting country	.	.	.	1.28	1.28
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	7.64	9.71	10.87	12.35	13.71
At terminals located in the reporting country	.	.	.	12.35	13.71
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	14.33	12.81	12.64	13.69	15.59
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	13.69	15.59
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.13	1.21	1.25	1.25	1.31
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	1.25	1.31
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	13.20	11.60	11.38	12.51	14.26
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	12.51	14.26
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	0.00
OTC cash withdrawals	-	-	-	-	0.34
OTC cash deposits	-	-	-	-	0.73

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	157.09	194.36	228.08	203.60	181.12
Domestic	.	.	.	136.53	125.28
Cross-border	.	.	.	67.07	55.84
Credit transfers					
Initiated in paper-based form	9.20	12.08	12.58	7.91	7.93
Initiated electronically	147.89	182.28	215.50	195.68	173.19
Initiated in a file/batch	.	.	.	11.74	20.97
Initiated on a single payment basis	.	.	.	183.94	152.22
of which (memorandum item):					
Online banking based e-payments	.	.	.	0.69	0.81
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	99.99	64.61
Cross-border credit transfers received	.	.	.	66.29	54.79
Direct debits	1.73	8.56	10.17	9.13	-
Domestic	.	.	.	9.13	-
Cross-border	.	.	.	-	-
Direct debits					
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	9.13	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	3.89	-
Cross-border direct debits received	.	.	.	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	3.15	3.48	3.74	4.30	4.69
Domestic card payments	.	.	.	3.58	3.90
Cross-border card payments	.	.	.	0.72	0.79
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2.64	2.97	3.22	3.62	3.97
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	0.51	0.52	0.52	0.68	0.73
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	4.05	3.88
Payments initiated remotely	.	.	.	0.25	0.02
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	0.00	0.00	0.01	-	0.00
Domestic	.	.	.	-	0.00
Cross-border	.	.	.	-	-
Cross-border cheques received	.	.	.	0.00	.
Other payment services	0.00	0.00	0.00	0.00	9.55
Domestic	.	.	.	0.00	9.45
Cross-border	.	.	.	-	0.10
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	161.97	206.41	242.00	222.61	195.36
Domestic	.	.	.	154.65	138.64
Cross-border	47.75	55.14	71.43	67.96	56.72
Total cross-border transactions received (excluding card payments)	49.60	57.11	67.54	66.29	54.79
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	1.73
Debits from the accounts by simple book entry	-	-	-	-	5.34
Money remittances	.	.	-	-	0.79
Domestic	.	.	.	-	0.79
Cross-border	.	.	.	-	0.00
Cross-border money remittances received	.	.	.	-	.
Transactions via telecommunication, digital or IT device	.	.	.	0.00	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	6.86	7.64	8.23	8.81	9.44
At terminals located in the reporting country	.	.	.	8.81	9.44
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	3.04	3.25	3.41	3.49	3.59
At terminals located in the reporting country	.	.	.	3.49	3.59
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	1.13	1.34	1.49	1.72	1.97
At terminals located in the reporting country	.	.	.	1.72	1.97
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	2.69	3.05	3.33	3.61	3.88
At terminals located in the reporting country	.	.	.	3.61	3.88
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	0.53	0.63	0.67	0.73	0.72
At terminals located in the reporting country	.	.	.	0.73	0.72
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.18	0.21	0.22	0.22	0.22
At terminals located in the reporting country	.	.	.	0.22	0.22
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	0.35	0.42	0.46	0.51	0.50
At terminals located in the reporting country	.	.	.	0.51	0.50
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	0.62	0.61	0.59	0.64	0.71
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.64	0.71
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.15	0.18	0.19	0.20	0.21
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.20	0.21
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	0.47	0.44	0.41	0.44	0.49
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.44	0.49
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	.	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	0.00
OTC cash withdrawals	-	-	-	-	0.68
OTC cash deposits	-	-	-	-	2.01

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-EE					
Number of participants	18	17	16	15	15
of which:					
Direct participants	18	17	16	15	15
of which:					
Credit institutions	15	14	13	13	13
Central bank	1	1	1	1	1
Other direct participants	2	2	2	1	1
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	2	1	1
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): ESTA					
Number of participants	15	16	15	15	-
of which:					
Direct participants	15	16	15	15	-
of which:					
Credit institutions	13	14	13	13	-
Central bank	1	1	1	1	-
Other direct participants	1	1	1	1	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	1	1	1	1	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-EE					
Credit transfers and direct debits	0.09	0.09	0.11	0.16	0.00
of which:					
Credit transfers and direct debits within the same TARGET component	0.04	0.03	0.03	0.05	0.00
Credit transfers and direct debits to another TARGET component	0.05	0.06	0.07	0.11	0.00
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	0.05	0.11	0.00
Credit transfers and direct debits to a non-euro area TARGET component	-	-	0.02	0.00	0.00
Concentration ratio in terms of volume (percentages)	74.70	77.70	78.70	86.30	95.50
LVPS (NON-TARGET SYSTEM): ESTA (closed Jan. 2014)					
Total transactions	24.37	25.50	26.66	2.20	-
Domestic	.	.	.	2.20	-
Cross-border	.	.	.	-	-
Credit transfers	24.37	25.50	26.66	2.20	-
Domestic	.	.	.	2.20	-
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	24.37	25.50	26.66	2.20	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	98.00	97.20	96.30	96.30	-

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

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-EE					
Credit transfers and direct debits	314.27	361.67	274.28	248.38	157.77
of which:					
Credit transfers and direct debits within the same TARGET component	101.62	147.38	130.35	48.07	13.39
Credit transfers and direct debits to another TARGET component	212.65	214.29	143.93	200.31	144.38
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	130.26	198.15	132.83
Credit transfers and direct debits to a non-euro area TARGET component	-	-	13.67	2.16	11.55
Concentration ratio in terms of value (percentages)	86.20	80.30	85.90	92.80	91.00
LVPS (NON-TARGET SYSTEM): ESTA (closed Jan. 2014)					
Total transactions	31.09	33.81	35.86	3.14	-
Domestic	.	.	.	3.14	-
Cross-border	.	.	.	-	-
Credit transfers	31.09	33.81	35.86	3.14	-
Domestic	.	.	.	3.14	-
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	31.09	33.81	35.86	3.14	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	95.50	93.50	93.20	93.80	-

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

GENERAL NOTES: IRELAND

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). “Central government” data for demand deposit accounts are not included, as they are not collected separately.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

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

Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
Value of overnight deposits	Data prior to 2004 do not include interest-bearing central government accounts.

Credit institutions legally incorporated in the reporting country

Number of institutions	The increase in numbers is due to the reclassification of credit unions as credit institutions, effective as from 1 January 2009.
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Credit institutions irrespective of their legal incorporation

Value of overnight deposits	We are unable to publish breakdowns of values of overnight deposits owing to the possibility of respondents being identified.
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Other institutions offering payment services to non-MFIs

Number of institutions	An Post, the Irish postal service, provides a range of agency banking services on behalf of the customers of two Irish credit institutions.
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Electronic money institutions

Number of institutions	There are no e-money institutions in operation in Ireland.
Outstanding value on e-money storages issued by electronic money institutions	There are no e-money storage facilities available in Ireland.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers

Cards with an e-money function	There are no e-money schemes in operation in Ireland.
Total number of cards (irrespective of the number of functions on the card)	Data since 2007 represent the total number of cards in issue. Up to and including 2006, data did not represent the total number of cards in issue; rather, each function on a multifunction card was counted separately and aggregated.

Terminals provided by resident payment service providers

POS/EFTPOS terminals	Data represent the number of terminals that allow cardholders to use a card with a debit, credit or delayed debit function for payment purposes at a physical point of sale. Data since 2011 include both merchant-owned terminals and integrated POS systems. From 2011 data for manual imprinters are reported. Manual imprinters are commonly used as back-up to EFTPOS only – in the event of electrical or telecommunications disconnection or failure of the EFTPOS device to operate. Not all POS provided on a third-party basis are accounted for.
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Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]

Credit transfers	Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included
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	in this item.
SEPA-compliant credit transfers in 2013 volume (m)	10.94
SEPA-compliant credit transfers in 2013 value (m)	16,204.82
Direct debits	Data represent both customer and interbank transactions. Data on the volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards. It is possible that some book-entry transactions are included in this item.
SEPA-compliant direct debits in 2013 volume (m)	2.78
SEPA-compliant direct debits in 2013 value (m)	654.32
E-money purchase transactions	There are no e-money schemes in operation in Ireland.
Cheques	Data represent both customer and inter-bank transactions. The volume and value of intra-branch transactions were not available for the years up to and including 2004. These data are now available and have been included from 2005 onwards.

Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]

ATM cash withdrawals	Data under item a) may include some transactions from equivalent categories under items b) and c).
Cash advances at POS terminals	Prior to 2011 data related to Laser Card Services Ltd, the Irish-owned debit card scheme. Owing to a switch away from this scheme, data were not available in 2011. For 2012 the data were supplied by acquiring institutions operating in Ireland. Due to identifiable respondents these data are no longer published.

Table 9 – Participation in selected payment systems

TARGET COMPONENT: IRIS, TARGET2-IE

Indirect participants	The number under this heading relates to addressable IE BICs in TARGET2-IE.
IPCC	The Irish Paper Clearing Company Ltd (IPCC) maintains and operates a clearing and settlement system for domestic paper debits (i.e. cheques) and credits.
IRECC	The Irish Retail Electronic Payments Clearing Company (IRECC) maintained and operated a clearing and settlement system for domestic electronic payments until 31 July 2014, at which time it was wound up.
IRIS	IRIS ceased to operate with effect from 18 February 2008 when Ireland migrated to the TARGET2 system.

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

TARGET component: IRIS	
Transactions sent within the same TARGET component	The breakdowns for this item are not given as one component of transactions. Information between interbank and customer (i.e. details of the beneficiary) is

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

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	4,577.2	4,590.2	4,601.8	4,614.8	4,642.2
GDP (EUR billions)	173.07	175.75	180.21	193.16	255.82
GDP per capita (EUR)	37,812	38,289	39,160	41,856	55,106
HICP (annual percentage changes)	1.2	1.9	0.5	0.3	0.0

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	119,601.00	128,053.00	136,704.00	123,971.00	144,113.00
<i>of which:</i>					
Transferable deposits	66,416.00	74,595.00	68,389.00	73,731.00	93,852.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	25,539.00	28,499.00	27,819.00	20,925.00	20,145.00
Outstanding value on e-money storages issued by MFIs	-	-	-	.	.
<i>of which:</i>					
Hardware-based electronic money	-	-	-	.	.
Software-based electronic money	-	-	-	.	.

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	7,722.33	5,322.23	3,872.65	3,951.21	10,984.23
Overnight deposits held at other credit institutions (in EUR, end of period)	-	-	11,675.00	12,972.00	2,649.00
of which:					
Transferable deposits at other MFIs (end of period)	1,354.00	2,053.00	2,785.00	2,375.00	2,586.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	107,279.86	72,318.29	38,367.00	18,948.10	9,769.57
Intraday borrowing from the central bank	604.00	355.00	2,653.00	351.00	845.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.00	1.00	1.00	1.00	1.00
Value of overnight deposits (EUR millions)	15,572.00	19,636.00	10,261.00	6,811.00	13,718.00
of which:					
Value of transferable deposits (EUR millions)	15,594.00	19,658.00	10,278.00	6,812.00	13,719.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	481	472	456	446	416
Number of offices	1,586	1,438	1,402	1,122	1,191
Number of overnight deposits (thousands)	7,431.00	7,261.00	6,996.00	10,965.18	13,342.80
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,323.00	3,561.00	3,671.00	4,730.91	7,394.90
Number of transferable overnight deposits (thousands)	7,431.00	7,261.00	6,996.00	8,646.67	10,262.68
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	3,323.00	3,561.00	3,671.00	4,569.78	5,446.17
Value of overnight deposits (EUR millions)	104,028.00	104,028.00	127,016.00	117,167.00	131,845.00
of which:					
Value of transferable deposits (EUR millions)	50,822.00	54,937.00	58,111.00	66,919.00	80,133.00
Number of payment accounts (thousands)	.	.	.	7,087.29	7,954.94
Number of e-money accounts (thousands)	.	.	.	0.26	2.81
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	443	445	422	414	382
Number of offices	1,548	1,411	1,368	1,088	1,181
Value of overnight deposits (EUR millions)	.	.	.	.	.
Branches of euro area-based credit institutions					
Number of institutions	22	15	21	18	18
Number of offices	22	15	21	19	4
Value of overnight deposits (EUR millions)	.	.	.	.	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	15	11	12	13	14
Number of offices	15	11	12	14	6
Value of overnight deposits (EUR millions)	.	.	.	.	.
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	1	1	2
Number of offices	1	1	1	1	0
Value of overnight deposits (EUR millions)	.	.	.	.	.
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	-	.	.	-	-
Number of e-money accounts (thousands)	-	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	1	1	1	1	13
Number of offices	1,153	1,152	1,152	1,138	3
Number of overnight deposits (thousands)	-	-	-	0.00	0.00
Value of overnight deposits (EUR millions)	-	-	-	.	.
Number of payment accounts (thousands)	-	.	.	0.00	0.00
Number of e-money accounts (thousands)	-	.	.	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	-	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	483	474	458	448	430
Number of offices	2,740	2,591	2,555	2,261	1,195
Number of overnight deposits (thousands)	7,432.00	7,262.00	6,997.00	10,966.18	13,343.80
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,323.00	3,561.00	3,671.00	4,730.91	7,394.90
Value of overnight deposits (EUR millions)	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	7,087.29	7,954.94
Number of e-money accounts (thousands)	.	.	.	0.26	2.81
Outstanding value on e-money storages issued (EUR millions)	-	-	-	.	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	358	349
of which:					
Number of payment institutions providing services through an established branch	.	.	.	19	19
Number of payment institutions providing services through an agent	.	.	.	27	30
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	312	300

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	6,524.06	6,538.46	6,536.52	5,574.30	5,915.44
Cards with a payment function (except cards with an e-money function only)	5,907.21	6,044.44	6,238.04	6,164.05	6,220.05
of which:					
Cards with a debit function	3,769.94	3,988.95	4,236.55	4,365.13	4,532.97
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	2,137.27	2,055.49	2,001.49	1,615.26	1,798.14
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	0.00	2.81
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	6,561.69	6,538.46	6,599.23	7,529.72	8,166.44
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	3.19	3.06	3.07	2.65	2.64
Located in the reporting country	-	-	-	2.65	2.64
Located abroad	-	-	-	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	3.19	3.06	3.07	3.53	2.64
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	1.30	1.25	1.29	1.37	0.34
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	153.11	152.14	154.16	40.76	38.68
Located in the reporting country	-	-	-	37.39	34.35
Located abroad	-	-	-	3.37	4.33
POS terminals					
of which:					
EFTPOS terminals	106.11	104.89	106.86	40.76	38.67
Located in the reporting country	-	-	-	37.39	34.34
Located abroad	-	-	-	3.37	4.33
E-money card POS terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card accepting terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	152.33	152.71	153.72	166.57	220.91
Domestic	.	.	.	160.64	211.78
Cross-border	.	.	.	5.93	9.12
Credit transfers					
Initiated in paper-based form	16.07	14.32	12.77	17.42	21.05
Initiated electronically	136.26	138.39	140.95	149.15	199.86
Initiated in a file/batch	.	.	.	98.69	104.53
Initiated on a single payment basis	.	.	.	50.46	95.33
of which (memorandum item):					
Online banking based e-payments	.	.	.	45.90	73.15
Credit transfers					
of which:					
Non-SEPA	.	.	.	2.42	4.37
Cross-border credit transfers received	.	.	.	6.01	11.54
Direct debits	107.01	109.09	108.57	91.12	115.05
Domestic	.	.	.	91.03	114.92
Cross-border	.	.	.	0.08	0.13
Direct debits					
Initiated in a file/batch	.	.	.	90.87	114.46
Initiated on a single payment basis	.	.	.	0.25	0.60
Direct debits					
of which:					
Non-SEPA	.	.	.	0.14	0.05
Cross-border direct debits received	.	.	.	1.72	2.58
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	339.20	409.50	436.40	434.53	602.70
Domestic card payments	.	.	.	374.50	500.05
Cross-border card payments	.	.	.	60.04	102.65
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	237.60	309.20	340.90	355.33	503.53
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	101.60	100.30	95.50	72.96	92.22
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	340.70	471.86
Payments initiated remotely	.	.	.	93.84	130.84
E-money payment transactions with e-money issued by resident PSPs	-	-	-	0.82	1.50
Domestic	.	.	.	0.82	0.02
Cross-border	.	.	.	0.00	1.48
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	.	.
With e-money accounts	-	-	-	0.00	1.50
of which:					
Accessed through a card	.	.	.	0.00	1.50
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	1.50

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

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

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

	2011	2012	2013	2014	2015
Cheques	84.21	75.75	68.84	42.89	26.85
Domestic	.	.	.	42.71	26.68
Cross-border	.	.	.	0.17	0.17
Cross-border cheques received	.	.	.	0.38	32.20
Other payment services	-	-	-	1.27	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	682.75	747.05	767.52	737.19	967.00
Domestic	.	.	.	.	.
Cross-border	3.74	4.50	5.16	.	.
Total cross-border transactions received (excluding card payments)	2.98	3.47	6.54	8.11	47.82
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	7.74	6.14	5.03	9.57	4.33
Debits from the accounts by simple book entry	24.82	23.71	24.36	17.43	24.18
Money remittances	.	.	-	-	37.14
Domestic	.	.	.	-	0.08
Cross-border	.	.	.	-	37.06
Cross-border money remittances received	.	.	.	-	13.06
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	512.92	567.73	601.45	341.75	548.81
At terminals located in the reporting country	.	.	.	333.86	539.59
At terminals located abroad	.	.	.	7.89	9.22
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	173.72	166.62	166.70	102.67	164.94
At terminals located in the reporting country	.	.	.	102.21	164.90
At terminals located abroad	.	.	.	0.45	0.04
ATM cash deposits (except e-money transactions)	-	-	-	6.30	7.35
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	339.20	392.92	421.24	231.26	376.52
At terminals located in the reporting country	.	.	.	223.82	367.34
At terminals located abroad	.	.	.	7.43	9.18
E-money card-loading/unloading transactions	-	-	-	0.71	0.00
At terminals located in the reporting country	.	.	.	0.71	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.82	0.00
At terminals located in the reporting country	.	.	.	0.82	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	10.46	58.74	77.25	244.28	260.98
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	10.46	13.24	25.58	30.70	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	-	45.50	51.67	244.28	260.98
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	5.83	7.05	82.79	231.17	213.99
At terminals located in the reporting country	.	.	.	196.60	167.50
At terminals located abroad	.	.	.	34.57	46.49
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	5.83	7.05	7.67	19.20	11.00
At terminals located in the reporting country	.	.	.	13.35	0.69
At terminals located abroad	.	.	.	5.85	10.31
ATM cash deposits (except e-money transactions)	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	-	-	75.12	211.97	202.99
At terminals located in the reporting country	.	.	.	183.26	166.81
At terminals located abroad	.	.	.	28.72	36.19
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	15.44	15.16	29.25	35.45
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	194.22	197.71	208.24	729.54	1,382.20
Domestic	.	.	.	531.43	703.31
Cross-border	.	.	.	198.11	678.90
Credit transfers					
Initiated in paper-based form	18.92	21.94	28.39	186.43	134.54
Initiated electronically	175.30	175.77	179.84	543.11	1,247.66
Initiated in a file/batch	.	.	.	150.10	224.18
Initiated on a single payment basis	.	.	.	393.00	1,023.48
of which (memorandum item):					
Online banking based e-payments	.	.	.	303.38	379.66
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	253.96	728.09
Cross-border credit transfers received	.	.	.	194.42	584.04
Direct debits	97.71	96.99	95.90	69.14	99.01
Domestic	.	.	.	65.57	92.37
Cross-border	.	.	.	3.57	6.64
Direct debits					
Initiated in a file/batch	.	.	.	64.85	91.83
Initiated on a single payment basis	.	.	.	4.29	7.19
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	3.80	6.22
Cross-border direct debits received	.	.	.	6.48	4.31
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	23.57	25.93	27.63	24.61	34.33
Domestic card payments	.	.	.	21.14	28.15
Cross-border card payments	.	.	.	3.47	6.18
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	12.90	15.40	17.60	17.67	25.43
Payments with cards with a delayed debit function	-	-	-	0.91	1.01
Payments with cards with a credit function	10.67	10.53	10.03	6.03	7.90
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	17.55	23.47
Payments initiated remotely	.	.	.	7.06	10.86
E-money payment transactions with e-money issued by resident PSPs	-	-	-	0.04	0.27
Domestic	.	.	.	0.04	0.00
Cross-border	.	.	.	0.00	0.27
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	.	.
With e-money accounts	-	-	-	0.00	0.27
of which:					
Accessed through a card	.	.	.	0.00	0.27
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.27

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

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

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

	2011	2012	2013	2014	2015
Cheques	378.31	300.05	284.75	145.49	65.95
Domestic	.	.	.	145.23	65.54
Cross-border	.	.	.	0.26	0.41
Cross-border cheques received	.	.	.	0.36	118.48
Other payment services	-	-	-	0.19	0.00
Domestic	.	.	.	0.19	0.00
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	693.81	620.67	616.52	969.01	1,581.77
Domestic	.	.	.	.	.
Cross-border	274.45	285.68	275.31	.	.
Total cross-border transactions received (excluding card payments)	301.40	356.78	324.49	201.27	707.10
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1.30	1.17	0.74	9.94	63.50
Debits from the accounts by simple book entry	2.76	2.47	2.29	10.59	64.85
Money remittances	.	.	-	150.80	11.66
Domestic	.	.	.	0.22	0.13
Cross-border	.	.	.	150.58	11.53
Cross-border money remittances received	.	.	.	1.11	6.00
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	44.73	45.63	48.24	30.53	43.45
At terminals located in the reporting country	.	.	.	30.11	43.12
At terminals located abroad	.	.	.	0.41	0.33
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	21.16	20.08	20.44	13.21	19.94
At terminals located in the reporting country	.	.	.	13.15	19.94
At terminals located abroad	.	.	.	0.06	0.00
ATM cash deposits (except e-money transactions)	-	-	-	4.31	3.28
At terminals located in the reporting country	.	.	.	4.31	3.28
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	23.57	23.40	23.14	12.92	20.23
At terminals located in the reporting country	.	.	.	12.56	19.91
At terminals located abroad	.	.	.	0.35	0.32
E-money card-loading/unloading transactions	-	-	-	0.06	0.00
At terminals located in the reporting country	.	.	.	0.06	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.04	0.00
At terminals located in the reporting country	.	.	.	0.04	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1.38	5.30	6.52	15.78	20.69
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.38	1.75	2.92	3.41	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	-	3.55	3.60	15.78	20.69
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	0.75	0.89	5.45	12.75	11.33
At terminals located in the reporting country	.	.	.	10.15	7.69
At terminals located abroad	.	.	.	2.60	3.64
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.75	0.89	0.96	2.06	1.27
At terminals located in the reporting country	.	.	.	1.25	0.11
At terminals located abroad	.	.	.	0.81	1.16
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	-	-	4.49	10.69	10.06
At terminals located in the reporting country	.	.	.	8.91	7.58
At terminals located abroad	.	.	.	1.79	2.48
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	0.67	0.65	0.42	0.44
OTC cash withdrawals	-	-	-	2.15	3.34
OTC cash deposits	-	-	-	4.86	6.61

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-IE					
Number of participants	29	28	28	23	22
of which:					
Direct participants	17	17	17	14	14
of which:					
Credit institutions	13	13	12	9	10
Central bank	1	1	2	2	1
Other direct participants	3	3	3	3	3
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	-	-	-	-	-
Others	1	1	1	1	1
Indirect participants	12	11	11	9	8
RETAIL SYSTEM: IRECC (closed Jul. 2014)					
Number of participants	53	60	58	0	0
of which:					
Direct participants	6	6	6	0	0
of which:					
Credit institutions	6	6	6	0	0
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	47	54	52	0	0
RETAIL SYSTEM: IPCC					
Number of participants	15	14	14	13	13
of which:					
Direct participants	7	7	7	7	7
of which:					
Credit institutions	6	6	6	6	6
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	8	7	7	6	6

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-IE					
Credit transfers and direct debits	1.12	1.02	0.92	0.92	0.89
of which:					
Credit transfers and direct debits within the same TARGET component	0.45	0.48	0.43	0.47	0.45
Credit transfers and direct debits to another TARGET component	0.68	0.54	0.49	0.45	0.43
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.63	0.49	0.44	0.42	0.41
Credit transfers and direct debits to a non-euro area TARGET component	0.05	0.05	0.04	0.03	0.02
Concentration ratio in terms of volume (percentages)	91.00	91.20	91.55	91.20	90.70
RETAIL SYSTEM: IRECC (closed Jul. 2014)					
Total transactions	157.48	154.94	154.42	9.08	0.00
Domestic	.	.	.	9.08	0.00
Cross-border	.	.	.	0.00	0.00
Credit transfers	90.62	86.17	86.65	4.89	0.00
Domestic	.	.	.	4.89	0.00
Cross-border	.	.	.	0.00	0.00
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	90.62	86.17	86.65	4.89	0.00
Direct debits	66.87	68.77	67.77	4.19	0.00
Domestic	.	.	.	4.19	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of volume (percentages)	98.79	98.65	98.50	98.20	0.00

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: IPCC					
Total transactions	44.06	38.96	35.32	31.93	28.04
Domestic	.	.	.	31.93	28.04
Cross-border	.	.	.	0.00	0.00
Credit transfers	0.94	0.54	0.29	0.21	0.17
Domestic	.	.	.	0.21	0.17
Cross-border	.	.	.	0.00	0.00
Credit transfers					
Initiated in a paper-based form	0.94	0.54	0.29	0.21	0.17
Initiated electronically	0.00	0.00	0.00	0.00	0.00
Direct debits	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	43.12	38.42	35.03	31.72	27.87
Domestic	.	.	.	31.72	27.87
Cross-border	.	.	.	0.00	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of volume (percentages)	99.31	99.33	99.35	99.40	99.35

II. Payments processed by selected payment systems - page I

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-IE					
Credit transfers and direct debits	5,311.88	4,565.27	4,517.92	4,365.10	3,754.35
of which:					
Credit transfers and direct debits within the same TARGET component	3,887.49	3,436.46	3,446.47	3,428.73	2,889.51
Credit transfers and direct debits to another TARGET component	1,424.39	1,128.81	1,071.44	936.37	864.85
of which:					
Credit transfers and direct debits to a euro area TARGET component	1,377.45	1,090.53	1,031.02	907.96	847.21
Credit transfers and direct debits to a non-euro area TARGET component	46.94	38.28	40.42	28.40	17.63
Concentration ratio in terms of value (percentages)	74.40	81.40	84.75	81.40	83.70
RETAIL SYSTEM: IRECC (closed Jul. 2014)					
Total transactions	163.28	158.12	155.87	13.09	0.00
Domestic	.	.	.	13.09	0.00
Cross-border	.	.	.	0.00	0.00
Credit transfers	115.78	111.66	111.53	6.24	0.00
Domestic	.	.	.	6.24	0.00
Cross-border	.	.	.	0.00	0.00
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	115.78	111.66	111.53	6.24	0.00
Direct debits	47.50	46.46	44.34	6.85	0.00
Domestic	.	.	.	6.85	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of value (percentages)	96.27	96.44	96.90	98.20	0.00

II. Payments processed by selected payment systems - page 2

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

	2011	2012	2013	2014	2015
RETAIL SYSTEM: IPCC					
Total transactions	98.95	81.09	73.98	69.40	63.42
Domestic	.	.	.	69.40	63.42
Cross-border	.	.	.	0.00	0.00
Credit transfers	1.79	1.51	0.88	1.28	1.36
Domestic	.	.	.	1.28	1.36
Cross-border	.	.	.	0.00	0.00
Credit transfers					
Initiated in a paper-based form	1.79	1.51	0.88	1.28	1.36
Initiated electronically	0.00	0.00	0.00	0.00	0.00
Direct debits	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	97.16	79.58	73.10	68.12	62.06
Domestic	.	.	.	68.12	62.06
Cross-border	.	.	.	0.00	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of value (percentages)	97.87	98.15	98.43	98.60	98.60

GENERAL NOTES: GREECE

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins Refer to Table 3 in the “Euro area aggregate data” section.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions legally incorporated in the reporting country	
Number of offices	In 2013 a significant number of credit institutions ceased operations as part of the restructuring of Greece’s banking industry. In total, 11 credit institutions were taken over and the licences of three other credit institutions (cooperative banks) were revoked. In 2012 the licences of three credit institutions (cooperative banks) were revoked.
Branches of euro area-based credit institutions	
Number of offices	In 2008 the figures of the Cypriot credit institutions were moved from the series “Branches of EEA-based credit institutions (outside the EA)” to the series “Branches of EA-based credit institutions”.

Value of overnight deposits (EUR million)	In 2008 the figures of the Cypriot credit institutions were moved from the series "Branches of EEA-based credit institutions (outside the EA)" to the series "Branches of EA-based credit institutions".
Electronic money institutions	
Number of institutions	In October 2014 the Bank of Greece licenced the first electronic money institution.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers

Cards with a delayed debit function	Figures prior to 2004 include a special type of card instrument (Diners cards), which from 2004 is reported in the category "Cards with a credit function" and not "Cards with a delayed debit function".
Total number of cards (irrespective of the number of functions on the card) <i>of which:</i> cards with a combined debit, cash and e-money function	Not applicable.

Terminals provided by resident payment service providers

E-money card terminals	Not applicable.
<i>of which:</i> e-money card-loading/unloading terminals	Not applicable.
<i>of which:</i> e-money card-accepting terminals	Not applicable.

Terminals provided by resident PSPs

ATMs	Cash accepting machines which are usually located inside branches, and allow users to conduct payments, are included in ATMs.
<i>of which:</i>	
ATMs with a cash withdrawal function	Cash accepting machines which are usually located inside branches, and allow users to conduct payments, are <u>not</u> included in ATMs with a cash withdrawal function.
ATMs with a credit transfer function	Cash accepting machines which are usually located inside branches, and allow users to conduct payments, are included in ATMs with a credit transfer function.
POS terminals	Imprinted POS terminals are not included from 2014. In order to avoid double counting, the number of EFTPOS terminals is based on the legal ownership (terminal providers) and not the acquirer of the terminal.

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

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

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

Credit transfers Initiated on a single payment basis	For the year 2015 the value of credit transfers that were initiated on a single payment basis was 196.15 EUR billions.
Direct Debits	For the years 2014 and 2015 the total value of direct debits was 6.69 EUR billions and 9.82 EUR billions respectively. Also, for the same years, the value of domestic direct debits was 6.68 EUR billions and 9.80 EUR billions respectively.
Cheques	For the first half of 2014, reported figures on geographical breakdowns are partially based on estimates, in accordance with the new methodology.

Table 7b – Payment transactions per type of terminal involving non-MFIs: Number of transactions [from 2014], and Table 8b – Payment transactions per type of terminal involving non-MFIs: Value of transactions [from 2014]

c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	For the first half of 2014, reported figures on geographical breakdowns are partially based on estimates, in accordance with the new methodology.
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Table 10 – Payments processed by selected interbank funds transfer systems: Number of transactions, and Table 11 – Payments processed by selected interbank funds transfer systems: Value of transactions

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

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	11,105.0	11,045.0	10,965.2	10,892.4	10,858.0
GDP (EUR billions)	207.03	191.20	180.39	177.56	176.02
GDP per capita (EUR)	18,643	17,311	16,451	16,301	16,211
HICP (annual percentage changes)	3.1	1.0	-0.9	-1.4	-1.1

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	86,523.00	81,909.00	85,446.00	83,730.00	92,148.00
<i>of which:</i>					
Transferable deposits	86,522.00	81,910.00	85,447.00	83,730.00	92,148.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	1,700.00	1,682.00	1,644.00	1,841.00	1,981.00
Outstanding value on e-money storages issued by MFIs	23.00	26.00	27.00	31.00	30.00
<i>of which:</i>					
Hardware-based electronic money	23.00	26.00	27.00	26.00	25.00
Software-based electronic money	0.00	0.00	0.00	5.00	5.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	4,778.24	2,596.22	1,993.73	1,901.01	1,449.35
Overnight deposits held at other credit institutions (in EUR, end of period)	4,518.96	3,506.23	4,075.36	3,465.88	2,105.00
of which:					
Transferable deposits at other MFIs (end of period)	2,759.00	1,892.00	1,748.00	2,087.00	743.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	77,126.33	15,616.66	62,879.86	59,137.24	38,489.08
Intraday borrowing from the central bank	3,285.17	3,787.07	9,402.19	9,078.31	4,495.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	17	17	17	17	17
Number of overnight deposits (thousands)	1.74	1.88	2.00	2.00	2.40
Value of overnight deposits (EUR millions)	5,228.00	6,280.00	6,011.00	4,392.00	5,578.00
of which:					
Value of transferable deposits (EUR millions)	5,228.00	6,280.00	6,011.00	4,392.00	5,578.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	58	52	40	40	40
Number of offices	3,845	3,629	3,108	2,687	2,545
Number of overnight deposits (thousands)	34,076.00	32,620.58	33,383.25	32,960.90	47,890.66
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,941.00	6,336.42	6,916.09	5,029.00	6,080.17
Number of transferable overnight deposits (thousands)	34,076.00	32,620.58	33,383.25	32,960.90	47,890.66
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	2,941.00	6,336.42	6,916.09	10,703.60	6,080.17
Value of overnight deposits (EUR millions)	81,294.00	75,630.00	79,435.75	.	.
of which:					
Value of transferable deposits (EUR millions)	81,294.00	75,630.00	79,436.00	79,338.00	86,570.00
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	31.01	31.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	34	30	21	21	18
Number of offices	3,384	3,242	3,052	2,650	2,504
Value of overnight deposits (EUR millions)	75,182.00	70,452.00	77,395.38	77,570.20	84,087.00
Branches of euro area-based credit institutions					
Number of institutions	14	12	10	10	12
Number of offices	394	338	10	11	13
Value of overnight deposits (EUR millions)	4,073.00	3,362.00	153.10	.	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	6	6	5	5	6
Number of offices	60	42	39	19	21
Value of overnight deposits (EUR millions)	1,969.00	1,768.00	1,831.93	1,550.53	2,076.00
Branches of non-EEA-based credit institutions					
Number of institutions	4	4	4	4	4
Number of offices	7	7	7	7	7
Value of overnight deposits (EUR millions)	70.00	48.00	55.33	49.09	167.00
Electronic money institutions					
Number of institutions	-	-	-	1	1
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	151.92
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	19.00
Other payment service providers					
Number of institutions	-	-	-	11	10
Number of offices	-	-	-	17	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	59	53	41	53	52
Number of offices	3,862	3,646	3,125	2,721	2,562
Number of overnight deposits (thousands)	34,077.74	32,622.46	33,385.25	32,962.90	47,893.06
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,941.00	6,336.42	6,916.09	5,029.00	6,080.17
Value of overnight deposits (EUR millions)	86,522.00	81,910.00	85,446.75	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	151.92
Outstanding value on e-money storages issued (EUR millions)	-	-	-	31.01	50.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	-
of which:					
Number of payment institutions providing services through an established branch	-	-	-	-	-
Number of payment institutions providing services through an agent	-	-	-	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	13,476.77	12,615.39	12,231.58	12,146.17	12,822.27
Cards with a payment function (except cards with an e-money function only)	13,836.55	13,367.31	13,859.27	12,516.75	13,567.57
of which:					
Cards with a debit function	9,656.39	9,982.30	10,894.32	9,723.80	10,849.87
Cards with a delayed debit function	49.85	42.57	38.46	35.10	33.94
Cards with a credit function	4,130.31	3,342.44	2,926.49	2,757.86	2,683.76
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	598.17	767.64
Cards on which e-money can be stored directly	-	-	-	517.22	673.79
Cards which give access to e-money stored on e-money accounts	-	-	-	80.95	93.86
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	390.24	492.56
Total number of cards (irrespective of the number of functions on the card)	14,684.20	14,215.50	14,444.74	13,216.20	14,033.50
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	0.00	0.00
Terminals provided by resident PSPs					
ATMs	8.55	8.32	7.24	6.93	6.82
Located in the reporting country	-	-	-	6.93	6.82
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	7.12	6.87	6.03	5.66	5.29
Located in the reporting country	-	-	-	5.66	5.29
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	6.84	6.54	5.75	6.92	6.82
Located in the reporting country	-	-	-	6.92	6.82
Located abroad	-	-	-	-	-
POS terminals	361.87	321.19	279.16	194.80	219.07
Located in the reporting country	-	-	-	194.80	219.07
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	213.87	172.42	133.88	194.80	219.07
Located in the reporting country	-	-	-	194.80	219.07
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	103.99	137.46	145.41	197.79	244.85
Domestic	.	.	.	179.60	215.54
Cross-border	.	.	.	18.19	29.32
Credit transfers					
Initiated in paper-based form	19.39	21.28	23.30	64.59	44.13
Initiated electronically	84.60	116.18	122.11	133.20	200.72
Initiated in a file/batch	.	.	.	69.62	109.13
Initiated on a single payment basis	.	.	.	63.59	91.59
of which (memorandum item):					
Online banking based e-payments	.	.	.	0.00	0.00
Credit transfers					
of which:					
Non-SEPA	.	.	.	20.53	14.82
Cross-border credit transfers received	.	.	.	6.24	6.16
Direct debits	18.53	16.34	14.30	16.73	17.41
Domestic	.	.	.	16.72	17.40
Cross-border	.	.	.	0.01	0.01
Direct debits					
Initiated in a file/batch	.	.	.	16.73	17.40
Initiated on a single payment basis	.	.	.	0.00	0.00
Direct debits					
of which:					
Non-SEPA	.	.	.	1.38	0.00
Cross-border direct debits received	.	.	.	0.02	0.02
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	74.97	73.99	77.69	88.05	144.40
Domestic card payments	.	.	.	70.62	126.94
Cross-border card payments	.	.	.	17.43	17.45
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	12.83	17.67	23.47	34.04	82.49
Payments with cards with a delayed debit function	1.63	1.48	1.43	1.25	1.19
Payments with cards with a credit function	60.52	54.84	52.80	52.75	60.72
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	69.30	122.94
Payments initiated remotely	.	.	.	18.75	21.46
E-money payment transactions with e-money issued by resident PSPs	3.95	4.51	4.41	5.73	9.23
Domestic	.	.	.	1.07	5.80
Cross-border	.	.	.	4.66	3.43
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	4.69	3.65
With e-money accounts	3.95	4.51	4.41	1.03	5.56
of which:					
Accessed through a card	.	.	.	0.00	3.77
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	19.43	15.47	11.10	9.15	7.62
Domestic	.	.	.	8.95	7.49
Cross-border	.	.	.	0.20	0.13
Cross-border cheques received	.	.	.	0.25	0.21
Other payment services	0.42	0.34	0.28	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	221.29	248.10	253.19	317.44	423.51
Domestic	.	.	.	276.96	373.18
Cross-border	19.30	22.10	22.83	40.49	50.33
Total cross-border transactions received (excluding card payments)	15.13	16.77	20.57	6.50	6.39
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	38.41	37.33	32.59	38.89	33.42
Debits from the accounts by simple book entry	43.92	43.41	40.62	41.04	41.24
Money remittances	.	.	-	3.57	1.46
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	3.57	1.46
Cross-border money remittances received	.	.	.	0.00	0.00
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	0.19	0.32
Domestic	.	.	.	0.19	0.32
Cross-border	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	251.97	247.02	239.34	264.74	343.94
At terminals located in the reporting country	.	.	.	264.74	343.94
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	185.65	181.86	174.24	188.01	211.54
At terminals located in the reporting country	.	.	.	188.01	211.54
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	8.72	8.17	6.78	6.95	5.10
At terminals located in the reporting country	.	.	.	6.95	5.10
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	57.61	57.00	58.33	67.41	122.40
At terminals located in the reporting country	.	.	.	67.41	122.40
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	0.60	1.48
At terminals located in the reporting country	.	.	.	0.60	1.48
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	1.77	3.42
At terminals located in the reporting country	.	.	.	1.77	3.42
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	23.28	23.78	27.09	34.27	30.76
At terminals located in the reporting country	.	.	.	34.27	30.76
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	8.72	8.36	7.13	9.82	7.78
At terminals located in the reporting country	.	.	.	9.82	7.78
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	14.56	15.42	19.97	24.28	22.81
At terminals located in the reporting country	.	.	.	24.28	22.81
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.17	0.17
At terminals located in the reporting country	.	.	.	0.17	0.17
At terminals located abroad	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	15.01	11.03	10.31	23.33	22.99
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	23.33	22.99
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	5.06	1.84	1.55	2.10	2.04
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	2.10	2.04
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	9.95	9.19	8.75	18.31	18.52
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	18.31	18.52
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	2.92	2.44
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	2.92	2.44
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.02	0.01	0.01	0.01	0.00
OTC cash withdrawals	72.39	91.20	63.20	50.15	133.73
OTC cash deposits	84.39	130.30	65.21	57.50	51.49

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	905.32	696.60	666.97	594.11	464.16
Domestic	.	.	.	464.19	328.60
Cross-border	.	.	.	129.92	135.56
Credit transfers					
Initiated in paper-based form	647.77	470.02	450.13	313.81	168.16
Initiated electronically	257.55	226.58	216.83	280.30	296.01
Initiated in a file/batch	.	.	.	57.47	99.86
Initiated on a single payment basis	.	.	.	222.83	0.20
of which (memorandum item):					
Online banking based e-payments	.	.	.	0.00	0.00
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	157.37	125.92
Cross-border credit transfers received	.	.	.	153.16	87.13
Direct debits	6.98	6.43	5.87	0.01	0.03
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.01	0.02
Direct debits					
Initiated in a file/batch	.	.	.	6.69	9.82
Initiated on a single payment basis	.	.	.	0.00	0.00
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	1.30	0.00
Cross-border direct debits received	.	.	.	0.03	0.02
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	6.35	5.93	5.76	6.06	8.88
Domestic card payments	.	.	.	4.98	7.94
Cross-border card payments	.	.	.	1.08	0.94
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	0.90	1.11	1.35	1.83	4.49
Payments with cards with a delayed debit function	0.27	0.24	0.23	0.20	0.18
Payments with cards with a credit function	5.17	4.58	4.18	4.03	4.21
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	4.73	7.37
Payments initiated remotely	.	.	.	1.34	1.51
E-money payment transactions with e-money issued by resident PSPs	0.19	0.20	0.19	0.21	0.45
Domestic	.	.	.	0.06	0.35
Cross-border	.	.	.	0.15	0.10
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.16	0.13
With e-money accounts	0.19	0.20	0.18	0.05	0.31
of which:					
Accessed through a card	.	.	.	0.00	0.09
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	325.00	229.56	186.44	149.01	126.14
Domestic	.	.	.	148.57	125.98
Cross-border	.	.	.	0.44	0.16
Cross-border cheques received	.	.	.	3.46	3.23
Other payment services	0.47	0.28	0.23	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	1,244.30	939.01	865.44	756.09	609.46
Domestic	.	.	.	624.49	472.68
Cross-border	298.92	222.84	166.68	131.60	136.78
Total cross-border transactions received (excluding card payments)	198.59	139.32	135.21	156.64	90.39
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	54.78	37.74	47.50	13.13	11.64
Debits from the accounts by simple book entry	3.08	2.80	2.74	3.19	2.81
Money remittances	.	.	-	1.25	0.44
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	1.25	0.44
Cross-border money remittances received	.	.	.	0.00	0.00
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	0.13	0.57
Domestic	.	.	.	0.13	0.57
Cross-border	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	54.09	48.40	44.65	47.58	49.85
At terminals located in the reporting country	.	.	.	47.58	49.85
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	46.16	41.19	37.83	39.95	39.88
At terminals located in the reporting country	.	.	.	39.95	39.88
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	3.06	2.75	2.49	2.80	2.08
At terminals located in the reporting country	.	.	.	2.80	2.08
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	4.87	4.45	4.33	4.71	7.64
At terminals located in the reporting country	.	.	.	4.71	7.64
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	0.07	0.17
At terminals located in the reporting country	.	.	.	0.07	0.17
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.06	0.09
At terminals located in the reporting country	.	.	.	0.06	0.09
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	3.93	3.89	4.63	5.77	5.51
At terminals located in the reporting country	.	.	.	5.77	5.51
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.91	1.71	1.77	2.21	1.89
At terminals located in the reporting country	.	.	.	2.21	1.89
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	2.02	2.18	2.86	3.54	3.60
At terminals located in the reporting country	.	.	.	3.54	3.60
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.02	0.02
At terminals located in the reporting country	.	.	.	0.02	0.02
At terminals located abroad	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.33	1.14	0.98	1.53	1.45
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	1.53	1.45
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.43	0.36	0.28	0.39	0.37
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.39	0.37
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.90	0.79	0.71	1.01	1.01
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	1.01	1.01
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.10	0.07
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.10	0.07
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.01	0.01	0.00	0.00	0.00
OTC cash withdrawals	557.27	437.18	314.11	121.20	104.97
OTC cash deposits	702.53	471.42	304.64	145.84	86.97

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: HERMES & TARGET2-GR					
Number of participants	53	50	36	33	34
of which:					
Direct participants	25	30	31	28	28
of which:					
Credit institutions	21	26	26	23	23
Central bank	1	1	1	1	1
Other direct participants	3	3	4	4	4
of which:					
Public administration	-	-	-	0	0
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	0	0
Others	-	-	1	1	1
Indirect participants	28	20	5	5	6
RETAIL SYSTEM: DIAS					
Number of participants	60	57	39	42	34
of which:					
Direct participants	46	44	27	26	23
of which:					
Credit institutions	44	42	25	25	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	0	0
of which:					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	1	1	1	0	0
Indirect participants	14	13	12	16	11
RETAIL SYSTEM: ACO					
Number of participants	48	45	27	28	23
of which:					
Direct participants	48	45	27	28	23
of which:					
Credit institutions	46	43	25	26	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: HERMES & TARGET2-GR					
Credit transfers and direct debits	1.51	1.11	1.10	0.85	0.78
of which:					
Credit transfers and direct debits within the same TARGET component	1.03	0.66	0.68	0.45	0.41
Credit transfers and direct debits to another TARGET component	0.47	0.45	0.41	0.40	0.37
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.44	0.42	0.37	0.35	0.33
Credit transfers and direct debits to a non-euro area TARGET component	0.03	0.04	0.04	0.05	0.04
Concentration ratio in terms of volume (percentages)	69.70	65.50	66.90	80.10	84.00
RETAIL SYSTEM: DIAS					
Total transactions	100.64	132.61	136.96	171.43	197.40
Domestic	.	.	.	171.31	195.91
Cross-border	.	.	.	0.12	1.50
Credit transfers	69.87	103.53	108.45	144.45	167.50
Domestic	.	.	.	144.32	166.01
Cross-border	.	.	.	0.12	1.50
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	69.87	103.53	108.45	144.45	167.50
Direct debits	5.07	5.78	6.50	9.93	11.71
Domestic	.	.	.	9.93	11.71
Cross-border	.	.	.	-	0.00
Card payments (except e-money transactions)	-	-	-	0.13	0.49
Domestic	.	.	.	0.13	0.49
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	15.49	15.34	15.91	12.50	13.51
Domestic	.	.	.	12.50	13.51
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	10.11	7.83	5.99	4.43	4.19
Domestic	.	.	.	4.43	4.19
Cross-border	.	.	.	-	-
Other payment services	0.10	0.13	0.11	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	67.90	73.30	83.70	93.60	89.50

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: ACO					
Total transactions	2.06	1.50	1.13	0.62	0.46
Domestic	.	.	.	0.62	0.46
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	2.06	1.50	1.13	0.62	0.46
Domestic	.	.	.	0.62	0.46
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	57.70	58.50	63.40	89.90	84.80

II. Payments processed by selected payment systems - page I

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: HERMES & TARGET2-GR					
Credit transfers and direct debits	6,004.53	5,089.57	8,618.17	6,599.88	5,161.65
of which:					
Credit transfers and direct debits within the same TARGET component	4,853.00	4,612.76	8,319.88	6,223.52	4,921.88
Credit transfers and direct debits to another TARGET component	1,151.53	476.81	298.29	376.36	239.77
of which:					
Credit transfers and direct debits to a euro area TARGET component	1,127.27	431.70	277.41	358.04	233.20
Credit transfers and direct debits to a non-euro area TARGET component	24.26	45.10	20.88	18.32	6.57
Concentration ratio in terms of value (percentages)	78.60	85.70	91.40	91.30	90.70
RETAIL SYSTEM: DIAS					
Total transactions	186.32	193.16	185.33	186.03	205.98
Domestic	.	.	.	185.31	193.19
Cross-border	.	.	.	0.71	12.79
Credit transfers	81.26	94.86	101.39	123.23	154.88
Domestic	.	.	.	122.52	142.10
Cross-border	.	.	.	0.71	12.79
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	81.26	94.86	101.39	123.23	154.88
Direct debits	2.64	2.55	3.56	3.49	3.51
Domestic	.	.	.	3.49	3.51
Cross-border	.	.	.	-	0.00
Card payments (except e-money transactions)	-	-	-	0.01	0.04
Domestic	.	.	.	0.01	0.04
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	2.68	2.56	2.63	2.05	1.92
Domestic	.	.	.	2.05	1.92
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	99.62	93.07	77.67	57.25	45.63
Domestic	.	.	.	57.25	45.63
Cross-border	.	.	.	-	-
Other payment services	0.12	0.12	0.08	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	66.10	68.40	77.40	92.20	95.60

II. Payments processed by selected payment systems - page 2

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

	2011	2012	2013	2014	2015
RETAIL SYSTEM: ACO					
Total transactions	138.43	89.40	73.76	62.99	39.62
Domestic	.	.	.	62.99	39.62
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	138.43	89.40	73.76	62.99	39.62
Domestic	.	.	.	62.99	39.62
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	66.50	65.50	71.20	84.20	84.10

GENERAL NOTES: SPAIN

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	<p>Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2002.</p> <p>The value of overnight deposits has increased significantly since 2005 following the rising trend in credit institutions’ overnight deposits. Savings accounts were classified until May 2005 as deposits redeemable at up to three months’ notice. After this date these deposits are included within overnight deposits.</p>
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
<i>Memorandum items:</i> Overnight deposits in foreign currencies held by non-MFIs	Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2002.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	<p>Figures from June 2010 to November 2014 have been estimated based on the information collected under Regulation ECB/2008/32.</p> <p>Figures as from December 2014 have been estimated based on the information collected under Regulation ECB/2013/33.</p>
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Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
Number of overnight deposits	<p>Figures from 2010 to November 2014 have been estimated based on the information collected under Regulation ECB/2008/32.</p> <p>Figures as from December 2014 have been estimated</p>

	based on the information collected under Regulation ECB/2013/33.
Credit institutions irrespective of their legal incorporation	
Number of internet/PC-linked overnight deposits	<p>Figures from 2010 to November 2014 have been estimated based on the information collected under Regulation ECB/2008/32.</p> <p>Figures as from December 2014 have been estimated based on the information collected under Regulation ECB/2013/33.</p>

Institutions offering payment services to non-MFIs (total)

Value of overnight deposits	<p>For the period up to and including 2002, does not include credit institutions.</p> <p>The increase in value of overnight deposits in both credit institutions legally incorporated in the reporting country and the institutions offering payment services to non-MFIs relates to the fact that savings accounts were classified until May 2005 as deposits redeemable at up to three months' notice. After this date, these deposits are included within overnight deposits.</p>
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Table 6 – Payment card functions and accepting devices

Cards issued in the country

Cards with a debit function	Includes prepaid cards.
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Table 7 – Payment and terminal transactions involving non-MFIs: Number of transactions [up to and including 2013], and Table 8 – Payment and terminal transactions involving non-MFIs: Value of transactions [up to and including 2013]

Transactions per type of payment instrument

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

<i>of which:</i> paper-based	Figures as from 2006 have been obtained according to the latest update of the methodology. The recalculation of historical data has not been possible.
<i>of which:</i> non-paper-based	Figures as from 2006 have been obtained according to the latest update of the methodology. The recalculation of historical data has not been possible.
Card payments with cards issued in the country (except cards with an e-money function)	Payments by cards issued by three-party schemes are not included. Payments made at ATMs are included. However, a breakdown of these transactions by card function is not available.
<i>of which:</i> payments with cards with a delayed debit function	It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of payments are made by delayed debit card.
<i>of which:</i> payments with cards with a credit function	It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made by delayed debit card.
<i>of which:</i> payments with cards with a credit and/or delayed debit function	It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made by delayed debit card.
E-money purchase transactions	Only purchases made with e-money cards are included.
<i>of which:</i> with other e-money storages	This information is not available.
Cheques	Only the figures from 2004 onwards have been obtained according to the new methodology. The recalculation of historical data has not been possible.
Other payment instruments	Includes bills of exchange and other non-standardised payment instruments.
Cross-border transactions sent	Historical data are not available.
<i>Memo item:</i> Cross-border transactions received	Historical data are not available.
<i>Memo item:</i> Credits to the accounts by simple book entry	As from 2006, and according to the latest update of the methodology, credits to the accounts by simple book entry are not included under credit transfers but are given as a memorandum item. The recalculation of historical data has not been possible.
<i>Memo item:</i> Debits from the accounts by simple book entry	As from 2006, and according to the latest update of the methodology, debits from the accounts by simple book entry are not included under direct debits but are given as a memorandum item. The recalculation of historical data has not been possible.

Transactions per type of terminal

ATM cash deposits	This information is not available.
E-money card-loading/unloading transactions	It is not possible to make a distinction according to the nationality of the card and/or terminal. However, the vast majority of transactions are made at terminals located in the country with cards issued in the country.
<i>Memo item:</i> OTC cash withdrawals	Data on OTC cash withdrawals using a bank form are estimations based on the information provided by a

	<p>representative sample of credit institutions. Data on OTC cash withdrawals made using a card are provided by the card schemes. Historical data are not available.</p> <p>To increase accuracy, the figures published for 2005 and 2006 were substantially revised in 2007.</p>
<i>Memo item:</i> OTC cash deposits	<p>These data are estimations based on the information provided by a representative sample of credit institutions. Historical data are not available.</p> <p>To increase accuracy, the figures published for 2005 and 2006 were substantially revised in 2007.</p>

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

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

Table 7b – Payment transactions per type of terminal involving non-MFIs: Number of transactions [from 2014], and Table 8b – Payment transactions per type of terminal involving non-MFIs: Value of transactions [from 2014]

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

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

	<u>2013:</u> Volume: 213,808,181 Value: EUR 422,256 million
Concentration ratio in terms of volume/value	Only the figures as from 2004 have been calculated according to the current methodology. The recalculation of historical data has not been possible.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	46,736.3	46,766.4	46,593.2	46,464.1	46,426.0
GDP (EUR billions)	1,070.41	1,039.76	1,025.63	1,037.03	1,075.64
GDP per capita (EUR)	22,903	22,233	22,013	22,319	23,169
HICP (annual percentage changes)	3.0	2.4	1.5	-0.2	-0.6

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	527,629.00	525,379.00	545,693.00	617,797.00	724,461.00
of which:					
Transferable deposits	487,802.00	486,485.00	509,586.00	576,868.00	677,160.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	7,046.00	7,777.00	10,641.00	11,354.00	14,543.00
Outstanding value on e-money storages issued by MFIs	83.00	50.00	60.00	73.00	96.00
of which:					
Hardware-based electronic money	65.00	42.00	48.00	62.00	83.00
Software-based electronic money	18.00	8.00	12.00	11.00	13.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	47,345.22	64,219.53	19,627.20	12,101.12	17,846.28
Overnight deposits held at other credit institutions (in EUR, end of period)	39,305.00	29,197.00	20,069.00	43,248.00	41,690.00
of which:					
Transferable deposits at other MFIs (end of period)	37,390.00	22,140.00	16,310.00	35,937.00	36,592.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	155,222.80	357,745.08	200,220.72	141,230.34	133,177.76
Intraday borrowing from the central bank	2,796.00	3,628.00	3,227.00	1,830.00	2,016.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	2.41	2.36	2.01	2.05	2.00
Value of overnight deposits (EUR millions)	5,696.00	11,016.00	4,246.00	122.00	190.00
of which:					
Value of transferable deposits (EUR millions)	5,680.00	10,993.00	4,227.00	86.00	156.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	335	314	290	226	218
Number of offices	40,103	38,142	33,713	31,999	31,320
Number of overnight deposits (thousands)	79,503.00	77,109.00	75,180.00	73,409.00	73,928.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	26,399.00	29,876.00	34,845.00	36,267.00	36,576.00
Number of transferable overnight deposits (thousands)	64,167.00	65,398.00	67,304.00	64,645.00	62,569.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	26,399.00	29,876.00	34,845.00	36,267.00	36,576.00
Value of overnight deposits (EUR millions)	521,927.00	515,390.00	541,443.00	617,671.00	724,269.00
of which:					
Value of transferable deposits (EUR millions)	482,122.00	475,492.00	505,359.00	576,782.00	677,004.00
Number of payment accounts (thousands)	-	-	-	73,259.01	71,898.09
Number of e-money accounts (thousands)	-	-	-	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	-	-	-	62.00	97.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	249	229	204	144	134
Number of offices	39,831	37,904	33,482	31,754	31,087
Value of overnight deposits (EUR millions)	503,699.00	488,259.00	511,095.00	582,360.00	685,977.00
Branches of euro area-based credit institutions					
Number of institutions	64	65	66	61	67
Number of offices	238	206	203	218	209
Value of overnight deposits (EUR millions)	16,951.00	18,693.00	23,527.00	28,481.00	34,177.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	14	12	12	13	13
Number of offices	23	22	18	18	17
Value of overnight deposits (EUR millions)	1,089.00	7,921.00	6,568.00	6,582.00	3,646.00
Branches of non-EEA-based credit institutions					
Number of institutions	8	8	8	8	4
Number of offices	11	10	10	9	7
Value of overnight deposits (EUR millions)	188.00	517.00	253.00	248.00	469.00
Electronic money institutions					
Number of institutions	1	2	3	6	5
Number of payment accounts (thousands)	-	-	-	0.00	0.00
Number of e-money accounts (thousands)	-	-	-	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	0.00	36.00	39.00	3.00	0.00
Other payment service providers					
Number of institutions	41	46	48	45	43
Number of offices	130	142	147	143	143
Number of overnight deposits (thousands)	0.00	0.00	0.00	0.00	0.00
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Number of payment accounts (thousands)	-	-	-	9.72	12.55
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	0.00

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	378	363	342	278	267
Number of offices	40,249	38,300	33,876	32,158	31,479
Number of overnight deposits (thousands)	79,505.41	77,111.36	75,182.01	73,411.05	73,930.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	26,399.00	29,876.00	34,845.00	36,267.00	36,576.00
Value of overnight deposits (EUR millions)	527,623.00	526,406.00	545,689.00	617,793.00	724,459.00
Number of payment accounts (thousands)	.	.	.	73,268.72	71,910.63
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	0.00	36.00	39.00	65.00	97.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	279	346
of which:					
Number of payment institutions providing services through an established branch	-	-	-	8	12
Number of payment institutions providing services through an agent	-	-	-	9	9
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	262	325

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	69,403.08	69,138.60	69,749.37	66,315.63	68,551.06
Cards with a payment function (except cards with an e-money function only)	68,969.51	68,799.65	69,749.37	67,993.67	70,252.17
<i>of which:</i>					
Cards with a debit function	27,078.95	27,467.96	26,484.90	24,416.66	25,099.58
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	41,890.56	41,331.69	43,264.47	43,577.01	45,152.59
Cards with an e-money function	1,912.20	717.18	-	0.00	0.00
Cards on which e-money can be stored directly	-	-	-	0.00	0.00
Cards which give access to e-money stored on e-money accounts	-	-	-	0.00	0.00
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	0.00	0.00
Total number of cards (irrespective of the number of functions on the card)	70,398.02	69,138.60	69,749.37	67,993.67	70,252.17
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	483.68	378.23	-	0.00	0.00
Terminals provided by resident PSPs					
ATMs	57.24	56.26	52.22	50.45	49.87
Located in the reporting country	-	-	-	50.45	49.87
Located abroad	-	-	-	0.00	0.00
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	57.24	56.26	52.22	50.45	49.87
Located in the reporting country	-	-	-	50.45	49.87
Located abroad	-	-	-	0.00	0.00
ATMs with a credit transfer function	-	-	-	43.53	42.11
Located in the reporting country	-	-	-	43.53	42.11
Located abroad	-	-	-	0.00	0.00
POS terminals	1,362.82	1,316.26	1,125.05	1,224.11	1,385.41
Located in the reporting country	-	-	-	1,223.63	1,385.10
Located abroad	-	-	-	0.49	0.32
POS terminals					
<i>of which:</i>					
EFTPOS terminals	1,362.82	1,316.26	1,125.05	1,224.11	1,385.41
Located in the reporting country	-	-	-	1,223.63	1,385.10
Located abroad	-	-	-	0.49	0.32
E-money card POS terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card terminals	36.74	15.50	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card terminals					
<i>of which:</i>					
E-money card loading and unloading terminals	20.43	10.48	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card accepting terminals	16.31	5.02	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	812.34	848.34	885.61	917.81	994.60
Domestic	.	.	.	903.28	970.41
Cross-border	.	.	.	14.54	24.20
Credit transfers					
Initiated in paper-based form	111.44	115.70	116.60	108.85	113.37
Initiated electronically	700.90	732.64	769.01	808.97	881.24
Initiated in a file/batch	.	.	.	360.28	382.85
Initiated on a single payment basis	.	.	.	448.69	498.38
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	93.72	90.89
Cross-border credit transfers received	.	.	.	261.31	142.46
Direct debits	2,286.63	2,437.18	2,431.11	2,090.12	2,027.83
Domestic	.	.	.	2,036.10	1,985.60
Cross-border	.	.	.	54.02	42.24
Direct debits					
Initiated in a file/batch	.	.	.	2,062.47	2,003.43
Initiated on a single payment basis	.	.	.	27.65	24.41
Direct debits					
of which:					
Non-SEPA	.	.	.	161.92	130.33
Cross-border direct debits received	.	.	.	216.15	293.05
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2,386.27	2,415.72	2,496.30	2,760.02	2,987.12
Domestic card payments	.	.	.	2,540.07	2,734.00
Cross-border card payments	.	.	.	220.13	253.12
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,062.30	1,096.29	1,174.66	1,387.40	1,712.02
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	1,302.22	1,303.27	1,310.35	1,372.80	1,275.10
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	2,515.76	2,693.77
Payments initiated remotely	.	.	.	244.44	293.36
E-money payment transactions with e-money issued by resident PSPs	0.15	0.12	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.15	0.12	-	0.00	0.00
With e-money accounts	-	-	-	0.00	0.00
of which:					
Accessed through a card	.	.	.	0.00	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	94.65	83.80	76.13	76.20	64.43
Domestic	.	.	.	69.15	63.61
Cross-border	.	.	.	7.05	0.82
Cross-border cheques received	.	.	.	14.18	10.61
Other payment services	31.53	24.70	19.76	459.95	424.37
Domestic	.	.	.	447.48	411.69
Cross-border	.	.	.	12.47	12.68
Other cross-border payment services received	.	.	.	0.27	0.33
Total payment transactions involving non-MFIs	5,611.56	5,809.85	5,908.91	6,304.29	6,503.81
Domestic	.	.	.	5,996.08	6,165.30
Cross-border	151.04	169.87	202.58	308.21	338.51
Total cross-border transactions received (excluding card payments)	168.81	189.16	217.76	491.91	446.45
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	550.14	677.70	451.78	465.77	359.79
Debits from the accounts by simple book entry	1,386.31	1,430.68	1,288.56	1,472.58	1,625.35
Money remittances	.	.	-	12.71	12.91
Domestic	.	.	.	0.24	0.24
Cross-border	.	.	.	12.47	12.68
Cross-border money remittances received	.	.	.	0.27	0.33
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	16.29	13.36
Domestic	.	.	.	16.18	13.28
Cross-border	.	.	.	0.12	0.08

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3,100.83	3,074.80	3,091.22	3,392.08	3,626.94
At terminals located in the reporting country	.	.	.	3,392.05	3,626.92
At terminals located abroad	.	.	.	0.03	0.02
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	927.52	886.50	858.59	862.23	875.35
At terminals located in the reporting country	.	.	.	862.23	875.35
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	41.70	53.50
At terminals located in the reporting country	.	.	.	41.70	53.50
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	2,173.26	2,188.19	2,232.63	2,488.15	2,698.08
At terminals located in the reporting country	.	.	.	2,488.12	2,698.06
At terminals located abroad	.	.	.	0.03	0.02
E-money card-loading/unloading transactions	0.05	0.11	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	172.05	188.91	212.66	262.25	317.34
At terminals located in the reporting country	.	.	.	257.28	311.92
At terminals located abroad	.	.	.	4.97	5.42
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	41.64	41.69	42.48	42.76	43.32
At terminals located in the reporting country	.	.	.	42.76	43.32
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	130.41	147.22	170.18	219.49	274.02
At terminals located in the reporting country	.	.	.	214.52	268.60
At terminals located abroad	.	.	.	4.97	5.42
E-money card-loading/unloading transactions	0.00	0.00	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	69.66	68.78	72.01	99.29	112.38
At terminals located in the reporting country	.	.	.	6.54	9.26
At terminals located abroad	.	.	.	92.76	103.12
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	10.21	8.95	8.65	9.25	9.30
At terminals located in the reporting country	.	.	.	0.08	0.12
At terminals located abroad	.	.	.	9.17	9.18
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	59.45	59.83	63.36	90.04	103.08
At terminals located in the reporting country	.	.	.	6.46	9.14
At terminals located abroad	.	.	.	83.59	93.94
E-money card-loading/unloading transactions	0.00	0.00	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	226.18	227.74	218.34	185.48	168.45
OTC cash deposits	338.73	348.10	344.98	261.76	243.01

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	10,597.47	10,979.35	10,166.89	16,248.09	15,860.39
Domestic	.	.	.	13,023.16	13,056.45
Cross-border	.	.	.	3,224.93	2,803.94
Credit transfers					
Initiated in paper-based form	1,217.91	1,671.11	1,260.50	10,585.35	10,489.39
Initiated electronically	9,379.56	9,308.24	8,906.38	5,662.74	5,371.01
Initiated in a file/batch	.	.	.	2,544.62	2,283.10
Initiated on a single payment basis	.	.	.	3,118.12	3,087.91
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	3,862.04	3,847.55
Cross-border credit transfers received	.	.	.	3,530.09	3,100.67
Direct debits	1,098.92	988.41	778.55	529.33	482.35
Domestic	.	.	.	518.47	474.14
Cross-border	.	.	.	10.87	8.20
Direct debits					
Initiated in a file/batch	.	.	.	507.65	462.51
Initiated on a single payment basis	.	.	.	21.70	19.83
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	147.00	126.93
Cross-border direct debits received	.	.	.	52.43	246.67
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	107.29	106.71	108.68	121.90	131.04
Domestic card payments	.	.	.	110.21	117.37
Cross-border card payments	.	.	.	11.68	13.67
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	44.87	45.41	47.93	56.18	67.65
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	62.10	61.05	60.56	65.71	63.39
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	107.32	113.24
Payments initiated remotely	.	.	.	14.57	17.80
E-money payment transactions with e-money issued by resident PSPs	0.00	0.00	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	0.00	-	0.00	0.00
With e-money accounts	-	-	-	0.00	0.00
of which:					
Accessed through a card	.	.	.	0.00	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	462.10	403.16	344.33	323.83	322.13
Domestic	.	.	.	316.68	318.27
Cross-border	.	.	.	7.15	3.85
Cross-border cheques received	.	.	.	73.36	75.77
Other payment services	156.17	121.15	102.15	397.19	374.59
Domestic	.	.	.	393.67	370.95
Cross-border	.	.	.	3.53	3.64
Other cross-border payment services received	.	.	.	0.07	0.11
Total payment transactions involving non-MFIs	12,421.95	12,598.78	11,500.60	17,620.35	17,229.83
Domestic	.	.	.	14,362.19	14,337.19
Cross-border	2,066.21	2,401.93	2,589.73	3,258.16	2,892.64
Total cross-border transactions received (excluding card payments)	2,279.28	2,075.93	2,121.06	3,655.95	3,423.23
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1,869.49	2,269.40	1,896.98	2,251.41	1,774.06
Debits from the accounts by simple book entry	1,628.23	1,721.07	1,517.15	1,642.17	1,542.27
Money remittances	.	.	-	3.57	3.68
Domestic	.	.	.	0.04	0.04
Cross-border	.	.	.	3.53	3.64
Cross-border money remittances received	.	.	.	0.07	0.11
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	91.92	86.87
Domestic	.	.	.	82.31	79.51
Cross-border	.	.	.	9.61	7.36

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	200.82	196.66	195.55	228.18	244.26
At terminals located in the reporting country	.	.	.	228.18	244.25
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	107.08	103.91	102.39	104.67	108.09
At terminals located in the reporting country	.	.	.	104.67	108.08
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	.	.	.	17.45	21.90
At terminals located in the reporting country	.	.	.	17.45	21.90
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	93.75	92.75	93.16	106.05	114.27
At terminals located in the reporting country	.	.	.	106.05	114.26
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	0.00	0.00	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	16.98	18.24	19.78	22.91	25.50
At terminals located in the reporting country	.	.	.	22.08	24.53
At terminals located abroad	.	.	.	0.83	0.97
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	6.49	6.66	6.84	6.86	7.00
At terminals located in the reporting country	.	.	.	6.86	7.00
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	10.49	11.58	12.95	16.05	18.50
At terminals located in the reporting country	.	.	.	15.22	17.53
At terminals located abroad	.	.	.	0.83	0.97
E-money card-loading/unloading transactions	0.00	0.00	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	5.45	4.99	5.11	7.25	7.89
At terminals located in the reporting country	.	.	.	0.57	0.70
At terminals located abroad	.	.	.	6.68	7.19
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.33	1.27	1.21	1.28	1.33
At terminals located in the reporting country	.	.	.	0.01	0.02
At terminals located abroad	.	.	.	1.27	1.31
ATM cash deposits (except e-money transactions)	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	4.12	3.72	3.90	5.97	6.56
At terminals located in the reporting country	.	.	.	0.56	0.69
At terminals located abroad	.	.	.	5.41	5.88
E-money card-loading/unloading transactions	0.00	0.00	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	229.32	208.42	214.98	143.14	132.35
OTC cash deposits	363.89	351.82	342.45	250.48	238.56

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: SLBE & TARGET2-ES					
Number of participants	210	191	182	179	175
of which:					
Direct participants	112	101	96	95	92
of which:					
Credit institutions	93	81	78	78	76
Central bank	1	1	1	1	1
Other direct participants	18	19	17	16	15
of which:					
Public administration	1	1	1	0	0
Clearing and settlement organisations	4	5	3	3	3
Other financial institutions	10	10	10	10	10
Others	3	3	3	3	2
Indirect participants	98	90	86	84	83
RETAIL SYSTEM: SNCE					
Number of participants	204	187	172	165	164
of which:					
Direct participants	20	20	18	17	16
of which:					
Credit institutions	19	19	17	16	15
Central bank	1	1	1	1	1
Other direct participants	-	-	-	0	0
of which:					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	-	-	-	0	0
Indirect participants	184	167	154	148	148

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: SLBE & TARGET2-ES					
Credit transfers and direct debits	7.58	7.62	7.67	7.24	7.40
of which:					
Credit transfers and direct debits within the same TARGET component	6.02	5.90	5.80	5.48	5.44
Credit transfers and direct debits to another TARGET component	1.56	1.72	1.87	1.76	1.96
of which:					
Credit transfers and direct debits to a euro area TARGET component	1.52	1.66	1.81	1.73	1.93
Credit transfers and direct debits to a non-euro area TARGET component	0.04	0.06	0.06	0.03	0.03
Concentration ratio in terms of volume (percentages)	47.50	49.50	53.20	60.60	63.70
RETAIL SYSTEM: SNCE					
Total transactions	1,614.65	1,637.44	1,611.57	1,670.69	1,683.09
Domestic	.	.	.	1,665.25	1,677.59
Cross-border	.	.	.	5.45	5.50
Credit transfers	387.62	398.22	406.10	421.10	459.81
Domestic	.	.	.	418.11	456.52
Cross-border	.	.	.	2.99	3.29
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	387.62	398.22	406.10	421.10	459.81
Direct debits	1,144.67	1,167.46	1,141.60	1,190.69	1,167.54
Domestic	.	.	.	1,188.23	1,165.33
Cross-border	.	.	.	2.46	2.21
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	66.84	59.18	53.88	50.52	48.42
Domestic	.	.	.	50.52	48.42
Cross-border	.	.	.	-	-
Other payment services	15.52	12.59	9.99	8.39	7.32
Domestic	.	.	.	8.39	7.32
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	61.40	61.60	60.80	67.90	70.50

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: SLBE & TARGET2-ES					
Credit transfers and direct debits	94,393.33	88,333.37	65,079.15	62,229.48	57,391.67
of which:					
Credit transfers and direct debits within the same TARGET component	85,204.19	79,764.89	58,307.15	54,086.72	48,783.48
Credit transfers and direct debits to another TARGET component	9,189.13	8,568.48	6,772.00	8,142.76	8,608.19
of which:					
Credit transfers and direct debits to a euro area TARGET component	9,140.68	8,529.65	6,751.32	8,121.94	8,595.33
Credit transfers and direct debits to a non-euro area TARGET component	48.46	38.82	20.68	20.82	12.86
Concentration ratio in terms of value (percentages)	64.50	63.10	63.60	61.80	62.20
RETAIL SYSTEM: SNCE					
Total transactions	1,624.26	1,575.06	1,490.41	1,462.13	1,555.50
Domestic	.	.	.	1,446.57	1,536.66
Cross-border	.	.	.	15.56	18.84
Credit transfers	903.78	920.74	895.03	856.95	955.22
Domestic	.	.	.	842.86	937.22
Cross-border	.	.	.	14.09	18.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	903.78	920.74	895.03	856.95	955.22
Direct debits	317.10	307.13	293.78	307.49	306.74
Domestic	.	.	.	306.02	305.90
Cross-border	.	.	.	1.47	0.84
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	323.72	282.37	247.94	248.58	248.87
Domestic	.	.	.	248.58	248.87
Cross-border	.	.	.	-	-
Other payment services	79.66	64.82	53.66	49.11	44.68
Domestic	.	.	.	49.11	44.68
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	58.00	57.10	57.50	62.30	64.30

GENERAL NOTES: FRANCE

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data include deposits in French overseas territories.
Narrow money supply (M1)	Following the introduction of the euro banknotes and coins on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 8(1) of Regulation ECB/2008/32 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Intraday borrowing from the central bank	Intraday credit corresponds: <ul style="list-style-type: none">- to the amounts of collateral deposited by counterparts in a global pool with Banque de France which are not used to guarantee monetary policy operations (i.e. to a global credit line), and- to the auto-collateralisation operations processed automatically by the SSS.

Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
Value of overnight deposits	Includes overnight deposits from central public administrations.
Credit institutions irrespective of their legal incorporation	
Number of institutions	Excludes investment firms.
Other payment service providers	

Number of institutions	Only the Treasury is counted in this category.
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Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a debit function	From 2014, cards with a debit function combined with another payment function are reported in sub-category <i>Cards with a debit and/or delayed debit function</i>
Cards with a delayed debit function	From 2014, cards with a delayed debit function combined with another payment function are reported in sub-categories <i>Cards with a debit and/or delayed debit function</i> or <i>Cards with a credit and/or delayed debit function</i>
Cards with a credit function	From 2014, cards with a credit function combined with another payment function are reported in sub-category <i>Cards with a credit and/or delayed debit function</i>
Terminals provided by resident payment service providers	
ATMs and sub-categories	Until 2013, source: GCB (French domestic scheme). From 2014, source: French PSPs, and includes devices without cash withdrawal function that allow users, mostly “brick-and-mortar” stores, to deposit money to their accounts. The number of ATMs for reference year 2014 has been corrected (as there was double counting in the 2014 Blue Book).
POS terminals and sub-categories	Until 2013, source: GCB (French domestic scheme). From 2014, source: French PSPs. Partial data: some PSPs were not able to report <i>POS terminals</i> breakdown between <i>EFTPOS terminals</i> and <i>E-money card POS terminals</i> accurately.

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

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	From 2008 transactions initiated by MFI to non MFI are also included. The amount of credit transfers for reference year 2014 has been corrected.
Direct debits	From 2008, transactions with non-MFIs initiated by MFIs are included. The amount of direct debits for reference year 2014 has been corrected.
Card payments with cards issued by resident PSPs	Partial data: some PSPs were not able to report <i>Card payments with cards issued by resident PSP</i> breakdown between <i>Payments initiated at physical EFTPOS</i> and <i>Payments initiated remotely</i> accurately.
Other payment services	Until 2013, includes bills of exchange and promissory notes. From 2014, includes <i>Money remittances</i> and <i>Transactions via telecommunication, digital or IT device</i>
<i>Memo item</i> : Other services (not included in the Payment Services Directive)	From 2014, includes bills of exchange and promissory notes.

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

Other direct participants	Up to 2005: figures include post office giro institutions.
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Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

Concentration ratio	Technical participants are excluded from the calculation.
Retail system: SIT and CORE	Since 25 October 2008, CORE has been the sole French retail infrastructure.
Credit transfers	Electronic payment orders are included in direct debits.
Direct debits	Electronic payment orders are also included.
Cheques	Administrative orders are excluded.
Other payment services	Concerns promissory notes.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	65,294.0	65,615.0	65,927.0	66,227.0	66,504.0
GDP (EUR billions)	2,059.28	2,086.93	2,115.26	2,139.96	2,181.06
GDP per capita (EUR)	31,539	31,806	32,085	32,313	32,796
HICP (annual percentage changes)	2.3	2.2	1.0	0.6	0.1

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	604,370.00	622,827.00	651,850.00	689,582.00	793,026.00
of which:					
Transferable deposits	590,233.00	592,619.00	617,465.00	673,400.00	771,810.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	24,735.00	27,930.00	32,591.00	37,259.00	45,493.00
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
of which:					
Hardware-based electronic money	44.00	42.00	39.00	39.00	10.00
Software-based electronic money	.	.	.	.	.

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	86,842.44	140,090.37	61,743.25	54,611.15	182,036.27
Overnight deposits held at other credit institutions (in EUR, end of period)	231,531.00	111,422.00	84,658.00	115,362.00	137,181.00
of which:					
Transferable deposits at other MFIs (end of period)	231,531.00	111,422.00	84,658.00	115,362.00	137,181.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	120,398.59	179,750.03	69,196.99	62,456.87	83,456.85
Intraday borrowing from the central bank	447,785.00	480,399.00	450,459.00	406,265.00	402,766.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	96	96	96	98	98
Number of overnight deposits (thousands)	29.00	29.00	29.00	29.00	28.00
Value of overnight deposits (EUR millions)	9,412.00	22,031.00	21,751.00	17,245.00	16,091.00
of which:					
Value of transferable deposits (EUR millions)	9,412.00	5,531.00	3,861.00	17,245.00	16,091.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	660	639	623	496	467
Number of offices	38,075	37,930	37,767	37,523	37,084
Number of overnight deposits (thousands)	77,766.00	78,383.00	79,481.00	80,433.00	81,562.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	75,153.00	75,749.00	76,699.00	-	-
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	53,817.00	55,470.00	57,191.00	-	-
Value of overnight deposits (EUR millions)	594,958.00	600,795.00	630,098.00	672,337.00	776,935.00
of which:					
Value of transferable deposits (EUR millions)	580,821.00	587,088.00	613,604.00	656,155.00	755,719.00
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	1.00	1.00	1.00	1.00	8.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	611	596	579	413	416
Number of offices	38,075	37,930	37,767	37,523	37,084
Value of overnight deposits (EUR millions)	594,958.00	600,795.00	630,098.00	672,337.00	776,935.00
Branches of euro area-based credit institutions					
Number of institutions	36	31	32	38	39
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	9	9	9	24	9
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	4	3	3	21	3
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	4	5	4	5	7
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	41.00	40.00	36.00	0.00	0.00
Other payment service providers					
Number of institutions	1	1	1	1	34
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	666	646	629	503	509
Number of offices	38,171	38,026	37,863	37,621	37,182
Number of overnight deposits (thousands)	77,795.00	78,412.00	79,510.00	80,462.00	81,590.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	604,370.00	622,826.00	651,849.00	689,582.00	793,026.00
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	42.00	41.00	37.00	1.00	8.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	-	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	-	-
Number of payment institutions providing services through an agent	.	.	.	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	92,739.44	92,608.54	88,183.31	85,671.57	80,433.36
Cards with a payment function (except cards with an e-money function only)	83,005.30	82,313.04	82,222.68	81,040.21	77,406.43
<i>of which:</i>					
Cards with a debit function	69,091.44	80,109.81	80,084.87	41,808.46	43,486.66
Cards with a delayed debit function	22,300.28	23,379.33	23,809.00	7,318.86	7,551.63
Cards with a credit function	27,562.07	26,842.71	19,611.24	6,943.18	5,860.32
Cards with a debit and/or delayed debit function	7,862.82	11,661.10	11,607.69	13,461.96	6,485.20
Cards with a credit and/or delayed debit function	7,483.89	8,105.83	7,512.81	17,976.31	14,032.22
Cards with an e-money function	33,089.38	26,721.56	23,102.24	14,201.11	3,029.59
Cards on which e-money can be stored directly	.	.	.	11,039.23	0.48
Cards which give access to e-money stored on e-money accounts	.	.	.	3,161.88	3,029.11
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	1,916.60	2,008.36	1,932.21	3,591.92	1,597.38
Total number of cards (irrespective of the number of functions on the card)	99,253.84	99,099.02	99,311.64	101,523.65	94,323.32
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	31,261.78	25,407.42	22,473.71	11,714.65	2,414.51
Terminals provided by resident PSPs					
ATMs	58.17	58.54	58.64	71.74	60.49
Located in the reporting country	.	.	.	71.74	60.48
Located abroad	.	.	.	-	0.02
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	58.17	58.54	-	66.98	57.24
Located in the reporting country	.	.	.	66.98	57.23
Located abroad	.	.	.	-	0.02
ATMs with a credit transfer function	-	-	-	50.50	38.70
Located in the reporting country	.	.	.	50.50	38.68
Located abroad	.	.	.	-	0.02
POS terminals	1,443.73	1,400.00	1,344.40	1,607.05	1,479.75
Located in the reporting country	.	.	.	1,604.50	1,476.71
Located abroad	.	.	.	2.56	3.05
POS terminals					
<i>of which:</i>					
EFTPOS terminals	1,443.73	1,400.00	1,344.40	1,102.66	733.42
Located in the reporting country	.	.	.	1,101.65	732.22
Located abroad	.	.	.	1.01	1.20
E-money card POS terminals	.	.	-	45.40	0.55
Located in the reporting country	.	.	.	45.40	0.55
Located abroad	.	.	.	-	0.00
E-money card terminals	124.73	70.98	46.95	45.40	1.18
Located in the reporting country	.	.	.	45.40	1.18
Located abroad	.	.	.	-	0.00
E-money card terminals					
<i>of which:</i>					
E-money card loading and unloading terminals	96.01	39.18	29.54	21.24	1.16
Located in the reporting country	.	.	.	21.24	1.16
Located abroad	.	.	.	-	0.00
E-money card accepting terminals	124.73	70.98	46.95	45.40	0.55
Located in the reporting country	.	.	.	45.40	0.55
Located abroad	.	.	.	-	0.00

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	2,977.54	3,097.20	3,250.23	3,416.95	3,358.15
Domestic	.	.	.	3,329.64	3,292.95
Cross-border	.	.	.	87.30	65.20
Credit transfers					
Initiated in paper-based form	-	-	-	146.54	150.32
Initiated electronically	-	-	-	3,270.41	3,220.75
Initiated in a file/batch	.	.	.	2,079.65	1,679.18
Initiated on a single payment basis	.	.	.	1,190.76	1,541.57
of which (memorandum item):					
Online banking based e-payments	.	.	.	586.21	737.28
Credit transfers					
of which:					
Non-SEPA	.	.	.	441.25	252.03
Cross-border credit transfers received	.	.	.	99.36	105.09
Direct debits	3,533.32	3,543.38	3,107.73	3,541.46	3,849.52
Domestic	.	.	.	3,531.23	3,845.04
Cross-border	.	.	.	10.23	4.47
Direct debits					
Initiated in a file/batch	.	.	.	3,320.29	3,750.77
Initiated on a single payment basis	.	.	.	221.17	97.74
Direct debits					
of which:					
Non-SEPA	.	.	.	385.26	109.78
Cross-border direct debits received	.	.	.	333.67	302.38
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	7,911.01	8,474.98	8,964.30	9,437.92	10,233.93
Domestic card payments	.	.	.	8,988.07	9,701.88
Cross-border card payments	.	.	.	449.84	532.05
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	-	-	-	4,924.17	6,097.43
Payments with cards with a delayed debit function	-	-	-	1,357.08	1,913.13
Payments with cards with a credit function	-	-	-	85.40	247.87
Payments with cards with a debit and/or delayed debit function	-	-	-	2,455.47	1,198.68
Payments with cards with a credit and/or delayed debit function	-	-	-	615.80	785.11
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	5,073.81	6,476.86
Payments initiated remotely	.	.	.	675.25	938.90
E-money payment transactions with e-money issued by resident PSPs	46.50	52.25	50.53	52.91	36.46
Domestic	.	.	.	52.90	34.55
Cross-border	.	.	.	0.01	1.92
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	46.50	52.24	50.53	49.95	18.51
With e-money accounts	-	-	-	2.96	17.94
of which:					
Accessed through a card	.	.	.	2.96	1.26
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	2,971.44	2,805.62	2,620.57	2,482.82	2,238.89
Domestic	.	.	.	2,482.62	2,237.23
Cross-border	.	.	.	0.20	1.66
Cross-border cheques received	.	.	.	0.69	0.32
Other payment services	98.45	94.89	92.74	25.93	72.46
Domestic	.	.	.	25.62	70.19
Cross-border	.	.	.	0.31	2.27
Other cross-border payment services received	.	.	.	0.01	0.09
Total payment transactions involving non-MFIs	17,538.26	18,068.32	18,086.10	18,957.98	19,789.41
Domestic	.	.	.	18,410.08	19,181.84
Cross-border	368.17	426.47	555.81	547.90	607.57
Total cross-border transactions received (excluding card payments)	354.60	448.20	823.14	433.73	407.87
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	251.25	351.74
Debits from the accounts by simple book entry	-	-	-	1,039.05	1,415.44
Money remittances	.	.	-	0.32	43.50
Domestic	.	.	.	0.01	41.23
Cross-border	.	.	.	0.31	2.27
Cross-border money remittances received	.	.	.	0.01	0.09
Transactions via telecommunication, digital or IT device	.	.	.	25.61	28.95
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	86.57	84.12
Domestic	.	.	.	86.57	84.12
Cross-border	.	.	.	-	0.00

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	9,260.48	9,781.23	10,190.72	10,435.04	10,649.16
At terminals located in the reporting country	.	.	.	10,422.99	10,638.15
At terminals located abroad	.	.	.	12.05	11.01
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1,630.14	1,622.49	1,606.32	1,570.57	1,664.45
At terminals located in the reporting country	.	.	.	1,569.97	1,664.12
At terminals located abroad	.	.	.	0.60	0.33
ATM cash deposits (except e-money transactions)	-	-	-	29.40	191.18
At terminals located in the reporting country	.	.	.	29.40	191.18
At terminals located abroad	.	.	.	0.01	0.00
POS transactions (except e-money transactions)	7,624.79	8,152.67	8,578.48	8,249.81	8,777.77
At terminals located in the reporting country	.	.	.	8,238.74	8,767.09
At terminals located abroad	.	.	.	11.07	10.68
E-money card-loading/unloading transactions	5.56	6.06	5.91	5.26	2.20
At terminals located in the reporting country	.	.	.	5.26	2.20
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	48.45	20.14
At terminals located in the reporting country	.	.	.	48.45	20.14
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	318.60	386.44	445.61	417.20	396.63
At terminals located in the reporting country	.	.	.	374.26	375.63
At terminals located abroad	.	.	.	42.94	21.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	37.14	39.41	40.49	35.13	34.12
At terminals located in the reporting country	.	.	.	34.64	33.66
At terminals located abroad	.	.	.	0.49	0.47
ATM cash deposits (except e-money transactions)	-	-	-	-	0.34
At terminals located in the reporting country	.	.	.	-	0.34
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	281.46	347.03	405.11	353.73	362.19
At terminals located in the reporting country	.	.	.	311.28	340.36
At terminals located abroad	.	.	.	42.45	21.83
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.04
At terminals located in the reporting country	.	.	.	0.00	0.04
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	333.26	369.00	434.53	386.85	511.07
At terminals located in the reporting country	.	.	.	28.18	95.55
At terminals located abroad	.	.	.	358.66	415.53
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	47.04	46.69	48.71	36.63	48.60
At terminals located in the reporting country	.	.	.	0.35	4.88
At terminals located abroad	.	.	.	36.27	43.72
ATM cash deposits (except e-money transactions)	-	-	-	0.08	6.22
At terminals located in the reporting country	.	.	.	0.08	3.71
At terminals located abroad	.	.	.	-	2.52
POS transactions (except e-money transactions)	286.22	322.31	385.81	325.03	456.26
At terminals located in the reporting country	.	.	.	27.45	84.10
At terminals located abroad	.	.	.	297.58	372.16
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	.	-	0.01
At terminals located in the reporting country	.	.	.	-	0.01
At terminals located abroad	.	.	.	-	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	1.92	24.55
OTC cash withdrawals	-	-	-	34.09	11,398.54
OTC cash deposits	-	-	-	41.76	20,365.06

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	24,540.85	24,114.69	23,198.46	22,742.47	21,635.38
Domestic	.	.	.	18,221.16	16,416.10
Cross-border	.	.	.	4,521.31	5,219.28
Credit transfers					
Initiated in paper-based form	-	-	-	4,198.07	2,433.59
Initiated electronically	-	-	-	19,848.31	19,196.27
Initiated in a file/batch	.	.	.	13,388.14	11,410.50
Initiated on a single payment basis	.	.	.	6,460.18	7,785.77
of which (memorandum item):					
Online banking based e-payments	.	.	.	1,932.84	1,725.85
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	18,573.12	11,229.82
Cross-border credit transfers received	.	.	.	8,131.57	9,693.33
Direct debits	1,325.14	1,310.88	1,399.30	1,378.42	1,427.00
Domestic	.	.	.	1,360.99	1,420.27
Cross-border	.	.	.	17.43	6.72
Direct debits					
Initiated in a file/batch	.	.	.	1,302.75	1,280.53
Initiated on a single payment basis	.	.	.	211.80	145.65
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	820.89	231.79
Cross-border direct debits received	.	.	.	244.62	70.30
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	393.59	421.57	438.43	443.31	469.64
Domestic card payments	.	.	.	415.61	437.31
Cross-border card payments	.	.	.	27.70	32.34
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	-	-	-	215.76	256.72
Payments with cards with a delayed debit function	-	-	-	77.57	110.95
Payments with cards with a credit function	-	-	-	5.54	13.17
Payments with cards with a debit and/or delayed debit function	-	-	-	113.24	53.93
Payments with cards with a credit and/or delayed debit function	-	-	-	31.19	35.40
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	216.56	267.98
Payments initiated remotely	.	.	.	41.46	66.07
E-money payment transactions with e-money issued by resident PSPs	0.10	0.11	0.11	0.24	0.40
Domestic	.	.	.	0.24	0.25
Cross-border	.	.	.	0.00	0.15
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.10	0.11	0.11	0.21	0.05
With e-money accounts	-	-	-	0.04	0.35
of which:					
Accessed through a card	.	.	.	0.04	0.05
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	1,787.53	1,628.46	1,320.02	1,216.04	1,137.30
Domestic	.	.	.	1,200.97	1,133.45
Cross-border	.	.	.	15.07	3.85
Cross-border cheques received	.	.	.	2.75	1.24
Other payment services	377.21	356.54	330.26	0.98	356.55
Domestic	.	.	.	0.38	243.55
Cross-border	.	.	.	0.60	112.99
Other cross-border payment services received	.	.	.	0.09	41.69
Total payment transactions involving non-MFIs	28,424.43	27,832.25	26,686.58	27,221.50	25,026.26
Domestic	.	.	.	22,231.36	19,650.93
Cross-border	6,911.94	7,812.97	6,790.22	4,990.14	5,375.34
Total cross-border transactions received (excluding card payments)	6,928.98	7,913.05	7,386.13	8,379.02	9,806.56
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	1,864.41	1,516.38
Debits from the accounts by simple book entry	-	-	-	967.99	1,127.95
Money remittances	.	.	-	0.86	356.41
Domestic	.	.	.	0.26	243.41
Cross-border	.	.	.	0.60	112.99
Cross-border money remittances received	.	.	.	0.09	41.69
Transactions via telecommunication, digital or IT device	.	.	.	0.12	0.13
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	310.75	290.89
Domestic	.	.	.	310.75	290.89
Cross-border	.	.	.	-	0.00

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	501.06	528.32	543.12	552.11	551.98
At terminals located in the reporting country	.	.	.	551.18	551.27
At terminals located abroad	.	.	.	0.93	0.71
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	127.84	129.23	129.59	128.77	138.07
At terminals located in the reporting country	.	.	.	128.71	138.04
At terminals located abroad	.	.	.	0.06	0.03
ATM cash deposits (except e-money transactions)	-	-	-	18.27	25.61
At terminals located in the reporting country	.	.	.	18.27	25.61
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	373.12	398.97	390.97	381.16	388.30
At terminals located in the reporting country	.	.	.	380.28	387.61
At terminals located abroad	.	.	.	0.89	0.68
E-money card-loading/unloading transactions	0.11	0.12	0.11	0.10	0.05
At terminals located in the reporting country	.	.	.	0.10	0.05
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.18	0.09
At terminals located in the reporting country	.	.	.	0.18	0.09
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	31.49	36.88	41.63	41.46	39.18
At terminals located in the reporting country	.	.	.	35.14	36.87
At terminals located abroad	.	.	.	6.32	2.31
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	6.14	6.17	6.33	5.88	6.07
At terminals located in the reporting country	.	.	.	5.83	6.03
At terminals located abroad	.	.	.	0.05	0.04
ATM cash deposits (except e-money transactions)	-	-	-	-	0.03
At terminals located in the reporting country	.	.	.	-	0.03
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	25.36	30.70	34.96	33.56	33.09
At terminals located in the reporting country	.	.	.	27.29	30.74
At terminals located abroad	.	.	.	6.27	2.35
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	26.16	28.43	31.02	23.61	33.63
At terminals located in the reporting country	.	.	.	1.46	5.26
At terminals located abroad	.	.	.	22.15	28.37
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	5.68	5.83	6.02	4.46	6.04
At terminals located in the reporting country	.	.	.	0.05	0.50
At terminals located abroad	.	.	.	4.42	5.53
ATM cash deposits (except e-money transactions)	-	-	-	0.01	1.62
At terminals located in the reporting country	.	.	.	0.01	1.48
At terminals located abroad	.	.	.	-	0.14
POS transactions (except e-money transactions)	20.48	22.60	25.00	17.66	25.98
At terminals located in the reporting country	.	.	.	1.40	3.07
At terminals located abroad	.	.	.	16.26	22.91
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	.	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	0.13	1.06
OTC cash withdrawals	-	-	-	20.94	33.36
OTC cash deposits	-	-	-	43.17	49.05

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TBF & TARGET2-FR					
Number of participants	308	320	328	320	317
of which:					
Direct participants	89	114	124	121	123
of which:					
Credit institutions	83	108	118	116	119
Central bank	1	1	1	1	1
Other direct participants	5	5	5	4	3
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	3	3	3	2	1
Others	0	0	0	0	0
Indirect participants	219	206	204	199	194
RETAIL SYSTEM: CORE					
Number of participants	402	419	380	367	367
of which:					
Direct participants	10	10	10	10	10
of which:					
Credit institutions	8	8	8	8	8
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	1	1	1	1	1
Others	0	0	0	0	0
Indirect participants	392	409	370	357	357

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TBF & TARGET2-FR					
Credit transfers and direct debits	8.77	8.66	9.12	9.38	8.94
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	4.72	4.52	4.53	5.13	5.06
Credit transfers and direct debits to another TARGET component	4.05	4.14	4.59	4.26	3.88
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	3.95	4.04	4.48	4.17	3.79
Credit transfers and direct debits to a non-euro area TARGET component	0.10	0.11	0.11	0.09	0.10
Concentration ratio in terms of volume (percentages)	53.00	53.70	54.20	55.00	55.50
RETAIL SYSTEM: CORE					
Total transactions	13,177.62	13,432.05	13,635.44	13,924.87	14,180.17
Domestic	.	.	.	13,924.87	14,180.17
Cross-border	.	.	.	-	-
Credit transfers	1,940.01	1,943.79	1,969.02	2,021.45	2,086.36
Domestic	.	.	.	2,021.45	2,086.36
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	1,940.01	1,943.79	1,969.02	2,021.45	2,086.36
Direct debits	2,292.42	2,329.75	2,337.02	2,303.56	2,377.03
Domestic	.	.	.	2,303.56	2,377.03
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	5,903.15	6,269.27	6,596.33	6,988.36	7,275.22
Domestic	.	.	.	6,988.36	7,275.22
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	622.48	616.10	611.21	614.33	599.22
Domestic	.	.	.	614.33	599.22
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	2,341.81	2,198.52	2,050.31	1,926.43	1,774.73
Domestic	.	.	.	1,926.43	1,774.73
Cross-border	.	.	.	-	-
Other payment services	77.76	74.62	71.56	70.74	67.62
Domestic	.	.	.	70.74	67.62
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	73.40	82.70	83.00	84.00	82.70

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TBF & TARGET2-FR					
Credit transfers and direct debits	102,300.96	110,243.10	87,565.14	86,777.47	79,194.12
of which:					
Credit transfers and direct debits within the same TARGET component	66,121.99	74,224.44	53,538.66	47,773.25	42,430.26
Credit transfers and direct debits to another TARGET component	36,178.97	36,018.66	34,026.48	39,004.22	36,763.86
of which:					
Credit transfers and direct debits to a euro area TARGET component	35,894.46	35,795.07	33,747.39	38,661.75	36,494.32
Credit transfers and direct debits to a non-euro area TARGET component	284.52	223.59	279.08	342.46	269.54
Concentration ratio in terms of value (percentages)	64.20	54.70	63.20	62.10	65.60
RETAIL SYSTEM: CORE					
Total transactions	5,373.14	5,405.64	5,376.66	5,373.57	5,540.98
Domestic	.	.	.	5,373.57	5,540.98
Cross-border	.	.	.	-	-
Credit transfers	2,479.04	2,602.84	2,760.92	2,852.11	3,055.58
Domestic	.	.	.	2,852.11	3,055.58
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	2,479.04	2,602.84	2,760.92	2,852.11	3,055.58
Direct debits	876.58	928.12	1,005.58	985.50	1,003.46
Domestic	.	.	.	985.50	1,003.46
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	278.95	294.84	306.03	318.26	324.88
Domestic	.	.	.	318.26	324.88
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	37.18	37.30	37.56	38.11	38.03
Domestic	.	.	.	38.11	38.03
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	1,407.82	1,266.43	1,016.44	933.75	898.34
Domestic	.	.	.	933.75	898.34
Cross-border	.	.	.	-	-
Other payment services	293.57	276.11	250.11	245.85	220.68
Domestic	.	.	.	245.85	220.68
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	81.00	74.80	74.50	75.80	75.30

GENERAL NOTES: ITALY

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

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

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

Table 6 – Payment card functions and accepting devices

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

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

Transactions per type of payment service [Table 7a as of reference year 2014]	
Credit transfers	Book-entry transactions are not included. Non-SEPA items are referred to transactions made via domestic postal pre-printed bills (which are beyond the scope of application of the SEPA credit transfer framework); the same data are reported, as in the past, within the category of “Credit transfers” for conventional reasons and to ensure consistency in the previous time

	series on total credit transfers in Italy.
Direct debits	Book-entry transactions are not included.
E-money payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
Other payment services	The reduction between 2008 and 2009 is attributable to the RIBA (Ricevuta bancaria elettronica), which is a procedure for the collection of credits deriving from commercial transactions.
Total number of payment transactions	As from 2004 this item includes e-money purchase transactions carried out with cards issued by the Post Office.
<i>of which:</i> cross-border transactions sent	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included. 2009 data refer to all Italian banks and the Post Office. No interbank transactions are included. From 2009 data refer to all Italian banks and the Post Office but do not include cross-border transactions with credit cards issued by other financial intermediaries. No interbank transactions are included.
Cross-border transactions received	Until 2008 data only refer to a sample of approximately 60 Italian banks participating in a half-yearly survey on the payment system, accounting on average for some 80% of current account deposits; it is possible that only a small percentage of interbank transactions are included.

Transactions per type of terminal [Table 7b as of reference year 2014]

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

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

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

General: Book-entry transactions are not included.

Transactions per type of payment service [Table 8a as of reference year 2014]

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

Transactions per type of terminal [Table 8b as of reference year 2014]

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

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

Memorandum items:

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

Table 9 – Participation in selected payment systems

TARGET component: BI-REL, TARGET2-Banca d'Italia

Direct participants	2003 data include direct participants not yet migrated to the new release of BI-REL. TARGET2 migration date: 19 May 2008.
Other direct participants	Include Post Office giro institutions.

Retail system: Italian CSMs

Number of participants	Until 2013 the figures refer to the system BI-COMP which settles the balances stemming from all the Italian CSMs. From 2014 the figures refer to all the Italian CSMs. The breakdown between direct/indirect participation is estimated. In 2014 the data refer to the clearing membership. From 2015 the data refer to the settlement membership.
Other direct participants	Includes post office giro institutions.
Indirect participants	From 2005 data are estimated.

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

TARGET component: BI-REL, TARGET2-Banca d'Italia

TARGET2 migration date: 19 May 2008

Total transactions sent Credit transfers sent within the same TARGET component	The reduction in 2009 is due to the migration from BI-REL to TARGET2-Banca d'Italia and the shrinkage of interbank flows stemming from the financial crisis. As from 31 August 2015, the statistical aggregates do not include the cash side of the securities transactions, settled through the Target2-Banca d'Italia Dedicated Cash Accounts (DCA), following the migration of the Italian central securities depository Monte Titoli to the Eurosystem's platform for securities settlement Target2 Securities.
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Retail system: Italian CSMs

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

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	60,060.0	60,339.1	60,646.4	60,789.1	60,725.9
GDP (EUR billions)	1,637.46	1,613.26	1,604.48	1,611.88	1,636.37
GDP per capita (EUR)	27,264	26,737	26,456	26,516	26,947
HICP (annual percentage changes)	2.9	3.3	1.2	0.2	0.1

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	763,131.04	759,497.77	781,875.79	851,518.59	923,025.24
of which:					
Transferable deposits	745,637.00	743,457.00	767,855.00	837,005.00	909,238.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	10,430.83	11,588.79	13,094.84	14,338.43	15,852.28
Outstanding value on e-money storages issued by MFIs	1,506.00	1,971.00	2,267.00	2,663.00	3,004.00
of which:					
Hardware-based electronic money	1,467.00	1,929.00	2,215.00	2,598.00	2,930.00
Software-based electronic money	39.00	42.00	52.00	65.00	74.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	36,992.07	38,026.86	23,947.78	16,903.39	20,617.95
Overnight deposits held at other credit institutions (in EUR, end of period)	101,571.00	116,777.00	106,878.00	105,088.00	97,893.00
of which:					
Transferable deposits at other MFIs (end of period)	11,997.00	22,967.00	22,365.00	21,249.00	21,289.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	196,101.94	272,340.05	230,169.68	180,688.95	155,337.20
Intraday borrowing from the central bank	6,073.08	6,014.75	12,916.19	14,215.60	24,444.59

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	52	52	52	52	52
Number of overnight deposits (thousands)	0.18	0.12	0.09	0.00	0.00
Value of overnight deposits (EUR millions)	7,345.00	9,832.00	10,215.00	9,404.00	8,018.00
of which:					
Value of transferable deposits (EUR millions)	7,231.00	9,663.00	10,183.00	9,405.00	8,019.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	754	710	685	670	656
Number of offices	33,607	32,875	31,760	30,726	30,259
Number of overnight deposits (thousands)	38,466.90	38,967.95	42,596.81	43,168.12	44,789.29
of which:					
Number of internet/PC-linked overnight deposits (thousands)	14,706.15	27,934.06	31,426.23	32,093.04	33,721.30
Number of transferable overnight deposits (thousands)	38,002.00	37,976.76	41,291.98	41,789.08	43,484.74
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	14,706.00	27,934.06	31,426.23	32,093.04	33,721.30
Value of overnight deposits (EUR millions)	754,764.99	749,599.68	771,635.86	840,745.09	914,965.25
of which:					
Value of transferable deposits (EUR millions)	738,406.00	733,794.00	757,672.00	827,600.00	901,219.00
Number of payment accounts (thousands)	.	.	.	39,045.11	40,179.52
Number of e-money accounts (thousands)	.	.	5,410.27	6,565.58	7,810.22
Outstanding value on e-money storages issued (EUR millions)	.	.	.	2,662.72	2,929.87
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	672	631	605	592	575
Number of offices	33,289	32,550	31,501	30,472	30,004
Value of overnight deposits (EUR millions)	740,599.02	727,723.48	752,407.28	812,989.07	876,291.82
Branches of euro area-based credit institutions					
Number of institutions	56	53	53	52	57
Number of offices	100	105	112	117	132
Value of overnight deposits (EUR millions)	7,832.84	15,249.50	13,056.58	20,772.22	31,921.60
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	17	17	18	17	16
Number of offices	206	208	134	126	113
Value of overnight deposits (EUR millions)	5,573.42	5,746.62	5,260.31	6,126.49	5,704.46
Branches of non-EEA-based credit institutions					
Number of institutions	9	9	9	9	8
Number of offices	12	12	13	11	10
Value of overnight deposits (EUR millions)	759.70	880.09	911.69	857.30	1,047.37
Electronic money institutions					
Number of institutions	4	4	4	5	4
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	725.00	.	.	135.64	132.85
Other payment service providers					
Number of institutions	42	49	51	40	40
Number of offices	13,308	13,160	12,941	13,069	12,903
Number of overnight deposits (thousands)	.	.	.	.	.
Value of overnight deposits (EUR millions)	38,021.00	41,452.00	43,903.00	.	.
Number of payment accounts (thousands)	.	.	.	6,049.68	6,247.10
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	801	764	741	716	701
Number of offices	46,967	46,087	44,753	43,847	43,214
Number of overnight deposits (thousands)	.	.	.	61,213.95	.
of which:					
Number of internet/PC-linked overnight deposits (thousands)	14,706.15	27,934.06	31,426.23	32,093.04	33,721.30
Value of overnight deposits (EUR millions)	800,130.99	800,883.68	825,753.86	.	.
Number of payment accounts (thousands)	.	.	.	.	46,426.63
Number of e-money accounts (thousands)	.	.	5,410.27	19,215.62	21,403.67
Outstanding value on e-money storages issued (EUR millions)	725.00	.	.	.	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	305	366
of which:					
Number of payment institutions providing services through an established branch	.	.	.	24	23
Number of payment institutions providing services through an agent	.	.	.	19	37
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	262	306

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	53,281.79	60,041.93	65,821.58	70,642.33	76,737.33
Cards with a payment function (except cards with an e-money function only)	67,355.24	68,180.10	71,786.32	73,642.12	77,154.03
of which:					
Cards with a debit function	37,550.47	39,707.21	44,215.63	47,036.19	50,316.74
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	29,804.77	28,472.89	27,570.69	26,605.93	26,837.29
Cards with an e-money function	14,202.90	18,803.78	21,605.95	22,595.97	25,175.35
Cards on which e-money can be stored directly	.	.	.	5,029.89	4,189.34
Cards which give access to e-money stored on e-money accounts	.	.	.	17,566.08	20,986.01
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	14,202.90	18,803.78	21,605.95	22,595.97	25,175.35
Total number of cards (irrespective of the number of functions on the card)	83,086.56	88,514.83	93,392.27	97,248.26	103,574.62
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	51.84	50.75	50.04	49.65	50.53
Located in the reporting country	.	.	.	49.65	50.53
Located abroad	.	.	.	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	51.84	50.75	50.04	49.65	50.53
Located in the reporting country	.	.	.	49.65	50.53
Located abroad	.	.	.	0.00	0.00
ATMs with a credit transfer function	47.39	48.27	47.71	49.65	48.24
Located in the reporting country	.	.	.	49.65	48.24
Located abroad	.	.	.	0.00	0.00
POS terminals	1,434.96	1,510.61	1,584.19	1,847.46	1,979.42
Located in the reporting country	.	.	.	1,847.45	1,974.97
Located abroad	.	.	.	0.01	4.45
POS terminals					
of which:					
EFTPOS terminals	1,434.96	1,510.61	1,584.19	1,847.46	1,979.42
Located in the reporting country	.	.	.	1,847.45	1,974.97
Located abroad	.	.	.	0.01	4.45
E-money card POS terminals	.	.	-	591.83	694.82
Located in the reporting country	.	.	.	591.80	693.83
Located abroad	.	.	.	0.03	0.98
E-money card terminals	-	-	-	658.12	780.92
Located in the reporting country	.	.	.	657.93	779.92
Located abroad	.	.	.	0.20	1.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	45.70	48.24
Located in the reporting country	.	.	.	45.54	48.24
Located abroad	.	.	.	0.16	0.00
E-money card accepting terminals	-	-	-	612.42	732.67
Located in the reporting country	.	.	.	612.39	731.68
Located abroad	.	.	.	0.04	0.99

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	1,261.72	1,261.27	1,261.07	1,347.21	1,471.03
Domestic	.	.	.	1,337.65	1,454.34
Cross-border	.	.	.	9.56	16.70
Credit transfers					
Initiated in paper-based form	765.33	743.92	719.95	766.04	859.54
Initiated electronically	496.40	517.35	541.12	581.18	611.50
Initiated in a file/batch	.	.	.	420.13	468.66
Initiated on a single payment basis	.	.	.	161.06	142.84
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	513.09	629.99
Cross-border credit transfers received	.	.	.	32.17	34.71
Direct debits	600.70	602.27	624.34	608.08	682.25
Domestic	.	.	.	607.51	680.96
Cross-border	.	.	.	0.56	1.28
Direct debits					
Initiated in a file/batch	.	.	.	462.59	564.85
Initiated on a single payment basis	.	.	.	145.50	117.40
Direct debits					
of which:					
Non-SEPA	.	.	.	-	-
Cross-border direct debits received	.	.	.	0.06	0.11
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,566.87	1,628.98	1,813.21	2,034.00	2,269.78
Domestic card payments	.	.	.	1,998.10	2,206.72
Cross-border card payments	.	.	.	35.91	63.06
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	981.12	1,091.52	1,225.77	1,390.06	1,617.15
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	585.76	537.46	587.45	643.96	652.63
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	1,585.90	2,134.32
Payments initiated remotely	.	.	.	117.79	135.46
E-money payment transactions with e-money issued by resident PSPs	151.89	191.24	243.98	291.38	373.91
Domestic	.	.	.	258.40	357.37
Cross-border	.	.	.	32.98	16.55
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	151.89	191.24	243.98	64.11	-
With e-money accounts	0.00	0.00	0.00	227.29	-
of which:					
Accessed through a card	.	.	.	227.29	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	2.34	3.10

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

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

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

	2011	2012	2013	2014	2015
Cheques	291.62	275.69	252.41	231.51	208.63
Domestic	.	.	.	231.50	208.58
Cross-border	.	.	.	0.01	0.05
Cross-border cheques received	.	.	.	-	-
Other payment services	286.77	303.58	292.11	280.51	282.52
Domestic	.	.	.	280.24	282.13
Cross-border	.	.	.	0.28	0.39
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	4,159.58	4,263.02	4,487.12	4,792.76	5,288.12
Domestic	.	.	.	4,713.40	5,190.11
Cross-border	-	-	-	79.37	98.02
Total cross-border transactions received (excluding card payments)	104.72	113.00	133.38	34.58	37.92
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	98.34	104.62	113.45	113.00	115.71
Debits from the accounts by simple book entry	834.24	733.86	806.96	821.34	913.37
Money remittances	.	.	-	2.67	3.67
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	2.66	3.67
Cross-border money remittances received	.	.	.	0.20	0.19
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	2,469.87	2,808.56	3,104.95	3,445.94	3,350.24
At terminals located in the reporting country	.	.	.	3,445.94	3,350.24
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	700.51	743.99	794.17	952.68	795.31
At terminals located in the reporting country	.	.	.	952.68	795.31
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	204.95	198.50
At terminals located in the reporting country	.	.	.	204.95	198.50
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	1,745.99	2,038.73	2,274.07	2,025.62	2,176.96
At terminals located in the reporting country	.	.	.	2,025.62	2,176.96
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	23.37	25.84	36.71	41.30	48.74
At terminals located in the reporting country	.	.	.	41.30	48.74
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	221.40	130.73
At terminals located in the reporting country	.	.	.	221.40	130.73
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	93.56	99.54	117.64	82.12	55.97
At terminals located in the reporting country	.	.	.	82.12	55.97
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.46	3.35	4.69	2.24	0.00
At terminals located in the reporting country	.	.	.	2.24	0.00
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	92.11	96.19	112.95	78.53	52.88
At terminals located in the reporting country	.	.	.	78.53	52.88
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	1.35	3.10
At terminals located in the reporting country	.	.	.	1.35	3.10
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	28.47	33.46	49.76	82.17	15.44
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	82.17	15.44
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	6.49	7.00	7.55	3.77	0.86
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	3.77	0.86
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	21.98	26.46	42.21	8.38	10.47
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	8.38	10.47
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	69.99	4.12
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	69.99	4.12
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	249.90	235.94	232.14	216.70	268.55
OTC cash deposits	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	8,075.30	7,853.08	8,033.85	7,290.09	6,940.60
Domestic	.	.	.	5,211.80	5,012.30
Cross-border	.	.	.	2,078.29	1,928.30
Credit transfers					
Initiated in paper-based form	4,135.02	3,782.31	3,196.75	3,245.52	3,111.63
Initiated electronically	3,940.28	4,070.78	4,837.10	4,044.57	3,828.97
Initiated in a file/batch	.	.	.	2,750.89	2,794.60
Initiated on a single payment basis	.	.	.	1,293.68	1,034.37
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	62.64	74.57
Cross-border credit transfers received	.	.	.	386.47	394.35
Direct debits	356.56	385.42	356.66	316.88	358.75
Domestic	.	.	.	316.53	358.22
Cross-border	.	.	.	0.35	0.53
Direct debits					
Initiated in a file/batch	.	.	.	252.90	295.44
Initiated on a single payment basis	.	.	.	63.98	63.30
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	-	-
Cross-border direct debits received	.	.	.	1.37	1.79
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	122.61	123.28	129.63	142.28	157.34
Domestic card payments	.	.	.	138.47	151.89
Cross-border card payments	.	.	.	3.81	5.46
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	67.01	73.70	78.79	88.37	103.20
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	55.60	49.58	50.85	53.91	54.15
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	131.73	146.17
Payments initiated remotely	.	.	.	10.55	11.17
E-money payment transactions with e-money issued by resident PSPs	9.71	12.69	11.75	13.49	16.98
Domestic	.	.	.	11.85	16.21
Cross-border	.	.	.	1.63	0.76
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	9.71	12.69	11.75	2.70	-
With e-money accounts	0.00	0.00	0.00	10.79	-
of which:					
Accessed through a card	.	.	.	10.79	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.17	7.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	793.31	679.75	582.12	533.31	493.26
Domestic	.	.	.	533.21	492.78
Cross-border	.	.	.	0.10	0.48
Cross-border cheques received	.	.	.	-	-
Other payment services	688.35	709.52	649.99	617.53	618.88
Domestic	.	.	.	614.73	617.76
Cross-border	.	.	.	2.79	1.13
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	10,045.84	9,763.75	9,764.00	8,913.57	8,585.82
Domestic	.	.	.	6,826.58	6,647.83
Cross-border	-	-	-	2,086.99	1,937.99
Total cross-border transactions received (excluding card payments)	1,591.14	1,911.19	1,937.45	388.01	403.14
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1,378.58	1,374.33	945.84	898.21	959.42
Debits from the accounts by simple book entry	1,050.83	1,023.16	682.19	737.04	846.68
Money remittances	.	.	-	1.31	1.47
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	1.30	1.47
Cross-border money remittances received	.	.	.	1.31	0.12
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	273.42	305.16	322.84	501.19	425.78
At terminals located in the reporting country	.	.	.	501.19	425.78
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	123.84	136.39	146.17	178.43	181.28
At terminals located in the reporting country	.	.	.	178.43	181.28
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	158.54	149.36
At terminals located in the reporting country	.	.	.	158.54	149.36
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	141.75	160.54	165.45	141.51	74.30
At terminals located in the reporting country	.	.	.	141.51	74.30
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	7.83	8.24	11.22	11.97	14.06
At terminals located in the reporting country	.	.	.	11.97	14.06
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	10.74	6.78
At terminals located in the reporting country	.	.	.	10.74	6.78
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	11.35	12.67	14.76	3.97	7.40
At terminals located in the reporting country	.	.	.	3.97	7.40
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.32	0.61	1.14	0.90	0.91
At terminals located in the reporting country	.	.	.	0.90	0.91
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	11.04	12.06	13.62	2.91	6.28
At terminals located in the reporting country	.	.	.	2.91	6.28
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.17	0.21
At terminals located in the reporting country	.	.	.	0.17	0.21
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	2.38	2.68	3.28	4.08	1.36
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	4.08	1.36
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.88	0.97	1.05	0.55	0.13
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.55	0.13
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	1.49	1.71	2.23	0.77	1.02
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.77	1.02
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	2.75	0.20
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	2.75	0.20
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	254.95	200.26	196.76	181.24	229.28
OTC cash deposits	475.75	369.81	333.51	314.04	-

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-IT					
Number of participants	441	426	170	167	156
of which:					
Direct participants	101	103	102	105	100
of which:					
Credit institutions	96	98	97	100	95
Central bank	1	1	1	1	1
Other direct participants	4	4	4	4	4
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	1	1	1	1	1
Others	1	1	1	1	1
Indirect participants	340	323	68	62	56
RETAIL SYSTEM: Italian CSMs					
Number of participants	-	-	-	669	728
of which:					
Direct participants	88	86	83	453	51
of which:					
Credit institutions	83	81	78	448	41
Central bank	1	1	1	1	2
Other direct participants	4	4	4	4	8
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	1
Other financial institutions	1	1	1	1	6
Others	1	1	1	1	1
Indirect participants	-	-	-	216	677

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-IT					
Credit transfers and direct debits	8.65	8.92	10.38	11.48	10.25
of which:					
Credit transfers and direct debits within the same TARGET component	5.69	5.90	6.94	7.79	7.19
Credit transfers and direct debits to another TARGET component	2.96	3.02	3.44	3.68	3.06
of which:					
Credit transfers and direct debits to a euro area TARGET component	2.85	2.87	3.29	3.55	2.96
Credit transfers and direct debits to a non-euro area TARGET component	0.11	0.15	0.15	0.13	0.10
Concentration ratio in terms of volume (percentages)	44.00	41.90	44.60	45.20	44.60
RETAIL SYSTEM: Italian CSMs					
Total transactions	2,106.14	2,248.93	2,302.07	1,883.00	1,927.88
Domestic	.	.	.	1,874.86	1,925.30
Cross-border	.	.	.	8.14	2.58
Credit transfers	394.41	409.03	378.41	126.00	154.09
Domestic	.	.	.	118.00	152.57
Cross-border	.	.	.	8.00	1.51
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	-	-	-	126.00	154.09
Direct debits	520.84	521.57	530.32	268.00	198.15
Domestic	.	.	.	267.88	197.75
Cross-border	.	.	.	0.12	0.41
Card payments (except e-money transactions)	763.57	879.20	966.55	1,065.00	1,169.83
Domestic	.	.	.	1,065.00	1,169.31
Cross-border	.	.	.	0.00	0.52
ATM transactions (except e-money transactions)	185.88	209.87	219.70	228.00	233.89
Domestic	.	.	.	227.98	233.80
Cross-border	.	.	.	0.02	0.09
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	238.31	226.15	204.35	182.00	169.83
Domestic	.	.	.	182.00	169.78
Cross-border	.	.	.	0.00	0.05
Other payment services	2.99	2.99	2.67	14.00	2.09
Domestic	.	.	.	14.00	2.09
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of volume (percentages)	51.70	52.00	52.60	41.30	54.10

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-IT					
Credit transfers and direct debits	33,051.54	32,663.33	37,465.23	41,420.29	32,208.63
of which:					
Credit transfers and direct debits within the same TARGET component	20,077.44	22,781.76	25,084.81	26,866.72	19,539.64
Credit transfers and direct debits to another TARGET component	12,974.10	9,881.57	12,380.41	14,553.57	12,668.99
of which:					
Credit transfers and direct debits to a euro area TARGET component	12,931.51	9,835.88	12,342.87	14,509.22	12,610.06
Credit transfers and direct debits to a non-euro area TARGET component	42.59	45.69	37.55	44.35	58.93
Concentration ratio in terms of value (percentages)	56.50	52.30	50.50	50.70	44.90
RETAIL SYSTEM: Italian CSMs					
Total transactions	3,098.21	2,792.01	2,556.04	1,477.96	1,490.48
Domestic	.	.	.	1,447.67	1,474.44
Cross-border	.	.	.	30.29	16.04
Credit transfers	1,523.16	1,343.25	1,209.94	471.04	561.22
Domestic	.	.	.	441.03	545.97
Cross-border	.	.	.	30.01	15.25
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	-	-	-	471.04	561.22
Direct debits	719.19	694.68	651.44	448.68	392.63
Domestic	.	.	.	448.43	391.95
Cross-border	.	.	.	0.25	0.68
Card payments (except e-money transactions)	51.86	57.73	60.75	65.01	78.78
Domestic	.	.	.	65.00	78.74
Cross-border	.	.	.	0.01	0.04
ATM transactions (except e-money transactions)	27.97	31.99	33.15	33.46	33.94
Domestic	.	.	.	33.45	33.92
Cross-border	.	.	.	0.01	0.02
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	666.58	563.94	486.77	430.97	419.01
Domestic	.	.	.	430.95	418.96
Cross-border	.	.	.	0.02	0.05
Other payment services	109.42	100.40	113.98	28.82	4.90
Domestic	.	.	.	28.82	4.90
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of value (percentages)	57.00	57.50	57.60	53.90	47.70

GENERAL NOTES: CYPRUS

Source for Table 1: Eurostat.

Source for all other tables: Central Bank of Cyprus, unless otherwise indicated.

Methodology: the enhanced definitions have been used for all data provided.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2008, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2008, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

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

Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Revisions	Revisions were made regarding the number of overnight deposits held at the central bank, the number of overnight deposits and the number of transferable overnight deposits of credit institutions, as well as the number of electronic money institutions and the number of other payment service providers.
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Table 9 – Participation in selected interbank funds transfer systems

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

1. All the data submitted are in accordance with the new regulation on payment statistics (ECB/2013/43).
2. All the data refer to the credit institutions (and some figures also include some payment institutions) that were not granted derogations under Article 4 of the aforementioned regulation.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	850.9	863.9	861.9	852.5	847.7
GDP (EUR billions)	19.55	19.47	18.06	17.39	17.42
GDP per capita (EUR)	22,973	22,535	20,958	20,403	20,551
HICP (annual percentage changes)	3.5	3.1	0.4	-0.3	-1.5

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	19,600.00	20,109.00	14,494.00	16,682.91	17,097.00
of which:					
Transferable deposits	18,950.00	19,493.00	14,195.00	16,488.00	16,803.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	8,819.00	9,822.00	4,417.00	5,521.06	5,296.00
Outstanding value on e-money storages issued by MFIs	.	.	.	21.00	21.00
of which:					
Hardware-based electronic money	.	.	.	15.00	18.00
Software-based electronic money	1.00	1.00	1.00	6.00	3.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	2,703.28	3,362.07	1,858.28	3,727.06	7,049.57
Overnight deposits held at other credit institutions (in EUR, end of period)	933.41	799.78	535.18	3,490.94	4,314.00
of which:					
Transferable deposits at other MFIs (end of period)	854.00	772.00	486.00	3,454.00	4,276.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	5,778.08	440.71	1,590.00	1,188.86	922.43
Intraday borrowing from the central bank	25.23	0.00	1,000.00	3,383.00	179.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.30	0.30	0.30	0.31	0.31
Value of overnight deposits (EUR millions)	983.00	258.00	837.00	1,069.19	891.00
of which:					
Value of transferable deposits (EUR millions)	984.00	258.00	837.00	1,070.00	824.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	141	137	101	57	55
Number of offices	.	850	682	615	563
Number of overnight deposits (thousands)	2,491.00	2,545.00	2,647.00	2,639.00	2,463.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	594.00	674.30	702.00	631.00	701.00
Number of transferable overnight deposits (thousands)	2,465.00	2,519.00	2,616.00	2,611.00	2,433.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	591.00	670.00	695.00	625.00	694.00
Value of overnight deposits (EUR millions)	.	19,850.71	13,655.83	15,575.83	16,204.00
of which:					
Value of transferable deposits (EUR millions)	17,966.00	19,235.00	13,358.00	15,418.00	15,979.00
Number of payment accounts (thousands)	.	.	.	3,808.58	3,973.29
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	116	110	74	32	31
Number of offices	868	815	650	584	534
Value of overnight deposits (EUR millions)	17,005.18	17,392.62	11,679.55	13,696.91	15,242.00
Branches of euro area-based credit institutions					
Number of institutions	2	3	3	5	5
Number of offices	.	3	3	4	6
Value of overnight deposits (EUR millions)	.	56.88	68.56	104.52	96.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	7	8	8	4	4
Number of offices	9	10	7	5	5
Value of overnight deposits (EUR millions)	42.86	814.35	316.75	41.67	14.00
Branches of non-EEA-based credit institutions					
Number of institutions	16	16	16	16	15
Number of offices	23	22	22	22	18
Value of overnight deposits (EUR millions)	1,516.17	1,586.86	1,590.97	1,732.72	852.00
Electronic money institutions					
Number of institutions	.	.	4	5	7
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.
Other payment service providers					
Number of institutions	9	11	11	8	9
Number of offices	243	273	267	289	261
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	.	.	-	-
Number of e-money accounts (thousands)	-	.	.	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	.	.	117	71	72
Number of offices	.	1,124	950	905	825
Number of overnight deposits (thousands)	2,491.30	2,545.30	2,647.30	2,639.31	2,463.31
of which:					
Number of internet/PC-linked overnight deposits (thousands)	594.00	674.30	702.00	631.00	701.00
Value of overnight deposits (EUR millions)	.	20,108.71	14,492.83	16,645.01	17,095.00
Number of payment accounts (thousands)	.	.	.	3,808.58	3,973.29
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	250	297
of which:					
Number of payment institutions providing services through an established branch	.	.	.	-	-
Number of payment institutions providing services through an agent	.	.	.	8	8
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	242	289

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	1,252.99	1,265.78	1,145.83	978.41	1,070.09
Cards with a payment function (except cards with an e-money function only)	1,313.82	1,271.57	1,120.06	976.44	1,095.36
of which:					
Cards with a debit function	756.37	782.67	715.00	688.00	737.16
Cards with a delayed debit function	71.83	52.93	50.29	0.00	47.91
Cards with a credit function	482.69	433.00	350.67	289.21	310.74
Cards with a debit and/or delayed debit function	2.92	2.96	4.10	0.00	0.00
Cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Cards with an e-money function	69.29	93.11	95.10	.	.
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	.	.	.	.	.
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	55.65	76.38	74.44	.	.
Total number of cards (irrespective of the number of functions on the card)	1,383.01	1,340.82	1,197.51	1,048.79	1,231.69
of which:					
Cards with a combined debit, cash and e-money function	-	-	4.81	0.00	0.00
Terminals provided by resident PSPs					
ATMs	0.70	0.70	0.66	0.46	0.53
Located in the reporting country	.	.	.	0.46	0.53
Located abroad	.	.	.	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	0.70	0.70	0.66	0.46	0.53
Located in the reporting country	.	.	.	0.46	0.53
Located abroad	.	.	.	0.00	0.00
ATMs with a credit transfer function	0.52	0.53	0.47	0.35	0.37
Located in the reporting country	.	.	.	.	0.37
Located abroad	.	.	.	.	0.00
POS terminals	24.32	26.11	21.49	22.83	22.76
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	24.32	26.11	21.49	22.83	22.76
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	-	0.00	0.00
Located in the reporting country	.	.	.	0.00	0.00
Located abroad	.	.	.	0.00	0.00
E-money card terminals	0.00	0.00	0.00	0.00	0.00
Located in the reporting country	.	.	.	0.00	0.00
Located abroad	.	.	.	0.00	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	0.00	0.00	0.00	0.00	0.00
Located in the reporting country	.	.	.	0.00	0.00
Located abroad	.	.	.	0.00	0.00
E-money card accepting terminals	0.00	0.00	0.00	0.00	0.00
Located in the reporting country	.	.	.	0.00	0.00
Located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	26.26	31.15	28.65	13.57	16.10
Domestic	.	.	.	12.10	14.31
Cross-border	.	.	.	1.47	1.79
Credit transfers					
Initiated in paper-based form	7.40	8.86	7.60	2.28	3.28
Initiated electronically	18.86	22.29	21.05	11.29	12.81
Initiated in a file/batch	.	.	.	5.87	6.12
Initiated on a single payment basis	.	.	.	5.42	6.69
of which (memorandum item):					
Online banking based e-payments	.	.	.	1.56	1.86
Credit transfers					
of which:					
Non-SEPA	.	.	.	7.13	3.69
Cross-border credit transfers received	.	.	.	3.03	3.73
Direct debits	7.70	7.13	5.87	4.19	6.47
Domestic	.	.	.	4.19	6.47
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	3.99	6.29
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA	.	.	.	0.89	0.82
Cross-border direct debits received	.	.	.	0.00	0.15
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	38.96	41.50	41.10	38.66	44.31
Domestic card payments	.	.	.	26.36	30.11
Cross-border card payments	.	.	.	12.30	14.20
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	19.95	22.19	23.18	23.55	26.62
Payments with cards with a delayed debit function	0.92	0.96	0.76	0.00	1.31
Payments with cards with a credit function	17.96	18.20	16.94	15.11	16.37
Payments with cards with a debit and/or delayed debit function	0.13	0.15	0.22	0.00	0.00
Payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	34.35	38.80
Payments initiated remotely	.	.	.	4.31	5.50
E-money payment transactions with e-money issued by resident PSPs	0.70	0.98	1.19	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	1.38	1.39
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.70	0.98	1.19	.	.
With e-money accounts	0.00	0.00	0.00	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	20.08	20.34	15.05	4.98	6.13
Domestic	.	.	.	4.98	6.13
Cross-border	.	.	.	0.00	0.00
Cross-border cheques received	.	.	.	0.00	0.01
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	93.70	101.09	91.86	63.55	75.36
Domestic	.	.	.	48.38	57.96
Cross-border	9.82	10.89	10.20	15.17	17.40
Total cross-border transactions received (excluding card payments)	2.18	2.46	3.00	3.04	3.89
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	3.04	2.79	2.62	1.36	2.02
Debits from the accounts by simple book entry	7.01	6.95	5.31	4.76	10.03
Money remittances	.	.	-	.	.
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	.	0.00
Cross-border money remittances received	.	.	.	0.00	0.00
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	42.72	45.15	45.28	47.84	51.78
At terminals located in the reporting country	.	.	.	47.84	51.78
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	12.55	13.20	13.54	16.74	17.95
At terminals located in the reporting country	.	.	.	16.74	17.95
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.29	0.31	0.25	.	0.22
At terminals located in the reporting country	.	.	.	.	0.22
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	29.87	31.65	31.49	30.18	.
At terminals located in the reporting country	.	.	.	30.18	.
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	0.00	0.00	0.00	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	12.96	8.59	7.36	8.43	9.14
At terminals located in the reporting country	.	.	.	2.07	2.07
At terminals located abroad	.	.	.	6.36	7.07
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.59	1.61	1.60	2.04	2.02
At terminals located in the reporting country	.	.	.	1.88	1.87
At terminals located abroad	.	.	.	0.16	0.15
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	11.38	6.98	5.76	6.37	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	6.18	6.86
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	9.97	10.82	10.96	11.11	12.18
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	11.11	12.18
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	2.80	2.84	2.78	2.08	2.21
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	2.08	2.21
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	7.17	7.98	8.18	.	8.49
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	7.60	8.49
E-money card-loading/unloading transactions	0.00	0.00	0.00	.	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.02	0.02
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	1.38	1.39
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.02	0.04	0.05	0.00	.
OTC cash withdrawals	9.52	10.59	8.03	7.32	7.63
OTC cash deposits	11.40	11.85	8.61	7.82	9.24

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	589.50	485.88	287.16	224.74	382.34
Domestic	.	.	.	152.90	290.89
Cross-border	.	.	.	71.84	91.45
Credit transfers					
Initiated in paper-based form	453.65	315.39	160.18	96.48	259.86
Initiated electronically	135.85	170.49	126.99	128.25	122.48
Initiated in a file/batch	.	.	.	7.88	8.75
Initiated on a single payment basis	.	.	.	120.37	113.73
of which (memorandum item):					
Online banking based e-payments	.	.	.	35.34	52.76
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	136.77	150.36
Cross-border credit transfers received	.	.	.	83.21	97.76
Direct debits	2.40	3.82	2.10	0.78	1.56
Domestic	.	.	.	0.78	1.55
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	0.67	1.45
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	0.40	0.44
Cross-border direct debits received	.	.	.	.	0.01
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	3.30	3.51	3.20	2.85	3.22
Domestic card payments	.	.	.	1.62	1.89
Cross-border card payments	.	.	.	1.23	1.33
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1.60	1.75	1.69	1.55	1.73
Payments with cards with a delayed debit function	0.09	0.09	0.05	0.00	0.10
Payments with cards with a credit function	1.60	1.65	1.44	1.30	1.39
Payments with cards with a debit and/or delayed debit function	0.01	0.02	0.01	0.00	0.00
Payments with cards with a credit and/or delayed debit function	0.00	0.00	0.00	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	2.30	2.49
Payments initiated remotely	.	.	.	0.55	0.73
E-money payment transactions with e-money issued by resident PSPs	0.04	0.06	0.06	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	0.06	0.07
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.04	0.06	0.06	.	.
With e-money accounts	0.00	0.00	0.00	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	38.71	50.15	28.18	17.64	20.48
Domestic	.	.	.	17.61	20.42
Cross-border	.	.	.	0.03	0.06
Cross-border cheques received	.	.	.	0.09	0.08
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	633.96	543.42	320.71	246.13	407.75
Domestic	.	.	.	172.97	314.84
Cross-border	259.39	500.52	213.74	73.16	92.91
Total cross-border transactions received (excluding card payments)	244.48	257.26	134.92	83.30	97.86
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	17.65	29.34	13.14	4.53	27.41
Debits from the accounts by simple book entry	8.19	28.29	12.78	3.74	28.39
Money remittances	.	.	-	.	.
Domestic	.	.	.	0.00	.
Cross-border	.	.	.	0.00	0.00
Cross-border money remittances received	.	.	.	.	.
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	4.13	3.82	4.05	4.25	4.64
At terminals located in the reporting country	.	.	.	4.25	4.64
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.86	1.48	1.83	2.43	2.69
At terminals located in the reporting country	.	.	.	2.43	2.69
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.08	0.08	0.08	.	0.08
At terminals located in the reporting country	.	.	.	.	0.08
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	2.19	2.26	2.15	1.70	.
At terminals located in the reporting country	.	.	.	1.70	.
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	0.00	0.00	0.00	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	0.89	0.91	0.84	0.97	1.03
At terminals located in the reporting country	.	.	.	0.37	0.39
At terminals located abroad	.	.	.	0.60	0.64
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.27	0.28	0.27	0.36	0.38
At terminals located in the reporting country	.	.	.	0.33	0.35
At terminals located abroad	.	.	.	0.03	0.02
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.62	0.64	0.57	0.61	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	0.57	0.62
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.44	1.57	1.40	1.22	1.39
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	1.22	1.39
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.59	0.66	0.56	0.37	0.46
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.37	0.46
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.85	0.92	0.83	.	0.85
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.77	0.85
E-money card-loading/unloading transactions	0.00	0.00	0.00	.	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.01	0.01
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.06	0.07
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.02	0.01	0.01	0.00	.
OTC cash withdrawals	20.32	27.62	12.05	9.43	9.20
OTC cash deposits	25.63	19.92	19.71	7.77	9.56

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

9. Participation in selected payment systems

Original units; end of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-CY					
Number of participants	21	22	20	23	25
of which:					
Direct participants	15	16	16	19	21
of which:					
Credit institutions	14	15	15	14	16
Central bank	1	1	1	1	1
Other direct participants	0	0	0	4	4
of which:					
Public administration	.	.	.	0	0
Clearing and settlement organisations	.	.	.	3	3
Other financial institutions	.	.	.	0	1
Others	.	.	.	1	0
Indirect participants	6	6	4	4	4
LVPS (NON-TARGET SYSTEM): Large-value Credit Transfer System (closed Dec. 2012)					
Number of participants	30	29	-	.	.
of which:					
Direct participants	30	29	-	.	.
of which:					
Credit institutions	26	25	-	.	.
Central bank	1	1	-	.	.
Other direct participants	3	3	-	.	.
of which:					
Public administration	1	1	-	.	.
Clearing and settlement organisations	0	0	-	.	.
Other financial institutions	0	0	-	.	.
Others	2	2	-	.	.
Indirect participants	0	0	-	.	.
RETAIL SYSTEM: Cyprus Clearing House					
Number of participants	19	20	19	20	19
of which:					
Direct participants	19	20	19	20	19
of which:					
Credit institutions	18	19	18	19	18
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	.	.	.	0	0
Clearing and settlement organisations	.	.	.	0	0
Other financial institutions	.	.	.	0	0
Others	.	.	.	0	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: JCC Payment Cards System					
Number of participants	21	21	.	.	.
of which:					
Direct participants	20	20	.	.	.
of which:					
Credit institutions	20	20	.	.	.
Central bank	0	0	.	.	.
Other direct participants	0	0	.	.	.
of which:					
Public administration	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	1	1	.	.	.

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

9. Participation in selected payment systems - page 2

End of period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: JCC Transfer System (closed Nov. 2013)					
Number of participants	14	14	14	-	.
of which:					
Direct participants	14	14	14	-	.
of which:					
Credit institutions	13	13	13	-	.
Central bank	1	1	1	-	.
Other direct participants	0	0	0	-	.
of which:					
Public administration	.	.	.	-	.
Clearing and settlement organisations	.	.	.	-	.
Other financial institutions	.	.	.	-	.
Others	.	.	.	-	.
Indirect participants	0	0	0	-	.
RETAIL SYSTEM: Government Payments System (closed Mar. 2013)					
Number of participants	21	22	22	.	.
of which:					
Direct participants	21	22	22	.	.
of which:					
Credit institutions	12	13	13	.	.
Central bank	0	0	0	.	.
Other direct participants	9	9	9	.	.
of which:					
Public administration	9	9	9	.	.
Clearing and settlement organisations	-	-	0	.	.
Other financial institutions	-	-	0	.	.
Others	-	-	0	.	.
Indirect participants	0	0	0	.	.
RETAIL SYSTEM: FBMECS Payment Cards System (from Jan. 2013, suspended May 2014)					
Number of participants	.	.	.	.	.
of which:					
Direct participants	.	.	.	.	.
of which:					
Credit institutions	.	.	.	.	.
Central bank	.	.	.	.	.
Other direct participants	.	.	.	.	.
of which:					
Public administration	.	.	.	.	.
Clearing and settlement organisations	.	.	.	.	.
Other financial institutions	.	.	.	.	.
Others	.	.	.	.	.
Indirect participants	.	.	.	.	.
RETAIL SYSTEM: JCC SEPA Direct Debit System (from Mar. 2014)					
Number of participants	.	.	.	11	11
of which:					
Direct participants	.	.	.	11	11
of which:					
Credit institutions	.	.	.	10	10
Central bank	.	.	.	1	1
Other direct participants	.	.	.	0	0
of which:					
Public administration	.	.	.	0	0
Clearing and settlement organisations	.	.	.	0	0
Other financial institutions	.	.	.	0	0
Others	.	.	.	0	0
Indirect participants	.	.	.	0	0

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

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-CY					
Credit transfers and direct debits	0.13	0.15	0.22	0.14	0.12
of which:					
Credit transfers and direct debits within the same TARGET component	0.04	0.05	0.09	0.06	0.05
Credit transfers and direct debits to another TARGET component	0.08	0.10	0.13	0.08	0.07
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.08	0.09	0.11	0.08	0.07
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.01	0.01	0.01	0.00
Concentration ratio in terms of volume (percentages)	90.70	90.20	91.40	84.00	84.00
LVPS (NON-TARGET SYSTEM): Large-value Credit Transfer System (closed Dec. 2012)					
Total transactions	0.00	0.00	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	0.00	0.00	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	-	.	.
Initiated electronically	0.00	0.00	-	.	.
Direct debits	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	82.40	88.00	-	.	.

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: Cyprus Clearing House					
Total transactions	14.50	12.88	10.62	9.25	8.19
Domestic	.	.	.	9.25	8.19
Cross-border	.	.	.	0.00	0.00
Credit transfers	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Credit transfers	.	.	.	0.00	0.00
Initiated in a paper-based form	.	.	.	0.00	0.00
Initiated electronically	.	.	.	0.00	0.00
Direct debits	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	14.50	12.88	10.62	9.25	8.19
Domestic	.	.	.	9.25	8.19
Cross-border	.	.	.	0.00	0.00
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of volume (percentages)	90.20	89.30	86.40	88.00	87.00
RETAIL SYSTEM: JCC Payment Cards System					
Total transactions	36.49	39.97	.	.	.
Domestic
Cross-border
Credit transfers
Domestic
Cross-border
Credit transfers
Initiated in a paper-based form
Initiated electronically
Direct debits
Domestic
Cross-border
Card payments (except e-money transactions)	34.05	36.47	.	.	.
Domestic
Cross-border
ATM transactions (except e-money transactions)	2.45	2.51	.	.	.
Domestic
Cross-border
E-money payment transactions
Domestic
Cross-border
Cheques
Domestic
Cross-border
Other payment services
Domestic
Cross-border
Concentration ratio in terms of volume (percentages)

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

10. Payments processed by selected payment systems - page 3

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: JCC Transfer System (closed Nov. 2013)					
Total transactions	1.11	1.07	0.60	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Credit transfers	1.11	1.07	0.60	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	-	.
Initiated electronically	1.11	1.07	0.60	-	.
Direct debits	.	.	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Card payments (except e-money transactions)	.	.	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
ATM transactions (except e-money transactions)	.	.	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
E-money payment transactions	.	.	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Cheques	.	.	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Other payment services	.	.	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Concentration ratio in terms of volume (percentages)	94.30	93.40	94.50	-	.
RETAIL SYSTEM: Government Payments System (closed Mar. 2013)					
Total transactions	4.40	4.63	0.41	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	4.40	4.63	0.41	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	.	.
Initiated electronically	4.40	4.63	0.41	.	.
Direct debits	.	.	-	.	.
Domestic	.	.	-	.	.
Cross-border	.	.	-	.	.
Card payments (except e-money transactions)	.	.	-	.	.
Domestic	.	.	-	.	.
Cross-border	.	.	-	.	.
ATM transactions (except e-money transactions)	.	.	-	.	.
Domestic	.	.	-	.	.
Cross-border	.	.	-	.	.
E-money payment transactions	.	.	-	.	.
Domestic	.	.	-	.	.
Cross-border	.	.	-	.	.
Cheques	.	.	-	.	.
Domestic	.	.	-	.	.
Cross-border	.	.	-	.	.
Other payment services	.	.	-	.	.
Domestic	.	.	-	.	.
Cross-border	.	.	-	.	.
Concentration ratio in terms of volume (percentages)	94.00	94.70	100.00	.	.

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

10. Payments processed by selected payment systems - page 4

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: FBMECS Payment Cards System (from Jan. 2013, suspended May 2014)					
Total transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
RETAIL SYSTEM: JCC SEPA Direct Debit System (from Mar. 2014)					
Total transactions	-	-	-	5.81	8.05
Domestic	-	-	-	5.81	8.05
Cross-border	-	-	-	0.00	0.00
Credit transfers	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	-	-	-	0.00	0.00
Direct debits	-	-	-	5.81	8.05
Domestic	-	-	-	5.81	8.05
Cross-border	-	-	-	0.00	0.00
Card payments (except e-money transactions)	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
ATM transactions (except e-money transactions)	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
E-money payment transactions	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
Cheques	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
Concentration ratio in terms of volume (percentages)	-	-	-	100.00	100.00

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

II. Payments processed by selected payment systems - page I

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-CY					
Credit transfers and direct debits	412.25	687.99	479.53	131.14	81.85
of which:					
Credit transfers and direct debits within the same TARGET component	221.52	596.00	446.10	82.02	33.17
Credit transfers and direct debits to another TARGET component	190.73	91.99	33.43	49.12	48.67
of which:					
Credit transfers and direct debits to a euro area TARGET component	189.93	91.29	33.07	48.88	47.32
Credit transfers and direct debits to a non-euro area TARGET component	0.80	0.70	0.36	0.24	1.35
Concentration ratio in terms of value (percentages)	97.10	96.40	98.30	98.00	90.00
LVPS (NON-TARGET SYSTEM): Large-value Credit Transfer System (closed Dec. 2012)					
Total transactions	9.74	14.01	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	9.74	14.01	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	9.74	14.01	-	.	.
Initiated electronically	0.00	0.00	-	.	.
Direct debits	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of value (percentages)	86.90	82.30	-	.	.

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

II. Payments processed by selected payment systems - page 2

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

	2011	2012	2013	2014	2015
RETAIL SYSTEM: Cyprus Clearing House					
Total transactions	27.50	25.36	18.41	16.54	15.96
Domestic	.	.	.	16.54	15.96
Cross-border	.	.	.	0.00	0.00
Credit transfers	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Credit transfers	.	.	.	0.00	0.00
Initiated in a paper-based form	.	.	.	0.00	0.00
Initiated electronically	.	.	.	0.00	0.00
Direct debits	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	27.50	25.36	18.41	16.54	15.96
Domestic	.	.	.	16.54	15.96
Cross-border	.	.	.	0.00	0.00
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of value (percentages)	85.60	84.90	79.90	80.00	78.00
RETAIL SYSTEM: JCC Payment Cards System					
Total transactions	3.04	3.17	.	.	.
Domestic
Cross-border
Credit transfers
Domestic
Cross-border
Credit transfers
Initiated in a paper-based form
Initiated electronically
Direct debits
Domestic
Cross-border
Card payments (except e-money transactions)	2.67	2.80	.	.	.
Domestic
Cross-border
ATM transactions (except e-money transactions)	0.37	0.37	.	.	.
Domestic
Cross-border
E-money payment transactions
Domestic
Cross-border
Cheques
Domestic
Cross-border
Other payment services
Domestic
Cross-border
Concentration ratio in terms of value (percentages)

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

II. Payments processed by selected payment systems - page 3

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

	2011	2012	2013	2014	2015
RETAIL SYSTEM: JCC Transfer System (closed Nov. 2013)					
Total transactions	1.59	1.49	0.84	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Credit transfers	1.59	1.49	0.84	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	-	.
Initiated electronically	1.59	1.49	0.84	-	.
Direct debits	.	.	.	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Card payments (except e-money transactions)	.	.	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
ATM transactions (except e-money transactions)	.	.	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
E-money payment transactions	.	.	.	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Cheques	.	.	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Other payment services	.	.	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Concentration ratio in terms of value (percentages)	89.70	88.10	91.90	-	.
RETAIL SYSTEM: Government Payments System (closed Mar. 2013)					
Total transactions	5.72	4.71	0.41	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	5.72	4.71	0.41	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	.	.
Initiated electronically	5.72	4.71	0.41	.	.
Direct debits	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of value (percentages)	94.80	98.50	98.70	.	.

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

II. Payments processed by selected payment systems - page 4

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

	2011	2012	2013	2014	2015
RETAIL SYSTEM: FBMECS Payment Cards System (from Jan. 2013, suspended May 2014)					
Total transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-
RETAIL SYSTEM: JCC SEPA Direct Debit System (from Mar. 2014)					
Total transactions	-	-	-	0.58	0.89
Domestic	-	-	-	0.58	0.89
Cross-border	-	-	-	0.00	0.00
Credit transfers	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	-	-	-	0.00	0.00
Direct debits	-	-	-	0.58	0.89
Domestic	-	-	-	0.58	0.89
Cross-border	-	-	-	0.00	0.00
Card payments (except e-money transactions)	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
ATM transactions (except e-money transactions)	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
E-money payment transactions	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
Cheques	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	-	-	-	0.00	0.00
Cross-border	-	-	-	0.00	0.00
Concentration ratio in terms of value (percentages)	-	-	-	100.00	100.00

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

GENERAL NOTES: LATVIA

Source for Table 1: Eurostat.

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

The conventions for converting data from lats to euro, which are consistent with the approach applied by the ECB for all euro area member countries, are as follows. For payment statistics purposes, data for periods prior to 2014, when Latvia joined the euro area, have been converted into euro by applying either the end-of-period or average exchange rates, without taking into account the data on amounts in euro. For the purposes of MFI balance sheet statistics, data for periods prior to 2014, when Latvia joined the euro area, have been converted into euro by applying the official conversion rate and the data on amounts in euro have been taken into account. As a result of this approach, some inconsistencies between data may be observed in the case of "of-which" positions, which may exceed the total position. Likewise, the data published by the ECB may in some cases differ from the data published by Latvijas Banka.

Table 1 – Basic statistical data

Population	Annual average. In 2011 a population census was carried out in Latvia. The 2010 data have been revised in view of the results of the census.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector "non-MFIs" includes the component sectors "Central government" and "Rest of the world". Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
<i>of which</i> Transferable deposits	The data shown for this item may exceed the total position "Value of overnight deposits held by non-MFIs" owing to rounding discrepancies as they are reported in whole millions.
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2014, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
<i>of which</i> Transferable deposits	The data shown for this item may exceed the total for the item "Overnight deposits held at the central bank" owing to rounding discrepancies, as this data is reported in whole millions.
Non-intraday borrowing from the central bank	At the end of 2008 compared to 2007, the mutual confidence in the interbank market declined and banks resorted to Latvijas Banka's monetary operations, for both deposits and credits. The decline in mutual confidence was a result of the following:

	<ul style="list-style-type: none"> – the heightened risk perception in the interbank market, which caused problems with borrowing in the interbank market for many banks; – the concern that some banks might not be in the position to refinance their syndicated loans; – the continuous uncertainty regarding the impact of the slowdown in the global economy and Latvian economic growth on the Latvian financial market. <p>By the end of 2009, the situation in the domestic financial market had stabilised and liquidity conditions in the banking system improved significantly, largely as a result of the successful implementation of the international financial assistance programme led by the IMF. Hence, market participants no longer needed to have recourse to central bank operations.</p>
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Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Central bank	
<i>of which:</i> transferable deposits	The data shown for this item may exceed the total for the item "Value of overnight deposits" owing to rounding

	discrepancies, as they are reported in whole millions.
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Credit institutions irrespective of their legal incorporation

<i>of which:</i> transferable deposits	The data shown for this item may exceed the total for the item "Value of overnight deposits" owing to rounding discrepancies, as they are reported in whole millions.
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Credit institutions legally incorporated in the reporting country

Number of offices	<p>Pre-2008 data are not broken down into "Credit institutions legally incorporated in Latvia", "Branches of euro-area-based credit institutions" and "Branches of EEA-based credit institutions", as this would allow the identification of individual reporting agents.</p> <p>The data cover only those institutions and offices that actually provide payment services to customers.</p>
Value of overnight deposits	In some periods data are not broken down into "Credit institutions legally incorporated in Latvia", "Branches of euro-area-based credit institutions" and "Branches of EEA-based credit institutions", as this would allow the identification of individual reporting agents.

Branches of euro area-based credit institutions

Number of offices	<p>In some periods data are not broken down into "Credit institutions legally incorporated in Latvia", "Branches of euro-area-based credit institutions" and "Branches of EEA-based credit institutions", as this would allow the identification of individual reporting agents.</p> <p>For the same reason, data for the years 2008-14 are not broken down to show information on "Branches of euro-area-based credit institutions" and "Branches of EEA-based credit institutions".</p> <p>The data cover only those institutions and offices that actually provide payment services to customers.</p>
Value of overnight deposits	<p>In some periods data are not broken down into "Credit institutions legally incorporated in Latvia", "Branches of euro-area-based credit institutions" and "Branches of EEA-based credit institutions", as this would allow the identification of individual reporting agents.</p> <p>For the same reason, data for the years 2008-14 are not broken down to show information on "Branches of euro-area-based credit institutions" and "Branches of EEA-based credit institutions".</p>

Branches of EEA-based credit institutions (outside the euro area)

Number of offices	<p>In some periods data are not broken down into "Credit institutions legally incorporated in Latvia", "Branches of euro-area-based credit institutions" and "Branches of EEA-based credit institutions", as this would allow the identification of individual reporting agents.</p> <p>For the same reason, data for the years 2008-14 are not broken down to show information on "Branches of euro-area-based credit institutions" and "Branches of EEA-based credit institutions".</p> <p>The data cover only those institutions and offices that actually provide payment services to customers.</p>
Value of overnight deposits	Pre-2008 data are not broken down into "Credit institutions legally incorporated in Latvia", "Branches of

	<p>euro-area-based credit institutions” and “Branches of EEA-based credit institutions”, as this would allow the identification of individual reporting agents.</p> <p>For the same reason, data for the years 2008-14 are not broken down to show information on “Branches of euro-area-based credit institutions” and “Branches of EEA-based credit institutions”.</p>
Branches of non-EEA-based banks	
Number of offices	There were no branches of non-EEA-based banks in Latvia in the period under review.
Value of overnight deposits	There were no branches of non-EEA-based banks in Latvia in the period under review.
Electronic money institutions	
Number of institutions	<p>There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.</p> <p>Until 2014 only those electronic money institutions that have issued e-money are included. Electronic money institutions that have only informed the Bank of Latvia on the commencement of their business are excluded.</p> <p>As of 2014 only licensed electronic money institutions are included. At the end of 2015, there was only one licensed electronic money institution in Latvia, and it had not issued any e-money.</p>
Outstanding value on e-money storages issued by electronic money institutions	<p>There were only two electronic money institutions in Latvia in 2005, therefore data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.</p> <p>Until 2014 only those electronic money institutions that have issued e-money are included. Electronic money institutions that have only informed the Bank of Latvia on the commencement of their business are excluded.</p> <p>As of 2014 only licensed electronic money institutions are included. At the end of 2015, there was only one licensed electronic money institution in Latvia, and it had not issued any e-money.</p>

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
<i>of which:</i> cards with a debit function	<p>Pre-2007 data are shown together with data on payments with cards with a delayed debit function.</p> <p>Data on cards broken down by card function are available starting from 2007.</p>
<i>of which:</i> cards with a delayed debit function	<p>Pre-2007 data are shown together with data on payments with cards with a delayed debit function.</p> <p>Data on cards broken down by card function are available starting from 2007.</p>
<i>of which:</i> cards with a credit and/or delayed debit function	<p>Pre-2007 data on cards with a credit function and cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected.</p>

	As data on these two card categories are available separately as of 2007, this joint category is no longer used.
Cards with an e-money function	The 2015 data are confidential as they cover fewer than three reporting agents.
<i>of which:</i> cards with an e-money function which have been loaded at least once	Not applicable.
Cards with a combined debit, cash and e-money function	Not applicable.

Terminals provided by resident payment service providers

E-money card terminals	Not applicable.
<i>of which:</i> e-money card-loading/unloading terminals	Not applicable.
<i>of which:</i> e-money card-accepting terminals	Not applicable.

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

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]

Credit transfers	Book-entry transactions are not included. In 2014 the volume of SEPA credit transfers was 130,616,861 and the value was EUR 134,078.4 million.
Direct debits	Book-entry transactions are not included. The number of SEPA direct debit transactions was negligible in 2014. By 1 January 2015, all domestic direct debits had been replaced by e-invoices combined with SEPA Credit Transfers.
<i>of which:</i> payments with cards with a debit function	Prior to 2005 data are estimates.
<i>of which:</i> payments with cards with a delayed debit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.
<i>of which:</i> payments with cards with a credit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. Data on payments broken down by card function are available starting from the second half of 2007; estimations for earlier periods have therefore been made on the basis of the first data collected.
<i>of which:</i> payments with cards with a credit and/or delayed debit function	Pre-2007 data on payments with cards with a credit function and payments with cards with a delayed debit function are available only as a total, as separate data for these two categories were not collected. As data on these two card categories are available separately as of the second half of 2007, this joint

	category is no longer used.
E-money payment transactions	The 2015 data are confidential as they cover fewer than three reporting agents.
<i>of which:</i> with cards with an e-money function	The 2015 data are confidential as they cover fewer than three reporting agents.
<i>of which:</i> with other e-money storages	As there were only two electronic money institutions in Latvia in 2005, data are confidential. Prior to 2005, no electronic money institutions were identified in Latvia.
Other payment services	Not applicable.
Total number/value of payment transactions <i>of which:</i> cross-border transactions sent	Data provided are estimates. Before 2007, estimates were made on the basis of foreign trade data. For the 2007 data, estimates have been made on the basis of the data received in accordance with the new Regulation for Compiling "Credit Institution Payment Statistics Report".
Cross border transactions received	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.
<i>Memo items:</i> Credits to the accounts by simple book entry	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.
<i>Memo items:</i> Debits from the accounts by simple book entry	Data are available as of the second half of 2007; estimates for earlier periods have therefore been made on the basis of the first data collected.

Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]

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

ATM cash withdrawals	For the period 2002-04, no distinction between cards issued in Latvia and those issued abroad is possible; all transactions are therefore included in section a).
POS transactions (irrespective of type of card used)	For the period 2002-04, no distinction between transactions in Latvia and those abroad is possible; all transactions are therefore included in section a).
E-money card-loading/unloading transactions	Not applicable.

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

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

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

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable.

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

TARGET COMPONENT: TARGET2-Latvija

The TARGET2-Latvija was introduced on 19 November 2007.

Concentration ratio in terms of volume/value	Includes central bank data.
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LVPS: SAMS

The SAMS system (RTGS for credit transfers) was introduced in September 2000.

Concentration ratio in terms of volume/value	Includes central bank data.
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Retail system: EKS

Latvijas Banka adheres to the European Payments Council SEPA credit transfer scheme, and has been sending and receiving SEPA credit transfers using EKS SEPA since 9 November 2010. Latvijas Banka is therefore SEPA-compliant in the “bank-to-bank” domain.

Total transactions sent	Includes transactions in euro.
<i>of which:</i> credit transfers	Includes transactions in euro. In 2015 the volume of SEPA credit transfers was 38,030,687 and the value was EUR 52,407.9 million
<i>of which:</i> non-paper based	Includes transactions in euro.
<i>of which:</i> direct debit	There were no SEPA direct debit transactions in 2014. By 1 January 2015, all domestic direct debits had been replaced by e-invoices combined with SEPA Credit Transfers.
Concentration ratio in terms of volume/value	Includes central bank data and transactions in euro.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	2,058.8	2,033.7	2,012.8	1,994.7	1,977.8
GDP (EUR billions)	20.14	21.98	22.81	23.58	24.38
GDP per capita (EUR)	9,784	10,809	11,330	11,822	12,326
HICP (annual percentage changes)	4.2	2.3	0.0	0.7	0.2

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	10,636.73	13,650.77	15,241.49	16,990.52	19,010.00
<i>of which:</i>					
Transferable deposits	10,611.00	13,595.00	15,238.00	16,478.00	18,607.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	4,341.69	5,921.37	6,642.18	7,534.40	8,582.00
Outstanding value on e-money storages issued by MFIs	2.00	2.00	2.00	0.00	0.00
<i>of which:</i>					
Hardware-based electronic money	0.00	0.00	0.00	0.00	0.00
Software-based electronic money	2.00	2.00	2.00	0.00	0.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	988.88	1,031.44	1,585.05	1,031.97	3,824.81
Overnight deposits held at other credit institutions (in EUR, end of period)	205.36	156.39	77.09	122.81	291.00
of which:					
Transferable deposits at other MFIs (end of period)	431.00	235.00	603.00	123.00	290.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1.49	0.00	1.50	76.88	259.14
Intraday borrowing from the central bank	5.33	3.07	5.85	12.84	2.58

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	4	4	4	3	3
Number of overnight deposits (thousands)	0.04	0.04	0.03	0.02	0.02
Value of overnight deposits (EUR millions)	774.54	1,110.87	362.40	294.57	302.00
of which:					
Value of transferable deposits (EUR millions)	771.00	1,102.00	361.00	295.00	302.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	26	25	24	32	36
Number of offices	540	401	348	318	302
Number of overnight deposits (thousands)	4,859.38	4,736.99	4,772.93	3,512.86	3,231.92
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,567.10	3,613.53	3,833.43	2,814.83	2,688.13
Number of transferable overnight deposits (thousands)	4,859.38	4,736.99	4,772.93	3,077.52	2,779.91
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	3,567.10	3,613.53	3,833.43	2,618.39	2,489.09
Value of overnight deposits (EUR millions)	9,883.35	12,580.22	14,872.27	16,181.19	18,306.00
of which:					
Value of transferable deposits (EUR millions)	9,840.00	12,493.00	14,877.00	16,183.00	18,305.00
Number of payment accounts (thousands)	.	.	.	3,699.91	3,441.78
Number of e-money accounts (thousands)	.	.	.	17.89	18.10
Outstanding value on e-money storages issued (EUR millions)	.	.	-	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	22	20	19	27	30
Number of offices	516	377	328	301	284
Value of overnight deposits (EUR millions)	9,144.16	11,721.78	13,926.41	15,069.69	16,931.00
Branches of euro area-based credit institutions					
Number of institutions	2	3	3	2	3
Number of offices	.	.	.	.	3
Value of overnight deposits (EUR millions)	.	.	.	.	27.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	2	2	2	3	3
Number of offices	.	.	.	.	15
Value of overnight deposits (EUR millions)	.	.	.	.	1,348.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (EUR millions)	-	-	-	-	0.00
Electronic money institutions					
Number of institutions	5	6	7	6	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	2.21	2.52	2.36	0.00	0.00
Other payment service providers					
Number of institutions	1	1	1	1	1
Number of offices	622	619	619	620	620
Number of overnight deposits (thousands)	0.25	0.25	0.26	269.49	280.89
Value of overnight deposits (EUR millions)	18.90	20.56	33.60	31.52	34.00
Number of payment accounts (thousands)	.	.	.	0.00	0.00
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	-	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	33	33	33	40	39
Number of offices	1,166	1,024	971	941	925
Number of overnight deposits (thousands)	4,859.67	4,737.28	4,773.22	3,782.37	3,512.83
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,567.10	3,613.53	3,833.43	2,814.83	2,688.13
Value of overnight deposits (EUR millions)	10,676.79	13,711.65	15,268.27	16,507.27	18,642.00
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	17.89	18.10
Outstanding value on e-money storages issued (EUR millions)	2.21	2.52	2.36	0.00	0.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	31	30
of which:					
Number of payment institutions providing services through an established branch	.	.	.	10	8
Number of payment institutions providing services through an agent	.	.	.	0	0
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	21	22

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	2,322.49	2,377.58	2,382.65	2,331.24	2,336.53
Cards with a payment function (except cards with an e-money function only)	2,322.86	2,380.86	2,378.17	2,326.46	2,373.10
of which:					
Cards with a debit function	1,841.09	1,873.57	1,848.95	1,776.47	1,714.60
Cards with a delayed debit function	167.74	193.15	211.44	236.96	321.25
Cards with a credit function	332.00	331.46	340.83	343.69	362.15
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	0.00	0.00
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	2,323.50	2,381.47	2,383.50	2,340.24	2,380.96
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	0.00	0.00
Terminals provided by resident PSPs					
ATMs	1.21	1.27	1.18	1.07	1.06
Located in the reporting country	-	-	-	1.07	1.06
Located abroad	-	-	-	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	1.12	1.18	1.07	1.02	1.04
Located in the reporting country	-	-	-	1.02	1.04
Located abroad	-	-	-	0.00	0.00
ATMs with a credit transfer function	0.78	0.82	0.86	0.74	0.71
Located in the reporting country	-	-	-	0.74	0.71
Located abroad	-	-	-	0.00	0.00
POS terminals	24.72	24.61	25.92	28.47	30.97
Located in the reporting country	-	-	-	28.44	30.31
Located abroad	-	-	-	0.03	0.66
POS terminals					
of which:					
EFTPOS terminals	24.72	24.61	25.92	28.47	30.97
Located in the reporting country	-	-	-	28.44	30.31
Located abroad	-	-	-	0.03	0.66
E-money card POS terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card accepting terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	119.26	130.29	139.74	138.52	145.86
Domestic	.	.	.	134.02	141.33
Cross-border	.	.	.	4.50	4.53
Credit transfers					
Initiated in paper-based form	15.90	14.11	12.60	10.34	8.06
Initiated electronically	103.36	116.18	127.14	128.18	137.80
Initiated in a file/batch	.	.	.	27.74	27.61
Initiated on a single payment basis	.	.	.	100.45	110.19
of which (memorandum item):					
Online banking based e-payments	.	.	.	80.83	90.71
Credit transfers					
of which:					
Non-SEPA	.	.	.	7.90	8.98
Cross-border credit transfers received	.	.	.	8.25	11.17
Direct debits	4.22	4.28	4.44	4.40	0.00
Domestic	.	.	.	4.40	0.00
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	0.00	0.00
Initiated on a single payment basis	.	.	.	4.40	0.00
Direct debits					
of which:					
Non-SEPA	.	.	.	4.40	0.00
Cross-border direct debits received	.	.	.	0.00	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	113.97	127.96	151.63	191.00	215.25
Domestic card payments	.	.	.	171.74	192.34
Cross-border card payments	.	.	.	19.27	22.91
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	92.24	105.90	126.82	156.96	170.97
Payments with cards with a delayed debit function	7.11	10.66	13.92	18.30	26.81
Payments with cards with a credit function	14.63	11.40	10.90	15.75	17.47
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	174.78	203.25
Payments initiated remotely	.	.	.	16.22	12.00
E-money payment transactions with e-money issued by resident PSPs	1.11	1.46	1.92	0.07	0.10
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.00	0.00
With e-money accounts	1.11	1.46	1.92	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	0.02	0.01	0.01	0.01	0.01
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.01	0.01
Cross-border cheques received	.	.	.	0.01	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	238.58	263.99	297.74	334.21	361.21
Domestic	.	.	.	310.29	333.77
Cross-border	10.92	18.46	22.52	23.92	27.45
Total cross-border transactions received (excluding card payments)	3.27	2.75	3.13	8.26	11.17
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	80.07	92.42	97.54	58.25	16.97
Debits from the accounts by simple book entry	108.03	111.42	120.67	115.48	116.39
Money remittances	.	.	-	0.81	1.34
Domestic	.	.	.	0.75	1.19
Cross-border	.	.	.	0.06	0.15
Cross-border money remittances received	.	.	.	1.15	0.61
Transactions via telecommunication, digital or IT device	.	.	.	320.13	346.13
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	23.37	44.91
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	149.76	160.02	180.77	209.64	231.49
At terminals located in the reporting country	.	.	.	209.64	231.49
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	48.54	48.36	49.73	53.24	52.69
At terminals located in the reporting country	.	.	.	53.24	52.69
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	4.72	5.52	7.05	7.94	8.24
At terminals located in the reporting country	.	.	.	7.94	8.24
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	96.50	106.14	123.99	147.92	169.89
At terminals located in the reporting country	.	.	.	147.92	169.89
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	9.87	13.17	17.78	20.14	18.50
At terminals located in the reporting country	.	.	.	19.84	17.68
At terminals located abroad	.	.	.	0.31	0.82
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.50	2.88	3.59	3.27	3.32
At terminals located in the reporting country	.	.	.	3.27	3.32
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	8.38	10.29	14.19	16.88	15.18
At terminals located in the reporting country	.	.	.	16.57	14.36
At terminals located abroad	.	.	.	0.31	0.82
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	10.34	12.10	14.29	35.18	35.90
At terminals located in the reporting country	.	.	.	20.55	18.43
At terminals located abroad	.	.	.	14.63	17.48
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	2.42	2.47	2.76	2.81	2.54
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	2.81	2.54
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	7.92	9.63	11.54	30.88	33.36
At terminals located in the reporting country	.	.	.	19.06	18.43
At terminals located abroad	.	.	.	11.82	14.93
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.02	0.03	0.06	0.17	0.29
OTC cash withdrawals	7.65	6.78	5.97	5.85	3.20
OTC cash deposits	16.83	15.33	15.01	10.13	7.13

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	420.61	492.71	576.78	438.01	361.87
Domestic	.	.	.	271.13	222.54
Cross-border	.	.	.	166.87	139.33
Credit transfers					
Initiated in paper-based form	68.60	65.91	66.47	39.23	19.06
Initiated electronically	352.01	426.79	510.31	398.78	342.82
Initiated in a file/batch	.	.	.	37.03	33.14
Initiated on a single payment basis	.	.	.	361.75	309.68
of which (memorandum item):					
Online banking based e-payments	.	.	.	170.23	216.42
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	303.93	229.98
Cross-border credit transfers received	.	.	.	203.83	207.19
Direct debits	0.22	0.22	0.22	0.22	0.00
Domestic	.	.	.	0.22	0.00
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	0.00	0.00
Initiated on a single payment basis	.	.	.	0.22	0.00
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	0.22	0.00
Cross-border direct debits received	.	.	.	0.00	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2.34	2.75	3.22	3.82	4.25
Domestic card payments	.	.	.	2.60	2.81
Cross-border card payments	.	.	.	1.23	1.44
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1.58	1.86	2.18	2.52	2.70
Payments with cards with a delayed debit function	0.33	0.46	0.59	0.70	0.83
Payments with cards with a credit function	0.43	0.44	0.45	0.60	0.72
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	3.30	3.59
Payments initiated remotely	.	.	.	0.53	0.65
E-money payment transactions with e-money issued by resident PSPs	0.01	0.01	0.04	0.00	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.00	0.00
With e-money accounts	0.01	0.01	0.04	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Cheques	0.01	0.01	0.01	0.02	0.01
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.02	0.01
Cross-border cheques received	.	.	.	0.03	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	423.19	495.70	580.27	442.09	366.13
Domestic	.	.	.	273.95	225.35
Cross-border	150.68	184.55	205.25	168.14	140.78
Total cross-border transactions received (excluding card payments)	145.37	172.65	198.98	203.85	207.19
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	444.28	410.27	367.10	295.83	153.78
Debits from the accounts by simple book entry	272.90	257.70	232.50	224.60	169.76
Money remittances	.	.	-	0.54	0.58
Domestic	.	.	.	0.52	0.55
Cross-border	.	.	.	0.02	0.03
Cross-border money remittances received	.	.	.	0.24	0.15
Transactions via telecommunication, digital or IT device	.	.	.	415.82	339.22
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	208.26	197.45
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	6.88	7.38	8.31	9.42	9.98
At terminals located in the reporting country	.	.	.	9.42	9.98
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	4.36	4.43	4.50	4.88	5.00
At terminals located in the reporting country	.	.	.	4.88	5.00
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	1.03	1.29	1.88	2.31	2.59
At terminals located in the reporting country	.	.	.	2.31	2.59
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	1.49	1.66	1.92	2.15	2.37
At terminals located in the reporting country	.	.	.	2.15	2.37
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	0.57	0.74	1.13	0.99	0.91
At terminals located in the reporting country	.	.	.	0.98	0.89
At terminals located abroad	.	.	.	0.01	0.02
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.24	0.35	0.43	0.41	0.42
At terminals located in the reporting country	.	.	.	0.41	0.42
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.33	0.39	0.71	0.58	0.49
At terminals located in the reporting country	.	.	.	0.57	0.47
At terminals located abroad	.	.	.	0.01	0.02
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.14	1.38	1.52	1.84	1.81
At terminals located in the reporting country	.	.	.	0.34	0.31
At terminals located abroad	.	.	.	1.49	1.50
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.51	0.59	0.60	0.59	0.58
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.59	0.58
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.63	0.80	0.92	1.24	1.23
At terminals located in the reporting country	.	.	.	0.34	0.31
At terminals located abroad	.	.	.	0.90	0.92
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.02	0.00	0.00	0.01	0.01
OTC cash withdrawals	7.28	6.67	6.66	5.71	3.63
OTC cash deposits	7.07	6.11	6.02	5.22	2.86

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

9. Participation in selected payment systems

Original units; end of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-LATVIJA					
Number of participants	25	27	26	27	27
of which:					
Direct participants	25	27	26	27	27
of which:					
Credit institutions	22	24	23	22	22
Central bank	1	1	1	1	1
Other direct participants	2	2	2	4	4
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	3	3
Other financial institutions	-	-	-	-	-
Others	1	1	1	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): SAMS (closed Dec. 2013)					
Number of participants	26	28	27	.	.
of which:					
Direct participants	26	28	27	.	.
of which:					
Credit institutions	24	26	25	.	.
Central bank	1	1	1	.	.
Other direct participants	1	1	1	.	.
of which:					
Public administration	1	1	1	.	.
Clearing and settlement organisations	-	-	-	.	.
Other financial institutions	-	-	-	.	.
Others	-	-	-	.	.
Indirect participants	-	-	-	.	.
RETAIL SYSTEM: EKS					
Number of participants	26	27	26	20	20
of which:					
Direct participants	26	27	25	18	18
of which:					
Credit institutions	24	25	23	16	16
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	1	2	2

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

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-LATVIJA					
Credit transfers and direct debits	0.31	0.33	0.35	0.36	0.36
of which:					
Credit transfers and direct debits within the same TARGET component	0.11	0.11	0.12	0.18	0.18
Credit transfers and direct debits to another TARGET component	0.20	0.22	0.23	0.17	0.18
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.17	0.19	0.20	0.15	0.16
Credit transfers and direct debits to a non-euro area TARGET component	0.03	0.03	0.03	0.03	0.02
Concentration ratio in terms of volume (percentages)	63.70	62.40	59.80	43.50	48.40
LVPS (NON-TARGET SYSTEM): SAMS (closed Dec. 2013)					
Total transactions	0.22	0.23	0.24	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	0.22	0.23	0.24	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	.	.
Initiated electronically	0.22	0.23	0.24	.	.
Direct debits	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	71.90	69.90	72.20	.	.

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: EKS					
Total transactions	35.06	34.25	34.56	35.66	38.03
Domestic	.	.	.	34.73	36.92
Cross-border	.	.	.	0.93	1.11
Credit transfers	35.06	34.25	34.56	35.66	38.03
Domestic	.	.	.	34.73	36.92
Cross-border	.	.	.	0.93	1.11
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	35.06	34.25	34.56	35.66	38.03
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	68.50	80.10	83.00	67.80	66.80

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

II. Payments processed by selected payment systems - page I

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-LATVIJA					
Credit transfers and direct debits	227.76	185.93	131.95	342.97	264.66
of which:					
Credit transfers and direct debits within the same TARGET component	20.97	23.86	25.49	167.21	118.61
Credit transfers and direct debits to another TARGET component	206.79	162.07	106.47	175.76	146.05
of which:					
Credit transfers and direct debits to a euro area TARGET component	201.78	159.39	103.20	171.04	142.71
Credit transfers and direct debits to a non-euro area TARGET component	5.00	2.68	3.26	4.72	3.34
Concentration ratio in terms of value (percentages)	86.40	81.90	73.00	78.60	77.80
LVPS (NON-TARGET SYSTEM): SAMS (closed Dec. 2013)					
Total transactions	195.14	159.47	179.08	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	195.14	159.47	179.08	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	.	.
Initiated electronically	195.14	159.47	179.08	.	.
Direct debits	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of value (percentages)	78.40	76.80	78.50	.	.

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

II. Payments processed by selected payment systems - page 2

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

	2011	2012	2013	2014	2015
RETAIL SYSTEM: EKS					
Total transactions	19.89	23.68	26.01	48.24	52.41
Domestic	.	.	.	36.63	39.75
Cross-border	.	.	.	11.62	12.66
Credit transfers	19.89	23.68	26.01	48.24	52.41
Domestic	.	.	.	36.63	39.75
Cross-border	.	.	.	11.62	12.66
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	19.89	23.68	26.01	48.24	52.41
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	60.70	61.70	59.50	54.40	49.00

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

GENERAL NOTES: LITHUANIA

Source for Table 1: Eurostat.

Source for all other tables: Lietuvos bankas, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2015, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). There were no overnight deposits of euro area central governments held at Lietuvos bankas, whether in euro or other currencies.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2015, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions legally incorporated in the reporting country	
Number of institutions	Comprises banks and credit unions. Number of banks at the end of the year: nine in the period 2007-10, eight in the period 2011-12, seven in the period 2013-14 and six at the end of 2015.
Other payment service providers	
Number of institutions	Only payment institutions are reported under the category “Other payment service providers”.
Number of overnight deposits	Not applicable. Payment institutions do not accept deposits.
Value of overnight deposits	Not applicable. Payment institutions do not accept deposits.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	There are no cards with an e-money function in Lithuania. Cards with an e-money function have not been issued since 2008.
Terminals provided by resident payment service providers	
EFTPOS terminals	Some large merchants may have contracts with more than one acquirer for cards processing through the same EFTPOS terminal. As each bank reports the number of EFTPOS terminals separately, double-counting is possible.
E-money card terminals	There are no e-money card terminals provided by Lithuanian PSPs.
Terminals provided by resident PSPs	All terminals provided by resident PSPs are located within Lithuania.

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

Transactions per type of payment instrument	
Cheques	The increase is due to new methodology. Cash withdrawals with cheques are included from 2006.
Transactions per type of terminal	
a) Transactions at terminals located in the country with cards issued in the country	
ATM cash deposits	The first ATMs with cash deposit function were installed at the end of 2006.
b) Transactions at terminals located in the country with cards issued outside the country	
ATM cash deposits	The first ATMs with cash deposit function were installed at the end of 2006.
c) Transactions at terminals located outside the country with cards issued in the country	

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

From reference period 2015 most of the series are collected in accordance with the requirements of the Regulation on payments statistics (ECB/2013/43).	
.	
Some of the changes in 2015 maybe related to adoption of the euro.	
The reporting population in Lithuania is small. For some items there are either no data, or the data relate to fewer than three agents, in which case they cannot be published.	
Credit transfers initiated in paper-based form	The decrease in "credit transfers initiated in paper-based form" in 2015 is due to a change in methodology. Until 2015 this item included money remittances, but owing to the requirements of the new Regulation on

	payments statistics (ECB/2013/43) these are now included in a separate item.
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Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2014]

From reference period 2015 most of the series are collected in accordance with the requirements of the Regulation on payments statistics (ECB/2013/43).

Some of the changes in 2015 may be related to adoption of the euro.

The reporting population in Lithuania is small. For some items there are either no data, or the data relate to fewer than three agents, in which case they cannot be published.

In Lithuania transactions at terminals provided by resident payment service providers with cards issued by resident payment service providers comprise not only ATM cash withdrawals, ATM cash deposits, POS transactions, but also ATM credit transfers. Please note that there are no e-money card loading and unloading transactions and e-money payment transactions with cards with an e-money function in Lithuania.

Table 9 – Participation in selected payment systems

TARGET component: TARGET2-LIETUVOS BANKAS and LITAS-PHA began operations on 19 November 2007. LITAS-PHA was closed in November 2011.

LVPS: LITAS began operations on 19 January 2004; closed in January 2007.

LVPS: LITAS-RLS began operations on 29 January 2007; closed on 1 January 2015.

Retail: LITAS-MMS began operations on 29 January 2007; closed on 31 December 2015 (from 1 January 2015 until 31 December 2015 it was operating in EUR).

Retail: SEPA-MMS began operations on 8 December 2015.

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

Payment systems process credit transfers and direct debits. Hence, other payment instruments are not applicable.

LVPS LITAS-RLS and retail system LITAS-MMS only processed domestic payments.

SEPA-MMS processes both domestic and cross-border payments.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	3,028.1	2,987.8	2,957.7	2,932.4	2,904.9
GDP (EUR billions)	31.26	33.33	34.96	36.44	37.12
GDP per capita (EUR)	10,324	11,157	11,821	12,428	12,780
HICP (annual percentage changes)	4.1	3.2	1.2	0.2	-0.7

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	7,238.82	9,433.09	9,356.39	12,748.04	14,180.00
<i>of which:</i>					
Transferable deposits	7,043.00	9,230.00	9,195.00	12,573.00	13,970.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	520.62	726.83	556.16	653.47	771.00
Outstanding value on e-money storages issued by MFIs	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
Hardware-based electronic money	0.00	0.00	0.00	0.00	0.00
Software-based electronic money	0.00	0.00	0.00	0.00	0.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	1,209.10	1,292.04	1,241.78	1,884.53	1,970.06
Overnight deposits held at other credit institutions (in EUR, end of period)	492.00	281.00	480.00	316.00	124.00
of which:					
Transferable deposits at other MFIs (end of period)	105.00	135.00	130.00	271.00	124.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0.04	0.00	0.00	0.00	346.70
Intraday borrowing from the central bank	0.00	0.00	0.00	0.00	1.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.24	0.20	0.19	0.16	0.07
Value of overnight deposits (EUR millions)	307.26	1,161.44	377.58	1,296.26	1,276.00
of which:					
Value of transferable deposits (EUR millions)	307.00	1,161.00	378.00	1,296.00	1,276.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	92	94	91	89	89
Number of offices	636	646	594	555	543
Number of overnight deposits (thousands)	8,480.04	8,707.35	8,361.39	9,172.93	7,322.37
of which:					
Number of internet/PC-linked overnight deposits (thousands)	5,469.30	5,547.79	5,645.93	5,621.91	5,304.13
Number of transferable overnight deposits (thousands)	8,472.66	8,700.70	8,174.58	8,932.88	7,308.32
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	5,385.56	5,542.78	5,640.93	5,616.84	5,300.03
Value of overnight deposits (EUR millions)	.	.	.	.	12,904.00
of which:					
Value of transferable deposits (EUR millions)	6,736.00	8,069.00	8,817.00	11,277.00	12,694.00
Number of payment accounts (thousands)	.	.	8,174.58	8,932.88	7,308.32
Number of e-money accounts (thousands)	.	.	-	-	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	-	-	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	83	86	84	82	81
Number of offices	600	613	564	527	518
Value of overnight deposits (EUR millions)	6,219.91	7,333.53	7,695.39	9,735.96	10,917.00
Branches of euro area-based credit institutions					
Number of institutions	3	3	3	3	3
Number of offices	17	13	12	5	4
Value of overnight deposits (EUR millions)	.	.	.	.	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	6	5	4	4	5
Number of offices	19	20	18	23	21
Value of overnight deposits (EUR millions)	390.84	527.85	566.86	1,674.87	.
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	-	2	2	2	6
Number of payment accounts (thousands)	.	.	-	-	.
Number of e-money accounts (thousands)	.	.	-	-	.
Outstanding value on e-money storages issued (EUR millions)	-	2.32	.	.	.
Other payment service providers					
Number of institutions	21	28	32	37	40
Number of offices	3,625	3,971	4,719	4,776	1,830
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	.	-	-	.
Number of e-money accounts (thousands)	-	.	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	114	125	126	129	136
Number of offices	4,262	4,618	5,314	5,332	2,374
Number of overnight deposits (thousands)	8,480.28	8,707.55	8,361.58	9,173.10	7,322.44
of which:					
Number of internet/PC-linked overnight deposits (thousands)	5,469.30	5,547.79	5,645.93	5,621.91	5,304.13
Value of overnight deposits (EUR millions)	.	.	.	.	14,180.00
Number of payment accounts (thousands)	.	.	8,174.58	8,932.88	7,833.05
Number of e-money accounts (thousands)	.	.	-	-	.
Outstanding value on e-money storages issued (EUR millions)	-	2.32	.	.	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	189	246	299
of which:					
Number of payment institutions providing services through an established branch	.	.	0	0	1
Number of payment institutions providing services through an agent	.	.	3	3	3
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	186	243	295

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	3,886.10	3,632.63	3,534.67	3,468.44	3,458.36
Cards with a payment function (except cards with an e-money function only)	3,886.10	3,632.63	3,588.45	3,520.13	3,490.97
<i>of which:</i>					
Cards with a debit function	3,480.31	3,233.06	3,057.86	2,874.07	3,054.20
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	405.79	399.57	530.59	646.06	436.77
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	0.00	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	0.00
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	0.00	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	3,886.10	3,632.63	3,588.45	3,520.13	3,692.09
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	1.31	1.32	1.26	1.28	1.22
Located in the reporting country	-	-	1.26	1.28	1.22
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	1.21	1.21	1.20	1.23	1.18
Located in the reporting country	-	-	1.20	1.23	1.18
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	0.76	0.77	0.79	0.47	-
Located in the reporting country	-	-	0.79	0.47	-
Located abroad	-	-	-	-	-
POS terminals	38.15	32.42	34.64	39.17	46.50
Located in the reporting country	-	-	34.64	39.17	46.50
Located abroad	-	-	-	-	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	38.15	32.42	34.64	39.17	46.50
Located in the reporting country	-	-	34.64	39.17	46.50
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	0.00
Located in the reporting country	-	-	-	-	0.00
Located abroad	-	-	-	-	-
E-money card terminals	0.00	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
<i>of which:</i>					
E-money card loading and unloading terminals	0.00	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	0.00	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	153.57	167.41	170.47	176.56	146.03
Domestic	.	.	168.82	174.68	143.80
Cross-border	.	.	1.65	1.88	2.22
Credit transfers					
Initiated in paper-based form	65.58	65.73	64.63	60.95	7.17
Initiated electronically	87.99	101.68	105.85	115.60	138.85
Initiated in a file/batch	.	.	-	-	23.80
Initiated on a single payment basis	.	.	-	-	115.05
of which (memorandum item):					
Online banking based e-payments	.	.	-	-	13.36
Credit transfers					
of which:					
Non-SEPA	.	.	-	-	143.93
Cross-border credit transfers received	.	.	2.31	2.95	3.71
Direct debits	14.80	13.18	13.80	14.09	17.08
Domestic	.	.	13.80	14.09	17.08
Cross-border	.	.	0.00	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	-	-	.
Initiated on a single payment basis	.	.	-	-	.
Direct debits					
of which:					
Non-SEPA	.	.	-	-	17.08
Cross-border direct debits received	.	.	-	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	107.08	130.85	155.70	171.55	207.19
Domestic card payments	.	.	142.52	156.53	187.74
Cross-border card payments	.	.	13.18	15.02	19.45
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	95.39	118.05	140.32	154.47	188.67
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	11.70	12.80	15.38	17.08	18.53
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	152.24	167.03	202.17
Payments initiated remotely	.	.	3.46	4.52	5.02
E-money payment transactions with e-money issued by resident PSPs	0.00	-	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	-	-	-	0.00
With e-money accounts	-	-	-	-	.
of which:					
Accessed through a card	.	.	-	-	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	0.17	0.14	0.12	0.10	0.05
Domestic	.	.	0.09	0.07	.
Cross-border	.	.	0.03	0.03	.
Cross-border cheques received	.	.	-	-	-
Other payment services	-	-	-	-	.
Domestic	.	.	-	-	51.48
Cross-border	.	.	-	-	.
Other cross-border payment services received	.	.	-	-	0.17
Total payment transactions involving non-MFIs	275.62	311.58	340.09	362.30	423.02
Domestic	.	.	325.23	345.37	401.25
Cross-border	10.06	12.78	14.86	16.92	21.77
Total cross-border transactions received (excluding card payments)	1.77	1.94	2.31	2.95	3.88
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	8.47	10.61	12.13	12.41	10.80
Debits from the accounts by simple book entry	81.54	87.31	99.42	116.46	117.65
Money remittances	.	.	-	-	45.70
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Cross-border money remittances received	.	.	-	-	0.17
Transactions via telecommunication, digital or IT device	.	.	-	-	5.84
Cross-border transactions via telecommunication, digital or IT device received	.	.	-	-	-
Other services (not included in the Payment Services Directive)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	167.51	188.51	207.86	230.60	.
At terminals located in the reporting country	.	.	207.86	230.60	.
At terminals located abroad	.	.	-	-	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	64.54	66.09	66.42	65.44	64.80
At terminals located in the reporting country	.	.	66.42	65.44	64.80
At terminals located abroad	.	.	-	-	-
ATM cash deposits (except e-money transactions)	3.10	4.48	5.38	6.77	.
At terminals located in the reporting country	.	.	5.38	6.77	.
At terminals located abroad	.	.	-	-	.
POS transactions (except e-money transactions)	99.88	117.94	136.04	158.37	.
At terminals located in the reporting country	.	.	136.04	158.37	.
At terminals located abroad	.	.	-	-	.
E-money card-loading/unloading transactions	0.00	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	.
At terminals located in the reporting country	.	.	-	-	.
At terminals located abroad	.	.	-	-	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	8.85	8.27	10.27	12.05	11.97
At terminals located in the reporting country	.	.	10.27	12.05	11.97
At terminals located abroad	.	.	-	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	1.47	1.61	1.91	2.28	1.77
At terminals located in the reporting country	.	.	1.91	2.28	1.77
At terminals located abroad	.	.	-	-	-
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	-
At terminals located in the reporting country	.	.	0.00	0.00	-
At terminals located abroad	.	.	-	-	-
POS transactions (except e-money transactions)	7.38	6.66	8.36	9.76	.
At terminals located in the reporting country	.	.	8.36	9.76	.
At terminals located abroad	.	.	-	-	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	9.28	12.29	14.79	17.20	20.18
At terminals located in the reporting country	.	.	-	-	.
At terminals located abroad	.	.	14.79	17.20	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.47	1.31	1.36	1.33	1.28
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	1.36	1.33	1.28
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	0.00	0.00	-
POS transactions (except e-money transactions)	7.80	10.98	13.43	15.87	18.90
At terminals located in the reporting country	.	.	-	-	.
At terminals located abroad	.	.	13.43	15.87	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.48	0.61	1.66	2.38	.
OTC cash withdrawals	2.40	2.74	2.32	1.66	1.95
OTC cash deposits	5.71	4.11	2.91	2.02	1.20

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	220.29	211.13	191.62	192.81	208.44
Domestic	.	.	154.39	156.98	.
Cross-border	.	.	37.23	35.83	.
Credit transfers					
Initiated in paper-based form	55.32	44.06	35.60	38.75	18.42
Initiated electronically	164.97	167.06	156.02	154.06	.
Initiated in a file/batch	.	.	-	-	.
Initiated on a single payment basis	.	.	-	-	161.16
of which (memorandum item):					
Online banking based e-payments	.	.	-	-	0.38
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	-	-	189.72
Cross-border credit transfers received	.	.	45.01	49.12	36.05
Direct debits	0.66	0.60	0.65	0.56	0.71
Domestic	.	.	0.65	0.56	.
Cross-border	.	.	0.00	0.00	.
Direct debits					
Initiated in a file/batch	.	.	-	-	.
Initiated on a single payment basis	.	.	-	-	.
Direct debits					
of which:					
Non-SEPA direct debits	.	.	-	-	0.71
Cross-border direct debits received	.	.	-	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1.96	2.37	2.79	3.12	4.00
Domestic card payments	.	.	2.20	2.45	3.17
Cross-border card payments	.	.	0.60	0.67	0.83
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1.48	1.84	2.22	2.51	3.34
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	0.48	0.53	0.57	0.61	0.66
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	2.59	2.89	3.74
Payments initiated remotely	.	.	0.20	0.23	0.26
E-money payment transactions with e-money issued by resident PSPs	0.00	-	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	-	-	-	.
With e-money accounts	-	-	-	-	.
of which:					
Accessed through a card	.	.	-	-	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	0.40	0.34	0.28	0.22	.
Domestic	.	.	0.27	0.21	.
Cross-border	.	.	0.02	0.01	.
Cross-border cheques received	.	.	-	-	-
Other payment services	-	-	-	-	2.06
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Other cross-border payment services received	.	.	-	-	0.07
Total payment transactions involving non-MFIs	223.30	214.44	195.35	196.71	215.35
Domestic	.	.	157.51	160.19	178.09
Cross-border	48.38	44.82	37.85	36.52	37.26
Total cross-border transactions received (excluding card payments)	54.24	49.33	45.01	49.12	36.11
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	10.31	8.33	11.13	12.10	22.15
Debits from the accounts by simple book entry	6.33	4.51	4.61	7.20	9.78
Money remittances	.	.	-	-	2.05
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Cross-border money remittances received	.	.	-	-	0.07
Transactions via telecommunication, digital or IT device	.	.	-	-	0.01
Cross-border transactions via telecommunication, digital or IT device received	.	.	-	-	-
Other services (not included in the Payment Services Directive)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	9.21	10.33	11.42	12.63	14.61
At terminals located in the reporting country	.	.	11.42	12.63	14.61
At terminals located abroad	.	.	-	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	6.82	7.06	7.37	7.29	7.85
At terminals located in the reporting country	.	.	7.37	7.29	7.85
At terminals located abroad	.	.	-	-	-
ATM cash deposits (except e-money transactions)	0.85	1.45	1.90	2.77	.
At terminals located in the reporting country	.	.	1.90	2.77	.
At terminals located abroad	.	.	-	-	.
POS transactions (except e-money transactions)	1.53	1.82	2.14	2.57	.
At terminals located in the reporting country	.	.	2.14	2.57	.
At terminals located abroad	.	.	-	-	.
E-money card-loading/unloading transactions	0.00	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	.
At terminals located in the reporting country	.	.	-	-	.
At terminals located abroad	.	.	-	-	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	0.48	0.55	0.66	0.69	0.69
At terminals located in the reporting country	.	.	0.66	0.69	0.69
At terminals located abroad	.	.	-	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.24	0.29	0.34	0.37	0.38
At terminals located in the reporting country	.	.	0.34	0.37	0.38
At terminals located abroad	.	.	-	-	-
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	-
At terminals located in the reporting country	.	.	0.00	0.00	-
At terminals located abroad	.	.	-	-	-
POS transactions (except e-money transactions)	0.24	0.26	0.32	0.33	0.31
At terminals located in the reporting country	.	.	0.32	0.33	0.31
At terminals located abroad	.	.	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	0.67	0.71	0.77	0.82	0.93
At terminals located in the reporting country	.	.	-	-	.
At terminals located abroad	.	.	0.77	0.82	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.26	0.19	0.18	0.17	0.17
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	0.18	0.17	0.17
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	0.00	0.00	-
POS transactions (except e-money transactions)	0.42	0.52	0.59	0.64	0.76
At terminals located in the reporting country	.	.	-	-	.
At terminals located abroad	.	.	0.59	0.64	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.02	0.03	0.08	0.12	.
OTC cash withdrawals	2.45	2.32	2.22	1.85	1.91
OTC cash deposits	4.92	4.25	3.36	2.66	1.63

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: LITAS-PHA (closed Nov. 2011) & TARGET2-LT					
Number of participants	13	13	12	15	14
of which:					
Direct participants	13	13	12	15	14
of which:					
Credit institutions	11	11	10	13	12
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	0	0	0	0	0
LVPS (NON-TARGET SYSTEM): LITAS-RLS					
Number of participants	24	24	23	21	.
of which:					
Direct participants	24	24	23	21	.
of which:					
Credit institutions	15	14	13	13	.
Central bank	1	1	1	1	.
Other direct participants	8	9	9	7	.
of which:					
Public administration	0	0	0	0	.
Clearing and settlement organisations	1	2	3	2	.
Other financial institutions	7	7	6	5	.
Others	-	-	-	-	.
Indirect participants	-	-	-	-	.
RETAIL SYSTEM: LITAS-MMS					
Number of participants	24	23	21	20	16
of which:					
Direct participants	24	23	21	20	16
of which:					
Credit institutions	15	14	13	13	14
Central bank	1	1	1	1	1
Other direct participants	8	8	7	6	1
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	7	7	6	5	0
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: SEPA-MMS					
Number of participants	.	.	.	.	5
of which:					
Direct participants	.	.	.	.	5
of which:					
Credit institutions	.	.	.	.	3
Central bank	.	.	.	.	1
Other direct participants	.	.	.	.	1
of which:					
Public administration	.	.	.	.	0
Clearing and settlement organisations	.	.	.	.	1
Other financial institutions	.	.	.	.	0
Others	.	.	.	.	-
Indirect participants	.	.	.	.	-

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

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: LITAS-PHA (closed Nov. 2011) & TARGET2-LT					
Credit transfers and direct debits	0.06	0.13	0.11	0.11	0.09
of which:					
Credit transfers and direct debits within the same TARGET component	0.02	0.02	0.03	0.04	0.03
Credit transfers and direct debits to another TARGET component	0.04	0.10	0.08	0.07	0.06
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.03	0.08	0.06	0.06	0.05
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.02	0.02	0.01	0.01
Concentration ratio in terms of volume (percentages)	94.30	93.90	97.70	93.50	84.90
LVPS (NON-TARGET SYSTEM): LITAS-RLS					
Total transactions	0.39	0.45	0.53	0.60	-
Domestic	.	.	0.53	0.60	.
Cross-border	.	.	-	-	.
Credit transfers	0.39	0.45	0.53	0.60	-
Domestic	.	.	0.53	0.60	.
Cross-border	.	.	-	-	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	.
Initiated electronically	0.39	0.45	0.53	0.60	.
Direct debits	0.00	0.00	0.00	0.00	-
Domestic	.	.	0.00	0.00	.
Cross-border	.	.	-	-	.
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
E-money payment transactions	.	.	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Cheques	-	-	-	-	-
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Other payment services	-	-	-	-	-
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Concentration ratio in terms of volume (percentages)	76.30	81.70	83.10	85.70	.

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: LITAS-MMS					
Total transactions	30.21	31.17	31.40	32.96	33.94
Domestic	.	.	31.40	32.96	33.94
Cross-border	.	.	-	-	-
Credit transfers	30.15	31.08	31.31	32.84	33.84
Domestic	.	.	31.31	32.84	33.84
Cross-border	.	.	-	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	30.15	31.08	31.31	32.84	33.84
Direct debits	0.06	0.09	0.09	0.11	0.10
Domestic	.	.	0.09	0.11	0.10
Cross-border	.	.	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
E-money payment transactions	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Cheques	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Concentration ratio in terms of volume (percentages)	81.50	84.10	86.90	87.60	88.30
RETAIL SYSTEM: SEPA-MMS					
Total transactions	.	.	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Credit transfers	.	.	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Credit transfers					
Initiated in a paper-based form	.	.	.	.	0.00
Initiated electronically	.	.	.	.	0.00
Direct debits	.	.	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
E-money payment transactions	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cheques	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	.	.	.	.	100.00

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

II. Payments processed by selected payment systems - page I

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: LITAS-PHA (closed Nov. 2011) & TARGET2-LT					
Credit transfers and direct debits	123.21	137.39	75.72	78.91	276.18
of which:					
Credit transfers and direct debits within the same TARGET component	3.03	2.72	3.11	10.74	141.78
Credit transfers and direct debits to another TARGET component	120.18	134.67	72.61	68.18	134.40
of which:					
Credit transfers and direct debits to a euro area TARGET component	119.46	133.15	71.17	66.68	126.51
Credit transfers and direct debits to a non-euro area TARGET component	0.72	1.52	1.44	1.50	7.89
Concentration ratio in terms of value (percentages)	99.40	98.30	91.00	96.00	87.40
LVPS (NON-TARGET SYSTEM): LITAS-RLS					
Total transactions	94.63	77.00	70.10	87.05	-
Domestic	.	.	70.10	87.05	.
Cross-border	.	.	-	-	.
Credit transfers	94.63	76.99	70.10	87.04	-
Domestic	.	.	70.10	87.04	.
Cross-border	.	.	-	-	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	.
Initiated electronically	94.63	76.99	70.10	87.04	.
Direct debits	0.00	0.00	0.00	0.00	-
Domestic	.	.	0.00	0.00	.
Cross-border	.	.	-	-	.
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
E-money payment transactions	.	.	-	-	.
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Cheques	-	-	-	-	-
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Other payment services	-	-	-	-	-
Domestic	.	.	-	-	.
Cross-border	.	.	-	-	.
Concentration ratio in terms of value (percentages)	76.30	81.80	86.50	88.80	.

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

II. Payments processed by selected payment systems - page 2

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

	2011	2012	2013	2014	2015
RETAIL SYSTEM: LITAS-MMS					
Total transactions	56.33	54.69	54.22	54.63	78.82
Domestic	.	.	54.22	54.63	78.82
Cross-border	.	.	-	-	-
Credit transfers	56.30	54.65	54.17	54.57	78.77
Domestic	.	.	54.17	54.57	78.77
Cross-border	.	.	-	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	56.30	54.65	54.17	54.57	78.77
Direct debits	0.03	0.04	0.05	0.06	0.05
Domestic	.	.	0.05	0.06	0.05
Cross-border	.	.	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
E-money payment transactions	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Cheques	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Concentration ratio in terms of value (percentages)	77.50	79.00	84.90	84.40	82.20
RETAIL SYSTEM: SEPA-MMS					
Total transactions	.	.	-	-	0.04
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.03
Credit transfers	.	.	-	-	0.04
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.03
Credit transfers					
Initiated in a paper-based form	.	.	.	.	0.00
Initiated electronically	.	.	.	.	0.01
Direct debits	.	.	-	-	0.00
Domestic	.	.	.	.	0.00
Cross-border	.	.	.	.	0.00
Card payments (except e-money transactions)	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
E-money payment transactions	.	.	.	.	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Cheques	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Other payment services	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of value (percentages)	.	.	.	.	100.00

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

GENERAL NOTES: LUXEMBOURG

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

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

Table 6 – Payment card functions and accepting devices

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

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

Cards issued by resident payment service providers

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

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

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

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

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]

Credit transfers	<p>Until 2005 figures include only national interbank customer transactions.</p> <p>Figures from 2006 onwards include on-us transactions.</p> <p>Until 2011 figures are estimated from a sample representing 85% of the market.</p> <p>From 2012 onwards, the reporting covers data from all LU institutions.</p> <p>Book-entry transactions are not included.</p>
Direct debits	<p>Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions. Book-entry transactions are not included.</p> <p>Until 2011 figures are estimated from a sample representing 85% of the market.</p> <p>From 2012 onwards, the reporting covers data from all LU institutions participating in the national direct debit system.</p> <p>2013: the total volume and value of direct debits relate to legacy transactions only as the total value of SDD transactions was not available for 2013. Regarding the volume of SDD transactions in 2013, a total number of 547,055 transactions were performed in STEP2 (sending or creditor's side).</p>
Cheques	<p>Until 2005 figures include only national interbank customer transactions. Figures from 2006 onwards include on-us transactions.</p> <p>Until 2011 figures are estimated from a sample representing 85% of the market.</p> <p>From 2012 onwards, the reporting covers data from all LU institutions.</p>
E-money payment transactions	<p>E-money purchase transactions with other e-money storages:</p> <ul style="list-style-type: none"> - the figures include P2P transactions; - the transactions are counted according to the principle of the residence of the account. A large proportion of e-money account holders are not LU residents.
Card transactions	<p>Credit card transactions:</p> <p>2010: a major issuer of credit cards was added to the list of reporting agents.</p> <p>From 2012 onwards, the reporting includes all LU issuers of credit cards.</p>
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	<ul style="list-style-type: none"> - LU acquiring activity on ATMs: until 2012 on-us transactions were not included. - LU issuing activity outside the country: from 2012 onwards, the reporting includes all LU issuers of credit cards.

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

TARGET component: LIPS-Gross**TARGET2 migration date: 19 November 2007****TARGET2 component: TARGET2-LU**

Retail system: LIPS-Net

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

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	519.4	531.5	545.3	558.3	568.7
GDP (EUR billions)	42.23	43.57	46.54	48.90	52.11
GDP per capita (EUR)	81,299	81,983	85,350	87,583	91,634
HICP (annual percentage changes)	3.7	2.9	1.7	0.7	0.1

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	145,438.00	.	.	.	.
of which:					
Transferable deposits	98,675.00	124,307.00	140,536.00	177,800.00	203,846.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	49,105.00	57,098.00	.	.	.
Outstanding value on e-money storages issued by MFIs	1,070.00	.	.	.	.
of which:					
Hardware-based electronic money	4.00	.	.	.	.
Software-based electronic money	1,066.00	1,516.00	1,862.00	2,463.00	3,580.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	37,995.86	31,220.02	19,270.86	14,907.08	56,275.99
Overnight deposits held at other credit institutions (in EUR, end of period)	24,793.00	28,393.00	21,841.00	26,139.00	25,866.00
of which:					
Transferable deposits at other MFIs (end of period)	9,716.00	9,989.00	9,147.00	10,291.00	12,331.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	4,607.33	5,173.70	3,459.04	2,256.38	3,237.92
Intraday borrowing from the central bank	1,435.00	759.00	1,910.00	2,351.00	1,245.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.00	0.00	0.01	0.00	0.00
Value of overnight deposits (EUR millions)	626.00	272.00	142.00	1,986.00	2,131.00
of which:					
Value of transferable deposits (EUR millions)	396.00	157.00	106.00	147.00	266.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	141	141	147	148	143
Number of offices	366	364	368	266	267
Number of overnight deposits (thousands)	-	-	-	1,938.97	1,934.52
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	795.00	927.06	1,000.62
Number of transferable overnight deposits (thousands)	1,587.00	1,488.00	1,350.00	1,745.49	1,749.15
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	698.00	761.00	795.00	842.67	937.03
Value of overnight deposits (EUR millions)	148,450.00	166,457.00	179,020.00	209,382.00	194,208.00
of which:					
Value of transferable deposits (EUR millions)	98,279.00	124,150.00	140,430.00	177,653.00	203,580.00
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	114	112	110	110	102
Number of offices	328	325	327	221	221
Value of overnight deposits (EUR millions)	137,197.00	152,325.00	163,770.00	183,479.00	161,171.00
Branches of euro area-based credit institutions					
Number of institutions	21	22	22	22	22
Number of offices	27	27	25	27	25
Value of overnight deposits (EUR millions)	7,700.00	9,572.00	9,298.00	15,665.00	28,903.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	5	6	7	7	8
Number of offices	5	6	7	8	8
Value of overnight deposits (EUR millions)	2,637.00	3,142.00	4,988.00	9,044.00	3,751.00
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	8	9	11
Number of offices	6	6	9	10	13
Value of overnight deposits (EUR millions)	916.00	1,418.00	964.00	1,194.00	383.00
Electronic money institutions					
Number of institutions	1	5	5	6	5
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	5	6	7	14	9
Number of offices	103	103	122	114	114
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	0.00
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	148	153	160	169	158
Number of offices	470	468	491	381	382
Number of overnight deposits (thousands)	-	-	-	1,938.97	1,934.52
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	795.00	927.06	1,000.62
Value of overnight deposits (EUR millions)	149,076.00	166,729.00	179,162.00	211,368.00	196,339.00
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	192,805.39
Outstanding value on e-money storages issued (EUR millions)	-	-	-	2,565.00	3,007.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	1
<i>of which:</i>					
Number of payment institutions providing services through an established branch	-	-	-	-	1
Number of payment institutions providing services through an agent	-	-	-	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	1,693.51	1,953.74	2,009.91	2,119.81	2,151.72
Cards with a payment function (except cards with an e-money function only)	1,693.51	1,953.74	2,009.91	2,119.81	2,151.72
of which:					
Cards with a debit function	782.42	610.17	636.06	664.98	698.15
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	911.08	1,343.57	1,373.85	1,454.82	1,453.58
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	0.00	0.00	0.00	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	1,693.51	1,953.74	2,009.91	2,119.81	2,151.72
of which:					
Cards with a combined debit, cash and e-money function	0.00	0.00	0.00	-	-
Terminals provided by resident PSPs					
ATMs	0.45	0.44	0.46	0.49	0.52
Located in the reporting country	-	-	-	0.49	0.52
Located abroad	-	-	-	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	0.45	0.44	0.46	0.49	0.52
Located in the reporting country	-	-	-	0.49	0.52
Located abroad	-	-	-	0.00	0.00
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	12.72	11.79	11.61	127.56	148.20
Located in the reporting country	-	-	-	14.03	15.05
Located abroad	-	-	-	113.53	133.15
POS terminals					
of which:					
EFTPOS terminals	12.72	11.79	11.61	127.56	148.20
Located in the reporting country	-	-	-	14.03	15.05
Located abroad	-	-	-	113.53	133.15
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	0.00	0.00	0.00	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	0.00	0.00	0.00	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	0.00	0.00	0.00	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	68.90	67.46	68.68	57.76	59.12
Domestic	.	.	.	46.94	47.31
Cross-border	.	.	.	10.81	11.81
Credit transfers					
Initiated in paper-based form	11.77	10.83	10.07	7.97	6.85
Initiated electronically	57.13	56.63	58.61	49.78	52.27
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	1.05	0.87
Cross-border credit transfers received	.	.	.	8.41	8.89
Direct debits	16.72	15.46	15.39	14.91	17.31
Domestic	.	.	.	14.45	16.60
Cross-border	.	.	.	0.46	0.71
Direct debits					
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
Direct debits					
of which:					
Non-SEPA	.	.	.	1.64	0.14
Cross-border direct debits received	.	.	.	0.35	0.73
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	71.36	82.67	89.38	101.65	110.79
Domestic card payments	.	.	.	64.48	69.77
Cross-border card payments	.	.	.	37.17	41.03
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	37.83	44.17	47.66	51.91	56.47
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	33.53	38.50	41.72	49.73	54.33
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	86.92	94.16
Payments initiated remotely	.	.	.	14.72	16.63
E-money payment transactions with e-money issued by resident PSPs	770.67	995.28	1,241.35	1,535.92	1,848.99
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.60	0.00	0.00	0.00	0.00
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
Cheques	0.20	0.33	0.29	0.28	0.26
Domestic	.	.	.	0.27	0.26
Cross-border	.	.	.	0.01	0.01
Cross-border cheques received	.	.	.	0.06	0.05
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	927.84	1,161.20	1,415.09	1,710.51	2,036.48
Domestic	.	.	.	1,416.93	1,688.65
Cross-border	29.17	38.83	-	293.58	347.83
Total cross-border transactions received (excluding card payments)	-	-	-	1,382.35	1,657.37
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cross-border money remittances received	.	.	.	0.00	0.00
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	47.92	56.57	56.80	59.06	60.10
At terminals located in the reporting country	.	.	.	58.83	59.80
At terminals located abroad	.	.	.	0.24	0.30
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	5.51	14.30	13.52	13.69	13.85
At terminals located in the reporting country	.	.	.	13.69	13.85
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	42.40	42.27	43.28	45.37	46.25
At terminals located in the reporting country	.	.	.	45.13	45.95
At terminals located abroad	.	.	.	0.24	0.30
E-money card-loading/unloading transactions	0.03	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	17.49	16.07	14.49	209.77	280.12
At terminals located in the reporting country	.	.	.	14.91	14.55
At terminals located abroad	.	.	.	194.86	265.57
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	1.50	1.64	1.61	1.62	1.62
At terminals located in the reporting country	.	.	.	1.62	1.62
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	15.98	14.43	12.88	208.14	278.49
At terminals located in the reporting country	.	.	.	13.28	12.92
At terminals located abroad	.	.	.	194.86	265.57
E-money card-loading/unloading transactions	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	26.18	29.39	28.95	32.69	53.01
At terminals located in the reporting country	.	.	.	-	15.25
At terminals located abroad	.	.	.	32.69	37.76
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	3.58	4.24	4.50	4.84	5.10
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	4.84	5.10
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	22.60	25.15	24.45	41.55	47.91
At terminals located in the reporting country	.	.	.	12.16	15.25
At terminals located abroad	.	.	.	29.39	32.66
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	1,089.47	1,285.47	1,458.75	1,376.55	1,407.12
Domestic	.	.	.	820.70	828.18
Cross-border	.	.	.	555.85	578.94
Credit transfers					
Initiated in paper-based form	533.79	321.37	291.75	374.47	359.07
Initiated electronically	555.68	964.10	1,167.00	1,002.07	1,048.05
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	629.70	592.35
Cross-border credit transfers received	.	.	.	517.52	602.62
Direct debits	7.66	8.59	10.55	15.46	7.84
Domestic	.	.	.	14.99	6.42
Cross-border	.	.	.	0.47	1.42
Direct debits					
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	9.10	2.51
Cross-border direct debits received	.	.	.	0.88	1.44
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	5.67	6.38	6.66	7.33	7.83
Domestic card payments	.	.	.	3.93	4.17
Cross-border card payments	.	.	.	3.40	3.67
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2.39	2.68	2.83	3.00	3.17
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	3.27	3.70	3.83	4.33	4.66
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	6.30	6.61
Payments initiated remotely	.	.	.	1.03	1.22
E-money payment transactions with e-money issued by resident PSPs	26.53	34.86	43.43	57.23	75.09
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	0.00	0.00	0.00	0.00
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
Cheques	-	-	-	0.97	0.85
Domestic	.	.	.	0.60	0.54
Cross-border	.	.	.	0.37	0.31
Cross-border cheques received	.	.	.	0.62	0.52
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	1,129.33	1,335.29	1,519.39	1,457.53	1,498.74
Domestic	.	.	.	890.00	904.76
Cross-border	416.94	492.60	-	567.53	593.98
Total cross-border transactions received (excluding card payments)	-	-	-	573.99	667.06
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cross-border money remittances received	.	.	.	0.00	0.00
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	3.74	5.17	5.12	5.24	4.85
At terminals located in the reporting country	.	.	.	5.21	4.82
At terminals located abroad	.	.	.	0.02	0.03
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.80	2.22	2.12	2.19	2.17
At terminals located in the reporting country	.	.	.	2.19	2.17
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	2.94	2.95	3.00	3.05	2.67
At terminals located in the reporting country	.	.	.	3.02	2.64
At terminals located abroad	.	.	.	0.02	0.03
E-money card-loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1.29	1.18	1.06	8.67	10.36
At terminals located in the reporting country	.	.	.	1.13	0.89
At terminals located abroad	.	.	.	7.54	9.47
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.16	0.17	0.17	0.17	0.16
At terminals located in the reporting country	.	.	.	0.17	0.16
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	1.14	1.01	0.89	8.49	10.21
At terminals located in the reporting country	.	.	.	0.95	0.74
At terminals located abroad	.	.	.	7.54	9.47
E-money card-loading/unloading transactions	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	2.47	3.25	3.11	3.35	4.89
At terminals located in the reporting country	.	.	.	-	1.11
At terminals located abroad	.	.	.	3.35	3.78
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.65	0.86	0.94	0.95	0.96
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	0.95	0.96
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	1.82	2.39	2.17	3.25	3.93
At terminals located in the reporting country	.	.	.	0.59	1.11
At terminals located abroad	.	.	.	2.66	2.83
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-LU					
Number of participants	73	69	66	65	75
of which:					
Direct participants	29	31	32	31	37
of which:					
Credit institutions	27	28	28	27	33
Central bank	1	1	1	1	1
Other direct participants	1	2	3	3	3
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	2	3	3	3
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	44	38	34	34	38

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-LU					
Credit transfers and direct debits	0.82	0.88	0.91	1.16	1.37
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.25	0.26	0.27	0.24	0.24
Credit transfers and direct debits to another TARGET component	0.57	0.62	0.64	0.93	1.13
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	62.60	59.54	69.33	67.15	72.20

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

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-LU					
Credit transfers and direct debits	10,938.84	10,699.55	7,945.48	7,824.81	7,464.01
of which:					
Credit transfers and direct debits within the same TARGET component	1,237.91	1,337.10	1,739.79	1,657.04	901.41
Credit transfers and direct debits to another TARGET component	9,700.93	9,362.45	6,205.69	6,167.78	6,562.60
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of value (percentages)	90.00	87.81	84.22	85.45	83.08

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

GENERAL NOTES: MALTA

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2008, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at non-MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2008, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Financial institutions licensed to undertake payment services under the 2nd schedule to the Financial Institutions Act (payment institutions).
Electronic money institutions	
Number of institutions	Financial institutions licensed to undertake payment services under the 3rd schedule to the Financial Institutions Act (e-money institutions); number of institutions as at end- 2015: seven. Six out of the seven reported electronic institutions are also licensed to operate as payment institutions.
Outstanding value on e-money storages issued by electronic money institutions	Values sent.

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

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

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

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

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

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

In 2015, the increase in the number of e-money payment transactions with e-money issued by residents was the result of a new entrant in the card business market.

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

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

In 2015, the increase in the value of e-money payment transactions with e-money issued by residents was the result of a new entrant in the card business market.

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

A large increase in values in the series “Credit transfers sent within the same TARGET component” for the reference year 2015 was due to the increase in the number of participants and, especially, to the inclusion of T2S securities transactions.

Table 12 – Activities of PSPs per type of payment service [from 2014]

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

Table 13 – Activities of PSPs per type of payment service [from 2014]

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

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	416.3	419.4	423.4	427.4	431.9
GDP (EUR billions)	6.87	7.21	7.67	8.09	8.79
GDP per capita (EUR)	16,515	17,187	18,120	18,934	20,347
HICP (annual percentage changes)	2.5	3.2	1.0	0.8	1.2

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	6,808.74	7,393.89	8,157.02	11,612.55	14,423.37
of which:					
Transferable deposits	6,539.23	7,057.47	7,676.86	9,861.07	11,871.25
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	1,611.90	1,723.94	1,763.07	2,649.07	3,319.80
Outstanding value on e-money storages issued by MFIs	.	.	2.54	13.10	.
of which:					
Hardware-based electronic money	.	.	.	13.10	.
Software-based electronic money	0.00	0.00	.	0.00	0.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	1,102.97	929.41	450.24	655.24	1,405.16
Overnight deposits held at other credit institutions (in EUR, end of period)	717.27	590.96	421.79	365.00	538.00
of which:					
Transferable deposits at other MFIs (end of period)	604.41	474.08	401.78	351.28	505.78
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	521.93	404.34	200.05	397.58	116.71
Intraday borrowing from the central bank	-	-	0.00	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.74	0.81	0.76	0.81	0.71
Value of overnight deposits (EUR millions)	535.72	340.02	333.70	341.92	345.66
of which:					
Value of transferable deposits (EUR millions)	535.56	339.82	333.48	341.56	338.24
Credit institutions irrespective of their legal incorporation					
Number of institutions	26	28	27	27	28
Number of offices	124	113	115	115	114
Number of overnight deposits (thousands)	994.03	1,013.04	1,035.67	904.78	926.59
of which:					
Number of internet/PC-linked overnight deposits (thousands)	564.42	636.10	766.75	571.07	613.78
Number of transferable overnight deposits (thousands)	964.11	919.04	1,032.60	878.80	911.54
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	549.42	585.53	704.98	566.73	605.90
Value of overnight deposits (EUR millions)	6,273.03	7,116.55	7,823.32	.	.
of which:					
Value of transferable deposits (EUR millions)	6,003.67	6,717.65	7,343.38	9,519.51	11,533.02
Number of payment accounts (thousands)	.	.	.	83.52	95.03
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	.	.	0.00	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	23	25	24	24	25
Number of offices	121	110	112	112	111
Value of overnight deposits (EUR millions)	6,243.48	7,096.33	7,803.27	10,228.00	12,818.00
Branches of euro area-based credit institutions					
Number of institutions	1	1	1	1	1
Number of offices	1	1	1	1	1
Value of overnight deposits (EUR millions)	25.71	19.07	19.70	.	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Branches of non-EEA-based credit institutions					
Number of institutions	2	2	2	2	2
Number of offices	2	2	2	2	2
Value of overnight deposits (EUR millions)	3.83	1.15	0.35	0.00	0.00
Electronic money institutions					
Number of institutions	0	2	4	7	7
Number of payment accounts (thousands)	.	.	.	.	0.00
Number of e-money accounts (thousands)	.	.	.	2.70	2.53
Outstanding value on e-money storages issued (EUR millions)	0.00	0.84	0.00	0.97	1.60
Other payment service providers					
Number of institutions	7	8	8	14	14
Number of offices	16	16	16	18	18
Number of overnight deposits (thousands)	0.00	0.00	0.00	0.00	0.00
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Number of payment accounts (thousands)	.	.	.	0.44	1.81
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	0.00	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	34	39	40	49	50
Number of offices	141	130	132	134	133
Number of overnight deposits (thousands)	994.78	1,013.84	1,036.43	905.59	927.30
of which:					
Number of internet/PC-linked overnight deposits (thousands)	564.42	636.10	766.75	571.07	613.78
Value of overnight deposits (EUR millions)	6,808.74	7,456.57	8,157.02	.	.
Number of payment accounts (thousands)	.	.	.	.	96.85
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	0.00	0.84	0.00	0.97	1.60
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	272	317
of which:					
Number of payment institutions providing services through an established branch	.	.	.	2	2
Number of payment institutions providing services through an agent	.	.	.	29	27
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	241	288

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	737.14	797.90	817.49	803.17	860.03
Cards with a payment function (except cards with an e-money function only)	729.16	786.55	811.13	837.56	861.22
<i>of which:</i>					
Cards with a debit function	552.70	601.22	624.98	651.08	675.08
Cards with a delayed debit function	-	-	-	0.00	.
Cards with a credit function	176.46	185.33	186.15	186.48	185.60
Cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Cards with an e-money function	.	.	.	.	.
Cards on which e-money can be stored directly	.	.	.	.	.
Cards which give access to e-money stored on e-money accounts	.	.	.	0.00	.
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	.	.	.	.	.
Total number of cards (irrespective of the number of functions on the card)	737.14	797.90	817.49	885.19	1,033.07
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0.00	0.00	0.00	0.00	.
Terminals provided by resident PSPs					
ATMs	0.20	0.22	0.22	0.21	0.21
Located in the reporting country	.	.	.	0.21	0.21
Located abroad	.	.	.	0.00	0.00
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	0.20	0.22	0.22	0.21	0.21
Located in the reporting country	.	.	.	0.21	0.21
Located abroad	.	.	.	0.00	0.00
ATMs with a credit transfer function	.	.	.	0.10	0.10
Located in the reporting country	.	.	.	0.10	0.10
Located abroad	.	.	.	0.00	0.00
POS terminals	.	.	.	13.62	.
Located in the reporting country	.	.	.	13.62	.
Located abroad	.	.	.	0.00	.
POS terminals					
<i>of which:</i>					
EFTPOS terminals	.	.	.	13.62	.
Located in the reporting country	.	.	.	13.62	.
Located abroad	.	.	.	0.00	.
E-money card POS terminals	.	.	-	0.00	0.00
Located in the reporting country	.	.	.	0.00	0.00
Located abroad	.	.	.	0.00	0.00
E-money card terminals	-	-	-	0.00	0.00
Located in the reporting country	.	.	.	0.00	0.00
Located abroad	.	.	.	0.00	0.00
E-money card terminals					
<i>of which:</i>					
E-money card loading and unloading terminals	-	-	-	0.00	0.00
Located in the reporting country	.	.	.	0.00	0.00
Located abroad	.	.	.	0.00	0.00
E-money card accepting terminals	-	-	-	0.00	0.00
Located in the reporting country	.	.	.	0.00	0.00
Located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	6.90	7.02	8.01	8.84	10.25
Domestic	.	.	.	7.12	8.53
Cross-border	.	.	.	1.72	1.73
Credit transfers					
Initiated in paper-based form	0.23	0.30	0.37	0.39	0.36
Initiated electronically	6.67	6.73	7.64	8.45	9.89
Initiated in a file/batch	.	.	.	6.27	6.92
Initiated on a single payment basis	.	.	.	2.17	2.97
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	.
Credit transfers					
of which:					
Non-SEPA	.	.	.	0.39	0.51
Cross-border credit transfers received	.	.	.	6.94	7.99
Direct debits	1.33	1.40	2.40	1.97	2.41
Domestic	.	.	.	1.94	2.39
Cross-border	.	.	.	0.02	0.02
Direct debits					
Initiated in a file/batch	.	.	.	1.90	2.34
Initiated on a single payment basis	.	.	.	.	0.07
Direct debits					
of which:					
Non-SEPA	.	.	.	0.00	.
Cross-border direct debits received	.	.	.	0.31	0.27
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	13.84	15.80	19.01	19.26	21.58
Domestic card payments	.	.	.	16.60	18.81
Cross-border card payments	.	.	.	2.66	2.77
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	8.88	10.30	13.24	13.03	15.00
Payments with cards with a delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit function	4.96	5.50	5.77	6.23	6.58
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	15.70	17.80
Payments initiated remotely	.	.	.	3.56	3.78
E-money payment transactions with e-money issued by resident PSPs	-	-	-	.	0.85
Domestic	.	.	.	.	0.05
Cross-border	.	.	.	.	0.80
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	.	0.66
With e-money accounts	-	-	-	.	0.19
of which:					
Accessed through a card	.	.	.	0.00	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
Cheques	9.75	7.59	9.44	9.69	9.66
Domestic	.	.	.	9.65	9.63
Cross-border	.	.	.	0.04	0.03
Cross-border cheques received	.	.	.	0.01	0.00
Other payment services	-	-	-	-	0.03
Domestic	.	.	.	-	0.00
Cross-border	.	.	.	-	0.03
Other cross-border payment services received	.	.	.	-	0.06
Total payment transactions involving non-MFIs	31.83	31.86	38.89	40.19	44.77
Domestic	.	.	.	35.35	39.40
Cross-border	0.80	1.28	3.59	4.84	5.37
Total cross-border transactions received (excluding card payments)	0.96	2.34	4.57	7.30	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	0.09	0.12	0.09	-	1.58
Debits from the accounts by simple book entry	0.04	0.09	0.07	-	4.22
Money remittances	.	.	-	-	0.03
Domestic	.	.	.	-	0.00
Cross-border	.	.	.	-	0.03
Cross-border money remittances received	.	.	.	-	0.06
Transactions via telecommunication, digital or IT device	.	.	.	-	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	0.00
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	21.35	20.72	26.06	25.82	28.11
At terminals located in the reporting country	.	.	.	25.82	28.11
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	10.89	11.76	11.82	12.41	12.86
At terminals located in the reporting country	.	.	.	12.41	12.86
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.02	0.04	0.05	0.08	0.08
At terminals located in the reporting country	.	.	.	0.08	0.08
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	10.45	8.93	14.19	13.32	15.16
At terminals located in the reporting country	.	.	.	13.32	15.16
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.02	0.02
At terminals located in the reporting country	.	.	.	0.02	0.02
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	4.28	3.64	4.99	5.57	6.31
At terminals located in the reporting country	.	.	.	5.57	6.31
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.37	1.19	1.37	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	3.94	5.25	6.21	6.46	7.40
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	6.46	7.40
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.22	0.25	0.28	0.30	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.30	.
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	3.71	5.00	5.92	5.88	6.42
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	5.88	6.42
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.28	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.28	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	.	.	-	0.00
OTC cash withdrawals	0.06	0.06	0.06	-	.
OTC cash deposits	0.08	0.08	0.08	-	.

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	117.75	108.38	112.08	111.71	153.69
Domestic	.	.	.	12.97	20.06
Cross-border	.	.	.	98.74	133.63
Credit transfers					
Initiated in paper-based form	21.61	29.50	24.62	26.98	32.48
Initiated electronically	96.14	78.88	87.46	84.73	121.21
Initiated in a file/batch	.	.	.	9.42	13.75
Initiated on a single payment basis	.	.	.	75.30	107.46
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	.
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	65.91	101.52
Cross-border credit transfers received	.	.	.	93.75	123.35
Direct debits	1.23	1.59	0.32	0.08	0.15
Domestic	.	.	.	0.07	0.13
Cross-border	.	.	.	0.01	0.02
Direct debits					
Initiated in a file/batch	.	.	.	0.08	0.14
Initiated on a single payment basis	.	.	.	.	0.01
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	0.00	.
Cross-border direct debits received	.	.	.	0.02	0.03
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	0.86	0.98	1.09	1.23	1.39
Domestic card payments	.	.	.	1.05	1.18
Cross-border card payments	.	.	.	0.18	0.21
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	0.45	0.52	0.61	0.70	0.82
Payments with cards with a delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit function	0.42	0.46	0.49	0.53	0.58
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	1.00	1.13
Payments initiated remotely	.	.	.	0.23	0.27
E-money payment transactions with e-money issued by resident PSPs	-	-	-	.	0.05
Domestic	.	.	.	.	0.01
Cross-border	.	.	.	.	0.04
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	.	0.02
With e-money accounts	-	-	-	.	0.03
of which:					
Accessed through a card	.	.	.	0.00	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

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

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

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

	2011	2012	2013	2014	2015
Cheques	12.62	10.29	12.94	13.93	14.50
Domestic	.	.	.	13.80	14.42
Cross-border	.	.	.	0.13	0.08
Cross-border cheques received	.	.	.	0.03	0.03
Other payment services	-	-	-	-	0.02
Domestic	.	.	.	-	0.00
Cross-border	.	.	.	-	0.02
Other cross-border payment services received	.	.	.	-	0.03
Total payment transactions involving non-MFIs	132.47	121.24	126.44	126.98	169.80
Domestic	.	.	.	27.90	35.81
Cross-border	108.43	98.17	96.64	99.08	134.00
Total cross-border transactions received (excluding card payments)	24.04	28.63	27.25	93.81	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1.22	1.73	1.23	-	45.81
Debits from the accounts by simple book entry	1.45	1.27	1.41	-	45.86
Money remittances	.	.	-	-	0.02
Domestic	.	.	.	-	0.00
Cross-border	.	.	.	-	0.02
Cross-border money remittances received	.	.	.	-	0.03
Transactions via telecommunication, digital or IT device	.	.	.	-	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	0.00
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1.85	1.87	2.23	2.31	2.52
At terminals located in the reporting country	.	.	.	2.31	2.52
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.08	1.32	1.38	1.45	1.55
At terminals located in the reporting country	.	.	.	1.45	1.55
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.03	0.04	0.04	0.06	0.06
At terminals located in the reporting country	.	.	.	0.06	0.06
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.75	0.51	0.81	0.80	0.91
At terminals located in the reporting country	.	.	.	0.80	0.91
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	0.52	0.45	0.56	0.63	0.71
At terminals located in the reporting country	.	.	.	0.63	0.71
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.18	0.18	0.20	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	-	-	-	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	0.33	0.39	0.48	0.52	0.60
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.52	0.60
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.05	0.06	0.06	0.08	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.08	.
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.28	0.33	0.41	0.42	0.50
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.42	0.50
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.01	.
At terminals located in the reporting country	.	.	.	0.00	.
At terminals located abroad	.	.	.	0.01	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	.	.	-	0.00
OTC cash withdrawals	0.06	0.05	0.05	-	.
OTC cash deposits	0.17	0.14	0.14	-	.

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-MT					
Number of participants	4	5	5	5	7
of which:					
Direct participants	4	5	5	5	7
of which:					
Credit institutions	2	3	3	3	5
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	1	1	1	1	1
Indirect participants	-	-	-	0	0
RETAIL SYSTEM: Malta Clearing House					
Number of participants	8	9	9	10	11
of which:					
Direct participants	8	9	9	10	11
of which:					
Credit institutions	6	7	7	7	8
Central bank	1	1	1	1	1
Other direct participants	1	1	1	2	2
of which:					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	1	1	1	2	2
Others	-	-	-	0	0
Indirect participants	-	-	-	0	0

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-MT					
Credit transfers and direct debits	0.02	0.04	0.06	0.08	0.07
of which:					
Credit transfers and direct debits within the same TARGET component	0.00	0.01	0.01	0.01	0.01
Credit transfers and direct debits to another TARGET component	0.02	0.03	0.05	0.07	0.06
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.02	0.03	0.05	0.07	0.06
Credit transfers and direct debits to a non-euro area TARGET component	0.00	0.00	-	0.00	0.00
Concentration ratio in terms of volume (percentages)	100.00	100.00	100.00	100.00	100.00
RETAIL SYSTEM: Malta Clearing House					
Total transactions	5.36	5.32	5.21	5.16	5.26
Domestic	.	.	.	5.16	5.26
Cross-border	.	.	.	0.00	0.00
Credit transfers	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	-	-	-	0.00	0.00
Direct debits	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	-	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	5.36	5.32	5.21	5.16	5.26
Domestic	.	.	.	5.16	5.26
Cross-border	.	.	.	0.00	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of volume (percentages)	97.10	96.20	95.50	95.00	94.20

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-MT					
Credit transfers and direct debits	109.13	197.89	97.91	85.45	147.60
of which:					
Credit transfers and direct debits within the same TARGET component	12.95	80.31	55.31	46.11	103.78
Credit transfers and direct debits to another TARGET component	96.18	117.58	42.60	39.34	43.81
of which:					
Credit transfers and direct debits to a euro area TARGET component	96.03	117.33	41.97	39.08	43.59
Credit transfers and direct debits to a non-euro area TARGET component	0.15	0.25	0.63	0.26	0.23
Concentration ratio in terms of value (percentages)	100.00	100.00	100.00	100.00	98.80
RETAIL SYSTEM: Malta Clearing House					
Total transactions	7.64	7.88	7.81	8.68	9.05
Domestic	.	.	.	8.68	9.05
Cross-border	.	.	.	0.00	0.00
Credit transfers	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	-	-	-	0.00	0.00
Direct debits	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	7.64	7.88	7.81	8.68	9.05
Domestic	.	.	.	8.68	9.05
Cross-border	.	.	.	0.00	0.00
Other payment services	-	-	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of value (percentages)	95.40	92.40	92.00	94.70	94.90

GENERAL NOTES: THE NETHERLANDS

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

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

Table 3 – Settlement media used by credit institutions

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

Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

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

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except an e-money function)	
<i>of which:</i> cards with a delayed debit function	Not available up to 2013.
<i>of which:</i> cards with a credit function	Not available up to 2013.
Cards with an e-money function	Excluding e-purse-only cards. Termination of the Chipknip product at the beginning of 2015 led to a sharp decline in these cards.
<i>of which:</i> cards with an e-money function which have been loaded at least once	Data are not available between 2005 and 2014.
Total number of cards (irrespective of the number of functions on the card)	Excluding e-purse-only cards.

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

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

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

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

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

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

Credits to the accounts by simple book entry	Book-entry transactions are not included, as data are not available.
Transactions via telecommunication, digital or IT device	Not available.
Other services (not included in the Payment Services Directive)	Not available.
Transactions per type of terminal	

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

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable. Termination of the Chipknip product at the beginning of 2015 led to a sharp decline in these transactions.

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

ATM cash deposits	Not applicable.
E-money card-loading/unloading transactions	Not applicable. Termination of the Chipknip product at the beginning of 2015 led to a sharp decline in these transactions.
Cash advances at POS terminals	Not available.

Table 9 – Participation in selected payment systems

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

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

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

TARGET component: TOP

Retail system: Interpay

TARGET2 migration date: 18 February 2008

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

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

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

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	16,693.0	16,752.0	16,800.0	16,863.0	16,932.0
GDP (EUR billions)	642.93	645.16	652.75	663.01	676.53
GDP per capita (EUR)	38,515	38,513	38,854	39,317	39,956
HICP (annual percentage changes)	2.5	2.8	2.6	0.3	0.2

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	327,910.00	338,757.00	352,479.00	500,337.00	493,095.00
of which:					
Transferable deposits	254,660.00	261,220.00	277,509.00	433,009.00	413,305.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	65,813.00	79,001.00	85,281.00	141,766.00	151,006.00
Outstanding value on e-money storages issued by MFIs	109.00	106.00	65.00	37.00	0.00
of which:					
Hardware-based electronic money	109.00	106.00	65.00	37.00	0.00
Software-based electronic money	0.00	0.00	0.00	0.00	0.00

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	149,850.09	124,500.83	42,951.40	47,944.55	129,605.42
Overnight deposits held at other credit institutions (in EUR, end of period)	49,243.00	42,988.00	43,733.00	47,002.00	72,404.00
of which:					
Transferable deposits at other MFIs (end of period)	24,609.00	37,650.00	38,147.00	43,627.00	51,179.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	2,658.85	24,534.36	8,814.00	9,888.45	12,783.17
Intraday borrowing from the central bank	3,960.00	1,195.00	10,344.00	11,048.00	4,891.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	28.00	29.00	27.00	27.00	27.00
Value of overnight deposits (EUR millions)	7.00	9.00	48.00	193.00	542.00
of which:					
Value of transferable deposits (EUR millions)	4.00	8.00	48.00	193.00	542.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	287	255	253	218	209
Number of offices	2,705	2,514	2,228	1,912	1,826
Number of overnight deposits (thousands)	23,431.00	22,729.00	23,482.00	46,806.11	44,019.80
of which:					
Number of internet/PC-linked overnight deposits (thousands)	16,523.00	17,083.00	18,135.00	35,774.41	39,939.14
Number of transferable overnight deposits (thousands)	23,431.00	22,489.00	23,482.00	23,290.00	22,165.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	16,523.00	17,083.00	18,135.00	20,701.00	19,916.00
Value of overnight deposits (EUR millions)	327,934.00	356,239.00	371,235.00	466,208.00	492,604.00
of which:					
Value of transferable deposits (EUR millions)	254,656.00	261,212.00	277,461.00	432,816.00	412,763.00
Number of payment accounts (thousands)	23,431.00	22,729.00	23,482.00	28,496.00	22,128.00
Number of e-money accounts (thousands)	-	-	-	705.00	139.00
Outstanding value on e-money storages issued (EUR millions)	109.00	105.00	64.00	40.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	250	214	214	177	161
Number of offices	2,653	2,466	2,165	1,854	1,764
Value of overnight deposits (EUR millions)	326,262.00	354,423.00	369,342.00	463,831.00	490,092.00
Branches of euro area-based credit institutions					
Number of institutions	25	21	22	21	26
Number of offices	32	27	28	26	28
Value of overnight deposits (EUR millions)	853.00	926.00	965.00	1,212.00	1,281.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	10	15	15	13	17
Number of offices	15	16	19	17	20
Value of overnight deposits (EUR millions)	393.00	427.00	445.00	559.00	591.00
Branches of non-EEA-based credit institutions					
Number of institutions	2	5	2	7	5
Number of offices	5	5	16	15	14
Value of overnight deposits (EUR millions)	426.00	463.00	483.00	606.00	640.00
Electronic money institutions					
Number of institutions	3	3	2	2	2
Number of payment accounts (thousands)	-	-	-	0.00	0.00
Number of e-money accounts (thousands)	-	-	-	1.26	2.59
Outstanding value on e-money storages issued (EUR millions)	0.00	10.00	23.00	21.00	27.00
Other payment service providers					
Number of institutions	18	14	13	50	54
Number of offices	-	-	-	403	420
Number of overnight deposits (thousands)	-	-	-	0.00	0.00
Value of overnight deposits (EUR millions)	-	-	-	0.00	0.00
Number of payment accounts (thousands)	-	-	-	0.00	0.00
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	309	273	269	271	266
Number of offices	2,706	2,515	2,229	2,316	2,247
Number of overnight deposits (thousands)	23,459.00	22,758.00	23,509.00	46,833.11	44,046.80
of which:					
Number of internet/PC-linked overnight deposits (thousands)	16,523.00	17,083.00	18,135.00	35,774.41	39,939.14
Value of overnight deposits (EUR millions)	327,941.00	356,248.00	371,283.00	466,401.00	493,146.00
Number of payment accounts (thousands)	23,431.00	22,729.00	23,482.00	28,496.00	22,128.00
Number of e-money accounts (thousands)	-	-	-	706.26	141.59
Outstanding value on e-money storages issued (EUR millions)	109.00	115.00	87.00	61.00	27.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	305	354
of which:					
Number of payment institutions providing services through an established branch	-	-	-	14	14
Number of payment institutions providing services through an agent	-	-	-	0	0
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	291	340

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	30,455.79	30,510.47	30,453.66	31,966.49	32,374.61
Cards with a payment function (except cards with an e-money function only)	30,455.79	30,510.47	30,453.66	31,966.49	32,374.61
<i>of which:</i>					
Cards with a debit function	24,444.92	24,662.62	24,493.95	25,577.63	26,150.54
Cards with a delayed debit function	-	-	-	2,651.25	2,504.84
Cards with a credit function	-	-	-	448.68	419.46
Cards with a debit and/or delayed debit function	-	-	-	-	0.00
Cards with a credit and/or delayed debit function	6,010.87	5,847.85	5,959.71	3,288.94	3,299.78
Cards with an e-money function	24,010.66	24,305.88	24,472.86	25,775.51	9,358.93
Cards on which e-money can be stored directly	-	-	-	16,982.50	11.58
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	9,376.60	10,372.44	1,567.01
Total number of cards (irrespective of the number of functions on the card)	30,455.79	30,510.47	30,453.66	31,966.49	32,374.61
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	24,010.66	24,305.88	24,472.86	14,805.86	-
Terminals provided by resident PSPs					
ATMs	7.80	7.57	7.38	7.17	7.00
Located in the reporting country	7.80	7.57	7.38	7.17	7.00
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	7.80	7.57	7.38	7.17	7.00
Located in the reporting country	7.80	7.57	7.38	7.17	7.00
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	279.61	267.57	249.19	398.57	444.86
Located in the reporting country	279.61	267.57	249.19	398.53	444.86
Located abroad	-	-	-	0.04	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	279.61	267.57	249.19	398.57	444.86
Located in the reporting country	279.61	267.57	249.19	398.53	444.86
Located abroad	-	-	-	0.04	-
E-money card POS terminals	-	-	-	29.38	0.00
Located in the reporting country	-	-	-	29.38	0.00
Located abroad	-	-	-	-	-
E-money card terminals	45.41	39.44	33.40	30.72	0.00
Located in the reporting country	45.41	39.44	33.40	30.72	0.00
Located abroad	-	-	-	-	-
E-money card terminals					
<i>of which:</i>					
E-money card loading and unloading terminals	2.91	2.68	2.44	1.34	0.00
Located in the reporting country	2.91	2.68	2.44	1.34	0.00
Located abroad	-	-	-	-	-
E-money card accepting terminals	42.51	36.76	30.96	29.38	0.00
Located in the reporting country	42.51	36.76	30.96	29.38	0.00
Located abroad	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	1,647.91	1,623.70	2,013.66	2,043.23	1,972.97
Domestic	-	-	2,006.08	2,013.83	1,916.96
Cross-border	-	-	7.59	29.40	56.01
Credit transfers					
Initiated in paper-based form	98.12	88.64	65.51	61.97	47.52
Initiated electronically	1,549.79	1,535.06	1,948.15	1,981.26	1,925.45
Initiated in a file/batch	-	-	-	726.64	637.36
Initiated on a single payment basis	-	-	-	1,254.62	1,288.08
of which (memorandum item):					
Online banking based e-payments	-	-	141.90	180.51	219.12
Credit transfers					
of which:					
Non-SEPA	-	-	1,212.64	186.03	11.55
Cross-border credit transfers received	-	-	46.64	46.96	42.79
Direct debits	1,340.38	1,368.65	1,329.71	1,163.44	1,300.28
Domestic	-	-	1,329.49	1,151.57	1,283.95
Cross-border	-	-	0.23	11.86	16.33
Direct debits					
Initiated in a file/batch	-	-	-	1,156.16	1,293.72
Initiated on a single payment basis	-	-	-	7.28	6.56
Direct debits					
of which:					
Non-SEPA	-	-	-	9.50	0.00
Cross-border direct debits received	-	-	1.76	12.13	19.42
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2,444.44	2,642.89	2,886.22	3,168.70	3,459.22
Domestic card payments	-	-	2,733.64	2,978.80	3,260.86
Cross-border card payments	-	-	152.58	189.90	198.35
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2,333.92	2,530.66	2,765.04	3,037.49	3,318.05
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	110.53	112.24	121.19	131.21	141.16
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	-	-	-	3,116.64	3,387.03
Payments initiated remotely	-	-	-	52.06	72.18
E-money payment transactions with e-money issued by resident PSPs	171.72	148.04	122.10	77.95	4.73
Domestic	-	-	122.10	77.95	4.73
Cross-border	-	-	0.00	0.00	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	171.72	148.04	122.10	77.43	0.00
With e-money accounts	-	-	-	0.52	4.73
of which:					
Accessed through a card	-	-	-	0.52	4.73
Cross-border e-money payment transactions with e-money issued by resident PSPs received	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	-	-	0.18	0.19	0.20
Domestic	-	-	0.00	0.00	0.00
Cross-border	-	-	0.18	0.19	0.20
Cross-border cheques received	-	-	0.01	0.01	0.01
Other payment services	-	-	0.00	0.00	0.00
Domestic	-	-	0.00	0.00	0.00
Cross-border	-	-	0.00	0.00	0.00
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	5,604.45	5,783.28	6,351.88	6,453.51	6,737.40
Domestic	-	-	6,191.30	6,222.16	6,466.50
Cross-border	134.02	154.98	160.58	231.35	270.90
Total cross-border transactions received (excluding card payments)	38.89	45.13	48.41	59.09	62.21
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	101.71	93.12	70.64
Debits from the accounts by simple book entry	-	-	222.38	207.21	210.46
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	.	.	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	2,804.92	2,970.09	3,273.76	3,461.12	3,619.49
At terminals located in the reporting country	-	-	3,273.76	3,459.63	3,619.49
At terminals located abroad	-	-	0.00	1.50	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	437.29	419.25	395.45	379.08	350.65
At terminals located in the reporting country	-	-	395.45	379.08	350.65
At terminals located abroad	-	-	0.00	0.00	0.00
ATM cash deposits (except e-money transactions)	17.90	16.71	15.90	15.37	14.34
At terminals located in the reporting country	-	-	15.90	15.37	14.34
At terminals located abroad	-	-	0.00	0.00	0.00
POS transactions (except e-money transactions)	2,353.54	2,536.99	2,721.92	2,968.31	3,245.33
At terminals located in the reporting country	-	-	2,721.92	2,966.81	3,245.33
At terminals located abroad	-	-	0.00	1.50	0.00
E-money card-loading/unloading transactions	25.77	21.82	18.39	11.82	4.43
At terminals located in the reporting country	-	-	18.39	11.82	4.43
At terminals located abroad	-	-	0.00	0.00	0.00
E-money payment transactions with cards with an e-money function	-	-	122.10	86.56	4.73
At terminals located in the reporting country	-	-	122.10	86.56	4.73
At terminals located abroad	-	-	0.00	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	49.31	44.31	44.90	82.86	4,190.82
At terminals located in the reporting country	-	-	-	56.70	188.41
At terminals located abroad	-	-	-	26.16	4,002.41
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	19.73	19.62	19.02	12.76	16.95
At terminals located in the reporting country	-	-	-	12.76	10.95
At terminals located abroad	-	-	-	0.00	5.99
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	-	-	-	0.00	0.00
At terminals located abroad	-	-	-	0.00	0.00
POS transactions (except e-money transactions)	29.58	24.69	25.88	70.10	3,900.14
At terminals located in the reporting country	-	-	-	43.94	164.62
At terminals located abroad	-	-	-	26.16	3,735.53
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	-	-	-	0.00	0.00
At terminals located abroad	-	-	-	0.00	0.00
E-money payment transactions with cards with an e-money function	-	-	0.00	0.00	273.73
At terminals located in the reporting country	-	-	-	0.00	12.84
At terminals located abroad	-	-	-	0.00	260.89

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	158.61	166.49	184.75	202.75	237.91
At terminals located in the reporting country	-	-	.	33.37	53.52
At terminals located abroad	-	-	-	169.38	184.39
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	38.13	35.90	32.16	36.05	35.03
At terminals located in the reporting country	-	-	.	0.01	0.07
At terminals located abroad	-	-	-	36.04	34.96
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	-	-	.	0.00	0.00
At terminals located abroad	-	-	-	0.00	0.00
POS transactions (except e-money transactions)	120.48	130.59	152.59	167.00	192.98
At terminals located in the reporting country	-	-	.	33.36	52.18
At terminals located abroad	-	-	-	133.64	140.80
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	-	-	.	0.00	0.00
At terminals located abroad	-	-	-	0.00	0.00
E-money payment transactions with cards with an e-money function	-	-	0.00	0.00	9.90
At terminals located in the reporting country	-	-	.	0.00	1.28
At terminals located abroad	-	-	-	0.00	8.63
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	5.77	5.47	5.92	1.73	0.93
OTC cash deposits	24.11	22.39	21.36	18.48	17.50

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	5,350.99	5,437.88	17,187.14	17,373.99	19,392.69
Domestic	-	-	15,824.41	14,166.48	14,189.73
Cross-border	-	-	1,362.73	3,207.52	5,202.95
Credit transfers					
Initiated in paper-based form	126.50	155.04	145.77	134.62	378.09
Initiated electronically	5,224.49	5,282.85	17,041.37	17,239.37	19,014.60
Initiated in a file/batch	-	-	-	9,341.70	9,891.07
Initiated on a single payment basis	-	-	-	7,897.67	9,123.53
of which (memorandum item):					
Online banking based e-payments	-	-	8.42	13.87	17.69
Credit transfers					
of which:					
Non-SEPA credit transfers	-	-	13,612.94	10,866.35	14,542.17
Cross-border credit transfers received	-	-	1,568.10	3,349.03	5,611.97
Direct debits	297.21	298.09	277.95	218.73	244.80
Domestic	-	-	277.58	211.42	234.51
Cross-border	-	-	0.36	7.31	10.29
Direct debits					
Initiated in a file/batch	-	-	-	212.14	236.59
Initiated on a single payment basis	-	-	-	6.59	8.21
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	3.08	0.22
Cross-border direct debits received	-	-	1.08	7.58	6.09
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	96.32	98.75	103.10	109.50	117.27
Domestic card payments	-	-	92.50	96.88	103.55
Cross-border card payments	-	-	10.60	12.62	13.72
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	85.11	87.49	91.76	97.40	103.86
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	11.20	11.27	11.34	12.10	13.41
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	-	-	-	105.04	110.83
Payments initiated remotely	-	-	-	4.46	6.44
E-money payment transactions with e-money issued by resident PSPs	0.43	0.34	0.29	0.16	0.03
Domestic	-	-	0.29	0.16	0.03
Cross-border	-	-	0.00	0.00	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.43	0.34	0.29	0.13	0.00
With e-money accounts	-	-	-	0.02	0.03
of which:					
Accessed through a card	-	-	-	0.02	0.03
Cross-border e-money payment transactions with e-money issued by resident PSPs received	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	-	-	1.63	1.90	2.00
Domestic	-	-	0.00	0.00	0.00
Cross-border	-	-	1.63	1.90	2.00
Cross-border cheques received	-	-	0.04	0.05	0.03
Other payment services	-	-	0.00	0.00	0.00
Domestic	-	-	0.00	0.00	0.00
Cross-border	-	-	0.00	0.00	0.00
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	5,744.94	5,835.07	17,570.11	17,704.28	19,756.78
Domestic	-	-	16,194.78	14,474.93	14,527.82
Cross-border	385.69	497.56	1,375.32	3,229.35	5,228.96
Total cross-border transactions received (excluding card payments)	251.66	352.67	1,569.22	3,356.65	5,618.09
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	360.12	282.74	230.83
Debits from the accounts by simple book entry	-	-	277.54	213.42	176.31
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	159.43	155.32	157.58	167.21	173.31
At terminals located in the reporting country	-	-	157.58	167.11	173.31
At terminals located abroad	-	-	0.00	0.10	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	51.91	49.20	47.07	47.02	46.66
At terminals located in the reporting country	-	-	47.07	47.02	46.66
At terminals located abroad	-	-	0.00	0.00	0.00
ATM cash deposits (except e-money transactions)	20.05	16.86	17.41	22.81	23.03
At terminals located in the reporting country	-	-	17.41	22.81	23.03
At terminals located abroad	-	-	0.00	0.00	0.00
POS transactions (except e-money transactions)	90.16	91.97	92.50	96.98	103.55
At terminals located in the reporting country	-	-	92.50	96.88	103.55
At terminals located abroad	-	-	0.00	0.10	0.00
E-money card-loading/unloading transactions	0.45	0.37	0.30	0.21	0.05
At terminals located in the reporting country	-	-	0.30	0.21	0.05
At terminals located abroad	-	-	0.00	0.00	0.00
E-money payment transactions with cards with an e-money function	-	-	0.29	0.20	0.03
At terminals located in the reporting country	-	-	0.29	0.20	0.03
At terminals located abroad	-	-	0.00	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	6.40	6.41	6.55	6.23	169.88
At terminals located in the reporting country	-	-	.	4.84	7.59
At terminals located abroad	-	-	-	1.38	162.28
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	3.27	3.32	3.19	1.83	2.56
At terminals located in the reporting country	-	-	.	1.83	1.57
At terminals located abroad	-	-	-	0.00	0.99
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	-	-	.	0.00	0.00
At terminals located abroad	-	-	-	0.00	0.00
POS transactions (except e-money transactions)	3.13	3.09	3.36	4.40	143.58
At terminals located in the reporting country	-	-	.	3.01	4.58
At terminals located abroad	-	-	-	1.38	139.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	-	-	.	0.00	0.00
At terminals located abroad	-	-	-	0.00	0.00
E-money payment transactions with cards with an e-money function	-	-	0.00	0.00	23.74
At terminals located in the reporting country	-	-	.	0.00	1.44
At terminals located abroad	-	-	-	0.00	22.30

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	15.17	15.31	15.51	14.38	16.23
At terminals located in the reporting country	-	-	.	1.36	2.29
At terminals located abroad	-	-	-	13.02	13.94
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	5.88	5.44	4.91	5.28	5.14
At terminals located in the reporting country	-	-	.	0.00	0.01
At terminals located abroad	-	-	-	5.28	5.13
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	-	-	.	0.00	0.00
At terminals located abroad	-	-	-	0.00	0.00
POS transactions (except e-money transactions)	9.29	9.87	10.60	9.11	10.32
At terminals located in the reporting country	-	-	.	1.36	2.12
At terminals located abroad	-	-	-	7.75	8.20
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	-	-	.	0.00	0.00
At terminals located abroad	-	-	-	0.00	0.00
E-money payment transactions with cards with an e-money function	-	-	0.00	0.00	0.77
At terminals located in the reporting country	-	-	.	0.00	0.16
At terminals located abroad	-	-	-	0.00	0.60
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	5.17	4.71	4.83	3.22	5.22
OTC cash deposits	38.26	38.42	39.03	38.40	42.12

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-NL					
Number of participants	100	107	112	111	105
<i>of which:</i>					
Direct participants	54	61	66	66	63
<i>of which:</i>					
Credit institutions	48	55	59	59	56
Central bank	1	1	1	1	1
Other direct participants	5	5	6	6	6
<i>of which:</i>					
Public administration	2	2	2	2	2
Clearing and settlement organisations	3	3	4	4	4
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	46	46	46	45	42
RETAIL SYSTEM: Equens					
Number of participants	47	64	123	161	162
<i>of which:</i>					
Direct participants	44	61	99	66	72
<i>of which:</i>					
Credit institutions	43	60	98	65	71
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	3	3	24	95	90

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-NL					
Credit transfers and direct debits	8.35	8.52	7.98	6.38	5.74
of which:					
Credit transfers and direct debits within the same TARGET component	3.66	3.15	2.69	1.97	1.58
Credit transfers and direct debits to another TARGET component	4.69	5.37	5.29	4.41	4.17
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	68.60	67.50	68.10	75.10	80.00
RETAIL SYSTEM: Equens					
Total transactions	4,021.42	2,755.43	2,574.86	1,957.26	1,661.22
Domestic	4,021.42	2,739.89	2,556.86	1,921.91	1,619.40
Cross-border	.	.	18.01	35.35	41.81
Credit transfers	1,067.68	1,112.51	1,057.35	962.94	983.52
Domestic	1,067.68	1,097.03	1,039.90	938.37	956.50
Cross-border	.	.	17.45	24.57	27.02
Credit transfers					
Initiated in a paper-based form	122.60	119.94	86.39	2.56	0.00
Initiated electronically	945.09	992.57	970.96	960.38	983.52
Direct debits	1,117.85	1,170.03	1,155.37	759.61	677.61
Domestic	1,117.85	1,169.97	1,154.81	748.83	662.82
Cross-border	.	.	0.56	10.78	14.79
Card payments (except e-money transactions)	1,634.32	276.21	177.30	99.43	0.08
Domestic	1,634.32	276.21	177.30	99.43	0.08
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	201.57	196.68	184.84	135.28	0.00
Domestic	201.57	196.68	184.84	135.28	0.00
Cross-border	.	.	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	-	-	-
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Cross-border	.	.	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	-	-	-
Concentration ratio in terms of volume (percentages)	96.80	98.00	98.50	98.40	98.40

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-NL					
Credit transfers and direct debits	79,205.58	105,830.29	69,177.62	58,931.60	60,247.48
of which:					
Credit transfers and direct debits within the same TARGET component	56,335.59	82,247.12	47,597.44	40,067.41	42,027.30
Credit transfers and direct debits to another TARGET component	22,869.99	23,583.17	21,580.18	18,864.19	18,220.18
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of value (percentages)	67.40	76.20	65.50	74.90	70.90
RETAIL SYSTEM: Equens					
Total transactions	2,049.86	2,209.20	2,093.72	1,688.73	1,630.36
Domestic	2,049.86	2,131.23	2,015.13	1,584.24	1,513.50
Cross-border	.	.	78.59	104.49	116.86
Credit transfers	1,700.87	1,892.52	1,805.54	1,535.33	1,513.46
Domestic	1,700.87	1,827.08	1,727.42	1,433.52	1,400.02
Cross-border	.	.	78.12	101.81	113.45
Credit transfers					
Initiated in a paper-based form	59.38	61.23	47.95	0.19	0.00
Initiated electronically	1,641.48	1,831.29	1,757.59	1,535.14	1,513.46
Direct debits	269.83	286.81	262.70	136.74	116.90
Domestic	269.83	274.28	262.23	134.06	113.48
Cross-border	.	.	0.47	2.68	3.42
Card payments (except e-money transactions)	60.06	11.26	7.91	4.19	0.00
Domestic	60.06	11.26	7.91	4.19	0.00
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	19.10	18.60	17.57	12.47	0.00
Domestic	19.10	18.60	17.57	12.47	0.00
Cross-border	.	.	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	-	-	-
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Cross-border	.	.	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	.	.	-	-	-
Concentration ratio in terms of value (percentages)	88.60	94.00	93.10	90.20	89.00

GENERAL NOTES: AUSTRIA

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable) until 2013.

Table 4 – Banknotes and coins

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

Table 6 – Payment card functions and accepting devices

Cards with a debit and/or delayed debit function	Not reported, as this item is only reported if the data cannot be broken down into the first three categories.
Cards which give access to e-money stored on e-money accounts	Not reported, as this item is only reported if the data cannot be broken down into the first three categories.
ATMs	From 2014 data are available for ATMs with a credit transfer function. Since the total number of ATMs includes ATMs with a credit transfer function, this number increased in 2014.

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

Transactions per type of terminal	
Transactions at terminals located in the country with cards issued in the country (value/number)	2000-05: does not include the component “POS transactions”.
Transactions at terminals in the country with cards issued outside the country (value/number)	2000-13: data for transactions at terminals in the country with cards issued outside the country are not available.
Transactions at terminals outside the country with cards	2000-13: data for transactions at terminals outside the

issued in the country (value/number)	country with cards issued in the country are not available.
Transactions per type of payment instrument	
Credit transfers	2000-13: includes items initiated by banks. Additionally much of the value of transactions was grossed up by the data provider (until 2013).
Direct debits	2000-13: includes items initiated by banks. Additionally much of the value of transactions was grossed up by the data provider (until 2013).
Cheques	2000-13: includes items initiated by banks. Additionally much of the value of transactions was grossed up by the data provider (until 2013).
<i>Memo item:</i> Credits to the accounts by simple book entry	Data are not available.
<i>Memo item:</i> Debits to the accounts by simple book entry	Data are not available.

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

Credit transfers	There is a sudden decline in 2014 in the value of transactions, because items initiated by banks were no longer included. Additionally much of the value of transactions was grossed up by the data provider (until 2013).
Direct debits	There is a sudden decline in 2014 in the value of transactions, because items initiated by banks were no longer included.
Cheques	There is a sudden decline in 2014 in the value of transactions, because items initiated by banks were no longer included.
E-money payment transactions with e-money issued by resident PSPs	There is a sudden decline in 2014 in the volume of transactions, because one reporting institution changed the way it counted the number of transactions.
<i>Memo item:</i> Credits to the accounts by simple book entry	Data are not available.
<i>Memo item:</i> Debits to the accounts by simple book entry	Data are not available.
<i>Memo item:</i> Other services (not included in the Payment Services Directive)	Not applicable for Austria.

Table 7b – Payment transactions per type of terminal involving non-MFIs: Number of transactions [from and including 2014], and Table 8b – Payment transactions per type of terminal involving non-MFIs: Value of transactions [from and including 2014]

b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Data for these items only became available with the entry into force of Regulation ECB/2013/43.
c) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Data for these items only became available with the entry into force of Regulation ECB/2013/43.
c) Transactions at terminals provided by resident	Data for these transactions are not available because

PSPs with cards issued by non-resident PSPs: e-money payment transactions with cards with an e-money function	the acquirers do not know whether a card issued by a non-resident PSP is an e-money card or not.
<i>Memo item:</i> OTC cash withdrawals	Data are not available.
<i>Memo item:</i> OTC cash deposits	Data are not available.

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

TARGET2 component: HOAM.AT

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

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

Table 12 – Activities of PSPs per type of payment service [from and including 2014]

Post office giro institutions	Not applicable for Austria.
<i>Memo item:</i> OTC cash deposits	Data are not available.
<i>Memo item:</i> OTC cash withdrawals	Data are not available.
Public authorities: i) ECB and NCBs and ii) Member States or local authorities	There are no card payments, money remittances or transactions via telecommunication, digital or IT devices in this sector.

Table 13 – Activities of PSPs per type of payment service [from and including 2014]

Post office giro institutions	Not applicable for Austria.
<i>Memo item:</i> OTC cash deposits	Data are not available.
<i>Memo item:</i> OTC cash withdrawals	Data are not available.
Public authorities: i) ECB and NCBs and ii) Member States or local authorities	There are no card payments, money remittances or transactions via telecommunication, digital or IT devices in this sector.

Explanatory note on transitional provisions: Tables 7a, 7b, 8a, 8b, 12 and 13 – data for reference period 2014

As the requirements specified in Regulation (EU) No 1409/2013 (ECB/2013/43) are of annual frequency, the OeNB ensured the provision of a single figure for each data series, reported with reference to the whole year, aggregating 2014 H1 and 2014 H2. Where data for 2014 H1 were not available, the OeNB was able to provide estimates.

In this respect the OeNB decided to ask reporting agents to report data on direct debits, credit transfers and cheques for the whole of 2014. If actual data were not available, they were asked to provide estimates. Regarding all other transactions, data were reported for 2014 H2 and extrapolated to the whole year, on the basis of unbiased linear estimates.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	8,388.5	8,426.3	8,477.2	8,543.9	8,629.5
GDP (EUR billions)	308.63	317.12	322.54	330.42	339.90
GDP per capita (EUR)	36,792	37,634	38,048	38,673	39,388
HICP (annual percentage changes)	3.6	2.6	2.1	1.5	0.8

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	137,273.00	156,465.00	167,604.00	180,618.00	202,947.00
of which:					
Transferable deposits	79,617.00	90,386.00	100,140.00	108,572.00	125,026.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	11,961.00	12,509.00	12,647.00	12,531.00	12,830.00
Outstanding value on e-money storages issued by MFIs	.	.	.	59.00	63.00
of which:					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	-	-	-	.	.

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	14,868.84	24,953.51	11,951.66	7,561.24	17,049.59
Overnight deposits held at other credit institutions (in EUR, end of period)	47,279.00	47,591.00	43,824.00	43,381.00	41,361.00
of which:					
Transferable deposits at other MFIs (end of period)	17,605.00	17,414.00	15,817.00	16,949.00	15,110.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	8,342.41	15,803.35	6,403.33	10,433.48	13,253.17
Intraday borrowing from the central bank	253.00	58.00	74.00	171.00	344.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	4	4	4	4	4
Number of overnight deposits (thousands)	0.12	0.13	0.13	0.13	0.12
Value of overnight deposits (EUR millions)	9.00	280.00	304.00	2,684.00	5,268.00
of which:					
Value of transferable deposits (EUR millions)	9.00	280.00	304.00	2,684.00	5,268.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	766	750	731	707	678
Number of offices	5,201	5,208	5,086	4,965	4,800
Number of overnight deposits (thousands)	9,765.43	9,678.04	10,347.02	14,309.63	16,809.55
of which:					
Number of internet/PC-linked overnight deposits (thousands)	5,350.82	5,330.95	5,674.98	8,449.88	9,912.08
Number of transferable overnight deposits (thousands)	6,809.57	7,039.76	7,326.86	8,172.75	8,228.86
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	3,309.15	3,636.49	4,004.02	4,735.24	4,992.54
Value of overnight deposits (EUR millions)	127,216.00	145,980.00	159,221.00	170,111.00	191,402.00
of which:					
Value of transferable deposits (EUR millions)	79,608.00	90,106.00	99,836.00	105,888.00	119,758.00
Number of payment accounts (thousands)	.	.	.	12,482.67	12,482.15
Number of e-money accounts (thousands)	.	.	.	1,040.80	1,116.26
Outstanding value on e-money storages issued (EUR millions)	.	.	.	60.00	65.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	736	721	701	677	648
Number of offices	5,167	5,176	5,053	4,935	4,770
Value of overnight deposits (EUR millions)	119,697.00	138,205.00	150,905.00	160,103.00	180,432.00
Branches of euro area-based credit institutions					
Number of institutions	24	21	22	22	23
Number of offices	28	24	25	22	23
Value of overnight deposits (EUR millions)	7,481.00	7,615.00	8,194.00	9,243.00	10,111.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	6	8	8	8	7
Number of offices	6	8	8	8	7
Value of overnight deposits (EUR millions)	38.00	160.00	122.00	765.00	859.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	0	0	0	1	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	.	.
Other payment service providers					
Number of institutions	3	4	4	6	7
Number of offices	3	4	4	6	7
Number of overnight deposits (thousands)	-	-	-	.	.
Value of overnight deposits (EUR millions)	-	-	-	-	0.00
Number of payment accounts (thousands)	-	.	.	-	-
Number of e-money accounts (thousands)	-	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	770	755	736	715	687
Number of offices	5,208	5,216	5,094	4,975	4,811
Number of overnight deposits (thousands)	9,765.55	9,678.16	10,347.15	.	.
of which:					
Number of internet/PC-linked overnight deposits (thousands)	5,350.82	5,330.95	5,674.98	8,449.88	9,912.08
Value of overnight deposits (EUR millions)	127,225.00	146,260.00	159,525.00	.	.
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	.	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	265	319
of which:					
Number of payment institutions providing services through an established branch	.	.	.	4	5
Number of payment institutions providing services through an agent	.	.	.	12	14
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	249	300

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	11,053.43	12,214.79	12,643.27	11,906.87	12,228.24
Cards with a payment function (except cards with an e-money function only)	11,014.16	11,413.78	11,840.46	12,162.13	12,354.90
of which:					
Cards with a debit function	8,302.51	8,559.50	8,863.41	9,019.75	9,138.85
Cards with a delayed debit function	1,414.03	1,482.98	1,588.00	1,724.61	1,859.29
Cards with a credit function	1,297.61	1,371.30	1,389.05	1,417.77	1,356.76
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	9,521.42	9,818.17	9,798.82	10,621.55	11,303.69
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	1,713.97	2,273.81
Total number of cards (irrespective of the number of functions on the card)	11,719.92	11,938.79	12,462.48	14,145.02	14,631.05
of which:					
Cards with a combined debit, cash and e-money function	8,302.51	8,559.50	8,863.41	9,019.74	9,137.87
Terminals provided by resident PSPs					
ATMs	8.25	8.35	8.53	13.42	13.46
Located in the reporting country	-	-	-	13.42	13.46
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	8.25	8.35	8.53	8.72	8.74
Located in the reporting country	-	-	-	8.72	8.74
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	5.13	5.14
Located in the reporting country	-	-	-	5.13	5.14
Located abroad	-	-	-	-	-
POS terminals	107.40	112.61	118.75	122.61	132.85
Located in the reporting country	-	-	-	117.00	120.93
Located abroad	-	-	-	5.61	11.92
POS terminals					
of which:					
EFTPOS terminals	107.40	112.61	118.75	106.42	114.89
Located in the reporting country	-	-	-	100.83	102.99
Located abroad	-	-	-	5.59	11.90
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	86.02	85.62	87.97	89.27	85.16
Located in the reporting country	-	-	-	89.27	85.16
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	7.97	8.11	8.16	8.97	8.99
Located in the reporting country	-	-	-	8.97	8.99
Located abroad	-	-	-	-	-
E-money card accepting terminals	78.05	85.37	87.73	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	1,002.00	996.00	981.00	523.93	511.32
Domestic	.	.	.	496.59	479.34
Cross-border	.	.	.	27.34	31.98
Credit transfers					
Initiated in paper-based form	145.00	132.00	121.00	101.84	89.72
Initiated electronically	857.00	864.00	860.00	422.09	421.61
Initiated in a file/batch	.	.	.	208.86	214.57
Initiated on a single payment basis	.	.	.	213.23	207.03
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	.
Credit transfers					
of which:					
Non-SEPA	.	.	.	30.58	8.93
Cross-border credit transfers received	.	.	.	23.82	28.72
Direct debits	871.00	893.00	902.00	450.19	426.00
Domestic	.	.	.	445.89	419.61
Cross-border	.	.	.	4.31	6.40
Direct debits					
Initiated in a file/batch	.	.	.	417.79	397.44
Initiated on a single payment basis	.	.	.	32.40	28.56
Direct debits					
of which:					
Non-SEPA	.	.	.	36.44	3.47
Cross-border direct debits received	.	.	.	17.30	30.70
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	414.08	452.75	493.26	559.11	579.58
Domestic card payments	.	.	.	472.66	490.99
Cross-border card payments	.	.	.	86.44	88.59
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	328.62	358.79	389.37	431.07	450.52
Payments with cards with a delayed debit function	47.26	53.80	59.92	72.93	74.46
Payments with cards with a credit function	38.21	40.15	43.97	55.10	54.60
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	497.81	514.85
Payments initiated remotely	.	.	.	61.30	64.73
E-money payment transactions with e-money issued by resident PSPs	26.15	28.04	27.08	9.87	10.69
Domestic	.	.	.	8.47	8.84
Cross-border	.	.	.	1.40	1.84
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	24.18	27.42	27.08	.	.
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	.	.	.	2.13	2.73
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	2.00	1.78	1.61	1.30	1.08
Domestic	.	.	.	1.16	0.97
Cross-border	.	.	.	0.14	0.11
Cross-border cheques received	.	.	.	-	-
Other payment services	3.19	4.39	5.30	7.98	8.69
Domestic	.	.	.	7.59	3.37
Cross-border	.	.	.	0.39	5.32
Other cross-border payment services received	.	.	.	0.03	.
Total payment transactions involving non-MFIs	2,318.42	2,375.96	2,410.25	1,552.37	1,537.37
Domestic	.	.	.	1,432.35	1,403.11
Cross-border	52.00	81.00	80.07	120.02	134.26
Total cross-border transactions received (excluding card payments)	-	-	-	41.15	60.99
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	0.39	0.41
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.39	0.40
Cross-border money remittances received	.	.	.	0.03	0.04
Transactions via telecommunication, digital or IT device	.	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	.
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	570.44	608.76	650.58	766.15	800.30
At terminals located in the reporting country	.	.	.	765.76	799.39
At terminals located abroad	.	.	.	0.39	0.91
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	150.90	151.74	153.15	283.75	298.21
At terminals located in the reporting country	.	.	.	283.75	298.21
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	11.44	13.55
At terminals located in the reporting country	.	.	.	11.44	13.55
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	414.08	452.75	493.26	461.51	478.54
At terminals located in the reporting country	.	.	.	461.29	478.30
At terminals located abroad	.	.	.	0.22	0.24
E-money card-loading/unloading transactions	5.45	4.28	4.17	1.85	1.82
At terminals located in the reporting country	.	.	.	1.72	1.48
At terminals located abroad	.	.	.	0.13	0.34
E-money payment transactions with cards with an e-money function	.	.	.	7.61	8.18
At terminals located in the reporting country	.	.	.	7.56	7.85
At terminals located abroad	.	.	.	0.05	0.32
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	73.49	111.57
At terminals located in the reporting country	.	.	.	53.17	57.42
At terminals located abroad	.	.	.	20.31	54.15
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	8.44	9.24
At terminals located in the reporting country	.	.	.	8.44	9.24
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	-	-	-	65.05	102.33
At terminals located in the reporting country	.	.	.	44.73	48.18
At terminals located abroad	.	.	.	20.31	54.15
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	49.91	49.68
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	49.91	49.68
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	12.60	11.96
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	12.60	11.96
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	-	-	-	36.52	36.55
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	36.52	36.55
E-money card-loading/unloading transactions	-	-	-	0.13	0.13
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.13	0.13
E-money payment transactions with cards with an e-money function	-	-	-	0.66	1.04
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.66	1.04
Memorandum items:					
Cash advances at POS terminals	-	-	-	0.06	0.05
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	2,577.00	2,633.80	2,424.87	3,280.30	3,219.70
Domestic	.	.	.	2,798.69	2,734.53
Cross-border	.	.	.	481.61	485.17
Credit transfers					
Initiated in paper-based form	246.00	263.29	258.15	1,012.02	864.16
Initiated electronically	2,331.00	2,370.51	2,166.72	2,268.28	2,355.55
Initiated in a file/batch	.	.	.	1,079.46	1,094.01
Initiated on a single payment basis	.	.	.	1,188.82	1,261.54
of which (memorandum item):					
Online banking based e-payments	.	.	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	1,697.17	1,484.84
Cross-border credit transfers received	.	.	.	689.16	472.23
Direct debits	278.00	312.33	366.89	144.91	131.80
Domestic	.	.	.	141.94	127.14
Cross-border	.	.	.	2.97	4.66
Direct debits					
Initiated in a file/batch	.	.	.	116.23	110.46
Initiated on a single payment basis	.	.	.	28.68	21.34
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	43.84	8.08
Cross-border direct debits received	.	.	.	7.62	9.48
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	25.77	28.08	30.11	33.13	33.18
Domestic card payments	.	.	.	26.27	26.20
Cross-border card payments	.	.	.	6.86	6.98
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	16.50	17.95	19.29	21.18	21.23
Payments with cards with a delayed debit function	4.82	5.40	5.81	6.64	6.73
Payments with cards with a credit function	4.45	4.73	5.01	5.31	5.22
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	28.79	28.55
Payments initiated remotely	.	.	.	4.35	4.63
E-money payment transactions with e-money issued by resident PSPs	0.21	0.18	0.16	0.18	0.20
Domestic	.	.	.	0.13	0.13
Cross-border	.	.	.	0.06	0.07
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.14	0.16	0.16	.	.
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	.	.	.	0.09	0.10
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	12.90	15.10	15.10	8.29	7.23
Domestic	.	.	.	7.26	6.50
Cross-border	.	.	.	1.03	0.73
Cross-border cheques received	.	.	.	-	-
Other payment services	0.30	0.42	0.72	1.33	1.64
Domestic	.	.	.	1.06	0.24
Cross-border	.	.	.	0.27	1.41
Other cross-border payment services received	.	.	.	0.02	.
Total payment transactions involving non-MFIs	2,894.17	2,989.91	2,837.86	3,468.15	3,393.75
Domestic	.	.	.	2,975.35	2,894.74
Cross-border	328.90	476.31	436.04	492.81	499.01
Total cross-border transactions received (excluding card payments)	-	-	-	696.80	481.72
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	0.27	0.33
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.27	0.32
Cross-border money remittances received	.	.	.	0.02	0.03
Transactions via telecommunication, digital or IT device	.	.	.	.	.
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	.
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	45.14	47.61	49.83	83.50	88.02
At terminals located in the reporting country	.	.	.	83.45	87.95
At terminals located abroad	.	.	.	0.05	0.07
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	19.09	19.28	19.46	46.26	48.68
At terminals located in the reporting country	.	.	.	46.26	48.68
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	11.64	13.87
At terminals located in the reporting country	.	.	.	11.64	13.87
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	25.77	28.08	30.11	25.33	25.20
At terminals located in the reporting country	.	.	.	25.29	25.15
At terminals located abroad	.	.	.	0.04	0.04
E-money card-loading/unloading transactions	0.28	0.25	0.26	0.17	0.17
At terminals located in the reporting country	.	.	.	0.16	0.15
At terminals located abroad	.	.	.	0.01	0.02
E-money payment transactions with cards with an e-money function	.	.	.	0.10	0.10
At terminals located in the reporting country	.	.	.	0.10	0.09
At terminals located abroad	.	.	.	0.00	0.01
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	7.70	9.36
At terminals located in the reporting country	.	.	.	6.34	7.27
At terminals located abroad	.	.	.	1.36	2.09
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	1.63	1.76
At terminals located in the reporting country	.	.	.	1.63	1.76
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	-	-	-	6.07	7.60
At terminals located in the reporting country	.	.	.	4.71	5.51
At terminals located abroad	.	.	.	1.36	2.09
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	5.49	5.32
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	5.49	5.32
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	1.94	1.86
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	1.94	1.86
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	-	-	-	3.49	3.39
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	3.49	3.39
E-money card-loading/unloading transactions	-	-	-	0.03	0.03
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	0.03	0.03
E-money payment transactions with cards with an e-money function	-	-	-	0.03	0.03
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	0.03	0.03
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	0.02	0.01
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

9. Participation in selected payment systems

Original units; end of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: HOAM.AT and TARGET2-AT					
Number of participants	96	101	98	99	99
of which:					
Direct participants	96	101	98	99	99
of which:					
Credit institutions	93	97	94	95	95
Central bank	1	1	1	1	1
Other direct participants	2	3	3	3	3
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	1	2	2	2	2
Others	1	1	1	1	1
Indirect participants	0	0	0	-	-
RETAIL SYSTEM: STEP.AT (from 2007 to 2013)					
Number of participants	270	262	257	.	.
of which:					
Direct participants	36	33	34	.	.
of which:					
Credit institutions	34	32	33	.	.
Central bank	1	0	0	.	.
Other direct participants	1	1	1	.	.
of which:					
Public administration	1	1	1	.	.
Clearing and settlement organisations	-	-	-	.	.
Other financial institutions	-	-	-	.	.
Others	-	-	-	.	.
Indirect participants	234	229	223	.	.
RETAIL SYSTEM: CS (from 2012)					
Number of participants	-	42	100	102	100
of which:					
Direct participants	-	36	42	39	60
of which:					
Credit institutions	-	36	39	35	55
Central bank	-	0	0	1	1
Other direct participants	-	0	3	3	4
of which:					
Public administration	-	0	0	-	-
Clearing and settlement organisations	-	0	3	3	4
Other financial institutions	-	0	0	-	-
Others	-	0	0	-	-
Indirect participants	-	6	58	63	40

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

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: HOAM.AT and TARGET2-AT					
Credit transfers and direct debits	1.67	1.80	1.68	1.50	1.54
of which:					
Credit transfers and direct debits within the same TARGET component	1.00	1.03	0.93	0.77	0.79
Credit transfers and direct debits to another TARGET component	0.67	0.77	0.76	0.73	0.75
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	0.70	0.73
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	0.03	0.03
Concentration ratio in terms of volume (percentages)	24.00	35.00	36.00	28.00	41.00
RETAIL SYSTEM: STEP.AT (from 2007 to 2013)					
Total transactions	7.46	7.56	4.21	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
Credit transfers	6.10	6.84	3.98	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	.	.
Initiated electronically	6.10	6.84	3.98	.	.
Direct debits	1.36	0.72	0.23	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	97.30	97.10	56.20	.	.

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

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: CS (from 2012)					
Total transactions	-	99.01	400.16	608.39	631.14
Domestic	-	-	-	567.71	579.93
Cross-border	-	-	-	40.68	51.22
Credit transfers	-	51.22	210.02	313.43	332.66
Domestic	-	-	-	290.63	302.26
Cross-border	-	-	-	22.79	30.40
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	5.72	26.49	33.48	29.51
Initiated electronically	-	45.50	183.53	279.94	303.15
Direct debits	-	47.80	190.14	294.96	298.48
Domestic	-	-	-	277.07	277.66
Cross-border	-	-	-	17.89	20.82
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	63.10	73.30	70.00	70.00

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

II. Payments processed by selected payment systems - page I

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: HOAM.AT and TARGET2-AT					
Credit transfers and direct debits	11,367.35	16,501.92	12,138.59	16,637.32	15,044.93
of which:					
Credit transfers and direct debits within the same TARGET component	7,843.94	11,029.35	7,260.72	9,535.39	8,748.41
Credit transfers and direct debits to another TARGET component	3,523.41	5,472.57	4,877.88	7,101.94	6,296.51
of which:					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	7,014.17	6,202.76
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	87.76	93.76
Concentration ratio in terms of value (percentages)	34.00	27.00	28.00	23.00	35.00
RETAIL SYSTEM: STEP.AT (from 2007 to 2013)					
Total transactions	104.50	104.34	38.35	.	.
Domestic	.	-	-	.	.
Cross-border	.	.	.	.	.
Credit transfers	51.84	50.52	21.66	.	.
Domestic	.	-	-	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	.	.
Initiated electronically	51.84	50.52	21.66	.	.
Direct debits	52.66	53.83	16.68	.	.
Domestic	.	-	-	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	.	.
Domestic	.	-	-	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	.	.
Domestic	.	-	-	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	.	.
Domestic	.	-	-	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	.	.
Domestic	.	-	-	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of value (percentages)	90.80	88.70	58.20	.	.

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

II. Payments processed by selected payment systems - page 2

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

	2011	2012	2013	2014	2015
RETAIL SYSTEM: CS (from 2012)					
Total transactions	.	112.20	449.47	717.33	779.30
Domestic	.	-	-	647.54	673.53
Cross-border	.	.	.	69.79	105.77
Credit transfers	-	96.36	394.14	635.84	695.72
Domestic	.	-	-	574.06	599.44
Cross-border	.	.	.	61.78	96.28
Credit transfers					
Initiated in a paper-based form	-	5.31	21.89	26.28	23.49
Initiated electronically	-	91.05	372.25	609.55	672.23
Direct debits	-	15.84	55.33	81.49	83.58
Domestic	.	-	-	73.48	74.09
Cross-border	.	.	.	8.01	9.49
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	.	62.40	65.00	65.00	65.00

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

GENERAL NOTES: PORTUGAL

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

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

Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

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

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

Table 6 – Payment card functions and accepting devices

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

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

Transactions per type of payment instrument			
Credit transfers	Book-entry transactions are not included in this item. SEPA credit transfers:		
		Volume (units)	Value (EUR millions)
	2009	1,416,952	10,726.24
	2010	2,325,579	14,030.28
	2011	2,851,140	15,793.71
	2012	26,836,298	36,693.66
<i>of which: paper based</i>	Estimated figures.		
<i>of which: non-paper based</i>	Estimated figures.		
Direct debits	Book-entry transactions are not included in this item.		
Card payments with cards issued in the country (except cards with an e-money function)	Includes payment transactions, other than cash withdrawals or cash deposits, processed through the ATM/POS network.		
<i>of which: payments with cards with a debit and/or delayed debit function</i>	<p>Estimated figures.</p> <p>The increase in the value of transactions processed in 2010 derives from the introduction of a new type of payment card transaction that enables Multibanco cardholders to send funds to other cardholders using the same network.</p> <p>In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.</p>		
<i>of which: payments with cards with a credit and/or delayed debit function</i>	<p>Estimated figures.</p> <p>In 2013 the number of cards with a debit function increased significantly, while the number of cards with a credit function declined. This was largely due to a shift from the issuance of deferred debit cards (classified as credit cards in networks) to the issuance of debit cards, as a result of action by Banco de Portugal in relation to bank card issuers to ensure greater transparency in the recording, classification, processing and commissioning of transactions conducted with deferred debit cards and cards with both a debit and credit function.</p>		
E-money purchase transactions	The increase in 2013 was largely due to the issuance of prepaid cards that can only be used in food related merchants.		
Transactions per type of terminal			

a) Transactions at terminals located in the country with cards issued in the country

POS transactions (irrespective of type of card used)	Includes payment transactions, other than cash withdrawals or cash deposits, processed through the ATM/POS network.
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Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions [as of 2013]

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

Total payment transactions involving non-MFIs	Other payment services have been removed from the total payment transactions involving non-MFIs due to confidentiality reasons.
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Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions [as of 2013]

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

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

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

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

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

Cash advances at POS terminals	In 2013 the breaks in the time series are a result of the implementation of the new requirements set by the Regulation (EU) No 1409/2013 of the European Central bank on payments statistics (ECB/2013/43) and reported data quality enhancements.
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Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component

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

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

Credit transfers	SEPA credit transfers:		
		Volume (units)	Value (EUR millions)
	2009	277,263	2,548.77
	2010	904,654	3,832.97
	2011	1,192,925	4,132.84
	2012	24,306,586	21,330.24
	2013	71,125,884	81,002.88
<i>of which: paper-based credit transfers</i>	Estimated figures.		
<i>of which: non-paper-based credit transfers</i>	Estimated figures.		

Retail system: SLOD

Total transactions sent	SLOD ceased to operate on 27 February 2009.
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I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	10,557.6	10,514.8	10,457.3	10,401.1	10,358.1
GDP (EUR billions)	176.17	168.40	170.27	173.45	179.38
GDP per capita (EUR)	16,686	16,015	16,282	16,676	17,318
HICP (annual percentage changes)	3.6	2.8	0.4	-0.2	0.5

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	58,229.08	56,740.74	61,398.03	69,391.32	79,748.00
of which:					
Transferable deposits	52,012.00	50,013.00	52,672.00	59,717.00	72,277.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	3,215.66	3,349.39	3,182.77	3,818.08	3,774.00
Outstanding value on e-money storages issued by MFIs	10.00	23.00	62.00	61.00	81.00
of which:					
Hardware-based electronic money	10.00	23.00	62.00	61.00	81.00
Software-based electronic money	-	-	-	-	-

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	5,703.56	5,784.84	5,846.91	2,904.57	5,080.18
Overnight deposits held at other credit institutions (in EUR, end of period)	2,927.02	2,736.43	2,751.81	2,356.74	2,942.00
of which:					
Transferable deposits at other MFIs (end of period)	2,822.00	1,967.00	1,758.00	1,415.00	1,842.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	47,334.02	52,988.11	47,628.86	30,919.89	25,496.19
Intraday borrowing from the central bank	199.96	341.81	222.72	231.45	197.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	10	10	1	1	1
Number of overnight deposits (thousands)	-	-	0.01	0.01	0.01
Value of overnight deposits (EUR millions)	4,869.26	5,483.34	7,629.43	7,989.19	6,616.00
of which:					
Value of transferable deposits (EUR millions)	-	-	-	-	-
Credit institutions irrespective of their legal incorporation					
Number of institutions	155	151	151	150	147
Number of offices	6,900	6,633	6,353	5,936	5,514
Number of overnight deposits (thousands)	25,743.41	23,136.89	23,663.81	23,889.03	24,101.76
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,655.18	7,491.78	12,298.74	12,663.63	12,958.76
Number of transferable overnight deposits (thousands)	25,743.41	23,136.89	22,288.04	22,380.30	22,181.68
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	6,655.18	7,491.78	10,929.04	11,157.63	11,039.01
Value of overnight deposits (EUR millions)	53,360.19	51,257.15	53,769.63	61,027.00	73,133.00
of which:					
Value of transferable deposits (EUR millions)	52,012.00	50,013.00	52,672.00	59,717.00	72,277.00
Number of payment accounts (thousands)	-	-	31,886.68	31,420.58	32,016.55
Number of e-money accounts (thousands)	-	-	1,082.57	1,260.65	1,690.33
Outstanding value on e-money storages issued (EUR millions)	-	-	67.31	60.67	81.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	131	128	126	127	127
Number of offices	6,509	6,262	6,115	5,700	5,347
Value of overnight deposits (EUR millions)	50,952.28	49,022.64	51,339.27	57,915.27	69,687.00
Branches of euro area-based credit institutions					
Number of institutions	18	17	17	17	15
Number of offices	101	102	82	82	79
Value of overnight deposits (EUR millions)	862.14	773.77	971.80	1,279.04	1,357.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	4	4	5	4	4
Number of offices	286	265	152	152	86
Value of overnight deposits (EUR millions)	1,507.96	1,420.00	1,412.36	1,787.10	2,011.00
Branches of non-EEA-based credit institutions					
Number of institutions	2	2	3	2	1
Number of offices	4	4	4	2	2
Value of overnight deposits (EUR millions)	37.81	40.74	46.20	45.59	78.00
Electronic money institutions					
Number of institutions	-	-	-	-	1
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	-	-
Other payment service providers					
Number of institutions	113	136	224	268	324
Number of offices	1,185	1,277	1,327	1,529	1,451
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	25.88	26.12	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	269	288	376	419	473
Number of offices	8,095	7,920	7,681	7,466	6,966
Number of overnight deposits (thousands)	25,743.41	23,136.89	23,663.82	23,889.04	24,101.77
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,655.18	7,491.78	12,298.74	12,663.63	12,958.76
Value of overnight deposits (EUR millions)	58,229.45	56,740.49	61,399.06	69,016.19	79,749.00
Number of payment accounts (thousands)	.	.	31,912.56	31,446.70	32,212.76
Number of e-money accounts (thousands)	.	.	1,082.57	1,260.65	.
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	67.31	60.67	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	186	227	283
of which:					
Number of payment institutions providing services through an established branch	.	.	5	6	8
Number of payment institutions providing services through an agent	.	.	11	15	17
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	170	206	258

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	19,066.88	18,708.49	19,226.75	19,324.84	19,591.53
Cards with a payment function (except cards with an e-money function only)	20,119.63	20,317.11	18,691.84	18,623.66	18,343.39
<i>of which:</i>					
Cards with a debit function	-	-	-	-	-
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and/or delayed debit function	10,005.51	10,226.90	16,758.57	16,916.45	16,877.30
Cards with a credit and/or delayed debit function	10,114.12	10,090.21	8,516.07	7,779.63	8,144.54
Cards with an e-money function	316.46	554.75	1,082.57	1,260.65	1,872.67
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	1,082.57	1,260.65	1,872.67
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	316.46	554.75	1,082.57	1,260.65	1,872.67
Total number of cards (irrespective of the number of functions on the card)	20,119.63	20,317.11	21,163.31	21,515.76	22,075.60
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	316.46	554.75	311.40	355.49	353.39
Terminals provided by resident PSPs					
ATMs	17.30	16.76	16.14	15.77	15.55
Located in the reporting country	-	-	16.14	15.77	15.55
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	15.99	15.39	14.92	14.67	14.38
Located in the reporting country	-	-	14.92	14.67	14.38
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	17.30	16.63	16.05	15.70	15.41
Located in the reporting country	-	-	16.05	15.70	15.41
Located abroad	-	-	-	-	-
POS terminals	274.08	259.83	259.43	269.89	286.35
Located in the reporting country	-	-	259.43	-	-
Located abroad	-	-	-	-	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	274.08	259.83	259.43	269.89	286.35
Located in the reporting country	-	-	259.43	-	-
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	259.43	269.89	286.35
Located in the reporting country	-	-	259.43	-	-
Located abroad	-	-	-	-	-
E-money card terminals	274.08	259.83	275.57	285.66	301.91
Located in the reporting country	-	-	275.57	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
<i>of which:</i>					
E-money card loading and unloading terminals	-	-	275.57	285.35	301.46
Located in the reporting country	-	-	275.57	285.35	301.46
Located abroad	-	-	-	-	-
E-money card accepting terminals	274.08	259.83	275.57	285.66	301.91
Located in the reporting country	-	-	275.57	-	-
Located abroad	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	201.99	205.74	268.12	273.32	278.37
Domestic	.	.	264.22	268.98	273.40
Cross-border	.	.	3.90	4.34	4.97
Credit transfers					
Initiated in paper-based form	19.39	20.21	29.76	29.48	27.62
Initiated electronically	182.60	185.53	238.36	243.84	250.75
Initiated in a file/batch	.	.	161.09	163.69	167.74
Initiated on a single payment basis	.	.	77.27	80.15	83.01
of which (memorandum item):					
Online banking based e-payments	.	.	-	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	79.60	19.51	14.85
Cross-border credit transfers received	.	.	12.46	13.78	15.34
Direct debits	243.04	252.37	220.32	217.81	238.35
Domestic	.	.	220.29	217.67	238.10
Cross-border	.	.	0.03	0.14	0.25
Direct debits					
Initiated in a file/batch	.	.	220.32	217.81	238.35
Initiated on a single payment basis	.	.	0.00	0.00	0.00
Direct debits					
of which:					
Non-SEPA	.	.	215.43	41.82	0.00
Cross-border direct debits received	.	.	0.04	2.50	3.72
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,237.47	1,215.88	1,223.43	1,273.12	1,374.46
Domestic card payments	.	.	1,195.13	1,240.07	1,336.74
Cross-border card payments	.	.	28.30	33.05	37.72
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	-	-	-	-	-
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	1,004.18	978.20	1,143.85	1,207.16	1,305.16
Payments with cards with a credit and/or delayed debit function	233.29	237.68	79.57	65.96	69.30
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	904.85	937.05	1,012.38
Payments initiated remotely	.	.	318.58	336.07	362.09
E-money payment transactions with e-money issued by resident PSPs	2.17	6.95	30.83	42.22	50.87
Domestic	.	.	30.61	41.88	50.34
Cross-border	.	.	0.21	0.34	0.53
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	2.17	6.95	-	-	-
With e-money accounts	-	-	30.83	42.22	50.87
of which:					
Accessed through a card	.	.	30.83	42.22	50.87
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	106.66	88.69	83.29	74.34	68.59
Domestic	.	.	83.03	74.09	68.34
Cross-border	.	.	0.26	0.25	0.25
Cross-border cheques received	.	.	0.08	0.06	0.05
Other payment services	0.41	0.33	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	1,791.74	1,769.96	1,825.99	1,880.81	2,010.64
Domestic	.	.	1,793.28	1,842.69	1,966.91
Cross-border	36.02	33.29	32.70	38.12	43.73
Total cross-border transactions received (excluding card payments)	-	-	12.58	16.33	19.12
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	79.09	71.79
Debits from the accounts by simple book entry	-	-	-	325.44	330.28
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	.
Transactions via telecommunication, digital or IT device	.	.	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	-	-	-
Other services (not included in the Payment Services Directive)	.	.	0.23	0.20	0.18
Domestic	.	.	0.22	0.19	0.18
Cross-border	.	.	0.01	0.01	0.01

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,697.16	1,672.43	1,388.35	1,428.94	1,507.26
At terminals located in the reporting country	.	.	1,388.35	.	.
At terminals located abroad	.	.	-	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	444.55	438.08	444.20	444.81	440.52
At terminals located in the reporting country	.	.	444.20	444.81	440.52
At terminals located abroad	.	.	-	-	-
ATM cash deposits (except e-money transactions)	25.95	25.68	18.68	16.72	17.45
At terminals located in the reporting country	.	.	18.68	16.72	17.45
At terminals located abroad	.	.	-	-	-
POS transactions (except e-money transactions)	1,226.65	1,208.67	889.81	919.25	991.59
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	-	-	-
E-money card-loading/unloading transactions	-	-	5.05	6.29	7.36
At terminals located in the reporting country	.	.	5.05	6.29	7.36
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	30.61	41.88	50.34
At terminals located in the reporting country	.	.	30.61	41.88	50.34
At terminals located abroad	.	.	-	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	33.58	36.42	39.64	45.64	54.96
At terminals located in the reporting country	.	.	39.64	.	.
At terminals located abroad	.	.	-	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	10.81	11.91	12.99	14.67	15.66
At terminals located in the reporting country	.	.	12.99	14.67	15.66
At terminals located abroad	.	.	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
POS transactions (except e-money transactions)	22.77	24.52	26.65	30.98	39.30
At terminals located in the reporting country	.	.	26.65	.	.
At terminals located abroad	.	.	-	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	16.49	17.76	21.95	25.13	28.42
At terminals located in the reporting country	.	.	1.67	2.31	.
At terminals located abroad	.	.	20.28	22.83	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	3.51	3.60	6.70	7.00	7.10
At terminals located in the reporting country	.	.	-	-	.
At terminals located abroad	.	.	6.70	7.00	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
POS transactions (except e-money transactions)	12.99	14.16	15.04	17.80	20.79
At terminals located in the reporting country	.	.	1.67	2.31	3.51
At terminals located abroad	.	.	13.36	15.49	17.28
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	0.21	0.34	0.53
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	0.21	0.34	0.53
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.01	0.01	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	11.67	10.95
OTC cash deposits	-	-	-	67.99	66.84

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	1,445.76	1,260.53	1,378.10	1,362.17	1,239.17
Domestic	.	.	1,227.01	1,148.18	1,043.32
Cross-border	.	.	151.09	214.00	195.86
Credit transfers					
Initiated in paper-based form	301.51	255.64	355.88	328.73	292.33
Initiated electronically	1,144.25	1,004.90	1,022.22	1,033.44	946.85
Initiated in a file/batch	.	.	684.65	691.91	623.39
Initiated on a single payment basis	.	.	337.57	341.52	323.46
of which (memorandum item):					
Online banking based e-payments	.	.	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	897.37	524.83	434.61
Cross-border credit transfers received	.	.	147.54	228.82	218.59
Direct debits	34.66	35.70	39.35	35.20	37.47
Domestic	.	.	39.33	35.05	37.23
Cross-border	.	.	0.02	0.15	0.23
Direct debits					
Initiated in a file/batch	.	.	39.35	35.20	37.47
Initiated on a single payment basis	.	.	0.00	0.00	0.00
Direct debits					
of which:					
Non-SEPA direct debits	.	.	38.64	7.65	0.00
Cross-border direct debits received	.	.	0.08	0.88	1.16
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	55.73	55.08	56.83	61.61	65.37
Domestic card payments	.	.	54.87	59.41	62.91
Cross-border card payments	.	.	1.96	2.20	2.46
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	-	-	-	-	-
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	46.12	45.50	52.41	57.75	61.43
Payments with cards with a credit and/or delayed debit function	9.62	9.58	4.43	3.86	3.94
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	54.48	59.08	62.53
Payments initiated remotely	.	.	2.35	2.53	2.84
E-money payment transactions with e-money issued by resident PSPs	0.08	0.19	0.61	0.79	0.91
Domestic	.	.	0.60	0.78	0.89
Cross-border	.	.	0.01	0.01	0.02
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.08	0.19	-	-	-
With e-money accounts	-	-	0.61	0.79	0.91
of which:					
Accessed through a card	.	.	0.61	0.79	0.91
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Cheques	227.41	180.05	161.33	157.26	139.93
Domestic	.	.	160.50	156.46	139.22
Cross-border	.	.	0.83	0.80	0.71
Cross-border cheques received	.	.	0.38	0.30	0.39
Other payment services	5.89	4.44	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	1,769.54	1,535.99	1,636.22	1,617.03	1,482.84
Domestic	.	.	1,482.31	1,399.88	1,283.57
Cross-border	384.51	342.45	153.91	217.15	199.27
Total cross-border transactions received (excluding card payments)	-	-	147.99	230.00	220.14
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	401.03	330.48
Debits from the accounts by simple book entry	-	-	-	372.35	321.71
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	.
Transactions via telecommunication, digital or IT device	.	.	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	-	-	-
Other services (not included in the Payment Services Directive)	.	.	3.68	3.20	3.10
Domestic	.	.	3.44	2.95	2.84
Cross-border	.	.	0.24	0.25	0.26

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

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

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

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	96.70	94.90	89.29	93.56	97.79
At terminals located in the reporting country	.	.	89.29	.	.
At terminals located abroad	.	.	-	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	29.73	29.07	28.92	28.95	29.30
At terminals located in the reporting country	.	.	28.92	28.95	29.30
At terminals located abroad	.	.	-	-	-
ATM cash deposits (except e-money transactions)	12.12	11.58	5.69	5.16	5.44
At terminals located in the reporting country	.	.	5.69	5.16	5.44
At terminals located abroad	.	.	-	-	-
POS transactions (except e-money transactions)	54.85	54.26	53.45	57.88	61.22
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	-	-	-
E-money card-loading/unloading transactions	-	-	0.63	0.80	0.94
At terminals located in the reporting country	.	.	0.63	0.80	0.94
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	0.60	0.78	0.89
At terminals located in the reporting country	.	.	0.60	0.78	0.89
At terminals located abroad	.	.	-	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	3.25	3.57	3.89	4.45	5.03
At terminals located in the reporting country	.	.	3.89	.	.
At terminals located abroad	.	.	-	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.43	1.59	1.72	1.93	1.99
At terminals located in the reporting country	.	.	1.72	1.93	1.99
At terminals located abroad	.	.	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
POS transactions (except e-money transactions)	1.82	1.98	2.17	2.52	3.05
At terminals located in the reporting country	.	.	2.17	.	.
At terminals located abroad	.	.	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-

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

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

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

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.35	1.40	1.73	1.92	2.06
At terminals located in the reporting country	.	.	0.11	0.18	.
At terminals located abroad	.	.	1.61	1.74	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.38	0.39	0.69	0.71	0.73
At terminals located in the reporting country	.	.	-	-	.
At terminals located abroad	.	.	0.69	0.71	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
POS transactions (except e-money transactions)	0.97	1.01	1.03	1.20	1.31
At terminals located in the reporting country	.	.	0.11	0.18	0.24
At terminals located abroad	.	.	0.92	1.01	1.07
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	-	-	-
E-money payment transactions with cards with an e-money function	.	.	0.01	0.01	0.02
At terminals located in the reporting country	.	.	-	-	-
At terminals located abroad	.	.	0.01	0.01	0.02
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.01	0.01	0.01	0.01	0.01
OTC cash withdrawals	-	-	-	26.57	25.89
OTC cash deposits	-	-	-	60.80	58.63

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

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-PT					
Number of participants	58	59	53	52	54
of which:					
Direct participants	46	49	43	42	42
of which:					
Credit institutions	36	38	38	37	37
Central bank	6	7	1	1	1
Other direct participants	4	4	4	4	4
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	12	10	10	10	12
RETAIL SYSTEM: SICOI					
Number of participants	66	68	62	64	63
of which:					
Direct participants	35	34	33	32	30
of which:					
Credit institutions	33	32	31	30	28
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	31	34	29	32	33

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

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-PT					
Credit transfers and direct debits	1.07	1.07	1.09	1.21	1.12
of which:					
Credit transfers and direct debits within the same TARGET component	0.68	0.66	0.68	0.77	0.71
Credit transfers and direct debits to another TARGET component	0.39	0.41	0.42	0.45	0.41
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.39	0.40	0.41	0.44	0.41
Credit transfers and direct debits to a non-euro area TARGET component	0.00	0.00	0.01	0.00	0.01
Concentration ratio in terms of volume (percentages)	63.70	64.00	64.00	66.00	65.20
RETAIL SYSTEM: SICOI					
Total transactions	2,005.81	1,983.91	1,922.84	2,001.21	2,090.56
Domestic	.	.	1,922.77	2,001.08	2,090.34
Cross-border	.	.	0.07	0.13	0.22
Credit transfers	102.73	108.07	114.35	118.20	121.93
Domestic	.	.	114.28	118.08	121.71
Cross-border	.	.	0.07	0.13	0.21
Credit transfers					
Initiated in a paper-based form	1.32	1.39	12.69	12.75	12.10
Initiated electronically	101.41	106.68	101.66	105.45	109.83
Direct debits	127.75	133.12	140.99	163.93	153.48
Domestic	.	.	140.99	163.93	153.48
Cross-border	.	.	0.00	0.00	0.00
Card payments (except e-money transactions)	1,260.24	1,240.40	1,162.17	1,207.84	1,305.63
Domestic	.	.	1,162.17	1,207.84	1,305.63
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	433.01	429.35	418.08	420.03	415.61
Domestic	.	.	418.08	420.03	415.61
Cross-border	.	.	-	-	-
E-money payment transactions	.	.	30.61	41.78	50.01
Domestic	.	.	30.61	41.78	50.01
Cross-border	.	.	-	-	-
Cheques	79.72	65.88	56.52	49.30	43.81
Domestic	.	.	56.52	49.30	43.81
Cross-border	.	.	-	-	-
Other payment services	0.19	0.15	0.13	0.12	0.10
Domestic	.	.	0.13	0.12	0.10
Cross-border	.	.	-	-	-
Concentration ratio in terms of volume (percentages)	77.40	77.20	80.60	81.00	80.30

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

II. Payments processed by selected payment systems

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

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-PT					
Credit transfers and direct debits	5,663.82	3,711.94	2,774.85	2,840.26	2,284.53
of which:					
Credit transfers and direct debits within the same TARGET component	4,274.22	2,828.48	2,070.80	1,986.30	1,669.48
Credit transfers and direct debits to another TARGET component	1,389.60	883.46	704.06	853.97	615.04
of which:					
Credit transfers and direct debits to a euro area TARGET component	1,381.97	880.40	699.89	847.08	609.72
Credit transfers and direct debits to a non-euro area TARGET component	7.63	3.06	4.17	6.89	5.32
Concentration ratio in terms of value (percentages)	66.20	60.00	52.00	54.00	53.50
RETAIL SYSTEM: SICOI					
Total transactions	343.83	323.73	360.50	385.52	392.69
Domestic	.	.	359.90	384.55	391.83
Cross-border	.	.	0.60	0.97	0.85
Credit transfers	130.43	131.92	140.03	153.79	174.44
Domestic	.	.	139.43	152.82	173.58
Cross-border	.	.	0.60	0.97	0.85
Credit transfers					
Initiated in a paper-based form	5.33	5.39	36.16	37.12	41.15
Initiated electronically	125.10	126.53	103.87	116.68	133.29
Direct debits	16.94	18.09	18.31	21.11	20.01
Domestic	.	.	18.31	21.11	20.01
Cross-border	.	.	0.00	0.00	0.00
Card payments (except e-money transactions)	57.55	57.06	53.89	58.37	61.82
Domestic	.	.	53.89	58.37	61.82
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	30.81	29.95	26.78	27.12	27.49
Domestic	.	.	26.78	27.12	27.49
Cross-border	.	.	-	-	-
E-money payment transactions	.	.	0.60	0.78	0.88
Domestic	.	.	0.60	0.78	0.88
Cross-border	.	.	-	-	-
Cheques	106.65	85.43	119.90	123.44	107.25
Domestic	.	.	119.90	123.44	107.25
Cross-border	.	.	-	-	-
Other payment services	1.38	1.09	0.98	0.91	0.80
Domestic	.	.	0.98	0.91	0.80
Cross-border	.	.	-	-	-
Concentration ratio in terms of value (percentages)	68.90	69.20	73.40	73.20	75.10

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

GENERAL NOTES: SLOVENIA

Source for Table 1: Eurostat.

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

Table 1 – Basic statistical data

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

Table 2 – Settlement media used by non-MFIs

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

Table 3 – Settlement media used by credit institutions

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

Table 4 – Banknotes and coins

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

Table 5 – Institutions offering payment services to non-MFIs

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

Table 6 – Payment card functions and accepting devices

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

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

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

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

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

E-money purchase transactions with cards with an e-money function.	Not applicable.
Other payment instruments	Includes the special debit (paper-based) instrument.

Transactions per type of terminal

c) Transactions at terminals located outside the country with cards issued in the country

E-money card-loading/unloading transactions	Not applicable.
<i>Memo items:</i>	
Cash advances at POS terminals	In 2006 data for this item were collected "ad hoc"; regular reporting does not include data for this item.
OTC cash withdrawals	Data are not collected.
OTC cash deposits	Data are not collected.
Cross-border transactions received	Data are not collected.

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

Payment service: sent transactions – geographical breakdown Geo3	Data according to geographical breakdown convention Geo3 are being collected from Q3 2014. Relevant data according to Geo3 for Q1 and Q2 2014 are estimated.
Credit transfers Direct debits	Subcategories of "credit transfers initiated electronically" and of "direct debits": <ul style="list-style-type: none"> Initiated in a file batch and Initiated on a single payment basis are being collected from Q3 2014 on. Relevant data for Q1 and Q2 2014 are estimated.
Payment service: received transactions – geographical breakdown	Data on received transactions are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.
Other payment services	From 2014 on, this item includes "Money remittances" and "Transactions via telecommunication, digital or IT device" which are both also separately shown in <i>Memorandum items</i> .
<i>Memo items:</i> Money remittances	Data on money remittances are being collected from Q3 2014. Relevant data for Q1 and Q2 2014 are estimated.

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

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

Table 9 – Participation in selected payment systems

Clearing and settlement organisations	Klirinško depotna družba d.d.
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Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

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

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	2,052.8	2,056.8	2,059.6	2,061.8	2,063.4
GDP (EUR billions)	36.90	36.00	35.92	37.33	38.57
GDP per capita (EUR)	17,973	17,504	17,439	18,107	18,693
HICP (annual percentage changes)	2.1	2.8	1.9	0.4	-0.8

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

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	8,861.40	9,277.65	9,543.55	13,524.24	15,219.48
of which:					
Transferable deposits	8,444.56	8,527.18	9,217.04	13,413.61	14,918.27
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	421.99	402.54	440.77	434.07	584.40
Outstanding value on e-money storages issued by MFIs	0.00	0.56	1.15	2.02	2.70
of which:					
Hardware-based electronic money	0.00	0.56	1.15	2.02	2.70
Software-based electronic money	-	-	-	-	-

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

3. Settlement media used by credit institutions

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

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	849.84	1,412.04	1,640.21	1,472.37	1,983.97
Overnight deposits held at other credit institutions (in EUR, end of period)	76.75	162.70	73.59	105.56	151.00
of which:					
Transferable deposits at other MFIs (end of period)	69.75	154.18	64.13	102.63	142.56
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,542.94	3,977.56	3,368.71	1,051.44	909.60
Intraday borrowing from the central bank	279.13	155.59	134.64	145.47	50.00

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

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

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

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.25	0.25	0.24	0.23	0.22
Value of overnight deposits (EUR millions)	77.24	57.53	402.26	2,791.91	1,752.72
of which:					
Value of transferable deposits (EUR millions)	77.24	57.53	402.26	2,791.91	1,752.72
Credit institutions irrespective of their legal incorporation					
Number of institutions	25	23	23	24	23
Number of offices	690	698	633	596	593
Number of overnight deposits (thousands)	2,450.83	2,458.47	2,453.76	2,454.67	2,435.76
of which:					
Number of internet/PC-linked overnight deposits (thousands)	701.31	760.17	791.25	859.42	898.98
Number of transferable overnight deposits (thousands)	2,450.83	2,458.47	2,453.76	2,454.67	2,435.76
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	701.31	760.17	791.25	859.42	898.98
Value of overnight deposits (EUR millions)	8,813.29	9,257.14	9,213.31	10,732.39	13,466.00
of which:					
Value of transferable deposits (EUR millions)	8,367.32	8,469.64	8,814.78	10,621.71	13,165.56
Number of payment accounts (thousands)	-	-	-	2,472.25	2,458.95
Number of e-money accounts (thousands)	-	-	-	17.58	23.19
Outstanding value on e-money storages issued (EUR millions)	-	-	-	2.02	2.70
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	22	20	20	20	19
Number of offices	687	695	630	592	589
Value of overnight deposits (EUR millions)	8,784.12	9,219.57	9,140.15	10,617.69	13,386.00
Branches of euro area-based credit institutions					
Number of institutions	3	3	3	4	4
Number of offices	3	3	3	4	4
Value of overnight deposits (EUR millions)	29.17	37.58	73.16	114.70	80.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	-	-	-
Other payment service providers					
Number of institutions	9	9	9	4	4
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	54.34	58.19
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

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

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

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

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	35	33	33	29	28
Number of offices	691	699	634	597	594
Number of overnight deposits (thousands)	2,451.08	2,458.72	2,454.00	2,454.90	2,435.98
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	701.31	760.17	791.25	859.42	898.98
Value of overnight deposits (EUR millions)	8,890.53	9,314.67	9,615.58	13,524.30	15,218.72
Number of payment accounts (thousands)	.	.	.	2,526.59	2,517.14
Number of e-money accounts (thousands)	.	.	.	17.58	23.19
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	-	2.02	2.70
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	210	256
<i>of which:</i>					
Number of payment institutions providing services through an established branch	.	.	.	0	0
Number of payment institutions providing services through an agent	.	.	.	2	2
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	208	254

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	3,132.70	3,170.76	3,266.38	3,054.59	3,274.88
Cards with a payment function (except cards with an e-money function only)	3,284.97	3,294.11	3,266.38	3,155.33	3,365.30
of which:					
Cards with a debit function	2,502.53	2,528.67	2,530.18	2,386.96	2,372.56
Cards with a delayed debit function	661.52	653.39	623.62	652.05	877.07
Cards with a credit function	120.92	112.05	112.58	116.32	115.68
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	5.64	11.17	17.58	23.19
Cards on which e-money can be stored directly	-	-	-	-	0.00
Cards which give access to e-money stored on e-money accounts	-	-	-	17.58	23.19
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	5.64	11.17	17.58	23.19
Total number of cards (irrespective of the number of functions on the card)	3,284.97	3,299.75	3,277.55	3,172.91	3,388.50
of which:					
Cards with a combined debit, cash and e-money function	-	5.64	11.17	17.58	23.19
Terminals provided by resident PSPs					
ATMs	1.85	1.79	1.78	1.69	1.69
Located in the reporting country	-	-	-	1.69	1.69
Located abroad	-	-	-	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	1.83	1.77	1.76	1.69	1.69
Located in the reporting country	-	-	-	1.69	1.69
Located abroad	-	-	-	0.00	0.00
ATMs with a credit transfer function	0.25	0.27	0.27	0.38	0.46
Located in the reporting country	-	-	-	0.38	0.46
Located abroad	-	-	-	0.00	0.00
POS terminals	34.17	38.67	35.59	32.88	38.04
Located in the reporting country	-	-	-	32.88	38.04
Located abroad	-	-	-	0.00	0.00
POS terminals					
of which:					
EFTPOS terminals	34.17	38.66	35.59	32.85	38.01
Located in the reporting country	-	-	-	32.85	38.01
Located abroad	-	-	-	0.00	0.00
E-money card POS terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
E-money card accepting terminals	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00

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

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

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

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	167.37	150.69	143.37	151.02	165.45
Domestic	.	.	.	147.17	162.59
Cross-border	.	.	.	3.86	2.86
Credit transfers					
Initiated in paper-based form	60.65	51.90	46.59	37.41	32.19
Initiated electronically	106.72	98.78	96.78	113.61	133.26
Initiated in a file/batch	.	.	.	11.50	14.01
Initiated on a single payment basis	.	.	.	102.11	119.26
of which (memorandum item):					
Online banking based e-payments	.	.	.	0.00	0.00
Credit transfers					
of which:					
Non-SEPA	.	.	.	23.38	26.23
Cross-border credit transfers received	.	.	.	2.70	2.79
Direct debits	51.43	41.54	39.03	38.92	40.72
Domestic	.	.	.	38.40	40.68
Cross-border	.	.	.	0.52	0.03
Direct debits					
Initiated in a file/batch	.	.	.	26.13	27.18
Initiated on a single payment basis	.	.	.	12.79	13.54
Direct debits					
of which:					
Non-SEPA	.	.	.	1.85	2.77
Cross-border direct debits received	.	.	.	2.79	2.84
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	120.81	127.44	131.93	139.93	148.36
Domestic card payments	.	.	.	127.99	134.26
Cross-border card payments	.	.	.	11.94	14.11
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	79.67	85.37	90.12	96.68	100.55
Payments with cards with a delayed debit function	38.07	38.83	38.31	39.35	43.49
Payments with cards with a credit function	3.07	3.23	3.51	3.90	4.33
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	135.23	142.55
Payments initiated remotely	.	.	.	4.70	5.81
E-money payment transactions with e-money issued by resident PSPs	-	0.02	0.14	0.25	0.36
Domestic	.	.	.	0.07	0.09
Cross-border	.	.	.	0.18	0.27
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.00	0.00
With e-money accounts	0.00	0.02	0.14	0.25	0.36
of which:					
Accessed through a card	.	.	.	0.25	0.36
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

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

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

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	0.14	0.10	0.09	0.06	0.04
Domestic	.	.	.	0.05	0.02
Cross-border	.	.	.	0.01	0.02
Cross-border cheques received	.	.	.	0.01	0.01
Other payment services	0.00	0.00	0.00	19.85	20.19
Domestic	.	.	.	19.70	20.06
Cross-border	.	.	.	0.14	0.13
Other cross-border payment services received	.	.	.	0.16	0.16
Total payment transactions involving non-MFIs	339.75	319.79	314.55	350.03	375.12
Domestic	.	.	.	333.39	357.71
Cross-border	9.28	11.33	14.16	16.64	17.42
Total cross-border transactions received (excluding card payments)	-	-	-	5.65	5.80
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	25.23	24.58	18.83	20.45	22.23
Debits from the accounts by simple book entry	98.41	102.30	100.56	106.85	113.65
Money remittances	.	.	-	16.08	16.47
Domestic	.	.	.	15.94	16.35
Cross-border	.	.	.	0.14	0.13
Cross-border money remittances received	.	.	.	0.16	0.16
Transactions via telecommunication, digital or IT device	.	.	.	3.76	3.71
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	187.06	176.47	177.71	183.07	187.97
At terminals located in the reporting country	.	.	.	183.07	187.97
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	73.69	57.85	55.41	54.80	54.13
At terminals located in the reporting country	.	.	.	54.80	54.13
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	0.08	0.11	0.18	0.21	0.25
At terminals located in the reporting country	.	.	.	0.21	0.25
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	113.30	118.51	122.13	127.99	133.52
At terminals located in the reporting country	.	.	.	127.99	133.52
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.07	0.08
At terminals located in the reporting country	.	.	.	0.07	0.08
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	7.76	8.65	13.27	14.07	12.45
At terminals located in the reporting country	.	.	.	14.07	12.45
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.61	2.01	1.88	2.49	0.92
At terminals located in the reporting country	.	.	.	2.49	0.92
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	6.15	6.64	11.39	11.58	11.53
At terminals located in the reporting country	.	.	.	11.58	11.53
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	6.90	7.81	11.98	14.29	11.34
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	14.29	11.34
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.74	1.93	2.04	2.17	2.27
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	2.17	2.27
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	5.16	5.88	9.94	11.94	9.03
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	11.94	9.03
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.18	0.05
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.18	0.05
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	9.42	8.67
OTC cash deposits	-	-	-	5.76	6.28

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	334.17	330.53	371.96	417.35	458.26
Domestic	.	.	.	382.23	416.07
Cross-border	.	.	.	35.12	42.19
Credit transfers					
Initiated in paper-based form	59.48	65.33	40.26	40.72	37.13
Initiated electronically	274.69	265.20	331.70	376.63	421.13
Initiated in a file/batch	.	.	.	40.72	89.94
Initiated on a single payment basis	.	.	.	335.91	331.19
of which (memorandum item):					
Online banking based e-payments	.	.	.	0.00	0.00
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	289.85	330.03
Cross-border credit transfers received	.	.	.	32.74	33.55
Direct debits	2.60	2.17	1.91	2.20	2.66
Domestic	.	.	.	2.16	2.61
Cross-border	.	.	.	0.04	0.05
Direct debits					
Initiated in a file/batch	.	.	.	1.62	1.94
Initiated on a single payment basis	.	.	.	0.57	0.72
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	0.44	0.65
Cross-border direct debits received	.	.	.	0.28	0.28
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	4.54	4.72	4.75	4.83	4.87
Domestic card payments	.	.	.	2.36	4.13
Cross-border card payments	.	.	.	2.47	0.74
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	2.82	2.99	3.08	3.17	3.14
Payments with cards with a delayed debit function	1.60	1.61	1.54	1.51	1.56
Payments with cards with a credit function	0.12	0.12	0.13	0.15	0.17
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	4.58	4.56
Payments initiated remotely	.	.	.	0.25	0.31
E-money payment transactions with e-money issued by resident PSPs	-	0.00	0.01	0.01	0.01
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.01	0.01
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.00	0.00
With e-money accounts	0.00	0.00	0.01	0.01	0.01
of which:					
Accessed through a card	.	.	.	0.01	0.01
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
Cheques	0.06	0.05	0.03	0.05	0.03
Domestic	.	.	.	0.02	0.00
Cross-border	.	.	.	0.03	0.03
Cross-border cheques received	.	.	.	0.00	0.00
Other payment services	0.00	0.00	0.00	1.57	1.58
Domestic	.	.	.	1.49	1.49
Cross-border	.	.	.	0.08	0.09
Other cross-border payment services received	.	.	.	2.51	1.76
Total payment transactions involving non-MFIs	341.37	337.47	378.66	426.01	467.41
Domestic	.	.	.	388.26	424.31
Cross-border	32.38	29.27	31.16	37.75	43.11
Total cross-border transactions received (excluding card payments)	-	-	-	35.53	35.59
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	16.57	17.06	15.83	17.26	18.04
Debits from the accounts by simple book entry	11.06	24.43	19.38	24.69	26.00
Money remittances	.	.	-	1.54	1.54
Domestic	.	.	.	1.46	1.46
Cross-border	.	.	.	0.08	0.09
Cross-border money remittances received	.	.	.	2.51	1.76
Transactions via telecommunication, digital or IT device	.	.	.	0.03	0.03
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	10.62	9.58	9.57	9.63	9.62
At terminals located in the reporting country	.	.	.	9.63	9.62
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	6.53	5.35	5.32	5.37	5.43
At terminals located in the reporting country	.	.	.	5.37	5.43
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	0.04	0.04	0.06	0.07	0.09
At terminals located in the reporting country	.	.	.	0.07	0.09
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	4.06	4.19	4.19	4.19	4.10
At terminals located in the reporting country	.	.	.	4.19	4.10
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	0.75	0.82	1.22	1.18	0.88
At terminals located in the reporting country	.	.	.	1.18	0.88
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.27	0.30	0.31	0.39	0.13
At terminals located in the reporting country	.	.	.	0.39	0.13
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	0.48	0.52	0.90	0.79	0.75
At terminals located in the reporting country	.	.	.	0.79	0.75
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	0.53	0.59	0.81	0.92	0.78
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.92	0.78
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.19	0.23	0.25	0.27	0.32
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.27	0.32
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.34	0.36	0.56	0.64	0.46
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.64	0.46
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.01	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.01	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	6.75	6.28
OTC cash deposits	-	-	-	8.04	8.29

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems - page I

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-SI					
Number of participants	25	25	24	24	24
<i>of which:</i>					
Direct participants	25	25	24	24	24
<i>of which:</i>					
Credit institutions	23	23	22	22	22
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	-	0	0	0	0
RETAIL SYSTEM: SEPA IKP System					
Number of participants	23	23	22	22	21
<i>of which:</i>					
Direct participants	23	23	22	22	21
<i>of which:</i>					
Credit institutions	22	22	21	21	20
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	-	-	-	0	0
RETAIL SYSTEM: SEPA IDD Core System					
Number of participants	20	21	20	20	19
<i>of which:</i>					
Direct participants	20	21	20	20	19
<i>of which:</i>					
Credit institutions	20	20	19	19	18
Central bank	0	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	-	-	0	0	0

9. Participation in selected payment systems - page 2

End of period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: SEPA IDD B2B System					
Number of participants	11	12	12	12	11
<i>of which:</i>					
Direct participants	11	12	12	12	11
<i>of which:</i>					
Credit institutions	11	11	11	11	10
Central bank	0	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	-	-	-	0	0

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-SI					
Credit transfers and direct debits	0.78	0.71	0.69	0.71	0.69
of which:					
Credit transfers and direct debits within the same TARGET component	0.65	0.59	0.55	0.54	0.52
Credit transfers and direct debits to another TARGET component	0.14	0.13	0.14	0.17	0.17
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.13	0.12	0.14	0.17	0.16
Credit transfers and direct debits to a non-euro area TARGET component	0.00	0.00	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	60.70	58.00	56.00	58.70	56.20
RETAIL SYSTEM: SEPA IKP System					
Total transactions	64.92	115.96	121.33	122.98	124.78
Domestic	-	-	-	122.98	124.78
Cross-border	-	-	-	0.00	0.00
Credit transfers	64.92	115.96	121.33	122.98	124.78
Domestic	-	-	-	122.98	124.78
Cross-border	-	-	-	0.00	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	64.92	115.96	121.33	122.98	124.78
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	61.30	66.70	66.30	64.20	62.80

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: SEPA IDD Core System					
Total transactions	0.00	1.21	25.94	26.31	26.73
Domestic	.	.	.	26.31	26.73
Cross-border	.	.	.	0.00	0.00
Credit transfers	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	0.00	1.21	25.94	26.31	26.73
Domestic	.	.	.	26.31	26.73
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	78.40	77.50	77.10	76.10	74.50
RETAIL SYSTEM: SEPA IDD B2B System					
Total transactions	0.00	0.00	0.01	0.01	0.01
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.00	0.00
Credit transfers	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	0.00	0.00	0.01	0.01	0.01
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	0.00	84.90	85.10	82.70	84.00

II. Payments processed by selected payment systems - page I

Value of transactions sent; EUR billions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-SI					
Credit transfers and direct debits	594.51	713.55	608.45	684.66	679.35
of which:					
Credit transfers and direct debits within the same TARGET component	500.98	642.29	521.03	563.55	501.89
Credit transfers and direct debits to another TARGET component	93.53	71.26	87.43	121.11	177.46
of which:					
Credit transfers and direct debits to a euro area TARGET component	92.56	70.29	86.99	120.76	177.21
Credit transfers and direct debits to a non-euro area TARGET component	0.96	0.97	0.43	0.35	0.25
Concentration ratio in terms of value (percentages)	69.20	76.20	80.20	82.00	83.20
RETAIL SYSTEM: SEPA IKP System					
Total transactions	46.74	51.99	54.89	56.59	58.15
Domestic	.	.	.	56.59	58.15
Cross-border	.	.	.	0.00	0.00
Credit transfers	46.74	51.99	54.89	56.59	58.15
Domestic	.	.	.	56.59	58.15
Cross-border	.	.	.	0.00	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	46.74	51.99	54.89	56.59	58.15
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	61.10	62.30	63.30	62.70	61.70

II. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: SEPA IDD Core System					
Total transactions	0.00	0.07	1.11	1.12	1.14
Domestic	.	.	.	1.12	1.14
Cross-border	.	.	.	0.00	0.00
Credit transfers	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	0.00	0.07	1.11	1.12	1.14
Domestic	.	.	.	1.12	1.14
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	90.70	78.10	77.10	75.90	74.20
RETAIL SYSTEM: SEPA IDD B2B System					
Total transactions	0.00	0.01	0.02	0.03	0.03
Domestic	.	.	.	0.03	0.03
Cross-border	.	.	.	0.00	0.00
Credit transfers	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	0.00	0.01	0.02	0.03	0.03
Domestic	.	.	.	0.03	0.03
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	0.00	90.70	87.10	87.70	87.20

GENERAL NOTES: SLOVAKIA

Source for Table 1: Eurostat.

Source for all other tables: Národná banka Slovenska, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the changeover to the euro on 1 January 2009, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	<p>Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Data for the “Rest of the world” component sector are not reported for the period 2002-03.</p> <p>Data for the “Central government” component sector are not reported for the period 2002-03.</p> <p>Data for the “Other residents” counterpart sector are not reported for the period 2002-03.</p>
Narrow money supply (M1)	Following the changeover to the euro on 1 January 2009, these figures are provided solely at an aggregated euro area level.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	End-of-period data; since 2006 average for last reserve maintenance period.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
<i>Memorandum items:</i> Non-intraday borrowing from the central bank	End-of-period data; since 2006 average for last reserve maintenance period.

Table 4 – Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Data for 2005 and 2006 are estimated.
Number of transferable deposits	Data for 2010 are estimated.
Branches of non-EEA-based credit institutions	

Number of offices	Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.
Value of overnight deposits	Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment instrument [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	From 2005 to 2007 data include book-entry transactions. As from 2008 book-entry data are shown as a separate category. In Table 8 no data are given for the year 2003 for “Credit transfers” (with breakdowns), “Direct debits” or “Total value of transactions with payment instruments by non-MFIs”, although values are given for the equivalent items in Table 7. This is because not all banks were able to provide data for these items.
Direct debits	From 2005 to 2007 data include book-entry transactions. As from 2008 book-entry data are shown as a separate category.
<i>Memo item:</i> Credits to the accounts by simple book entry	From 2005 to 2007 data are included in credit transfers.
<i>Memo item:</i> Debits from the accounts by simple book entry	From 2005 to 2007 data are included in direct debits. Data also include most loan repayments.

Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

E-money card-loading/unloading transactions	Not applicable.
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b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

E-money card-loading/unloading transactions	Not applicable.
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c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

E-money card-loading/unloading transactions	Not applicable.
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Table 9 – Participation in selected payment systems

TARGET/TARGET2 component Number of participants	Three of the direct participants represent ancillary systems.
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Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

SIPS	Since January 2003 Národná banka Slovenska has been using a new methodology. By contrast with previous figures, which include input, output and non-accounting items, the figures as from 2003 include only incoming items. On 1 January 2009 LVPS SIPS was transformed into a retail system.
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I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	5,398.1	5,406.2	5,413.0	5,418.6	5,422.3
GDP (EUR billions)	70.44	72.42	73.84	75.56	78.07
GDP per capita (EUR)	13,050	13,396	13,640	13,945	14,398
HICP (annual percentage changes)	4.1	3.7	1.5	-0.1	-0.3

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	18,922.70	20,885.82	23,757.95	24,919.95	29,341.98
<i>of which:</i>					
Transferable deposits	16,209.40	18,011.59	20,449.97	21,364.66	25,575.94
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	743.23	720.87	1,016.55	1,064.65	1,178.11
Outstanding value on e-money storages issued by MFIs	0.00	0.00	0.47	0.44	0.52
<i>of which:</i>					
Hardware-based electronic money	0.00	0.00	0.47	0.44	0.52
Software-based electronic money	0.00	0.00	0.00	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	985.99	654.89	1,019.72	725.94	1,355.74
Overnight deposits held at other credit institutions (in EUR, end of period)	481.20	338.08	438.62	390.14	523.52
of which:					
Transferable deposits at other MFIs (end of period)	76.16	108.66	96.53	266.51	127.21
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,090.59	1,963.85	367.19	540.33	632.53
Intraday borrowing from the central bank	292.86	311.30	295.05	318.06	257.44

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in EUR millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.39	1.34	1.35	1.36	1.36
Value of overnight deposits (EUR millions)	16.66	422.98	971.46	18.94	52.34
of which:					
Value of transferable deposits (EUR millions)	16.66	422.98	971.46	18.94	52.34
Credit institutions irrespective of their legal incorporation					
Number of institutions	31	28	28	28	27
Number of offices	1,214	1,243	1,256	1,275	1,293
Number of overnight deposits (thousands)	8,883.00	9,187.33	9,475.18	8,529.30	7,094.19
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,223.00	3,607.68	4,144.46	4,512.60	4,742.21
Number of transferable overnight deposits (thousands)	4,222.45	4,504.11	4,709.95	4,803.70	4,998.66
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	2,798.18	3,032.12	3,474.12	3,782.30	3,930.53
Value of overnight deposits (EUR millions)	18,906.04	20,462.84	22,786.49	24,892.31	29,289.64
of which:					
Value of transferable deposits (EUR millions)	16,192.74	17,588.60	19,478.51	21,345.72	25,523.60
Number of payment accounts (thousands)	.	.	.	4,039.00	4,848.47
Number of e-money accounts (thousands)	.	.	.	19.90	11.78
Outstanding value on e-money storages issued (EUR millions)	.	.	.	0.00	0.52
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	14	14	13	13	13
Number of offices	1,174	1,206	1,145	1,157	1,176
Value of overnight deposits (EUR millions)	17,300.50	18,413.83	19,158.44	21,183.94	25,031.38
Branches of euro area-based credit institutions					
Number of institutions	10	8	7	7	7
Number of offices	18	15	13	13	13
Value of overnight deposits (EUR millions)	1,264.12	1,486.76	1,002.65	1,077.63	1,052.02
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	7	6	8	8	7
Number of offices	22	22	98	105	104
Value of overnight deposits (EUR millions)	341.42	562.25	2,625.41	2,630.75	3,206.24
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	3	3	-	0	1
Number of payment accounts (thousands)	.	.	.	0.00	.
Number of e-money accounts (thousands)	.	.	.	0.00	.
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	0.00	.
Other payment service providers					
Number of institutions	2	2	2	12	12
Number of offices	1,589	1,586	1,584	1,807	1,745
Number of overnight deposits (thousands)	0.02	0.02	0.02	18.80	20.22
Value of overnight deposits (EUR millions)	2,324.69	2,600.36	3,344.76	3,475.35	5,214.00
Number of payment accounts (thousands)	.	.	.	18.32	18.98
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of EUR; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	37	34	31	41	41
Number of offices	2,804	2,830	2,841	3,083	3,039
Number of overnight deposits (thousands)	8,884.41	9,188.69	9,476.55	8,549.46	7,115.78
of which:					
Number of internet/PC-linked overnight deposits (thousands)	3,223.00	3,607.68	4,144.46	4,512.60	4,742.21
Value of overnight deposits (EUR millions)	21,247.39	23,486.19	27,102.71	28,386.60	34,555.98
Number of payment accounts (thousands)	.	.	.	4,057.32	.
Number of e-money accounts (thousands)	.	.	.	19.90	.
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	0.00	0.00	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	176	231
of which:					
Number of payment institutions providing services through an established branch	.	.	.	0	1
Number of payment institutions providing services through an agent	.	.	.	3	26
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	173	204

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	5,311.05	4,597.17	4,824.63	5,244.88	5,573.06
Cards with a payment function (except cards with an e-money function only)	5,337.23	4,603.65	4,782.24	5,259.73	5,456.94
of which:					
Cards with a debit function	4,521.50	3,978.69	4,159.21	4,354.98	4,526.35
Cards with a delayed debit function	4.36	7.25	3.85	12.65	7.66
Cards with a credit function	811.37	617.70	619.18	892.10	922.94
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	6.39	13.78	14.36	38.68	124.41
Cards on which e-money can be stored directly	.	.	.	13.37	12.57
Cards which give access to e-money stored on e-money accounts	.	.	.	25.31	111.84
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	6.39	13.78	14.36	38.43	99.45
Total number of cards (irrespective of the number of functions on the card)	5,342.54	4,622.05	4,821.66	5,297.56	5,580.98
of which:					
Cards with a combined debit, cash and e-money function	-	-	0.00	0.00	0.00
Terminals provided by resident PSPs					
ATMs	2.41	2.51	2.58	2.71	2.74
Located in the reporting country	.	.	.	2.71	2.74
Located abroad	.	.	.	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	2.41	2.51	2.58	2.71	2.74
Located in the reporting country	.	.	.	2.71	2.74
Located abroad	.	.	.	0.00	0.00
ATMs with a credit transfer function	1.47	1.42	1.42	1.43	1.36
Located in the reporting country	.	.	.	1.43	1.36
Located abroad	.	.	.	0.00	0.00
POS terminals	39.75	40.34	41.89	45.65	53.82
Located in the reporting country	.	.	.	45.65	53.75
Located abroad	.	.	.	0.00	0.07
POS terminals					
of which:					
EFTPOS terminals	37.53	39.26	41.89	45.07	53.42
Located in the reporting country	.	.	.	45.07	53.35
Located abroad	.	.	.	0.00	0.07
E-money card POS terminals	.	.	-	45.07	53.82
Located in the reporting country	.	.	.	45.07	53.75
Located abroad	.	.	.	0.00	0.07
E-money card terminals	-	-	-	45.07	53.82
Located in the reporting country	.	.	.	45.07	53.75
Located abroad	.	.	.	0.00	0.07
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	0.00	0.00
Located in the reporting country	.	.	.	-	0.00
Located abroad	.	.	.	0.00	0.00
E-money card accepting terminals	-	-	-	45.07	53.82
Located in the reporting country	.	.	.	45.07	53.75
Located abroad	.	.	.	0.00	0.07

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	226.74	247.03	294.97	320.23	346.74
Domestic	.	.	.	316.02	341.48
Cross-border	.	.	.	4.21	5.27
Credit transfers					
Initiated in paper-based form	14.97	12.33	11.33	10.37	9.75
Initiated electronically	211.77	234.69	283.65	309.86	336.99
Initiated in a file/batch	.	.	.	217.52	110.50
Initiated on a single payment basis	.	.	.	92.34	226.49
of which (memorandum item):					
Online banking based e-payments	.	.	.	12.50	13.13
Credit transfers					
of which:					
Non-SEPA	.	.	.	1.21	3.62
Cross-border credit transfers received	.	.	.	6.82	6.06
Direct debits	73.19	79.00	84.64	29.89	29.54
Domestic	.	.	.	29.89	29.50
Cross-border	.	.	.	0.00	0.04
Direct debits					
Initiated in a file/batch	.	.	.	23.41	18.02
Initiated on a single payment basis	.	.	.	6.48	11.52
Direct debits					
of which:					
Non-SEPA	.	.	.	2.11	0.00
Cross-border direct debits received	.	.	.	0.12	0.25
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	152.61	170.54	216.57	273.14	328.00
Domestic card payments	.	.	.	260.00	306.40
Cross-border card payments	.	.	.	13.14	21.60
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	139.58	156.59	199.11	248.00	296.37
Payments with cards with a delayed debit function	0.17	0.14	0.14	0.48	1.66
Payments with cards with a credit function	12.86	13.81	17.32	24.66	29.96
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	223.30	256.03
Payments initiated remotely	.	.	.	9.88	17.05
E-money payment transactions with e-money issued by resident PSPs	0.05	0.07	0.07	0.09	0.13
Domestic	.	.	.	0.09	0.13
Cross-border	.	.	.	0.00	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.03	0.05	0.06	-	-
With e-money accounts	0.02	0.02	0.01	0.09	0.13
of which:					
Accessed through a card	.	.	.	0.09	0.13
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	0.05	0.05	0.04	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cross-border cheques received	.	.	.	0.01	0.00
Other payment services	-	-	-	15.28	16.31
Domestic	.	.	.	14.92	15.90
Cross-border	.	.	.	0.36	0.41
Other cross-border payment services received	.	.	.	0.04	0.33
Total payment transactions involving non-MFIs	452.64	496.69	596.29	638.25	720.72
Domestic	.	.	.	620.58	693.40
Cross-border	4.39	4.68	5.12	17.67	27.32
Total cross-border transactions received (excluding card payments)	3.19	3.64	4.73	6.99	6.45
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	66.01	71.54	79.23	107.52	109.72
Debits from the accounts by simple book entry	244.71	246.38	269.78	392.15	456.76
Money remittances	.	.	-	0.04	0.09
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.04	0.08
Cross-border money remittances received	.	.	.	0.27	0.27
Transactions via telecommunication, digital or IT device	.	.	.	14.92	15.90
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	0.01	0.00
Domestic	.	.	.	0.01	0.00
Cross-border	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	188.96	203.14	224.78	284.31	291.42
At terminals located in the reporting country	.	.	.	284.31	291.42
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	86.26	86.98	86.81	86.98	91.01
At terminals located in the reporting country	.	.	.	86.98	91.01
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.02	0.08
At terminals located in the reporting country	.	.	.	0.02	0.08
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	102.70	116.16	137.94	197.31	200.33
At terminals located in the reporting country	.	.	.	197.31	200.33
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	0.00	0.00	0.03	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	9.14	10.77	12.63	9.82	11.18
At terminals located in the reporting country	.	.	.	9.82	11.15
At terminals located abroad	.	.	.	0.00	0.03
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	3.28	3.63	3.90	2.61	2.97
At terminals located in the reporting country	.	.	.	2.61	2.97
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	5.86	7.13	8.73	7.22	8.20
At terminals located in the reporting country	.	.	.	7.22	8.18
At terminals located abroad	.	.	.	0.00	0.03
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	13.72	17.27	23.53	29.11	40.72
At terminals located in the reporting country	.	.	.	9.72	12.14
At terminals located abroad	.	.	.	19.39	28.58
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	2.06	2.40	2.54	3.11	5.53
At terminals located in the reporting country	.	.	.	1.13	3.17
At terminals located abroad	.	.	.	1.98	2.36
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	11.66	14.87	20.92	26.00	35.19
At terminals located in the reporting country	.	.	.	8.59	8.97
At terminals located abroad	.	.	.	17.41	26.22
E-money card-loading/unloading transactions	-	0.00	0.08	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	1.73	1.69	7.78	1.69	1.77
OTC cash withdrawals	8.52	7.96	10.29	10.51	10.13
OTC cash deposits	19.11	19.64	19.46	18.61	18.48

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	717.02	731.95	1,040.10	938.60	973.79
Domestic	.	.	.	826.09	869.76
Cross-border	.	.	.	112.51	104.03
Credit transfers					
Initiated in paper-based form	160.54	119.14	122.56	106.93	84.12
Initiated electronically	556.48	612.82	917.54	831.67	889.66
Initiated in a file/batch	.	.	.	254.97	185.60
Initiated on a single payment basis	.	.	.	576.70	704.07
of which (memorandum item):					
Online banking based e-payments	.	.	.	8.43	6.99
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	129.83	144.67
Cross-border credit transfers received	.	.	.	140.04	125.55
Direct debits	130.31	120.65	131.21	3.77	2.94
Domestic	.	.	.	3.77	2.92
Cross-border	.	.	.	0.00	0.02
Direct debits					
Initiated in a file/batch	.	.	.	1.95	1.47
Initiated on a single payment basis	.	.	.	1.82	1.48
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	1.64	0.00
Cross-border direct debits received	.	.	.	0.01	0.03
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	7.72	8.30	11.03	13.09	14.72
Domestic card payments	.	.	.	12.47	13.71
Cross-border card payments	.	.	.	0.62	1.01
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	7.10	7.64	10.23	12.07	13.53
Payments with cards with a delayed debit function	0.02	0.01	0.02	0.04	0.06
Payments with cards with a credit function	0.60	0.65	0.79	0.98	1.13
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	6.22	9.32
Payments initiated remotely	.	.	.	0.49	0.67
E-money payment transactions with e-money issued by resident PSPs	0.00	0.00	0.00	0.01	0.01
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.00	0.00
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.00	0.00	0.00	-	-
With e-money accounts	0.00	0.00	0.00	0.01	0.01
of which:					
Accessed through a card	.	.	.	0.01	0.01
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
Cheques	0.03	0.06	0.03	0.01	0.01
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.00	0.00
Cross-border cheques received	.	.	.	0.01	0.00
Other payment services	-	-	-	0.07	0.07
Domestic	.	.	.	0.04	0.02
Cross-border	.	.	.	0.04	0.05
Other cross-border payment services received	.	.	.	0.01	0.08
Total payment transactions involving non-MFIs	855.08	860.97	1,182.37	987.15	991.54
Domestic	.	.	.	873.98	886.44
Cross-border	92.93	102.75	132.28	113.17	105.10
Total cross-border transactions received (excluding card payments)	99.26	112.57	150.72	143.67	125.60
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	29.43	27.11	30.67	63.88	67.12
Debits from the accounts by simple book entry	24.19	24.46	29.33	58.67	60.29
Money remittances	.	.	-	0.01	0.02
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.01	0.02
Cross-border money remittances received	.	.	.	0.07	0.06
Transactions via telecommunication, digital or IT device	.	.	.	0.04	0.02
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	14.40	15.10	15.48	17.00	17.62
At terminals located in the reporting country	.	.	.	17.00	17.62
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	10.94	11.35	11.47	11.85	12.86
At terminals located in the reporting country	.	.	.	11.85	12.86
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.01	0.04
At terminals located in the reporting country	.	.	.	0.01	0.04
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	3.45	3.75	4.00	5.14	4.72
At terminals located in the reporting country	.	.	.	5.14	4.72
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	0.00	0.00	0.00	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	0.81	0.91	0.99	0.87	0.91
At terminals located in the reporting country	.	.	.	0.87	0.91
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.49	0.56	0.61	0.49	0.53
At terminals located in the reporting country	.	.	.	0.49	0.53
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.32	0.35	0.39	0.37	0.39
At terminals located in the reporting country	.	.	.	0.37	0.38
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	-
At terminals located in the reporting country	.	.	.	0.00	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	0.94	1.14	1.32	1.90	2.16
At terminals located in the reporting country	.	.	.	0.48	0.71
At terminals located abroad	.	.	.	1.42	1.44
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.27	0.33	0.36	0.81	0.88
At terminals located in the reporting country	.	.	.	0.14	0.48
At terminals located abroad	.	.	.	0.67	0.40
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.67	0.81	0.95	1.08	1.28
At terminals located in the reporting country	.	.	.	0.34	0.23
At terminals located abroad	.	.	.	0.74	1.05
E-money card-loading/unloading transactions	-	0.00	0.01	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.34	0.34	0.58	0.35	0.37
OTC cash withdrawals	27.58	25.51	23.59	24.30	24.63
OTC cash deposits	29.90	29.98	27.50	25.77	26.00

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-SK					
Number of participants	35	33	32	33	33
<i>of which:</i>					
Direct participants	35	33	32	33	33
<i>of which:</i>					
Credit institutions	29	27	26	27	27
Central bank	1	1	1	1	1
Other direct participants	5	5	5	5	5
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	1	1	1	1	1
Others	-	-	-	-	-
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: SIPS					
Number of participants	32	29	28	25	25
<i>of which:</i>					
Direct participants	32	29	28	25	25
<i>of which:</i>					
Credit institutions	29	26	25	22	22
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	1	1	1	1	1
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-SK					
Credit transfers and direct debits	0.19	0.28	0.32	0.26	0.23
of which:					
Credit transfers and direct debits within the same TARGET component	0.06	0.07	0.07	0.11	0.11
Credit transfers and direct debits to another TARGET component	0.13	0.21	0.25	0.15	0.12
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.12	0.19	0.22	0.13	0.11
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.02	0.03	0.01	0.01
Concentration ratio in terms of volume (percentages)	-	73.57	74.00	64.00	68.00
RETAIL SYSTEM: SIPS					
Total transactions	162.30	171.00	180.97	191.15	204.27
Domestic	.	.	.	182.41	192.77
Cross-border	.	.	.	8.74	11.51
Credit transfers	155.43	163.28	172.43	178.09	189.22
Domestic	.	.	.	169.55	177.94
Cross-border	.	.	.	8.54	11.28
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	155.43	163.28	172.43	178.09	177.94
Direct debits	6.87	7.72	8.54	13.06	15.06
Domestic	.	.	.	12.86	14.83
Cross-border	.	.	.	0.20	0.23
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	-	-	78.00	76.00	75.00

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems

Value of transactions sent; EUR billions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-SK					
Credit transfers and direct debits	699.61	840.30	627.24	670.76	588.98
of which:					
Credit transfers and direct debits within the same TARGET component	422.29	517.68	346.49	389.80	325.90
Credit transfers and direct debits to another TARGET component	277.33	322.61	280.75	280.97	263.07
of which:					
Credit transfers and direct debits to a euro area TARGET component	276.50	321.54	278.80	279.41	262.22
Credit transfers and direct debits to a non-euro area TARGET component	0.82	1.07	1.95	1.56	0.85
Concentration ratio in terms of value (percentages)	-	64.22	56.00	59.00	55.00
RETAIL SYSTEM: SIPS					
Total transactions	176.71	178.38	178.32	185.88	224.23
Domestic	.	.	.	157.33	173.37
Cross-border	.	.	.	28.55	50.85
Credit transfers	175.70	177.33	177.30	184.43	222.73
Domestic	.	.	.	155.95	171.97
Cross-border	.	.	.	28.47	50.76
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	175.70	177.33	177.30	184.43	171.97
Direct debits	1.02	1.05	1.03	1.45	1.50
Domestic	.	.	.	1.38	1.41
Cross-border	.	.	.	0.08	0.09
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	-	-	69.00	68.00	74.00

Explanatory information on certain data items is given in the notes accompanying these tables

GENERAL NOTES: FINLAND

Source for Table 1: Eurostat.

Source for all other tables: Suomen Pankki – Bank of Finland, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Currency in circulation outside MFIs	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.
Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world, except banks” component are available only as from June 2010. Data for the “Central government” component are not available for 2000-06.
Narrow money supply (M1)	Following the introduction of the euro on 1 January 2002, these figures are provided solely at an aggregated euro area level.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Data are available only as from June 2010.
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Table 4 – Banknotes and coins

Refer to Table 3 in the “Euro area aggregate data” section.

Table 6 – Payment card functions and accepting devices

General Note: The coverage as well as the methodological background for the statistics compilation has changed as per regulation ECB/2013/43 starting from the year 2014 onwards. Therefore, caution is to be used when comparing any figures from 2014 to previous years on the data series. This note applies throughout Tables 6, 7 and 8.	
On-line debit cards	Until 2007 on-line debit cards were limited to ATM use only; since 2008 on-line debit cards are accepted as payment cards.
ATMs with a credit transfer function	Banks have been replacing ATMs with a credit transfer function by terminals located in the branch, which allow customers to use the banks internet banking application. The number of these terminals is not available.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference year 2014 Tables 7a and 8a]

General Note: The coverage as well as the methodological background for the statistics compilation has changed as per regulation ECB/2013/43 starting from the year 2014 onwards. Therefore, caution is to be used when comparing any figures from 2014 to previous years on the data series. This note applies throughout Tables 6, 7 and 8.

Credit transfers	<p>Credit transfer include intrabank ("on-us") as well as interbank retail credit transfers.</p> <p>The increase in the number and value of paper-based credit transfers as well as of non-SEPA credit transfers from 2014 to 2015 is attributable to enhancement of the reporting methods used by the reporting entities. This should not be interpreted as an actual increase in the use of paper-based and/or non-SEPA credit transfers.</p>
Direct debits	<p>With the migration to SEPA in 2014, payment service providers in Finland have to a large extent replaced the legacy national direct debit instrument by an e-invoicing solution. The underlying payment instrument in the e-invoicing solution is the SEPA Credit Transfer. This replacement explains the drop in the sent direct debits in 2014 portraying only the use of the legacy instrument before SEPA migration. The amount of SEPA Direct Debits sent in Finland is marginal and the number and value of them is not published.</p>
Card payments with cards issued by resident PSPs	<p>Until 2007 on-line debit cards were limited to ATM use only; since 2008 on-line debit cards are accepted as payment cards.</p>

Table 9 – Participation in selected payment systems

Payments processing system – retail system 1

Retail payment system (PMJ) performed clearing for the last time on 15 November 2013.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: the BoF - RTGS component was changed to the TARGET2 - Suomen Pankki system on 18 February 2008.

Retail system: PMJ

- Card payments: volumes and values of transactions for this item, are reported as "not applicable" as from 2008
- Paper-based credit transfers: the increase in the value of transactions in 2008 relates to process changes in several credit institutions, possibly after the introduction of SEPA (Single Euro Payments Area) transactions
- At the end of 2011 the PMJ system stopped processing credit transfers. All domestic credit transfers are now processed by the SEPA compliant STEP2-system
- Due to the rapid decline in the volumes and values in the system, the concentration ratio became irrelevant as from the reference year 2011
- Clearing was performed for the last time on 15 November 2013.

Concentration ratio for TARGET2 not available for 2013.

LVPS: POPS

- Information on whether payment is electronic or paper-based is not collected when the payments are initiated.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	5,388.3	5,414.0	5,439.0	5,462.5	5,480.5
GDP (EUR billions)	196.87	199.79	203.34	205.36	209.15
GDP per capita (EUR)	36,536	36,903	37,385	37,595	38,162
HICP (annual percentage changes)	3.3	3.2	2.2	1.2	-0.2

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

EUR millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	77,813.00	86,437.00	94,734.00	102,148.00	116,397.00
of which:					
Transferable deposits	75,807.00	82,793.00	87,993.00	93,965.00	108,811.00
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	1,879.00	2,106.00	2,762.00	3,079.00	3,759.00
Outstanding value on e-money storages issued by MFIs	.	.	0.00	0.00	0.00
of which:					
Hardware-based electronic money	.	.	0.00	0.00	0.00
Software-based electronic money	0.00	0.00	0.00	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

EUR millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	39,179.49	45,147.48	14,384.56	17,465.00	44,464.29
Overnight deposits held at other credit institutions (in EUR, end of period)	36,680.00	52,497.00	18,792.00	16,844.00	18,047.00
of which:					
Transferable deposits at other MFIs (end of period)	23,257.00	39,551.00	13,326.00	8,579.00	13,466.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	1,817.63	3,681.00	2,475.00	642.09	690.34
Intraday borrowing from the central bank	864.00	510.00	2,036.00	3,354.00	2,166.00

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in EUR millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.00	0.00	0.00	0.00	0.00
Value of overnight deposits (EUR millions)	835.00	801.00	55.00	2.00	79.00
of which:					
Value of transferable deposits (EUR millions)	835.00	801.00	55.00	2.00	79.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	327	313	301	283	281
Number of offices	1,528	1,486	1,383	1,275	1,107
Number of overnight deposits (thousands)	13,856.00	13,856.00	14,427.00	15,308.00	15,266.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	10,970.00	10,970.00	11,914.00	11,875.00	12,650.00
Number of transferable overnight deposits (thousands)	13,065.00	13,065.00	13,288.00	14,041.00	14,029.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	10,058.00	10,058.00	11,072.00	11,005.00	11,756.00
Value of overnight deposits (EUR millions)	76,978.00	85,636.00	94,680.00	102,146.00	116,318.00
of which:					
Value of transferable deposits (EUR millions)	74,972.00	81,992.00	87,938.00	93,963.00	108,732.00
Number of payment accounts (thousands)	-	-	-	14,629.13	14,589.40
Number of e-money accounts (thousands)	-	-	-	0.00	0.00
Outstanding value on e-money storages issued (EUR millions)	-	-	0.00	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	305	287	276	243	249
Number of offices	1,446	1,404	1,300	1,188	1,021
Value of overnight deposits (EUR millions)	71,171.00	79,099.00	87,294.00	93,311.00	105,160.00
Branches of euro area-based credit institutions					
Number of institutions	3	4	4	5	5
Number of offices	4	4	4	5	5
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	19	22	21	25	27
Number of offices	78	78	79	82	81
Value of overnight deposits (EUR millions)	5,807.00	6,537.00	7,386.00	8,835.00	11,158.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	2	2	1	1	1
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	0.00	0.00	-	-	-
Other payment service providers					
Number of institutions	5	5	7	9	9
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	74.00	74.00	-	-
Value of overnight deposits (EUR millions)	0.00	0.00	1.00	-	-
Number of payment accounts (thousands)	-	-	-	84.32	146.74
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (EUR millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of EUR; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	335	321	310	294	292
Number of offices	1,529	1,487	1,384	1,276	1,108
Number of overnight deposits (thousands)	13,856.00	13,930.00	14,501.00	15,308.00	15,266.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	10,970.00	10,970.00	11,914.00	11,875.00	12,650.00
Value of overnight deposits (EUR millions)	77,813.00	86,437.00	94,736.00	102,148.00	116,397.00
Number of payment accounts (thousands)	-	-	-	14,785.76	14,852.79
Number of e-money accounts (thousands)	-	-	-	72.31	233.30
Outstanding value on e-money storages issued (EUR millions)	.	.	.	.	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	-
of which:					
Number of payment institutions providing services through an established branch	-	-	-	-	-
Number of payment institutions providing services through an agent	-	-	-	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	7,853.32	7,873.87	7,795.99	8,960.74	9,369.83
Cards with a payment function (except cards with an e-money function only)	7,824.71	7,862.36	7,788.70	8,957.65	9,392.76
of which:					
Cards with a debit function	6,743.35	6,804.72	6,732.40	7,117.97	7,372.39
Cards with a delayed debit function	-	-	-	362.55	458.77
Cards with a credit function	-	-	-	1,730.02	2,013.54
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	3,632.28	3,582.28	3,700.82	2,515.86	2,440.00
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	7,853.32	7,873.87	7,795.99	8,960.74	9,507.92
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	2.28	2.27	2.24	2.21	2.04
Located in the reporting country	-	-	-	2.21	2.04
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	1.68	1.67	1.65	1.64	1.53
Located in the reporting country	-	-	-	1.64	1.53
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	0.60	0.60	0.59	0.57	0.52
Located in the reporting country	-	-	-	0.57	0.52
Located abroad	-	-	-	-	-
POS terminals	190.00	175.00	196.00	156.90	153.37
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	190.00	175.00	196.00	156.90	153.37
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	1,009.32	1,190.98	1,157.11	866.50	878.89
Domestic	.	.	.	860.56	870.97
Cross-border	.	.	.	5.94	7.92
Credit transfers					
Initiated in paper-based form	11.65	-	-	22.66	22.78
Initiated electronically	997.66	-	-	843.84	856.11
Initiated in a file/batch	.	.	.	312.25	340.68
Initiated on a single payment basis	.	.	.	531.59	515.43
of which (memorandum item):					
Online banking based e-payments	.	.	.	56.88	65.61
Credit transfers					
of which:					
Non-SEPA	.	.	.	6.38	15.20
Cross-border credit transfers received	.	.	.	9.67	57.27
Direct debits	81.85	80.90	71.77	2.55	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	0.25	.
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA	.	.	.	2.54	-
Cross-border direct debits received	.	.	.	0.06	0.06
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,091.82	1,155.62	1,222.53	1,330.68	1,419.44
Domestic card payments	.	.	.	1,258.07	1,333.91
Cross-border card payments	.	.	.	72.61	85.53
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	994.96	1,053.23	1,110.98	1,189.92	1,269.45
Payments with cards with a delayed debit function	-	-	-	15.36	21.08
Payments with cards with a credit function	-	-	-	49.87	53.45
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	96.86	102.38	111.56	75.52	75.46
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	1,295.05	1,380.56
Payments initiated remotely	.	.	.	35.63	38.87
E-money payment transactions with e-money issued by resident PSPs	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	0.38	0.33	0.28	0.21	0.08
Domestic	.	.	.	0.21	0.08
Cross-border	.	.	.	0.01	0.01
Cross-border cheques received	.	.	.	.	.
Other payment services	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	2,183.36	2,427.83	2,451.69	2,200.19	2,299.35
Domestic	.	.	.	2,121.62	2,205.85
Cross-border	18.98	20.77	24.20	78.57	93.50
Total cross-border transactions received (excluding card payments)	22.53	26.52	25.32	9.75	57.35
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	16.81	14.66
Debits from the accounts by simple book entry	-	-	-	98.01	123.35
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,233.99	1,209.90	1,279.09	1,436.25	1,284.72
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	165.00	156.69	149.86	143.66	135.57
At terminals located in the reporting country	.	.	.	143.66	135.57
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	0.77	2.13
At terminals located in the reporting country	.	.	.	0.77	2.13
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	1,068.99	1,053.21	1,129.23	1,291.82	1,147.03
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	19.10	21.21	22.10	25.09	25.78
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.60	1.57	1.50	1.44	1.36
At terminals located in the reporting country	.	.	.	1.44	1.36
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	17.50	19.64	20.60	23.65	24.42
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	13.50	14.39	16.20	60.01	67.29
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	60.01	67.29
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.70	0.64	0.60	4.60	4.35
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	4.60	4.35
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	12.80	13.75	15.60	55.41	62.91
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	55.41	62.91
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	0.79	-	-	0.34	0.85
OTC cash withdrawals	-	-	-	.	3.85
OTC cash deposits	-	-	-	0.81	0.93

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	4,368.30	4,495.04	3,931.99	2,601.06	2,736.42
Domestic	.	.	.	2,179.70	.
Cross-border	.	.	.	421.36	.
Credit transfers					
Initiated in paper-based form	399.67	-	-	90.99	346.44
Initiated electronically	3,968.63	-	-	2,510.07	2,389.98
Initiated in a file/batch	.	.	.	1,129.37	1,090.09
Initiated on a single payment basis	.	.	.	1,380.70	1,299.89
of which (memorandum item):					
Online banking based e-payments	.	.	.	2.81	4.75
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	871.31	846.12
Cross-border credit transfers received	.	.	.	537.61	458.38
Direct debits	47.87	44.57	44.75	2.32	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	.	.
Initiated on a single payment basis	.	.	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	2.30	-
Cross-border direct debits received	.	.	.	0.18	0.16
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	36.10	38.96	39.59	42.51	44.06
Domestic card payments	.	.	.	38.88	39.85
Cross-border card payments	.	.	.	3.63	4.21
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	30.48	32.96	33.17	34.36	35.29
Payments with cards with a delayed debit function	-	-	-	1.29	1.83
Payments with cards with a credit function	-	-	-	2.75	2.95
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	5.62	5.99	6.42	4.11	4.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	40.42	41.87
Payments initiated remotely	.	.	.	2.10	2.18
E-money payment transactions with e-money issued by resident PSPs	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
Cheques	12.64	10.16	8.27	6.19	1.82
Domestic	.	.	.	6.17	1.81
Cross-border	.	.	.	0.02	0.01
Cross-border cheques received	.	.	.	.	.
Other payment services	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	4,466.81	4,588.73	4,024.61	2,653.78	2,795.31
Domestic	.	.	.	2,227.20	.
Cross-border	373.44	389.27	395.23	426.58	.
Total cross-border transactions received (excluding card payments)	336.93	358.46	495.17	539.90	461.05
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	.	107.16
Debits from the accounts by simple book entry	-	-	-	.	109.88
Money remittances	.	.	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	50.70	48.70	49.98	53.69	49.32
At terminals located in the reporting country	.	.	.	53.69	49.32
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	15.20	14.59	14.37	14.17	13.63
At terminals located in the reporting country	.	.	.	14.17	13.63
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	0.31	0.76
At terminals located in the reporting country	.	.	.	0.31	0.76
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	35.50	34.11	35.62	39.22	34.93
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1.27	1.42	1.47	1.35	1.33
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.24	0.24	0.23	0.24	0.23
At terminals located in the reporting country	.	.	.	0.24	0.23
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	1.04	1.18	1.24	1.11	1.10
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); EUR billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.04	1.08	1.12	3.34	3.69
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	3.34	3.69
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.12	0.11	0.10	0.65	0.61
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	0.65	0.61
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	0.92	0.98	1.03	2.68	3.08
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	2.68	3.08
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.09	-	-	.	0.03
OTC cash withdrawals	-	-	-	.	4.56
OTC cash deposits	-	-	-	1.72	2.61

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: BoF-RTGS & TARGET2-FI					
Number of participants	25	25	26	26	25
of which:					
Direct participants	23	23	24	24	23
of which:					
Credit institutions	19	19	19	19	18
Central bank	1	1	1	1	1
Other direct participants	3	3	4	4	4
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	2	2	3	3	3
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	2	2	2	2	2
LVPS (NON-TARGET SYSTEM): POPS					
Number of participants	12	12	12	12	12
of which:					
Direct participants	10	10	10	10	10
of which:					
Credit institutions	10	10	10	10	10
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	2	2	2	2	2
RETAIL SYSTEM: PMJ (closed Feb. 2014)					
Number of participants	11	11	-	.	.
of which:					
Direct participants	11	11	-	.	.
of which:					
Credit institutions	11	11	-	.	.
Central bank	-	-	-	.	.
Other direct participants	-	-	-	.	.
of which:					
Public administration	-	-	-	.	.
Clearing and settlement organisations	-	-	-	.	.
Other financial institutions	-	-	-	.	.
Others	-	-	-	.	.
Indirect participants	-	-	-	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: BoF-RTGS & TARGET2-FI					
Credit transfers and direct debits	0.41	0.47	0.39	0.40	0.41
of which:					
Credit transfers and direct debits within the same TARGET component	0.17	0.18	0.13	0.11	0.11
Credit transfers and direct debits to another TARGET component	0.23	0.29	0.27	0.29	0.30
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.21	0.26	0.24	0.26	0.27
Credit transfers and direct debits to a non-euro area TARGET component	0.02	0.03	0.03	0.03	0.03
Concentration ratio in terms of volume (percentages)	74.30	77.80	-	79.00	79.20
LVPS (NON-TARGET SYSTEM): POPS					
Total transactions	0.56	0.53	0.49	0.45	0.37
Domestic	.	.	.	0.45	0.37
Cross-border	.	.	.	-	-
Credit transfers	0.34	0.35	0.35	0.35	0.32
Domestic	.	.	.	0.35	0.32
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	0.21	0.18	0.14	0.10	0.05
Domestic	.	.	.	0.10	0.05
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	92.10	91.80	93.10	92.80	92.70

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: PMJ (closed Feb. 2014)					
Total transactions	89.41	20.93	18.06	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	68.90	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	2.07	-	-	.	.
Initiated electronically	66.82	-	-	.	.
Direct debits	20.52	20.93	18.06	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page I

Value of transactions sent; EUR billions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: BoF-RTGS & TARGET2-FI					
Credit transfers and direct debits	12,139.31	23,371.99	9,893.75	9,751.54	9,596.82
of which:					
Credit transfers and direct debits within the same TARGET component	7,109.56	17,507.05	6,266.73	5,597.36	5,262.75
Credit transfers and direct debits to another TARGET component	5,029.75	5,864.94	3,627.02	4,154.17	4,334.07
of which:					
Credit transfers and direct debits to a euro area TARGET component	4,308.03	5,263.65	3,179.83	3,778.99	3,870.06
Credit transfers and direct debits to a non-euro area TARGET component	721.72	601.29	447.20	375.18	464.01
Concentration ratio in terms of value (percentages)	77.30	86.20	-	76.30	80.10
LVPS (NON-TARGET SYSTEM): POPS					
Total transactions	376.85	338.26	282.96	299.46	259.99
Domestic	.	.	.	299.46	259.99
Cross-border	.	.	.	-	-
Credit transfers	365.35	328.93	275.60	293.74	257.50
Domestic	.	.	.	293.74	257.50
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	11.51	9.33	7.36	5.72	2.50
Domestic	.	.	.	5.72	2.50
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	92.00	90.90	92.00	93.20	94.20

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page 2

Value of transactions sent; EUR billions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: PMJ (closed Feb. 2014)					
Total transactions	93.35	4.21	3.89	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	89.25	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	7.11	-	-	.	.
Initiated electronically	82.14	-	-	.	.
Direct debits	4.10	4.21	3.89	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of value (percentages)	-	-	-	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

GENERAL NOTES: BULGARIA

Source for Table 1: Eurostat.

Source for all other tables: Българска народна банка (Bulgarian National Bank), unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
Exchange rate	A currency board has been in place in Bulgaria since 1997 (EUR 1 = BGN 1.95583).

Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
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Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period. For the period 2002-03, sight deposits at the end of the corresponding year only. Starting from 2004 the data refer to the amount of BGN overnight deposits of MFIs held at resident credit institutions at the end of the reference quarter.
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Table 4 – Banknotes and coins

Total currency in circulation	Includes commemorative coins.
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Table 5 – Institutions offering payment services to non-MFIs

Since 2004 the data on offices refer to the total number of places of business offering payment services set up in the territory of the country.

For prior periods the number of offices does not include all structures through which banks operate, but only those which take part in the payment system.

Additional information is available on Bulgarian National Bank's website at <http://www.bnb.bg/PaymentSystem/index.htm>

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

Transactions per type of payment instrument Credit transfers Direct debits	Since 2010 the data for credit transfers and direct debits include all transactions. For prior periods only interbank transactions are included.
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Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	Most of the reporting agents are not able to distinguish prepaid card transactions at their terminals. Therefore some prepaid card transactions are reported under the item “POS transactions (except e-money transactions)” instead of the item “E-money payment transactions with cards with an e-money function”.
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Reference year – 2013

Volume and value of SEPA credit transfers:

- volume – 433,463
- value in EUR millions – 6,443.545

SEPA direct debit was not used in Bulgaria in 2013.

Reference year – 2012

Volume and value of SEPA credit transfers:

- volume – 343,588
- value in EUR millions – 5,441.499

SEPA direct debit was not used in Bulgaria in 2012.

Reference year – 2011

Volume and value of SEPA credit transfers:

- volume – 173,646 (increase of 38% compared to the previous year)
- value in EUR millions – 2,685.160 (increase of 31% compared to the previous year)

SEPA direct debit was not used in Bulgaria in 2011.

Reference year – 2010

Volume and value of SEPA credit transfers:

- volume – 125,682
- value in EUR millions – 2,047.293

SEPA direct debit was not used in Bulgaria in 2010.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

RTGS: RINGS. Has been in live operation since 2 June 2003.

The items “Total transactions sent”, “Card payments” and “ATM transactions” in Tables 10 and 11 for the retail system BORICA include only the interbank transactions in the country made by cards issued in the country.

TARGET2-BNB: As of 1 February 2010 Bulgarian National Bank is a connected central bank in TARGET2 and operates the national TARGET2 component system, TARGET2-BNB.

BISERA7-EUR: As of 1 February 2010 a new retail payment system for payments in euro is in operation (BISERA7-EUR). BISERA7-EUR processes only SEPA payments. The value and volume of transactions are shown in Tables 10 and 11 and are also included in the information above on SEPA credit transfers.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	7,348.3	7,305.9	7,265.1	7,223.9	7,197.5
GDP (BGN billions)	80.10	81.54	81.97	83.61	86.37
GDP per capita (BGN)	10,900	11,161	11,283	11,574	12,000
HICP (annual percentage changes)	3.4	2.4	0.4	-1.6	-1.1
Exchange rate (National currency vis-à-vis the euro)					
End of period	1.956	1.956	1.956	1.956	1.956
Average	1.956	1.956	1.956	1.956	1.956

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

BGN millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	7,793.38	8,499.22	9,075.15	10,168.10	11,377.80
Value of overnight deposits held at MFIs	15,626.63	18,904.00	21,092.98	26,426.54	29,066.81
<i>of which:</i>					
Transferable deposits	15,353.24	18,614.85	20,704.41	26,003.47	28,616.74
Narrow money supply (M1)	21,026.88	23,014.21	27,039.18	31,110.99	35,969.95
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	4,456.25	6,383.30	6,820.00	9,837.51	9,698.06
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

BGN millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	3,929.90	3,950.50	3,987.20	6,412.70	10,211.00
Overnight deposits held at other credit institutions (in BGN, end of period)	822.34	488.97	343.05	461.34	294.00
of which:					
Transferable deposits at other MFIs (end of period)	203.80	376.40	227.85	376.60	288.40
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

BGN millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	8,728.75	9,549.92	10,253.72	11,586.94	12,724.82
Total banknotes in circulation	8,548.95	9,354.82	10,041.71	11,354.87	12,471.14
of which:					
BGN 100	2,604.62	2,885.42	3,282.50	3,782.65	4,354.42
BGN 50	2,974.08	3,304.25	3,497.29	3,993.01	4,514.39
BGN 20	2,098.69	2,245.67	2,319.44	2,556.65	2,605.62
BGN 10	700.52	739.19	752.93	821.54	794.71
BGN 5	96.09	101.00	105.31	111.73	111.02
BGN 2	70.95	75.29	80.23	85.27	86.96
BGN 1	4.01	4.01	4.01	4.02	4.03
Total coins in circulation	174.36	189.15	205.94	225.49	246.93
of which:					
BGN 2	.	.	.	.	1.93
BGN 1	75.46	82.03	90.85	100.52	110.19
BGN 0.5	33.82	37.03	39.72	43.26	46.71
BGN 0.2	28.14	30.24	32.37	34.92	37.55
BGN 0.1	18.00	19.15	20.51	22.15	23.77
BGN 0.05	8.18	8.77	9.38	10.16	10.95
BGN 0.02	6.66	7.41	8.19	9.09	9.97
BGN 0.01	4.09	4.50	4.92	5.39	5.87
Currency in circulation held by MFIs	935.37	1,050.70	1,178.57	1,418.84	1,347.02
Currency in circulation outside MFIs	7,793.38	8,499.22	9,075.15	10,168.10	11,377.80
Memorandum item:					
Total commemorative coins	5.69	6.03	6.35	6.64	6.93

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in BGN millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.64	1.67	1.74	1.82	1.93
Value of overnight deposits (BGN millions)	1,895.45	3,894.33	2,586.35	5,172.11	3,535.34
of which:					
Value of transferable deposits (BGN millions)	1,895.45	3,894.33	2,586.35	5,172.11	3,534.99
Credit institutions irrespective of their legal incorporation					
Number of institutions	31	31	30	28	28
Number of offices	3,906	3,948	3,883	3,839	3,799
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	7,697.48	7,491.59	7,245.53	6,988.62	7,060.02
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	1,066.11	1,195.66	1,598.46	1,784.39	2,068.41
Value of overnight deposits (BGN millions)	13,731.18	15,009.67	18,506.63	21,254.42	25,531.00
of which:					
Value of transferable deposits (BGN millions)	13,457.79	14,720.52	18,118.06	20,831.36	25,081.75
Number of payment accounts (thousands)	.	.	.	15,111.75	15,394.83
Number of e-money accounts (thousands)	.	.	.	55.98	84.02
Outstanding value on e-money storages issued (BGN millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	24	24	24	22	22
Number of offices	3,794	3,850	3,788	3,744	3,708
Value of overnight deposits (BGN millions)	12,849.43	14,065.79	17,243.76	19,548.93	23,893.00
Branches of euro area-based credit institutions					
Number of institutions	4	4	4	5	5
Number of offices	106	92	90	91	87
Value of overnight deposits (BGN millions)	575.22	586.32	807.92	1,691.37	1,606.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	1	1	0	0	0
Number of offices	1	1	-	-	-
Value of overnight deposits (BGN millions)	0.76	0.00	-	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	2	2	2	1	1
Number of offices	5	5	5	4	4
Value of overnight deposits (BGN millions)	305.78	357.57	454.95	14.12	32.00
Electronic money institutions					
Number of institutions	2	2	2	2	2
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (BGN millions)	.	.	.	.	.
Other payment service providers					
Number of institutions	8	9	7	7	8
Number of offices	-	-	-	820	992
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	115.71	117.15
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (BGN millions)	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of BGN; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	42	43	40	38	39
Number of offices	3,907	3,949	3,884	4,660	4,792
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN millions)	15,626.63	18,904.00	21,092.98	26,426.53	29,066.34
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (BGN millions)	1.47	2.49	5.62	21.26	21.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	223	272
<i>of which:</i>					
Number of payment institutions providing services through an established branch	.	.	.	0	0
Number of payment institutions providing services through an agent	.	.	.	5	6
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	218	266

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	7,985.70	8,259.63	7,736.46	7,345.33	7,285.00
Cards with a payment function (except cards with an e-money function only)	7,985.70	8,259.63	7,736.46	7,227.08	7,152.64
of which:					
Cards with a debit function	7,007.16	7,282.18	6,934.15	6,286.36	6,206.02
Cards with a delayed debit function	-	-	-	2.01	1.98
Cards with a credit function	978.55	977.45	802.31	937.93	944.42
Cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Cards with a credit and/or delayed debit function	-	-	-	0.78	0.23
Cards with an e-money function	-	-	-	80.87	173.24
Cards on which e-money can be stored directly	-	-	-	0.00	0.00
Cards which give access to e-money stored on e-money accounts	-	-	-	80.87	173.24
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	80.87	164.83
Total number of cards (irrespective of the number of functions on the card)	7,985.70	8,259.63	7,736.46	7,354.02	7,368.11
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	0.00	0.00
Terminals provided by resident PSPs					
ATMs	5.79	5.64	5.85	5.62	5.62
Located in the reporting country	-	-	-	5.62	5.62
Located abroad	-	-	-	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	5.79	5.64	5.85	5.62	5.62
Located in the reporting country	-	-	-	5.62	5.62
Located abroad	-	-	-	0.00	0.00
ATMs with a credit transfer function	4.64	5.11	5.30	4.34	3.48
Located in the reporting country	-	-	-	4.34	3.48
Located abroad	-	-	-	0.00	0.00
POS terminals	64.43	68.92	70.75	76.25	92.23
Located in the reporting country	-	-	-	75.62	81.51
Located abroad	-	-	-	0.63	10.72
POS terminals					
of which:					
EFTPOS terminals	64.17	68.66	70.56	76.25	92.23
Located in the reporting country	-	-	-	75.62	81.51
Located abroad	-	-	-	0.63	10.72
E-money card POS terminals	-	-	-	76.25	92.23
Located in the reporting country	-	-	-	75.62	81.51
Located abroad	-	-	-	0.63	10.72
E-money card terminals	-	-	-	78.21	93.99
Located in the reporting country	-	-	-	75.96	81.91
Located abroad	-	-	-	2.25	12.08
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	0.32	0.38
Located in the reporting country	-	-	-	0.32	0.38
Located abroad	-	-	-	0.00	0.00
E-money card accepting terminals	-	-	-	77.89	93.61
Located in the reporting country	-	-	-	75.64	81.53
Located abroad	-	-	-	2.25	12.08

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	177.33	186.71	205.45	192.50	219.70
Domestic	.	.	.	191.11	218.13
Cross-border	.	.	.	1.39	1.56
Credit transfers					
Initiated in paper-based form	-	-	-	99.63	107.78
Initiated electronically	-	-	-	92.87	111.92
Initiated in a file/batch	.	.	.	16.40	17.99
Initiated on a single payment basis	.	.	.	76.47	93.93
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	192.09	209.60
Cross-border credit transfers received	.	.	.	3.61	3.79
Direct debits	8.54	6.94	5.60	5.55	5.05
Domestic	.	.	.	5.55	5.05
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	5.30	4.84
Initiated on a single payment basis	.	.	.	0.26	0.21
Direct debits					
of which:					
Non-SEPA	.	.	.	5.55	5.05
Cross-border direct debits received	.	.	.	0.00	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	28.12	32.68	45.42	65.24	79.65
Domestic card payments	.	.	.	51.92	62.58
Cross-border card payments	.	.	.	13.32	17.07
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	18.61	23.86	34.90	46.63	57.93
Payments with cards with a delayed debit function	-	-	-	0.73	0.94
Payments with cards with a credit function	9.51	8.82	10.53	17.88	20.76
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.01	0.01
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	51.56	64.45
Payments initiated remotely	.	.	.	13.69	15.20
E-money payment transactions with e-money issued by resident PSPs	0.01	0.01	0.11	0.78	1.03
Domestic	.	.	.	0.16	0.32
Cross-border	.	.	.	0.63	0.71
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.00	0.00
With e-money accounts	0.01	0.01	0.11	0.79	1.03
of which:					
Accessed through a card	.	.	.	0.47	1.03
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	4.22	2.86

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	-	-	-	0.04	0.02
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.04	0.02
Cross-border cheques received	.	.	.	0.00	0.00
Other payment services	-	-	-	90.41	106.13
Domestic	.	.	.	90.31	106.03
Cross-border	.	.	.	0.10	0.10
Other cross-border payment services received	.	.	.	0.99	0.96
Total payment transactions involving non-MFIs	214.01	226.33	256.58	354.53	411.57
Domestic	.	.	.	339.05	392.11
Cross-border	-	-	-	15.48	19.47
Total cross-border transactions received (excluding card payments)	-	-	-	8.81	7.62
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	39.81	49.32
Domestic	.	.	.	39.71	49.22
Cross-border	.	.	.	0.10	0.10
Cross-border money remittances received	.	.	.	0.99	0.96
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	124.19	135.28	150.19	134.89	158.67
At terminals located in the reporting country	.	.	.	134.89	158.66
At terminals located abroad	.	.	.	0.00	0.01
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	99.43	103.79	111.89	91.33	106.73
At terminals located in the reporting country	.	.	.	91.33	106.73
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.19	0.21	0.30	0.41	0.56
At terminals located in the reporting country	.	.	.	0.41	0.56
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	24.56	31.28	38.00	43.15	51.38
At terminals located in the reporting country	.	.	.	43.14	51.37
At terminals located abroad	.	.	.	0.00	0.01
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	11.95	9.72	9.92	14.53	17.48
At terminals located in the reporting country	.	.	.	14.19	16.27
At terminals located abroad	.	.	.	0.35	1.20
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	4.31	4.78	4.18	6.12	6.17
At terminals located in the reporting country	.	.	.	6.12	6.17
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	7.64	4.94	5.74	8.41	11.31
At terminals located in the reporting country	.	.	.	8.06	10.11
At terminals located abroad	.	.	.	0.35	1.20
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	7.18	9.83	12.33	10.84	14.76
At terminals located in the reporting country	.	.	.	0.01	0.02
At terminals located abroad	.	.	.	10.84	14.74
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.02	1.30	1.39	1.48	1.72
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	1.48	1.71
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	6.16	8.53	10.94	9.35	13.05
At terminals located in the reporting country	.	.	.	0.01	0.02
At terminals located abroad	.	.	.	9.35	13.03
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	3.10	0.51	0.40	0.52	0.52
OTC cash withdrawals	-	-	-	20.53	22.07
OTC cash deposits	-	-	-	30.07	34.75

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); BGN billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	732.74	759.94	757.26	650.93	740.87
Domestic	.	.	.	572.26	639.28
Cross-border	.	.	.	78.67	101.59
Credit transfers					
Initiated in paper-based form	-	-	-	275.01	256.11
Initiated electronically	-	-	-	375.92	484.76
Initiated in a file/batch	.	.	.	19.95	18.59
Initiated on a single payment basis	.	.	.	355.97	466.17
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	639.04	690.98
Cross-border credit transfers received	.	.	.	283.06	198.55
Direct debits	1.33	1.47	1.04	0.44	0.38
Domestic	.	.	.	0.44	0.38
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	0.42	0.36
Initiated on a single payment basis	.	.	.	0.02	0.02
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	0.44	0.38
Cross-border direct debits received	.	.	.	0.00	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	2.19	2.71	3.39	4.49	5.50
Domestic card payments	.	.	.	3.09	3.71
Cross-border card payments	.	.	.	1.40	1.79
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1.39	1.83	2.47	2.81	3.55
Payments with cards with a delayed debit function	-	-	-	0.06	0.09
Payments with cards with a credit function	0.80	0.88	0.92	1.61	1.85
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	3.48	4.36
Payments initiated remotely	.	.	.	1.01	1.14
E-money payment transactions with e-money issued by resident PSPs	0.00	0.00	0.04	0.15	0.19
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.13	0.18
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	0.00	0.00
With e-money accounts	0.00	0.00	0.04	0.15	0.19
of which:					
Accessed through a card	.	.	.	0.13	0.19
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	0.57	0.60

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); BGN billions; total for the period

	2011	2012	2013	2014	2015
Cheques	-	-	-	0.05	0.06
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.05	0.06
Cross-border cheques received	.	.	.	0.01	0.00
Other payment services	-	-	-	93.79	106.06
Domestic	.	.	.	93.05	104.83
Cross-border	.	.	.	0.73	1.23
Other cross-border payment services received	.	.	.	0.56	0.62
Total payment transactions involving non-MFIs	736.27	764.12	761.73	749.84	853.07
Domestic	.	.	.	668.86	748.21
Cross-border	-	-	-	80.99	104.85
Total cross-border transactions received (excluding card payments)	-	-	-	284.20	199.76
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	3.14	4.23
Domestic	.	.	.	2.41	2.99
Cross-border	.	.	.	0.73	1.23
Cross-border money remittances received	.	.	.	0.56	0.62
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); BGN billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	16.17	17.23	19.48	17.79	21.56
At terminals located in the reporting country	.	.	.	17.79	21.56
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	13.94	15.19	17.20	15.07	18.37
At terminals located in the reporting country	.	.	.	15.07	18.37
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.03	0.04	0.06	0.08	0.13
At terminals located in the reporting country	.	.	.	0.08	0.13
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	2.19	2.00	2.22	2.63	3.06
At terminals located in the reporting country	.	.	.	2.63	3.06
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	1.73	1.75	1.74	2.05	2.34
At terminals located in the reporting country	.	.	.	1.89	2.10
At terminals located abroad	.	.	.	0.15	0.24
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.90	1.03	0.95	1.20	1.26
At terminals located in the reporting country	.	.	.	1.20	1.26
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.84	0.73	0.80	0.84	1.09
At terminals located in the reporting country	.	.	.	0.69	0.84
At terminals located abroad	.	.	.	0.15	0.24
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); BGN billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	1.01	1.39	1.71	1.47	2.04
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	1.46	2.04
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.19	0.34	0.48	0.49	0.65
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.49	0.65
ATM cash deposits (except e-money transactions)	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	0.81	1.05	1.23	0.97	1.39
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.97	1.39
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.28	0.37	0.31	0.37	0.34
OTC cash withdrawals	-	-	-	44.01	47.60
OTC cash deposits	-	-	-	46.63	54.24

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems - page I

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-BNB BG (from Feb. 2010)					
Number of participants	19	22	26	25	25
<i>of which:</i>					
Direct participants	19	22	26	25	25
<i>of which:</i>					
Credit institutions	17	20	23	22	22
Central bank	1	1	1	1	1
Other direct participants	1	1	2	2	2
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	1	1	2	2	2
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): RINGS					
Number of participants	37	37	36	33	32
<i>of which:</i>					
Direct participants	37	37	36	33	32
<i>of which:</i>					
Credit institutions	31	31	30	28	28
Central bank	1	1	1	1	1
Other direct participants	5	5	5	4	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	5	5	5	4	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: BISERA					
Number of participants	33	33	32	30	30
<i>of which:</i>					
Direct participants	33	33	32	30	30
<i>of which:</i>					
Credit institutions	31	31	30	28	28
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

9. Participation in selected payment systems - page 2

End of period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: BORICA					
Number of participants	24	26	26	26	28
of which:					
Direct participants	24	26	26	24	25
of which:					
Credit institutions	24	26	26	23	24
Central bank	-	-	-	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	2	3
RETAIL SYSTEM: SEP (from 2009)					
Number of participants	7	7	7	-	.
of which:					
Direct participants	7	7	7	-	.
of which:					
Credit institutions	7	7	7	-	.
Central bank	-	-	-	-	.
Other direct participants	-	-	-	-	.
of which:					
Public administration	-	-	-	-	.
Clearing and settlement organisations	-	-	-	-	.
Other financial institutions	-	-	-	-	.
Others	-	-	-	-	.
Indirect participants	-	-	-	-	.
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Number of participants	14	15	15	13	13
of which:					
Direct participants	14	15	15	13	13
of which:					
Credit institutions	14	15	15	13	13
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-BNB BG					
Credit transfers and direct debits	0.11	0.14	0.18	0.22	0.23
of which:					
Credit transfers and direct debits within the same TARGET component	0.02	0.02	0.02	0.02	0.02
Credit transfers and direct debits to another TARGET component	0.09	0.12	0.16	0.19	0.21
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.09	0.11	0.15	0.18	0.20
Credit transfers and direct debits to a non-euro area TARGET component	0.00	0.01	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	70.10	63.10	67.90	64.80	65.40
LVPS (NON-TARGET SYSTEM): RINGS					
Total transactions	1.06	1.04	1.03	1.02	1.02
Domestic	.	.	.	1.02	1.02
Cross-border	.	.	.	-	-
Credit transfers	1.06	1.04	1.03	1.02	1.02
Domestic	.	.	.	1.02	1.02
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	1.06	1.04	1.03	1.02	1.02
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	51.10	49.70	49.50	52.10	52.40

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: BISERA					
Total transactions	53.92	56.16	53.40	60.57	65.39
Domestic	.	.	.	60.57	65.39
Cross-border	.	.	.	-	-
Credit transfers	53.73	55.45	52.66	59.82	64.63
Domestic	.	.	.	59.82	64.63
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	53.73	55.45	52.66	59.82	64.63
Direct debits	0.19	0.72	0.74	0.74	0.76
Domestic	.	.	.	0.74	0.76
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	47.10	46.60	46.50	48.80	50.90
RETAIL SYSTEM: BORICA					
Total transactions	96.80	73.40	79.60	86.01	94.78
Domestic	.	.	.	86.01	94.78
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	28.20	29.30	34.80	40.66	48.04
Domestic	.	.	.	40.66	48.04
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	68.60	44.10	44.80	45.35	46.74
Domestic	.	.	.	45.35	46.74
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	68.90	59.40	57.30	66.50	66.90

10. Payments processed by selected payment systems - page 3

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: SEP					
Total transactions	0.00	0.00	0.00	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Credit transfers	0.00	0.00	0.00	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	.
Initiated electronically	0.00	0.00	0.00	-	.
Direct debits	-	-	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Card payments (except e-money transactions)	-	-	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
ATM transactions (except e-money transactions)	-	-	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
E-money payment transactions	-	-	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Cheques	-	-	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Other payment services	-	-	-	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Concentration ratio in terms of volume (percentages)	100.00	100.00	100.00	-	.
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Total transactions	0.01	0.02	0.03	0.03	0.04
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.02	0.03
Credit transfers	0.01	0.02	0.03	0.03	0.04
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.02	0.03
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	0.01	0.02	0.03	0.03	0.04
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	89.20	93.80	94.90	93.60	91.80

II. Payments processed by selected payment systems - page I

Value of transactions sent; BGN billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-BNB BG (EUR billions)					
Credit transfers and direct debits	286.31	313.39	335.82	324.34	386.16
of which:					
Credit transfers and direct debits within the same TARGET component	21.24	25.22	36.20	35.93	85.24
Credit transfers and direct debits to another TARGET component	265.07	288.17	299.62	288.41	300.92
of which:					
Credit transfers and direct debits to a euro area TARGET component	264.83	287.84	298.20	287.14	300.60
Credit transfers and direct debits to a non-euro area TARGET component	0.24	0.33	1.42	1.27	0.32
Concentration ratio in terms of value (percentages)	95.40	94.80	91.90	92.40	92.60
LVPS (NON-TARGET SYSTEM): RINGS					
Total transactions	682.07	870.79	797.06	633.86	928.71
Domestic	.	.	.	633.86	928.71
Cross-border	.	.	.	-	-
Credit transfers	682.07	870.79	797.06	633.86	928.71
Domestic	.	.	.	633.86	928.71
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	0.00	0.00
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	682.07	870.79	797.06	633.86	928.71
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	68.10	74.40	73.60	67.80	78.90

II. Payments processed by selected payment systems - page 2

Value of transactions sent; BGN billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: BISERA					
Total transactions	94.54	103.13	109.66	119.22	128.00
Domestic	.	.	.	119.22	128.00
Cross-border	.	.	.	-	-
Credit transfers	94.21	102.78	109.34	118.93	127.72
Domestic	.	.	.	118.93	127.72
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	94.21	102.78	109.34	118.93	127.72
Direct debits	0.32	0.34	0.32	0.30	0.28
Domestic	.	.	.	0.30	0.28
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	60.60	59.70	59.50	60.40	61.60
RETAIL SYSTEM: BORICA					
Total transactions	11.82	7.73	8.40	9.16	10.03
Domestic	.	.	.	9.16	10.03
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	2.19	1.70	1.99	2.32	2.69
Domestic	.	.	.	2.32	2.69
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	9.63	6.03	6.41	6.85	7.34
Domestic	.	.	.	6.85	7.34
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	71.90	56.80	55.40	66.90	67.20

II. Payments processed by selected payment systems - page 3

Value of transactions sent; BGN billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: SEP					
Total transactions	0.00	0.00	0.00	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Credit transfers	0.00	0.00	0.00	-	.
Domestic	.	.	.	-	.
Cross-border	.	.	.	-	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	.
Initiated electronically	0.00	0.00	0.00	-	.
Direct debits	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
Card payments (except e-money transactions)	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
ATM transactions (except e-money transactions)	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
E-money payment transactions	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
Cheques	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
Other payment services	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
Concentration ratio in terms of value (percentages)	100.00	100.00	100.00	-	.
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Total transactions	0.17	0.47	0.59	0.56	0.78
Domestic	.	.	.	0.12	0.15
Cross-border	.	.	.	0.45	0.63
Credit transfers	0.17	0.47	0.59	0.56	0.78
Domestic	.	.	.	0.12	0.15
Cross-border	.	.	.	0.45	0.63
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	0.17	0.47	0.59	0.56	0.78
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	91.90	94.70	95.20	95.40	95.10

GENERAL NOTES: CZECH REPUBLIC

Source for Table 1: Eurostat.

Source for all other tables: Česká národní banka, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world” counterpart sector are not reported for 2002. Data for the “Central government” counterpart sector are not reported for 2002. Data for the “Other residents” counterpart sector are not reported for 2002.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Non-intraday borrowing from the central bank	The Czech Republic decided to launch regular liquidity-supplying repo operations from 15 October 2008. Government bonds of the Czech Republic have been used as collateral in these operations. Česká národní banka supports the smooth functioning of the government bond market. This technical measure aimed to prevent the potential spreading of problems from foreign financial markets to the Czech financial sector. This indicator is therefore higher for 2008.

Table 4 – Banknotes and coins

Total coins in circulation	Does not include commemorative coins.
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Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Includes payment institutions, small money issuers and small payment institutions. Outstanding values of e-money storages held by small money issuers (mostly transport companies) are taken from supervisory sources. These institutions (because of their low significance) are not obliged to report the data.
Electronic money institutions	
Number of institutions	Not applicable for 2002-03. The number of institutions is given as at the end of reference year.

<p>Outstanding value on e-money storages issued by electronic money institutions</p>	<p>Not applicable for 2002-03. Until 2011 the outstanding value of electronic money was calculated for all e-money institutions in existence during the reference year. As of 2012 the outstanding value is calculated only for e-money institutions in existence at year-end.</p> <p><u>2004-2009</u></p> <p>The hybrid institutions operating in the Czech Republic issue the e-money with the permission of Česká národní banka. However, as these institutions issue e-money for very limited purposes (e.g. electronic tickets), e-money is not widely accepted as a means of payment. For this reason, the hybrid e-money institutions are not covered by BSI statistics.</p> <p><u>2009 -2014</u></p> <p>As of 1 November 2009, in accordance with national law (Act No. 284/2009 Coll. on Payment system act), the hybrid institutions (mostly transport companies/carriers) came under the heading of small e-money issuers. Their number significantly decreased (in connection with the amendment of Act No. 284/2009 Coll. on Payment system act in 2011) between 2010 and 2011. These small e-money issuers are not part of the MFI list.</p> <p><u>2015 onwards</u></p> <p>Transport companies and other small e-money issuers are no longer defined as electronic money institutions and are included in other payment service providers.</p>
<p>Total number of payment institutions resident in the country</p>	<p><u>2010</u></p> <p>Payment institutions – 0</p> <p>Small payment institutions – 22 (as at 31 December 2010).</p> <p>All of these institutions are small payment institutions (as defined by the national law); the country's large institutions were established in 2011. Please see the following links (to JERRS, a supervisory database) for more details:</p> <p>https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en</p> <p><u>2011</u></p> <p>Payment institutions – 12</p> <p>Small payment institutions – 50</p> <p>Please see the following link (to JERRS, a supervisory database) for more details:</p> <p>https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS?p_lang=en</p> <p><u>2012</u></p> <p>Payment institutions – 15</p> <p>Small payment institutions – 61</p> <p>Please see the following link (to JERRS, a supervisory database) for more details.</p> <p>https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2012&p_hie=HI&p_rec_per_page=25&p_ses_idx=184</p> <p><u>2013</u></p> <p>Payment institutions – 15</p> <p>Small payment institutions – 74</p> <p>Please see the following links (to JERRS, a supervisory database) for more details:</p> <p>https://apl.cnb.cz/apljerrsdad/JERRS.WEB15.BASIC_LISTINGS_RESPONSE_3?p_lang=en&p_DATUM=31.12.2013&p_hie=HI&p_rec_per_page=25&p_ses_idx=174</p>

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers

Cards with a payment function (except an e-money function)

<i>of which:</i> cards with a debit and/or delayed debit function	Not applicable.
<i>of which:</i> cards with a credit and/or delayed debit function	Not applicable.
Cards with an e-money function	The decrease in the number of cards issued from 2010 is for the same reason as stipulated in Table 5 (outstanding value on e-money storages issued by ELMI). From 2015, the decrease is due to the new methodology; transport companies and other small e-money issuers are no longer obliged to report these data.

Tables 7a and 8a – Payment transactions per type of payment service involving non-MFIs: number/value of transactions

Credit transfers	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09. The increase in volumes in 2015 is because from 2015 the central bank is also included as a reporting agent.
Direct debits	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.
Card payments with cards issued by resident PSPs (except cards with an e-money function)	
<i>of which:</i> payments with cards with a debit and/or delayed debit function	Not applicable.
<i>of which:</i> payments with cards with a credit and/or delayed debit function	Not applicable.
Total number/value of payment transactions	Owing to changes in the data transmission channel and methodology, values for this item are not available for 2005-09.

Tables 7b and 8b – Payment transactions per type of terminal involving non-MFIs: number/value of transactions

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

ATM cash deposits	Not applicable until 2014. The first data are available for 2015.
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b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

ATM cash deposits	Not applicable until 2014. The first data are available in
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	2015
E-money card-loading/unloading transactions	Not applicable until 2014. The first data are available in 2015

c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

ATM cash deposits	Not applicable until 2014. The first data are available in 2015
E-money card-loading/unloading transactions	Not applicable until 2014. The first data are available in 2015.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

LVPS: CERTIS (interbank payments in CZK, processing both large-value and retail payments)

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	10,496.7	10,509.3	10,510.7	10,524.8	10,542.9
GDP (CZK billions)	4,033.76	4,059.91	4,098.13	4,313.79	4,554.62
GDP per capita (CZK)	384,289	386,317	389,900	409,870	432,006
HICP (annual percentage changes)	2.2	3.5	1.4	0.4	0.3
Exchange rate (National currency vis-à-vis the euro)					
End of period	25.787	25.151	27.427	27.735	27.023
Average	24.590	25.149	25.980	27.536	27.279

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

CZK millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	377,942.00	388,879.00	405,445.00	432,160.00	467,055.00
Value of overnight deposits held at MFIs	1,956,046.53	2,190,912.71	2,283,889.92	2,557,698.41	2,938,663.88
<i>of which:</i>					
Transferable deposits	1,804,159.00	2,057,365.00	1,765,431.00	2,027,814.00	2,434,251.00
Narrow money supply (M1)	2,149,766.00	2,336,271.00	2,514,305.00	2,803,252.00	3,101,162.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	199,777.55	302,452.45	275,540.67	329,982.55	370,368.69
Outstanding value on e-money storages issued by MFIs	15.00	.	.	19.00	35.00
<i>of which:</i>					
Hardware-based electronic money	0.00	0.00	0.00	.	.
Software-based electronic money	15.00	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

CZK millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	54,459.36	132,147.55	260,512.53	330,531.50	662,527.46
Overnight deposits held at other credit institutions (in CZK, end of period)	26,147.69	38,708.02	41,845.55	45,627.46	71,892.33
of which:					
Transferable deposits at other MFIs (end of period)	26,148.00	38,709.00	41,845.00	60,608.00	70,310.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	3,200.00	0.36	0.00	0.00	0.45
Intraday borrowing from the central bank	15,747.01	7,383.58	1,594.64	174.63	295.80

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

CZK millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	410,933.00	421,426.00	440,320.00	467,811.00	508,249.00
Total banknotes in circulation	400,302.28	410,237.26	428,468.57	455,385.80	494,957.18
of which:					
CZK 5,000	124,915.27	123,858.13	126,758.80	130,432.09	137,078.95
CZK 2,000	124,666.54	133,290.56	145,092.11	161,622.09	186,321.80
CZK 1,000	123,681.34	124,938.99	124,544.11	129,596.57	136,249.58
CZK 500	10,699.58	11,233.31	15,571.16	16,738.33	17,779.09
CZK 200	10,600.42	11,086.95	10,550.23	10,919.78	11,262.56
CZK 100	5,028.05	5,133.68	5,260.08	5,491.73	5,681.86
CZK 50	606.89	591.57	588.15	585.20	583.34
CZK 20	104.20	104.06	103.93	-	-
Total coins in circulation	10,630.92	11,191.16	11,851.43	12,424.75	13,292.06
of which:					
CZK 50	3,614.57	3,935.28	4,295.46	4,687.12	5,192.57
CZK 20	2,952.75	3,043.60	3,198.20	3,362.39	3,513.70
CZK 10	1,729.45	1,786.84	1,852.41	1,940.99	2,025.63
CZK 5	1,006.41	1,046.91	1,080.39	1,131.51	1,189.91
CZK 2	709.78	741.75	770.35	808.60	851.09
CZK 1	434.68	453.67	471.61	494.14	519.16
CZK 0.5	183.27	183.11	183.01	-	-
CZK 0.2	-	-	-	-	-
CZK 0.1	-	-	-	-	-
Currency in circulation held by MFIs	32,991.00	32,547.00	34,875.00	35,651.00	41,194.00
Currency in circulation outside MFIs	377,942.00	388,879.00	405,445.00	432,160.00	467,055.00
Memorandum item:					
Total commemorative coins & banknotes	1,019.52	1,280.38	1,526.67	1,526.67	1,878.68

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in CZK millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	7	7	7	4	4
Number of overnight deposits (thousands)	24.30	23.55	24.44	21.38	16.44
Value of overnight deposits (CZK millions)	76,913.85	120,498.20	28,295.51	8,380.36	124,044.00
of which:					
Value of transferable deposits (CZK millions)	76,914.00	120,498.00	22,437.00	4,338.00	124,044.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	58	56	56	56	57
Number of offices	2,122	2,183	2,302	2,300	2,251
Number of overnight deposits (thousands)	14,005.89	15,057.81	16,684.06	17,793.45	14,393.46
of which:					
Number of internet/PC-linked overnight deposits (thousands)	9,183.53	10,090.83	11,643.22	10,523.10	9,951.65
Number of transferable overnight deposits (thousands)	11,732.00	12,643.00	14,049.00	15,017.00	8,251.51
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	7,692.00	8,473.00	9,804.00	8,881.00	6,521.08
Value of overnight deposits (CZK millions)	1,875,330.75	2,063,142.19	2,251,252.53	2,534,209.17	.
of which:					
Value of transferable deposits (CZK millions)	1,727,245.00	1,936,867.00	1,742,994.00	2,023,476.00	2,310,207.00
Number of payment accounts (thousands)	.	.	.	-	13,201.55
Number of e-money accounts (thousands)	.	.	.	-	.
Outstanding value on e-money storages issued (CZK millions)	.	.	.	-	35.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	37	36	35	35	35
Number of offices	2,053	2,102	2,227	2,216	2,165
Value of overnight deposits (CZK millions)	1,666,710.66	1,840,541.40	2,013,545.50	2,289,750.87	2,456,326.96
Branches of euro area-based credit institutions					
Number of institutions	18	16	17	16	17
Number of offices	42	54	48	56	58
Value of overnight deposits (CZK millions)	189,409.89	202,158.78	211,026.03	213,855.14	243,269.87
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	3	4	4	5	5
Number of offices	27	27	27	28	28
Value of overnight deposits (CZK millions)	19,210.21	20,442.01	26,681.00	30,603.16	.
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (CZK millions)	0.00	0.00	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	18	8	8	9	2
Number of payment accounts (thousands)	.	.	.	-	0.00
Number of e-money accounts (thousands)	.	.	.	-	.
Outstanding value on e-money storages issued (CZK millions)	44.86	26.65	127.52	186.96	127.00
Other payment service providers					
Number of institutions	1	1	1	129	154
Number of offices	3,394	3,394	3,403	3,408	3,278
Number of overnight deposits (thousands)	-	-	-	-	17.94
Value of overnight deposits (CZK millions)	-	-	-	-	18.84
Number of payment accounts (thousands)	-	.	.	-	.
Number of e-money accounts (thousands)	-	.	.	-	17.94
Outstanding value on e-money storages issued (CZK millions)	.	.	.	-	19.00

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of CZK; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	78	66	66	195	214
Number of offices	5,523	5,584	5,712	5,712	5,533
Number of overnight deposits (thousands)	14,030.19	15,081.36	16,708.50	17,814.83	14,427.84
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	9,183.53	10,090.83	11,643.22	10,523.10	9,951.65
Value of overnight deposits (CZK millions)	1,952,244.61	2,183,640.39	2,279,548.04	2,542,589.53	.
Number of payment accounts (thousands)	.	.	.	-	.
Number of e-money accounts (thousands)	.	.	.	-	311.60
Outstanding value on e-money storages issued (CZK millions)	44.86	26.65	127.52	186.96	181.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	245	311
<i>of which:</i>					
Number of payment institutions providing services through an established branch	.	.	.	3	3
Number of payment institutions providing services through an agent	.	.	.	5	8
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	237	300

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	9,702.30	10,068.86	10,309.54	10,914.43	10,170.61
Cards with a payment function (except cards with an e-money function only)	9,814.91	10,166.59	10,391.88	10,989.13	11,840.72
of which:					
Cards with a debit function	7,988.05	8,279.53	8,777.34	9,399.24	9,781.60
Cards with a delayed debit function	5.05	4.96	4.87	5.03	4.50
Cards with a credit function	1,821.81	1,882.09	1,609.67	1,584.86	2,055.40
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	720.99	360.56	392.38	420.81	.
Cards on which e-money can be stored directly	.	.	.	-	0.00
Cards which give access to e-money stored on e-money accounts	.	.	.	-	.
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	720.66	360.56	391.62	418.94	.
Total number of cards (irrespective of the number of functions on the card)	9,814.91	10,166.59	10,391.88	10,989.16	11,882.83
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	0.00
Terminals provided by resident PSPs					
ATMs	3.94	4.11	4.40	4.44	4.54
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs					
of which:					
ATMs with a cash withdrawal function	3.90	4.06	4.36	4.44	4.34
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs with a credit transfer function	2.85	2.99	3.06	3.08	4.03
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals	102.60	108.73	95.72	101.08	142.78
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
of which:					
EFTPOS terminals	72.91	76.12	79.96	84.38	96.97
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	-	-	-
Located in the reporting country	.	.	.	.	-
Located abroad	.	.	.	.	-
E-money card terminals	5.13	1.31	5.65	5.90	0.00
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals					
of which:					
E-money card loading and unloading terminals	2.86	0.06	0.16	0.18	0.00
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card accepting terminals	3.87	1.30	5.56	5.87	0.00
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	539.67	589.89	553.23	571.35	1,515.30
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	36.00	28.38	23.19	21.74	15.39
Initiated electronically	503.68	561.51	530.04	549.61	1,499.93
Initiated in a file/batch	.	.	.	-	58.05
Initiated on a single payment basis	.	.	.	-	1,441.88
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	1,060.28
Credit transfers					
of which:					
Non-SEPA	.	.	.	-	1,354.03
Cross-border credit transfers received	.	.	.	-	96.15
Direct debits	145.81	140.96	147.62	141.92	78.22
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	-	17.39
Initiated on a single payment basis	.	.	.	-	60.83
Direct debits					
of which:					
Non-SEPA	.	.	.	-	44.57
Cross-border direct debits received	.	.	.	-	0.97
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	269.23	320.45	384.97	483.70	603.43
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	238.47	279.12	332.53	415.97	503.81
Payments with cards with a delayed debit function	0.24	0.25	0.27	0.31	0.38
Payments with cards with a credit function	30.52	41.08	52.17	67.43	99.23
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	-	563.88
Payments initiated remotely	.	.	.	-	39.56
E-money payment transactions with e-money issued by resident PSPs	23.95	7.48	8.55	8.81	0.81
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	23.88	7.04	7.20	6.79	0.00
With e-money accounts	0.07	0.44	1.35	2.02	0.81
of which:					
Accessed through a card	.	.	.	-	0.61
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	0.75

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	0.66	0.63	0.60	0.54	0.36
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	-	0.01
Other payment services	0.44	0.74	0.72	0.99	0.71
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	-	0.00
Total payment transactions involving non-MFIs	979.75	1,060.14	1,095.69	1,207.31	2,198.82
Domestic	.	.	.	.	.
Cross-border	5.16	6.30	6.55	7.53	.
Total cross-border transactions received (excluding card payments)	5.22	6.22	7.10	8.52	97.88
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	-	2.52
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	-	1.08
Transactions via telecommunication, digital or IT device	.	.	.	-	0.05
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	0.00
Other services (not included in the Payment Services Directive)	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	417.87	457.02	526.51	628.34	750.48
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	165.62	170.01	173.39	180.96	181.24
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	3.88
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	249.98	286.30	352.62	447.13	565.08
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	2.27	0.70	0.51	0.25	0.11
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	0.17
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	36.22	41.81	36.85	23.82	38.88
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	8.66	9.51	9.08	3.28	10.61
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	27.57	32.30	27.76	20.55	28.14
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	0.03
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	0.11
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	21.58	24.25	27.75	35.28	47.18
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	2.26	2.37	2.44	2.73	5.97
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	19.33	21.88	25.30	32.55	41.18
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	0.03
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.32	0.37	0.62	0.56	0.57
OTC cash withdrawals	18.27	15.48	15.00	13.00	14.13
OTC cash deposits	30.18	29.26	28.00	27.00	26.59

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); CZK billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	42,367.66	40,657.58	32,194.43	35,647.87	162,983.12
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	6,972.95	7,149.34	5,108.23	6,630.98	6,961.26
Initiated electronically	35,394.71	33,508.25	27,086.20	29,016.89	156,021.86
Initiated in a file/batch	.	.	.	-	6,504.83
Initiated on a single payment basis	.	.	.	-	149,517.03
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	131,165.24
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	-	150,803.79
Cross-border credit transfers received	.	.	.	-	7,489.61
Direct debits	474.39	526.65	445.66	538.63	484.34
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	-	76.02
Initiated on a single payment basis	.	.	.	-	408.31
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	-	146.22
Cross-border direct debits received	.	.	.	-	1,742.88
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	249.05	288.75	319.38	371.63	432.17
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	218.37	247.58	273.43	316.14	352.79
Payments with cards with a delayed debit function	0.76	0.78	0.84	0.92	1.07
Payments with cards with a credit function	29.92	40.39	45.11	54.57	78.31
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	-	389.13
Payments initiated remotely	.	.	.	-	43.05
E-money payment transactions with e-money issued by resident PSPs	0.31	0.26	1.03	1.86	2.72
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.29	0.08	0.09	0.12	0.00
With e-money accounts	0.03	0.18	0.95	1.74	2.72
of which:					
Accessed through a card	.	.	.	-	0.26
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	0.68

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); CZK billions; total for the period

	2011	2012	2013	2014	2015
Cheques	39.02	36.38	34.82	33.91	21.98
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	-	0.83
Other payment services	22.94	32.10	65.76	122.15	53.97
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	-	19.83
Total payment transactions involving non-MFIs	43,153.37	41,541.71	33,061.09	36,716.04	163,978.31
Domestic	.	.	.	.	.
Cross-border	10,016.47	11,019.52	12,070.90	15,692.17	.
Total cross-border transactions received (excluding card payments)	8,138.87	9,556.75	10,803.35	13,396.16	9,253.83
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	-	45.55
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	-	21.44
Transactions via telecommunication, digital or IT device	.	.	.	-	3.65
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	0.00
Other services (not included in the Payment Services Directive)	.	.	-	-	-
Domestic	.	.	.	.	-
Cross-border	.	.	.	.	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); CZK billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	853.69	867.53	914.38	1,005.99	1,089.40
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	616.93	619.36	631.13	679.59	662.51
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	63.74
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	236.47	248.08	283.16	326.35	362.94
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.29	0.08	0.08	0.05	0.08
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	0.14
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	58.31	81.61	55.96	52.44	81.28
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	27.52	35.38	33.12	12.64	36.21
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	30.80	46.23	22.84	39.80	44.78
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	0.14
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	0.14
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); CZK billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	42.65	45.90	49.40	61.04	66.57
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	10.03	10.15	10.73	12.64	21.60
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	32.61	35.75	38.66	48.40	44.95
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	0.02
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.38	0.56	0.72	2.83	0.65
OTC cash withdrawals	673.34	568.31	554.23	534.02	621.92
OTC cash deposits	1,011.51	907.51	894.95	890.04	873.02

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): CERTIS					
Number of participants	55	53	52	51	52
<i>of which:</i>					
Direct participants	55	53	52	51	52
<i>of which:</i>					
Credit institutions	48	46	45	44	45
Central bank	1	1	1	1	1
Other direct participants	6	6	6	6	6
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	6	6	6	6	6
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): CERTIS					
Total transactions	490.16	509.62	528.33	549.21	575.59
Domestic	.	.	.	549.21	575.59
Cross-border	.	.	.	.	-
Credit transfers	460.17	481.20	502.23	523.53	549.92
Domestic	.	.	.	523.53	549.92
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	29.99	28.42	26.10	25.68	25.67
Domestic	.	.	.	25.68	25.67
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems

Value of transactions sent; CZK billions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): CERTIS					
Total transactions	134,909.46	140,610.69	186,736.52	222,529.59	342,705.43
Domestic	.	.	.	222,529.59	342,705.43
Cross-border	.	.	.	.	-
Credit transfers	134,818.86	140,522.23	186,650.40	222,442.21	342,616.79
Domestic	.	.	.	222,442.21	342,616.79
Cross-border	.	.	.	.	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	90.60	88.46	86.11	87.37	88.64
Domestic	.	.	.	87.37	88.64
Cross-border	.	.	.	.	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	.	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

GENERAL NOTES: DENMARK

Source for Table 1: Eurostat.

Source for Tables 1-5: Danmarks Nationalbank.

Sources for Tables 6-11: Danmarks Nationalbank, Nets and the Danish Bankers' Association.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

Currency in circulation	Includes banknotes for the Faroe Islands and commemorative coins, therefore does not equate to the sum of “Total banknotes in circulation” and “Total coins in circulation”.
Total number of coins in circulation	The 25-øre coin ceased to be legal tender in October 2011.

Table 6 – Payment card functions and accepting devices

Cards with an e-money function	No data are reported on e-money.
E-money card terminals	No data are reported on e-money.

Table 7a – Payment transactions per type of payment service involving non-MFIs: number of transactions

Credit transfers	In general, data on credit transfers only include interbank payments, i.e. intrabank retail payments are excluded. Also excluded are credit transfers through the RTGS-system Kronos, which means that customer-initiated and other interbank payments are excluded. Only payments in Danish kroner (DKK) are reported.
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	<p>No data are reported on SEPA credit transfers.</p> <p>No data are reported on e-money.</p> <p>Book-entry transactions are not included, as data are not available.</p>
Direct debits	Due to confidentiality no data on transactions by means of direct debits in Danish crown are published. No data on SEPA direct debits are collected.
Card payments	<p>Cards with a debit function include the national debit card, Dankort, and international MasterCard and Visa debit cards.</p> <p>Cards with a credit and/or delayed debit function include international MasterCard, American Express, Visa and Diners Club cards.</p>
E-money payment transactions with e-money issued by resident PSPs	No data are reported on e-money.
<i>Memorandum items</i>	No data reported as none available.
Total payment transactions involving non-MFIs	Due to confidentiality reasons direct debits are excluded from total payment transactions for reference year 2015.

Table 7b – Payment transactions per type of terminal involving non-MFIs: number of transactions

ATM cash withdrawals	<p>a) No data reported, because the available data exclude intrabank customer withdrawals.</p> <p>b) and c) Data not available.</p>
ATM cash deposits	a), b) and c) Data not available.
POS transactions	Includes figures for online transactions, i.e. when card is not present.
Memorandum items	Data not available.

Table 8a – Payment transactions per type of payment service involving non-MFIs: value of transactions

Credit transfers	<p>In general, data on credit transfers only include interbank payments, i.e. intrabank retail payments are excluded. Also excluded are credit transfers through the RTGS-system Kronos, which means that customer-initiated and other interbank payments are excluded.</p> <p>Only payments in Danish kroner (DKK) are reported.</p> <p>No data are reported on SEPA credit transfers.</p> <p>No data are reported on e-money.</p> <p>Book-entry transactions are not included, as data are not available.</p>
Direct debits	Due to confidentiality no data on transactions by means of direct debits in Danish crown are published. No data on SEPA direct debits are collected.
Card payments	<p>Cards with a debit function include the national debit card, Dankort, and international MasterCard and Visa debit cards.</p> <p>Cards with a credit and/or delayed debit function include international MasterCard, American Express, Visa and Diners Club cards.</p>

Memorandum items	No data reported as none available.
E-money payment transactions with e-money issued by resident PSPs	No data are reported on e-money.
Total payment transactions involving non-MFIs	Due to confidentiality reasons direct debits are excluded from total payment transactions for reference year 2015.

Table 8b – Payment transactions per type of terminal involving non-MFIs: value of transactions

ATM cash withdrawals	a) No data reported, because the available data exclude intrabank customer withdrawals. b) and c) Data not available.
ATM cash deposits	a), b) and c) Data not available.
POS transactions	Includes figures for online transactions, i.e. when the card is not present.
Memorandum items	Data not available.

**Table 10 – Payments processed by selected payment systems: number of transactions and
Table 11 – Payments processed by selected payment systems: value of transactions and**

RETAIL SYSTEM: The Sumclearing DKK Total transactions	Due to confidentiality reasons direct debits are excluded from total transactions for reference year 2015.
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I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	5,570.0	5,591.0	5,613.0	5,643.0	5,682.0
GDP (DKK billions)	1,833.40	1,882.63	1,903.52	1,942.58	1,985.35
GDP per capita (DKK)	329,157	336,724	339,127	344,247	349,410
HICP (annual percentage changes)	2.7	2.4	0.5	0.4	0.2
Exchange rate (National currency vis-à-vis the euro)					
End of period	7.434	7.461	7.459	7.445	7.463
Average	7.451	7.444	7.458	7.455	7.459

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

DKK millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	52,482.00	54,582.00	55,762.00	56,547.00	59,810.00
Value of overnight deposits held at MFIs	1,032,086.00	1,044,597.00	1,086,462.00	1,196,495.00	1,250,438.00
<i>of which:</i>					
Transferable deposits	.	.	1,077,492.00	1,193,155.00	1,246,085.00
Narrow money supply (M1)	779,837.00	851,551.00	878,068.00	940,768.00	1,037,458.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	101,862.00	106,238.00	122,602.00	136,314.00	162,659.00
Outstanding value on e-money storages issued by MFIs	.	.	0.00	0.00	0.00
<i>of which:</i>					
Hardware-based electronic money	.	.	0.00	0.00	0.00
Software-based electronic money	.	.	0.00	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

DKK millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (in DKK, end of period)	1,208,812.00	1,348,044.00	1,710,797.00	1,582,307.00	1,358,426.00
of which:					
Transferable deposits at other MFIs (end of period)	.	.	197,277.00	180,871.00	98,896.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

DKK millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	62,407.00	65,805.00	66,491.00	67,337.00	70,166.00
Total banknotes in circulation	56,139.00	59,492.75	60,123.83	60,123.83	63,615.70
of which:					
DKK 1,000	29,516.00	32,151.97	33,280.79	33,280.79	35,649.13
DKK 500	14,930.00	15,340.94	15,106.04	15,106.04	15,994.15
DKK 200	5,456.00	5,757.39	5,760.20	5,760.20	6,080.70
DKK 100	5,065.00	5,066.98	4,803.99	4,803.99	4,657.30
DKK 50	1,172.00	1,175.47	1,172.81	1,172.81	1,234.42
Total coins in circulation	5,567.00	5,596.75	5,641.46	5,708.62	5,776.57
of which:					
DKK 20	2,437.00	2,450.17	2,465.59	2,478.96	2,512.51
DKK 10	1,236.00	1,239.87	1,247.34	1,272.72	1,286.58
DKK 5	682.00	684.23	688.54	698.18	707.51
DKK 2	523.00	527.43	535.57	544.11	546.77
DKK 1	517.00	520.47	525.00	531.71	537.81
50 Ore	171.00	174.59	179.41	182.95	185.40
25 Ore	-	-	-	-	-
Other	-	-	-	-	-
Currency in circulation held by MFIs	9,925.00	11,223.00	10,729.00	10,790.00	10,356.00
Currency in circulation outside MFIs	52,482.00	54,582.00	55,762.00	56,547.00	59,810.00
Memorandum item:					
Total commemorative coins	153.01	162.59	168.13	169.24	174.64

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in DKK millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.00	0.00	1.00	1.00	1.00
Value of overnight deposits (DKK millions)	.	.	.	224,730.00	.
of which:					
Value of transferable deposits (DKK millions)	.	.	172,310.00	224,730.00	175,007.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	150	137	123	119	116
Number of offices	1,581	1,427	1,215	1,105	1,063
Number of overnight deposits (thousands)	-	-	12,949.00	14,636.00	15,898.00
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	8,233.00	8,462.00	8,966.00
Number of transferable overnight deposits (thousands)	.	-	12,949.00	14,636.00	15,898.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	.	-	8,233.00	8,462.00	8,966.00
Value of overnight deposits (DKK millions)	793,507.00	867,710.00	904,205.00	973,068.00	1,075,541.00
of which:					
Value of transferable deposits (DKK millions)	.	.	.	968,425.00	1,071,078.00
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (DKK millions)	.	.	-	-	122.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	126	115	94	94	87
Number of offices	1,557	1,405	1,187	1,076	1,034
Value of overnight deposits (DKK millions)	773,595.00	840,759.00	859,957.00	916,125.00	1,012,604.00
Branches of euro area-based credit institutions					
Number of institutions	4	1	3	3	3
Number of offices	5	3	3	4	5
Value of overnight deposits (DKK millions)	359.00	413.00	1,151.00	1,634.00	2,195.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	18	19	25	22	25
Number of offices	19	19	25	25	24
Value of overnight deposits (DKK millions)	19,553.00	26,538.00	43,097.00	55,309.00	60,742.00
Branches of non-EEA-based credit institutions					
Number of institutions	2	2	1	0	1
Number of offices	0	0	0	0	0
Value of overnight deposits (DKK millions)	0.00	0.00	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	-	-	2	3	3
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (DKK millions)	-	-	0.00	-	-
Other payment service providers					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (DKK millions)	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (DKK millions)	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of DKK; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	151	138	126	123	120
Number of offices	1,582	1,428	1,216	1,106	1,064
Number of overnight deposits (thousands)	-	-	12,950.00	14,637.00	15,899.00
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	8,233.00	8,462.00	8,966.00
Value of overnight deposits (DKK millions)	-	-	-	1,197,798.00	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (DKK millions)	-	-	0.00	-	122.00
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	0
<i>of which:</i>					
Number of payment institutions providing services through an established branch	-	-	-	-	0
Number of payment institutions providing services through an agent	-	-	-	-	0
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	0

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	8,111.46	8,275.45	8,449.68	8,926.15	9,776.21
Cards with a payment function (except cards with an e-money function only)	8,111.46	8,275.45	8,449.68	8,926.15	9,776.21
of which:					
Cards with a debit function	6,096.86	6,466.76	6,681.53	7,125.27	7,896.21
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	2,014.60	1,808.69	1,768.16	1,800.89	1,880.00
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	0.00	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	0.00	-	-
Total number of cards (irrespective of the number of functions on the card)	8,111.46	8,275.45	8,449.68	8,926.15	9,776.21
of which:					
Cards with a combined debit, cash and e-money function	0.00	0.00	0.00	-	-
Terminals provided by resident PSPs					
ATMs	2.80	2.71	2.61	2.53	2.54
Located in the reporting country	-	-	2.61	2.53	2.54
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	2.80	2.71	2.61	2.53	2.54
Located in the reporting country	-	-	2.61	2.53	2.54
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	2.80	2.71	2.61	2.53	2.54
Located in the reporting country	-	-	2.61	2.53	2.54
Located abroad	-	-	-	-	-
POS terminals	125.45	132.20	144.98	139.24	140.00
Located in the reporting country	-	-	144.98	139.24	140.00
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	125.45	132.20	144.98	139.24	140.00
Located in the reporting country	-	-	144.98	139.24	140.00
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	0.00	0.00	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	0.00	0.00	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	0.00	0.00	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	294.84	300.29	316.76	345.78	389.00
Domestic	-	-	316.76	345.78	389.00
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	112.10	110.60	115.70	117.35	112.44
Initiated electronically	182.74	189.69	201.06	228.44	277.00
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA	-	-	-	340.66	389.00
Cross-border credit transfers received	-	-	-	-	-
Direct debits	194.28	211.24	215.94	207.09	-
Domestic	-	-	215.94	207.09	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA	-	-	-	207.09	-
Cross-border direct debits received	-	-	-	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,145.57	1,250.87	1,364.15	1,515.97	1,706.16
Domestic card payments	-	-	1,364.15	1,515.97	1,555.79
Cross-border card payments	-	-	-	-	150.37
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,097.90	1,203.31	1,318.19	1,466.52	1,653.42
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	47.67	47.56	45.96	49.44	52.74
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	5.59	4.22	2.89	2.12	1.52
Domestic	-	-	2.89	2.12	1.52
Cross-border	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	-	-	0.00	0.00	0.00
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	1,640.28	1,766.61	1,899.74	2,070.96	2,096.90
Domestic	-	-	1,899.74	2,070.96	1,946.53
Cross-border	-	-	-	-	150.37
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,074.78	1,163.67	1,250.69	1,382.81	1,555.79
At terminals located in the reporting country	-	-	1,250.69	1,382.81	1,555.79
At terminals located abroad	-	-	-	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	1,074.78	1,163.67	1,250.69	1,382.81	1,555.79
At terminals located in the reporting country	-	-	1,250.69	1,382.81	1,555.79
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payment transactions with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	29.87	36.02	41.39	50.52	59.88
At terminals located in the reporting country	-	-	41.39	50.52	59.88
At terminals located abroad	-	-	-	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	29.87	35.74	41.39	50.52	59.88
At terminals located in the reporting country	-	-	41.39	50.52	59.88
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payment transactions with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	70.79	87.20	113.46	133.16	150.37
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	113.46	133.16	150.37
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	70.79	87.20	113.46	133.16	150.37
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	113.46	133.16	150.37
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payment transactions with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); DKK billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	4,583.19	4,115.16	4,866.25	5,711.21	6,112.90
Domestic	-	-	4,866.25	5,711.21	6,112.90
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	1,205.61	1,152.67	1,430.75	1,478.01	1,554.80
Initiated electronically	3,377.58	2,962.49	3,435.51	4,233.21	4,558.11
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	-	-	-	-	6,112.90
Cross-border credit transfers received	-	-	-	-	-
Direct debits	618.27	636.93	671.21	678.04	-
Domestic	-	-	671.21	678.04	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Cross-border direct debits received	-	-	-	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	370.82	393.69	411.15	438.33	482.74
Domestic card payments	-	-	411.15	438.33	426.31
Cross-border card payments	-	-	-	-	56.43
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	340.98	362.46	378.86	404.21	445.84
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	29.85	31.23	32.30	34.12	36.90
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); DKK billions; total for the period

	2011	2012	2013	2014	2015
Cheques	113.97	124.88	37.19	23.63	13.70
Domestic	-	-	37.19	23.63	13.70
Cross-border	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	5,686.26	5,270.65	5,985.80	6,851.21	6,609.34
Domestic	-	-	5,985.80	6,851.21	6,552.91
Cross-border	-	-	-	-	56.43
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); DKK billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	335.73	353.67	366.71	388.86	426.31
At terminals located in the reporting country	-	-	366.71	388.86	426.31
At terminals located abroad	-	-	-	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	335.73	353.67	366.71	388.86	426.31
At terminals located in the reporting country	-	-	366.71	388.86	426.31
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payment transactions with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	15.03	17.04	20.17	23.05	26.18
At terminals located in the reporting country	-	-	20.17	23.05	26.18
At terminals located abroad	-	-	-	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	15.03	17.04	20.17	23.05	26.18
At terminals located in the reporting country	-	-	20.17	23.05	26.18
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payment transactions with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); DKK billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	35.10	40.02	44.45	49.47	56.43
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	44.45	49.47	56.43
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	70.79	40.02	44.45	49.47	56.43
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	44.45	49.47	56.43
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payment transactions with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-DK					
Number of participants	111	102	95	88	75
of which:					
Direct participants	39	37	36	33	32
of which:					
Credit institutions	34	32	32	30	29
Central bank	1	1	1	1	1
Other direct participants	4	4	3	2	2
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	2	2	2
Other financial institutions	0	0	0	0	0
Others	1	1	1	1	0
Indirect participants	72	65	59	55	43
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Number of participants	111	105	102	113	94
of which:					
Direct participants	111	105	102	113	94
of which:					
Credit institutions	103	97	94	105	86
Central bank	1	1	1	1	1
Other direct participants	7	7	7	7	7
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	3	3	4	5	5
Other financial institutions	2	2	2	2	2
Others	2	2	1	0	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: The Sumclearing Euro (closed Nov. 2012)					
Number of participants	121	115	-	.	.
of which:					
Direct participants	29	25	-	.	.
of which:					
Credit institutions	27	23	-	.	.
Central bank	1	1	-	.	.
Other direct participants	1	1	-	.	.
of which:					
Public administration	0	0	-	.	.
Clearing and settlement organisations	1	1	-	.	.
Other financial institutions	0	0	-	.	.
Others	0	0	-	.	.
Indirect participants	92	90	-	.	.
RETAIL SYSTEM: The Sumclearing DKK					
Number of participants	121	115	106	89	89
of which:					
Direct participants	63	57	56	52	53
of which:					
Credit institutions	62	56	55	51	52
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	58	58	50	37	36

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems (cont'd)

End of period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Number of participants	.	.	106	89	89
of which:					
Direct participants	.	.	56	52	53
of which:					
Credit institutions	.	.	55	51	52
Central bank	.	.	1	1	1
Other direct participants	.	.	0	0	0
of which:					
Public administration	.	.	0	0	0
Clearing and settlement organisations	.	.	0	0	0
Other financial institutions	.	.	0	0	0
Others	.	.	0	0	0
Indirect participants	.	.	50	37	36
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Number of participants	.	.	.	83	83
of which:					
Direct participants	.	.	.	46	47
of which:					
Credit institutions	.	.	.	45	46
Central bank	.	.	.	1	1
Other direct participants	.	.	.	0	0
of which:					
Public administration	.	.	.	0	0
Clearing and settlement organisations	.	.	.	0	0
Other financial institutions	.	.	.	0	0
Others	.	.	.	0	0
Indirect participants	.	.	.	37	36

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-DK					
Credit transfers and direct debits	0.20	0.20	0.20	0.16	0.14
of which:					
Credit transfers and direct debits within the same TARGET component	0.04	0.03	0.02	0.02	0.02
Credit transfers and direct debits to another TARGET component	0.16	0.17	0.18	0.15	0.13
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.15	0.16	0.16	0.14	0.11
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.01	0.01	0.01	0.01
Concentration ratio in terms of volume (percentages)	79.60	76.20	81.67	79.20	78.90
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Total transactions	0.82	0.89	1.03	1.11	1.19
Domestic	0.82	0.89	1.03	1.11	1.19
Cross-border	-	-	-	-	-
Credit transfers	0.82	0.89	1.03	1.11	1.19
Domestic	0.82	0.89	1.03	1.11	1.19
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	0.82	0.89	1.03	1.11	1.19
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	78.00	79.70	81.60	79.60	81.70

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: The Sumclearing Euro (closed Nov. 2012)					
Total transactions	0.15	0.08	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	0.15	0.08	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	-	-	-	.	.
Initiated electronically	0.15	0.08	-	.	.
Direct debits	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	.	.
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	1,743.01	1,823.61	1,937.10	1,842.52	1,820.12
Domestic	1,743.01	1,823.61	1,937.10	1,842.52	1,820.12
Cross-border	-	-	-	-	-
Credit transfers	294.84	300.29	265.80	117.35	112.00
Domestic	294.84	300.29	265.80	117.35	112.00
Cross-border	-	-	-	-	-
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	112.10	110.60	115.70	117.35	112.00
Initiated electronically	182.74	189.69	150.10	-	-
Direct debits	194.28	211.24	215.94	207.09	.
Domestic	194.28	211.24	215.94	207.09	.
Cross-border	-	-	-	-	.
Card payments (except e-money transactions)	1,232.56	1,292.52	1,437.70	1,515.97	1,706.16
Domestic	1,232.56	1,292.52	1,437.70	1,515.97	1,706.16
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	17.27	16.49	15.38	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	4.04	3.07	2.27	2.12	1.52
Domestic	4.04	3.07	2.27	2.12	1.52
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page 3

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	.	.	52.35	222.54	204.00
Domestic	.	.	52.35	222.54	204.00
Cross-border	.	.	-	-	-
Credit transfers	.	.	52.35	222.54	204.00
Domestic	.	.	52.35	222.54	204.00
Cross-border	.	.	-	-	-
Credit transfers	.	.	-	-	-
Initiated in a paper-based form	.	.	-	-	-
Initiated electronically	.	.	52.35	222.54	204.00
Direct debits	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Card payments (except e-money transactions)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
E-money payment transactions	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Cheques	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Other payment services	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Concentration ratio in terms of volume (percentages)	.	.	-	-	78.10
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	.	.	-	5.13	73.00
Domestic	.	.	-	5.13	73.00
Cross-border	.	.	-	-	-
Credit transfers	.	.	-	5.13	73.00
Domestic	.	.	-	5.13	73.00
Cross-border	.	.	-	-	-
Credit transfers	.	.	-	-	-
Initiated in a paper-based form	.	.	-	-	-
Initiated electronically	.	.	-	5.13	73.00
Direct debits	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Card payments (except e-money transactions)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
E-money payment transactions	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Cheques	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Other payment services	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Concentration ratio in terms of volume (percentages)	.	.	-	96.10	95.10

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page I

Value of transactions sent; DKK billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-DK (EUR billions)					
Credit transfers and direct debits	3,328.52	2,898.02	3,442.37	2,906.78	2,515.81
of which:					
Credit transfers and direct debits within the same TARGET component	194.49	171.02	118.98	95.37	66.09
Credit transfers and direct debits to another TARGET component	3,134.03	2,727.00	3,323.39	2,811.41	2,449.73
of which:					
Credit transfers and direct debits to a euro area TARGET component	3,077.14	2,668.80	3,267.25	2,757.86	2,384.01
Credit transfers and direct debits to a non-euro area TARGET component	56.89	58.20	56.15	53.55	65.71
Concentration ratio in terms of value (percentages)	98.40	98.80	98.10	97.90	97.80
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Total transactions	53,613.20	58,423.15	71,784.69	100,467.81	126,269.43
Domestic	53,613.20	58,423.15	71,784.69	100,467.81	126,269.43
Cross-border	-	-	-	-	-
Credit transfers	53,613.20	58,423.15	71,784.69	100,467.81	126,269.43
Domestic	53,613.20	58,423.15	71,784.69	100,467.81	126,269.43
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	53,613.20	58,423.15	71,784.69	100,467.81	126,269.43
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	69.90	72.00	75.60	76.30	77.70

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page 2

Value of transactions sent; DKK billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: The Sumclearing Euro (closed Nov. 2012)					
Total transactions	29.87	3.25	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	29.87	3.25	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	-	-	-	.	.
Initiated electronically	29.87	3.25	-	.	.
Direct debits	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of value (percentages)	-	-	-	.	.
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	5,716.29	5,299.09	5,053.24	2,618.00	2,051.23
Domestic	5,716.29	5,299.09	5,053.24	2,618.00	2,051.23
Cross-border	-	-	-	-	-
Credit transfers	4,583.19	4,115.16	3,860.87	1,478.01	1,554.80
Domestic	4,583.19	4,114.16	3,860.87	1,478.01	1,554.80
Cross-border	-	-	-	-	-
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	1,205.61	1,152.67	1,430.75	1,478.01	1,554.80
Initiated electronically	3,377.58	2,962.49	2,430.12	-	-
Direct debits	618.27	636.93	671.21	678.04	.
Domestic	618.27	636.93	671.21	678.04	.
Cross-border	-	-	-	-	.
Card payments (except e-money transactions)	401.75	420.73	444.58	438.33	482.74
Domestic	401.75	420.73	444.58	438.33	482.74
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	15.25	14.40	13.17	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	97.84	111.87	63.41	23.63	13.70
Domestic	97.84	111.87	63.41	23.63	13.70
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page 3

Value of transactions sent; DKK billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	.	.	948.48	4,227.77	4,416.79
Domestic	.	.	948.48	4,227.77	4,416.79
Cross-border	.	.	-	-	-
Credit transfers	.	.	948.48	4,227.77	4,416.79
Domestic	.	.	948.48	4,227.77	4,416.79
Cross-border	.	.	-	-	-
Credit transfers	.	.	-	-	-
Initiated in a paper-based form	.	.	-	-	-
Initiated electronically	.	.	948.48	4,227.77	4,416.79
Direct debits	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Card payments (except e-money transactions)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
E-money payment transactions	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Cheques	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Other payment services	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Concentration ratio in terms of value (percentages)	.	.	79.90	75.00	77.90
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	.	.	-	11.93	141.32
Domestic	.	.	-	11.93	141.32
Cross-border	.	.	-	-	-
Credit transfers	.	.	-	11.93	141.32
Domestic	.	.	-	11.93	141.32
Cross-border	.	.	-	-	-
Credit transfers	.	.	-	-	-
Initiated in a paper-based form	.	.	-	-	-
Initiated electronically	.	.	-	11.93	141.32
Direct debits	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Card payments (except e-money transactions)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
ATM transactions (except e-money transactions)	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
E-money payment transactions	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Cheques	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Other payment services	.	.	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Concentration ratio in terms of value (percentages)	.	.	-	78.00	73.00

Explanatory information on certain data items is given in the notes accompanying these tables

GENERAL NOTES: CROATIA

Source for Table 1: Eurostat.

Source for all other tables: Hrvatska narodna banka, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

Total coins in circulation	Does not include commemorative coins.
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Table 5 – Institutions offering payment services to non-MFIs

Other payment service providers	
Number of institutions	Includes the postal institution.

Table 6 – Payment card functions and accepting devices

General	Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.
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Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

General	Data for 2013 were collected according to an old methodology which is not in line with the ECB's methodology for many categories. As a result, the data series in this table are reported as estimates.
---------	---

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	4,282.0	4,268.4	4,257.5	4,232.8	4,213.0
GDP (HRK billions)	332.59	330.46	329.57	328.43	334.22
GDP per capita (HRK)	77,671	77,419	77,411	77,592	79,330
HICP (annual percentage changes)	2.2	3.4	2.3	0.2	-0.3
Exchange rate (National currency vis-à-vis the euro)					
End of period	7.537	7.558	7.627	7.658	7.638
Average	7.439	7.522	7.579	7.634	7.614

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

HRK millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	16,689.00	16,947.00	17,420.00	18,520.00	20,149.00
Value of overnight deposits held at MFIs	62,027.00	62,977.00	83,159.50	89,296.36	103,856.59
of which:					
Transferable deposits	47,834.00	48,856.00	61,271.00	71,299.00	82,600.00
Narrow money supply (M1)	78,008.00	79,045.00	87,040.00	95,985.00	109,592.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	24,333.00	25,218.00	32,252.03	33,449.88	39,944.62
Outstanding value on e-money storages issued by MFIs	-	-	-	-	-
of which:					
Hardware-based electronic money	-	-	-	-	-
Software-based electronic money	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

HRK millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	.	.	15,067.00	15,106.00	16,739.56
Overnight deposits held at other credit institutions (in HRK, end of period)	.	.	1,062.80	1,728.10	1,196.28
of which:					
Transferable deposits at other MFIs (end of period)	306.00	455.00	450.00	884.00	480.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	.	.	0.00	0.00	217.29
Intraday borrowing from the central bank	.	.	0.00	24.00	19.90

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

HRK millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	20,943.00	21,628.00	21,985.00	23,156.00	25,318.00
Total banknotes in circulation	.	.	20,921.35	22,018.55	24,098.59
of which:					
HRK 1000	.	.	4,030.40	4,294.54	4,622.53
HRK 500	.	.	2,852.76	2,955.40	3,079.11
HRK 200	.	.	9,595.90	10,113.61	11,340.49
HRK 100	.	.	2,931.65	3,060.39	3,353.99
HRK 50	.	.	652.31	689.14	734.67
HRK 20	.	.	482.30	509.92	546.93
HRK 10	.	.	354.98	374.55	399.88
HRK 5	.	.	21.04	20.99	20.98
Total coins in circulation	.	.	1,077.44	1,141.72	1,223.34
of which:					
HRK 25	.	.	29.75	30.09	30.09
HRK 5	.	.	381.57	408.52	443.50
HRK 2	.	.	229.52	245.78	266.17
HRK 1	.	.	211.49	221.79	235.67
HRK 0.5	.	.	96.02	100.52	106.16
HRK 0.2	.	.	66.59	69.72	73.30
HRK 0.1	.	.	44.89	46.84	49.00
HRK 0.05	.	.	14.67	15.52	16.51
HRK 0.02	.	.	1.68	1.68	1.68
HRK 0.01	.	.	1.26	1.26	1.26
Currency in circulation held by MFIs	4,254.00	4,681.00	4,565.00	4,636.00	5,169.00
Currency in circulation outside MFIs	16,689.00	16,947.00	17,420.00	18,520.00	20,149.00
Memorandum item:					
Total commemorative coins & banknotes	.	.	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in HRK millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	.	.	1	1	1
Number of overnight deposits (thousands)	.	.	8.00	-	0.00
Value of overnight deposits (HRK millions)	.	.	6,955.85	3,866.33	5,525.74
of which:					
Value of transferable deposits (HRK millions)	1,205.00	877.00	6,956.00	3,866.00	5,526.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	-	-	35	33	33
Number of offices	.	.	1,222	1,195	1,172
Number of overnight deposits (thousands)	.	.	5,964.00	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	.	.	1,754.00	-	-
Number of transferable overnight deposits (thousands)	.	.	-	-	-
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	.	.	-	-	-
Value of overnight deposits (HRK millions)	.	.	76,206.35	85,416.25	98,352.79
of which:					
Value of transferable deposits (HRK millions)	46,629.00	47,979.00	54,315.00	67,433.00	77,074.00
Number of payment accounts (thousands)	.	.	.	0.00	6,708.86
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (HRK millions)	.	.	.	42.00	45.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	-	-	35	33	33
Number of offices	.	.	1,222	1,195	1,172
Value of overnight deposits (HRK millions)	.	.	76,206.35	85,416.25	98,352.79
Branches of euro area-based credit institutions					
Number of institutions	-	-	0	0	0
Number of offices	.	.	-	0	0
Value of overnight deposits (HRK millions)	.	.	0.00	0.00	0.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	-	-	0	0	0
Number of offices	.	.	-	0	0
Value of overnight deposits (HRK millions)	.	.	0.00	0.00	0.00
Branches of non-EEA-based credit institutions					
Number of institutions	-	-	0	0	0
Number of offices	.	.	-	0	0
Value of overnight deposits (HRK millions)	.	.	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	.	.	7	5	5
Number of payment accounts (thousands)	.	.	.	0.00	781.33
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (HRK millions)	.	.	.	0.00	0.16
Other payment service providers					
Number of institutions	-	-	-	0	0
Number of offices	-	-	-	0	0
Number of overnight deposits (thousands)	-	-	-	0.00	0.00
Value of overnight deposits (HRK millions)	-	-	0.00	0.00	0.00
Number of payment accounts (thousands)	.	.	.	0.00	0.00
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (HRK millions)	.	.	.	-	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of HRK; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	.	.	43	39	39
Number of offices	.	.	1,223	1,196	1,173
Number of overnight deposits (thousands)	.	.	5,972.00	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	.	.	1,754.00	-	-
Value of overnight deposits (HRK millions)	.	.	83,162.20	89,282.57	103,878.53
Number of payment accounts (thousands)	.	.	.	0.00	7,490.19
Number of e-money accounts (thousands)	.	.	.	0.00	0.00
Outstanding value on e-money storages issued (HRK millions)	.	.	.	42.00	45.16
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	0	0
<i>of which:</i>					
Number of payment institutions providing services through an established branch	.	.	.	0	0
Number of payment institutions providing services through an agent	.	.	.	0	0
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	0	0

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	.	.	8,729.27	8,519.11	8,595.85
Cards with a payment function (except cards with an e-money function only)	.	.	8,687.69	8,472.65	8,554.33
of which:					
Cards with a debit function	.	.	6,798.98	6,750.69	6,803.74
Cards with a delayed debit function	.	.	1,226.77	1,061.32	1,126.87
Cards with a credit function	.	.	360.13	212.93	198.20
Cards with a debit and/or delayed debit function	.	.	28.06	37.10	34.12
Cards with a credit and/or delayed debit function	.	.	273.75	410.62	391.40
Cards with an e-money function	.	.	83.05	182.94	198.30
Cards on which e-money can be stored directly	.	.	.	182.94	198.30
Cards which give access to e-money stored on e-money accounts	.	.	.	0.00	0.00
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	.	.	45.89	58.72	198.30
Total number of cards (irrespective of the number of functions on the card)	.	.	8,770.74	8,702.05	8,794.14
of which:					
Cards with a combined debit, cash and e-money function	.	.	-	0.00	0.00
Terminals provided by resident PSPs					
ATMs	.	.	4.12	4.22	4.42
Located in the reporting country	.	.	.	4.22	4.42
Located abroad	.	.	.	-	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	.	.	4.12	4.22	4.42
Located in the reporting country	.	.	.	4.22	4.42
Located abroad	.	.	.	-	0.00
ATMs with a credit transfer function	.	.	-	-	0.00
Located in the reporting country	.	.	.	-	0.00
Located abroad	.	.	.	-	0.00
POS terminals	.	.	92.22	99.52	103.43
Located in the reporting country	.	.	.	99.52	103.43
Located abroad	.	.	.	-	0.00
POS terminals					
of which:					
EFTPOS terminals	.	.	92.22	99.52	103.43
Located in the reporting country	.	.	.	99.52	103.43
Located abroad	.	.	.	-	0.00
E-money card POS terminals	.	.	-	-	0.00
Located in the reporting country	.	.	.	-	0.00
Located abroad	.	.	.	-	0.00
E-money card terminals	.	.	-	-	0.00
Located in the reporting country	.	.	.	-	0.00
Located abroad	.	.	.	-	0.00
E-money card terminals					
of which:					
E-money card loading and unloading terminals	.	.	-	-	0.00
Located in the reporting country	.	.	.	-	0.00
Located abroad	.	.	.	-	0.00
E-money card accepting terminals	.	.	-	-	0.00
Located in the reporting country	.	.	.	-	0.00
Located abroad	.	.	.	-	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	.	.	280.31	289.92	303.09
Domestic	.	.	.	288.39	300.14
Cross-border	.	.	.	1.53	2.94
Credit transfers					
Initiated in paper-based form	.	.	118.45	115.36	113.60
Initiated electronically	.	.	161.86	173.03	189.49
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	288.39	302.97
Cross-border credit transfers received	.	.	.	4.03	4.54
Direct debits	.	.	18.19	20.00	20.98
Domestic	.	.	.	20.00	20.98
Cross-border	.	.	.	-	-
Direct debits					
Initiated in a file/batch	.	.	.	-	0.00
Initiated on a single payment basis	.	.	.	-	20.98
Direct debits					
of which:					
Non-SEPA	.	.	.	20.00	20.98
Cross-border direct debits received	.	.	.	0.00	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	.	.	202.52	217.63	236.60
Domestic card payments	.	.	.	204.11	221.29
Cross-border card payments	.	.	.	13.52	15.30
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	.	.	115.32	125.13	140.54
Payments with cards with a delayed debit function	.	.	67.19	65.35	67.49
Payments with cards with a credit function	.	.	11.48	4.05	3.75
Payments with cards with a debit and/or delayed debit function	.	.	0.87	0.94	1.04
Payments with cards with a credit and/or delayed debit function	.	.	7.66	8.64	8.47
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	202.35	218.82
Payments initiated remotely	.	.	.	1.73	2.44
E-money payment transactions with e-money issued by resident PSPs	-	-	0.52	4.40	4.00
Domestic	.	.	.	3.46	3.19
Cross-border	.	.	.	0.94	0.81
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	0.28	4.10	4.00
With e-money accounts	-	-	0.23	0.30	0.00
of which:					
Accessed through a card	.	.	.	-	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	.	.	0.16	0.14	0.05
Domestic	.	.	.	0.14	0.05
Cross-border	.	.	.	0.00	0.00
Cross-border cheques received	.	.	.	0.07	0.05
Other payment services	.	.	0.31	-	0.13
Domestic	.	.	.	-	0.12
Cross-border	.	.	.	-	0.01
Other cross-border payment services received	.	.	.	-	0.27
Total payment transactions involving non-MFIs	-	-	502.00	651.37	564.83
Domestic	.	.	.	635.39	545.77
Cross-border	-	-	-	15.98	19.06
Total cross-border transactions received (excluding card payments)	-	-	-	4.10	4.86
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	.	.	28.37	29.03	41.16
Debits from the accounts by simple book entry	.	.	123.77	125.02	142.51
Money remittances	.	.	-	0.12	0.13
Domestic	.	.	.	0.12	0.12
Cross-border	.	.	.	0.01	0.01
Cross-border money remittances received	.	.	.	0.27	0.27
Transactions via telecommunication, digital or IT device	.	.	.	-	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	0.00
Other services (not included in the Payment Services Directive)	.	.	.	0.03	0.03
Domestic	.	.	.	0.03	0.03
Cross-border	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	.	.	286.91	306.55	326.16
At terminals located in the reporting country	.	.	.	306.55	326.16
At terminals located abroad	.	.	.	-	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	95.69	98.20	101.71
At terminals located in the reporting country	.	.	.	98.20	101.71
At terminals located abroad	.	.	.	-	0.00
ATM cash deposits (except e-money transactions)	-	-	2.71	2.71	3.04
At terminals located in the reporting country	.	.	.	2.71	3.04
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	-	-	188.21	202.35	218.13
At terminals located in the reporting country	.	.	.	202.35	218.13
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	.	.	0.29	0.06	0.09
At terminals located in the reporting country	.	.	.	0.06	0.09
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	-	3.23	3.19
At terminals located in the reporting country	.	.	.	3.23	3.19
At terminals located abroad	.	.	.	-	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	.	.	11.57	30.22	49.48
At terminals located in the reporting country	.	.	.	30.22	49.48
At terminals located abroad	.	.	.	-	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	2.38	8.36	8.56
At terminals located in the reporting country	.	.	.	8.36	8.56
At terminals located abroad	.	.	.	-	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	-	-	9.19	21.86	40.92
At terminals located in the reporting country	.	.	.	21.86	40.92
At terminals located abroad	.	.	.	-	0.00
E-money card-loading/unloading transactions	.	.	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	-	-	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	.	.	-	14.38	16.11
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	14.38	16.11
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	.	.	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.86	0.81
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	0.86	0.81
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	.	3.03	0.15	0.13
OTC cash withdrawals	.	.	24.96	25.82	24.62
OTC cash deposits	.	.	39.58	69.38	69.07

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); HRK billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	.	.	1,720.35	1,871.03	1,759.36
Domestic	.	.	.	1,676.75	1,543.62
Cross-border	.	.	.	194.28	215.74
Credit transfers					
Initiated in paper-based form	.	.	217.42	193.70	173.58
Initiated electronically	.	.	1,502.93	1,483.05	1,585.78
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	1,676.75	1,749.17
Cross-border credit transfers received	.	.	.	180.04	213.39
Direct debits	.	.	12.92	14.96	15.39
Domestic	.	.	.	14.96	15.39
Cross-border	.	.	.	-	-
Direct debits					
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	15.39
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	14.96	15.39
Cross-border direct debits received	.	.	.	-	0.00
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	.	.	39.36	50.03	52.43
Domestic card payments	.	.	.	42.27	44.71
Cross-border card payments	.	.	.	7.77	7.72
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	.	.	19.86	22.12	24.35
Payments with cards with a delayed debit function	.	.	16.48	17.50	17.87
Payments with cards with a credit function	.	.	1.50	0.87	0.79
Payments with cards with a debit and/or delayed debit function	.	.	0.16	0.18	0.19
Payments with cards with a credit and/or delayed debit function	.	.	1.37	1.61	1.50
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	41.42	43.67
Payments initiated remotely	.	.	.	0.50	0.72
E-money payment transactions with e-money issued by resident PSPs	-	-	0.06	0.47	0.20
Domestic	.	.	.	0.07	0.06
Cross-border	.	.	.	0.40	0.14
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	0.04	0.44	0.20
With e-money accounts	-	-	0.03	0.03	0.00
of which:					
Accessed through a card	.	.	.	-	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); HRK billions; total for the period

	2011	2012	2013	2014	2015
Cheques	.	.	0.25	0.23	0.21
Domestic	.	.	.	0.23	0.21
Cross-border	.	.	.	0.00	0.00
Cross-border cheques received	.	.	.	0.30	0.27
Other payment services	.	.	23.82	-	0.20
Domestic	.	.	.	-	0.18
Cross-border	.	.	.	-	0.02
Other cross-border payment services received	.	.	.	-	0.59
Total payment transactions involving non-MFIs	-	-	1,796.76	2,014.42	1,827.80
Domestic	.	.	.	1,811.98	1,604.17
Cross-border	-	-	-	202.45	223.63
Total cross-border transactions received (excluding card payments)	-	-	-	180.34	214.25
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	.	.	28.40	27.15	29.97
Debits from the accounts by simple book entry	.	.	12.61	13.97	13.35
Money remittances	.	.	-	0.19	0.20
Domestic	.	.	.	0.17	0.18
Cross-border	.	.	.	0.02	0.02
Cross-border money remittances received	.	.	.	0.59	0.59
Transactions via telecommunication, digital or IT device	.	.	.	-	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	0.00
Other services (not included in the Payment Services Directive)	.	.	.	27.66	27.79
Domestic	.	.	.	27.66	27.79
Cross-border	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); HRK billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	.	.	112.68	117.28	123.63
At terminals located in the reporting country	.	.	.	117.28	123.63
At terminals located abroad	.	.	.	-	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	67.35	69.66	73.50
At terminals located in the reporting country	.	.	.	69.66	73.50
At terminals located abroad	.	.	.	-	0.00
ATM cash deposits (except e-money transactions)	-	-	5.09	5.57	6.51
At terminals located in the reporting country	.	.	.	5.57	6.51
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	-	-	40.11	41.97	43.51
At terminals located in the reporting country	.	.	.	41.97	43.51
At terminals located abroad	.	.	.	-	0.00
E-money card-loading/unloading transactions	.	.	0.12	0.03	0.05
At terminals located in the reporting country	.	.	.	0.03	0.05
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.05	0.06
At terminals located in the reporting country	.	.	.	0.05	0.06
At terminals located abroad	.	.	.	-	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	.	.	6.69	18.27	25.70
At terminals located in the reporting country	.	.	.	18.27	25.70
At terminals located abroad	.	.	.	-	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs					
of which					
ATM cash withdrawals (except e-money transactions)	-	-	2.57	8.93	9.88
At terminals located in the reporting country	.	.	.	8.93	9.88
At terminals located abroad	.	.	.	-	0.00
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	-	-	4.13	9.34	15.82
At terminals located in the reporting country	.	.	.	9.34	15.82
At terminals located abroad	.	.	.	-	0.00
E-money card-loading/unloading transactions	.	.	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	0.00
E-money payment transactions with cards with an e-money function	.	.	-	-	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); HRK billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	.	.	-	8.16	7.65
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	8.16	7.65
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	.	.	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	0.39	0.14
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	0.39	0.14
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	.	3.63	0.43	0.04
OTC cash withdrawals	.	.	157.00	155.58	150.19
OTC cash deposits	.	.	203.94	222.25	218.30

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Number of participants	.	.	33	33	31
of which:					
Direct participants	.	.	33	33	31
of which:					
Credit institutions	.	.	31	31	29
Central bank	.	.	1	1	1
Other direct participants	.	.	1	1	1
of which:					
Public administration	.	.	-	0	0
Clearing and settlement organisations	.	.	1	1	1
Other financial institutions	.	.	-	0	0
Others	.	.	-	0	0
Indirect participants	.	.	-	0	0
RETAIL SYSTEM: National Clearing System (NKS)					
Number of participants	.	.	32	32	30
of which:					
Direct participants	.	.	32	32	30
of which:					
Credit institutions	.	.	31	31	29
Central bank	.	.	1	1	1
Other direct participants	.	.	-	0	0
of which:					
Public administration	.	.	-	0	0
Clearing and settlement organisations	.	.	-	0	0
Other financial institutions	.	.	-	0	0
Others	.	.	-	0	0
Indirect participants	.	.	-	0	0

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	.	.	0.30	0.32	0.33
Domestic	.	.	.	0.32	0.33
Cross-border	.	.	.	0.00	0.00
Credit transfers	.	.	0.30	0.32	0.33
Domestic	.	.	.	0.32	0.33
Cross-border	.	.	.	0.00	0.00
Credit transfers
Initiated in a paper-based form	.	.	-	0.00	0.00
Initiated electronically	.	.	0.30	0.32	0.33
Direct debits	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other payment services	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of volume (percentages)	.	.	67.60	69.10	71.70
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	.	.	146.10	153.58	164.72
Domestic	.	.	.	153.58	164.72
Cross-border	.	.	.	0.00	0.00
Credit transfers	.	.	146.10	153.58	164.72
Domestic	.	.	.	153.58	164.72
Cross-border	.	.	.	0.00	0.00
Credit transfers
Initiated in a paper-based form	.	.	-	0.00	0.00
Initiated electronically	.	.	146.10	153.58	164.72
Direct debits	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other payment services	.	.	-	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of volume (percentages)	.	.	76.00	75.90	69.90

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems

Value of transactions sent; HRK billions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	.	.	3,086.98	2,186.51	2,497.12
Domestic	.	.	.	2,186.51	2,497.12
Cross-border	.	.	.	0.00	0.00
Credit transfers	.	.	3,086.98	2,186.51	2,497.12
Domestic	.	.	.	2,186.51	2,497.12
Cross-border	.	.	.	0.00	0.00
Credit transfers
Initiated in a paper-based form	.	.	.	0.00	0.00
Initiated electronically	.	.	3,086.98	2,186.51	2,497.12
Direct debits	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other payment services	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of value (percentages)	.	.	51.40	53.40	57.70
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	.	.	721.26	717.89	751.74
Domestic	.	.	.	717.89	751.74
Cross-border	.	.	.	0.00	0.00
Credit transfers	.	.	721.26	717.89	751.74
Domestic	.	.	.	717.89	751.74
Cross-border	.	.	.	0.00	0.00
Credit transfers
Initiated in a paper-based form	.	.	.	0.00	0.00
Initiated electronically	.	.	721.26	717.89	751.74
Direct debits	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
ATM transactions (except e-money transactions)	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
E-money payment transactions	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cheques	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Other payment services	.	.	.	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Concentration ratio in terms of value (percentages)	.	.	62.80	63.90	63.90

Explanatory information on certain data items is given in the notes accompanying these tables

GENERAL NOTES: HUNGARY

Source for Table 1: Eurostat.

Source for all other tables: Magyar Nemzeti Bank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	<p>Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Data for the “Rest of the world” component sector are reported for the “NCBs” reference sector for 2006-13.</p> <p>Data for the “Central government” component sector are not reported for the “OMFIs” reference sector for 2004-05.</p> <p>Confidential data.</p>
Narrow money supply (M1)	<p>This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.</p>
Outstanding value on e-money storages issued by MFIs	<p>Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).</p>

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Overnight deposits held at the central bank	Value for the last quarter of the period.
<i>Memo item:</i> Non-intraday borrowing from the central bank	<p>This item includes two-week and six-month loans that matured by end-2007. It includes the outstanding amount of both at end-2008 and it equals zero at end-2009 and end-2010. The Magyar Nemzeti Bank introduced two-year collateralised loans for credit institutions between 3 April 2012 and April 2013. At end-2012, the item only includes two-year loans.</p> <p>The Funding for Growth Scheme was introduced by Magyar Nemzeti Bank in June 2013. At end-2013, the item includes two-year loans and loans offered within the framework of the Funding for Growth Scheme, causing a significant change in 2013. At end-2014, the impact of the increase has continued because of the Funding for Growth Scheme.</p>

Table 4 – Banknotes and coins

Currency in circulation	Includes commemorative banknotes and coins and legacy currencies.
Total banknotes in circulation	Commemorative banknotes are not included. HUF 200

	banknotes were withdrawn from circulation on 16 November 2009.
Total coins in circulation	Commemorative coins are not included. HUF 2 and HUF 1 coins were withdrawn from circulation on 1 March 2008, when they ceased to be legal tender. HUF 200 coins entered into circulation on 15 June 2009.
Currency in circulation held by MFIs	Includes commemorative banknotes and coins.

Table 5 – Institutions offering payment services to non-MFIs

Branches of euro area-based credit institutions	
Number of offices	There were no non-resident institutions operating in Hungary in 2004.
Value of overnight deposits	There were no non-resident institutions operating in Hungary in 2004. One of the largest credit institutions became a branch of another institution in January 2009.
Branches of EEA-based credit institutions (outside the euro area)	
Number of offices	Not applicable.
Value of overnight deposits	Not applicable.
Branches of non-EEA-based banks	
Number of offices	Not applicable.
Value of overnight deposits	Not applicable.
Electronic money institutions	
Number of institutions	There is currently only one electronic money institution in Hungary.
Outstanding value on e-money storages issued by electronic money institutions	There is currently only one electronic money institution in Hungary from 2014.
Total number of payment institutions resident in the country	Includes credit institutions, specialised credit institutions, savings banks and clearing and settlement organisations.
Total number of payment institutions operating in the country on a cross-border basis <i>of which:</i> <ul style="list-style-type: none"> – Number of payment institutions providing services through an established branch; – Number of payment institutions providing services through an agent; Number of payment institutions providing services without establishing a branch.	<p>All of these payment institutions have their headquarters in the euro area and have an established branch in Hungary.</p> <p>There are no payment institutions providing services through an agent in Hungary.</p>
Other payment service providers	
Number of institutions	Includes the postal institution.
Value of overnight deposits	A more detailed data source than before has been used from 2010. In the current publication, the value of overnight deposits includes the undrawn interest on,

	and outstanding amounts of, the expired bonds of household sectors and the undrawn interest on deposits of municipal corporations.
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Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with a payment function (except an e-money function)	
<i>of which:</i> cards with a debit function	Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.
<i>of which:</i> cards with a credit function	Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.
<i>of which:</i> cards with delayed debit function	The number of cards with a delayed debit function decreased in 2007, because the activity of one of cards with delayed debit function was terminated in Hungary.
Cards with an e-money function	No e-money schemes exist until 2013.
<i>of which:</i> cards with an e-money function which have been loaded at least once	No e-money schemes exist until 2013.
Cards with a combined debit, cash and e-money function	Not applicable.
Total number of cards	There are cards issued with combined functionality (both credit and debit function).

Terminals provided by resident payment service providers

POS terminals <i>of which:</i> EFTPOS terminals	The number of POS terminals fell in 2005 because the number of imprinters used as a back-up solution decreased. EFTPOS terminals also include terminals installed at bank branches and post offices which can only be used for cash withdrawal and deposit transactions.
E-money card terminals	Not applicable. No e-money schemes exist.
<i>of which:</i> e-money card-loading/unloading terminals	Not applicable. No e-money schemes exist.
<i>of which:</i> e-money card-accepting terminals	Not applicable. No e-money schemes exist.
ATMs with a credit transfer function	There are no ATMs with a credit transfer function in Hungary. Figures for previous years arose from false data reporting by a Hungarian bank

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference year 2014 Tables 7a and 8a]	
Credit transfers	Up to 2006 this item contains estimated figures that correspond to the previous definitions. In 2006 data, funds transfers between accounts in the same name are included. From 2005 the figures also include postal

	transactions (postal inpayment orders, domestic postal orders, cash delivery orders). Postal instruments mean a substantial increase in the number of credit transfers, but the effect of these instruments on the total value of credit transfers is not significant.
<i>of which: paper-based</i>	Up to 2006 this item contains estimated figures that correspond to the previous definitions. Most of the postal transactions are paper-based, as they are initiated by customers in paper-based form.
<i>of which: non-paper-based / Initiated electronically from 2014</i>	Up to 2006, this row contains estimated figures that correspond to the previous definitions.
Direct debits	<p>Up to 2006, this row contains estimated figures that correspond to the previous definitions.</p> <p>From 2007 collection orders in foreign currency are not included in this item, resulting in a decrease in the value of direct debits, but the effect of these instruments on the total number of direct debits is not significant.</p> <p>Data for 2004 have been revised following the supervision of data suppliers in 2005. Although the supervision covered data for 2004, it is assumed that figures for 2002 and 2003 are also in need of revision.</p>
Card payments with cards issued by resident PSPs (except cards with an e-money function)	<p>Only includes payment transactions at terminals located inside and outside the country.</p> <p>Does not equal the sum of "Transactions at terminals located in the country by cards issued in the country – POS transactions" and "Transactions at terminals located outside the country by cards issued in the country – POS transactions", as:</p> <ol style="list-style-type: none"> 1. cash withdrawal and deposit transactions made on POS terminals installed at bank branches and post offices are not included in card payment data, but are included in POS transactions; and 2. mobile phone loading through ATMs is included in card payment figures, and since 2009 it is counted in the ATM cash withdrawals (before 2009 it was not counted in POS transactions or in ATM cash withdrawals).
E-money purchase transactions	No e-money transactions exist until 2013
<i>of which: with cards with an e-money function</i>	No e-money transactions exist until 2013
<i>of which: with other e-money storages</i>	No e-money transactions exist until 2013
Other payment services	<p>Contains estimated figures according to the previous definitions. Contains pre-authorised collection orders, bills of exchange, unauthorised collection orders, letters of credit, clearing checks and documentary collection. From 2007 collection orders in foreign currency are included.</p> <p>From 2014, the transactions between a client's own two accounts held at the same bank are included in other payment services, which cause a significant increase.</p>
<i>Memorandum items</i>	
Credits to the accounts by simple book entry	In 2007 funds transfers between accounts in the same name are included.

Debits from the accounts by simple book entry	In 2007 funds transfers between accounts in the same name and loan repayment are included.
Transactions per type of terminal [as of reference year 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash withdrawals	Mobile-loading transactions are counted in "Card payments with cards issued in the country". As of 2009 it is counted in the ATM cash withdrawals (before it was not counted in "Transactions per type of terminal").
POS transactions (irrespective of type of card used)	Includes cash withdrawals, and deposits and POS payment transaction at POS terminals installed at bank branches and post offices. Transactions at merchants located in the country, but their acquiring bank is outside the country (cross-border acquiring) are not included in POS transactions located in the country, but in POS transactions located outside the country
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
ATM cash withdrawals	Mobile-loading transactions are counted in "Card payments with cards issued in the country". As of 2009 they are counted in "ATM cash withdrawals" (prior to 2009 they were not counted in "Transactions per type of terminal").
POS transactions (irrespective of type of card used)	Includes cash withdrawals and deposits at POS terminals installed in bank branches and post offices, and POS payment transactions at merchants.
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
POS transactions (irrespective of type of card used)	Transactions at merchants located in the country, but whose acquiring bank is outside the country (cross-border acquiring) are included in POS transactions located outside the country.
E-money card-loading/unloading transactions	Not applicable.
<i>Memorandum items</i>	
Cash advances at POS terminals	All of the transactions have been made at POS terminals installed in bank branches and post offices. Includes cash withdrawal transactions with cards issued inside and outside the country.

Table 9 – Participation in selected payment systems

LVPS: VIBER Retail system: ICS	
Clearing and settlement organisations	From 2004 the clearing and settlement organisation referred to here is regarded as a credit institution, and as such is included in the number of credit institutions in the period 2004-06.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

LVPS: VIBER
Retail system: ICS

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	9,971.7	9,920.4	9,893.1	9,866.5	9,843.0
GDP (HUF billions)	28,133.83	28,627.89	30,065.01	32,179.67	33,711.84
GDP per capita (HUF)	2,821,359	2,885,771	3,038,993	3,261,518	3,424,946
HICP (annual percentage changes)	3.9	5.7	1.7	0.0	0.1
Exchange rate (National currency vis-à-vis the euro)					
End of period	314.580	292.300	297.040	315.540	315.980
Average	279.373	289.249	296.873	308.706	309.996

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

HUF millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	2,551,466.30	2,553,932.60	3,000,956.70	3,548,462.00	4,109,125.60
Value of overnight deposits held at MFIs	5,697,858.39	6,102,996.72	6,476,636.38	8,193,727.60	10,076,507.56
of which:					
Transferable deposits	5,048,387.00	5,515,222.00	5,835,014.00	7,534,709.00	9,345,568.00
Narrow money supply (M1)	7,342,719.40	7,297,283.50	8,895,964.60	10,738,306.40	13,226,086.90
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	1,259,031.90	1,961,635.46	1,565,523.40	1,888,171.42	2,357,902.27
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
of which:					
Hardware-based electronic money	.	.	.	-	-
Software-based electronic money	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

HUF millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	1,274,615.00	995,137.00	855,279.00	776,887.00	682,758.00
Overnight deposits held at other credit institutions (in HUF, end of period)	507,244.32	590,198.63	660,016.96	635,770.41	431,578.13
of which:					
Transferable deposits at other MFIs (end of period)	257,955.00	222,436.00	259,011.00	294,036.00	198,955.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	35,000.00	122,000.00	779,392.00	1,007,972.00	1,389,803.00
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

HUF millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	2,709,606	2,737,672	3,202,696	3,749,142	4,318,362
Total banknotes in circulation	2,639,675	2,666,162	3,130,414	3,672,698	4,238,103
of which:					
HUF 20,000	1,448,954	1,459,441	1,816,947	2,258,093	2,491,043
HUF 10,000	974,178	976,853	1,074,383	1,165,279	1,486,147
HUF 5,000	110,253	119,158	122,147	125,152	130,793
HUF 2,000	39,256	40,253	43,106	45,801	47,604
HUF 1,000	51,006	54,115	56,617	59,833	63,175
HUF 500	16,027	16,341	17,215	18,540	19,341
HUF 200	.	.	.	.	.
Total coins in circulation	46,914	48,536	51,435	55,285	58,764
of which:					
HUF 200	17,789	18,703	20,478	22,460	24,277
HUF 100	14,338	14,439	14,735	15,537	16,187
HUF 50	5,806	5,998	6,340	6,756	7,129
HUF 20	4,367	4,574	4,810	5,133	5,447
HUF 10	2,620	2,713	2,841	3,008	3,175
HUF 5	1,994	2,109	2,232	2,390	2,548
HUF 2	.	.	.	.	.
HUF 1	.	.	.	.	.
Currency in circulation held by MFIs	158,140	183,739	201,739	200,680	209,236
Currency in circulation outside MFIs	2,551,466	2,553,933	3,000,957	3,548,462	4,109,126
<i>Memorandum item:</i>					
Total commemorative coins & banknotes	6,823	6,975	7,145	7,572	8,011

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in HUF millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	0	0	0	0	0
Number of overnight deposits (thousands)	0.03	0.03	0.04	0.04	0.04
Value of overnight deposits (HUF millions)	616,933.00	1,073,113.00	265,276.00	572,501.00	465,542.00
of which:					
Value of transferable deposits (HUF millions)	616,933.00	1,073,113.00	265,276.00	572,501.00	465,542.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	181	176	171	162	130
Number of offices	3,498	3,378	3,288	3,150	2,928
Number of overnight deposits (thousands)	10,542.59	10,757.43	10,613.18	10,978.45	10,733.50
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,918.99	7,550.80	7,873.15	8,516.96	8,585.37
Number of transferable overnight deposits (thousands)	10,542.59	9,901.53	9,875.01	10,410.70	10,265.56
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	6,913.98	6,950.03	7,325.55	8,076.51	8,211.08
Value of overnight deposits (HUF millions)	4,880,557.46	4,824,771.42	5,991,091.59	7,343,426.60	9,284,065.69
of which:					
Value of transferable deposits (HUF millions)	4,431,454.00	4,442,109.00	5,569,738.00	6,962,208.00	8,880,026.00
Number of payment accounts (thousands)	-	-	-	10,410.70	10,265.56
Number of e-money accounts (thousands)	-	-	-	0.00	0.00
Outstanding value on e-money storages issued (HUF millions)	-	-	-	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	170	166	162	152	120
Number of offices	3,452	3,333	3,249	3,115	2,899
Value of overnight deposits (HUF millions)	4,280,384.46	4,248,162.42	5,378,880.59	6,693,133.60	8,503,667.69
Branches of euro area-based credit institutions					
Number of institutions	11	10	9	9	9
Number of offices	46	45	39	34	28
Value of overnight deposits (HUF millions)	600,173.00	576,609.00	612,211.00	650,293.00	780,398.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (HUF millions)	-	-	-	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	1	1
Number of offices	-	-	-	1	1
Value of overnight deposits (HUF millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	0	0	0	1	1
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (HUF millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	4	4	4	4	4
Number of offices	3,309	3,129	3,132	3,185	3,184
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (HUF millions)	59,504.00	64,323.00	52,274.00	54,910.00	58,547.00
Number of payment accounts (thousands)	-	-	-	0.62	0.93
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (HUF millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of HUF; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	186	181	176	168	136
Number of offices	6,807	6,507	6,420	6,335	6,112
Number of overnight deposits (thousands)	10,542.62	10,757.46	10,613.22	10,978.49	10,733.54
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,918.99	7,550.80	7,873.15	8,516.96	8,585.37
Value of overnight deposits (HUF millions)	5,556,994.46	5,962,207.42	6,308,641.59	7,970,837.60	9,808,154.69
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (HUF millions)	-	-	-	.	.
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	-	-
of which:					
Number of payment institutions providing services through an established branch	.	.	.	-	-
Number of payment institutions providing services through an agent	.	.	.	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	8,508.00	8,340.98	8,311.56	8,229.65	8,263.39
Cards with a payment function (except cards with an e-money function only)	8,887.85	8,908.45	8,932.24	8,869.56	8,952.84
of which:					
Cards with a debit function	7,680.69	7,676.93	7,595.44	7,473.96	7,547.83
Cards with a delayed debit function	16.59	15.73	21.96	22.39	22.53
Cards with a credit function	1,305.96	1,256.60	1,351.03	1,392.37	1,382.48
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	8,969.36	8,913.99	8,938.96	8,869.56	8,952.84
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	4.91	4.79	4.83	4.88	4.82
Located in the reporting country	-	-	-	4.88	4.82
Located abroad	-	-	-	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	4.91	4.79	4.83	4.88	4.82
Located in the reporting country	-	-	-	4.88	4.82
Located abroad	-	-	-	0.00	0.00
ATMs with a credit transfer function	-	-	-	0.00	0.00
Located in the reporting country	-	-	-	0.00	0.00
Located abroad	-	-	-	0.00	0.00
POS terminals	84.68	85.54	90.80	104.90	111.72
Located in the reporting country	-	-	-	104.90	111.72
Located abroad	-	-	-	0.00	0.00
POS terminals					
of which:					
EFTPOS terminals	83.91	84.80	90.29	104.43	111.28
Located in the reporting country	-	-	-	104.43	111.28
Located abroad	-	-	-	0.00	0.00
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	545.22	551.86	523.95	546.39	548.13
Domestic	.	.	.	543.12	544.76
Cross-border	.	.	.	3.27	3.37
Credit transfers					
Initiated in paper-based form	292.45	273.13	232.95	238.75	230.88
Initiated electronically	252.77	278.74	290.99	307.65	317.25
Initiated in a file/batch	.	.	.	108.26	109.17
Initiated on a single payment basis	.	.	.	199.39	208.08
of which (memorandum item):					
Online banking based e-payments	.	.	.	0.00	111.80
Credit transfers					
of which:					
Non-SEPA	.	.	.	0.00	0.00
Cross-border credit transfers received	.	.	.	4.47	5.13
Direct debits	63.66	64.39	64.42	65.88	67.69
Domestic	.	.	.	65.88	67.69
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	65.88	67.69
Initiated on a single payment basis	.	.	.	0.00	0.00
Direct debits					
of which:					
Non-SEPA	.	.	.	0.00	0.00
Cross-border direct debits received	.	.	.	0.02	0.02
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	231.54	270.29	311.81	359.39	429.99
Domestic card payments	.	.	.	337.35	401.92
Cross-border card payments	.	.	.	22.04	28.08
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	204.37	236.39	268.53	302.30	362.38
Payments with cards with a delayed debit function	0.50	0.46	1.13	1.51	1.69
Payments with cards with a credit function	26.67	33.44	42.15	55.58	65.93
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	333.27	405.40
Payments initiated remotely	.	.	.	17.73	24.59
E-money payment transactions with e-money issued by resident PSPs	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	.	.
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cross-border cheques received	.	.	.	0.00	0.00
Other payment services	11.94	11.32	10.89	28.34	27.56
Domestic	.	.	.	28.33	27.56
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.04	0.00
Total payment transactions involving non-MFIs	852.36	897.86	911.07	1,000.02	1,073.38
Domestic	.	.	.	974.70	1,041.93
Cross-border	3.28	3.44	3.25	25.32	31.45
Total cross-border transactions received (excluding card payments)	4.05	4.41	4.00	4.53	5.15
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	83.64	88.34	93.06	102.33	98.56
Debits from the accounts by simple book entry	465.25	457.39	513.34	494.09	476.74
Money remittances	.	.	-	0.06	0.07
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	0.05	0.06
Cross-border money remittances received	.	.	.	0.16	0.16
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	54.58	48.09
Domestic	.	.	.	54.58	48.09
Cross-border	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	347.28	377.15	405.85	421.29	492.15
At terminals located in the reporting country	.	.	.	421.29	492.15
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	119.40	119.29	111.51	107.02	107.98
At terminals located in the reporting country	.	.	.	107.02	107.98
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.16	0.27	0.37	0.44	0.64
At terminals located in the reporting country	.	.	.	0.44	0.64
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	227.72	257.60	293.97	313.83	383.53
At terminals located in the reporting country	.	.	.	313.83	383.53
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	16.89	20.04	23.01	25.26	29.60
At terminals located in the reporting country	.	.	.	25.26	29.60
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	4.60	5.56	6.02	5.82	6.05
At terminals located in the reporting country	.	.	.	5.82	6.05
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	12.30	14.48	16.99	19.43	23.55
At terminals located in the reporting country	.	.	.	19.43	23.55
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	15.90	19.94	29.84	33.21	36.00
At terminals located in the reporting country	.	.	.	9.82	6.57
At terminals located abroad	.	.	.	23.39	29.42
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.41	1.39	1.45	1.37	1.40
At terminals located in the reporting country	.	.	.	0.03	0.06
At terminals located abroad	.	.	.	1.34	1.34
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	14.49	18.55	28.39	31.84	34.60
At terminals located in the reporting country	.	.	.	9.79	6.51
At terminals located abroad	.	.	.	22.05	28.08
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	8.85	8.77	7.62	4.79	3.76
OTC cash withdrawals	14.64	14.10	12.58	13.02	9.56
OTC cash deposits	34.46	31.67	30.18	28.84	26.70

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); HUF billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	464,008.95	564,276.36	580,570.60	640,084.21	636,656.08
Domestic	.	.	.	583,968.43	577,305.77
Cross-border	.	.	.	56,115.78	59,350.31
Credit transfers					
Initiated in paper-based form	182,556.65	116,278.76	96,055.07	68,097.16	59,803.50
Initiated electronically	281,452.30	447,997.60	484,515.53	571,987.06	576,852.58
Initiated in a file/batch	.	.	.	11,146.23	12,582.00
Initiated on a single payment basis	.	.	.	560,840.83	564,270.58
of which (memorandum item):					
Online banking based e-payments	.	.	.	51,735.55	55,323.14
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	67,330.40	66,143.47
Cross-border credit transfers received	.	.	.	36,909.40	42,589.24
Direct debits	612.37	639.96	654.23	651.80	709.74
Domestic	.	.	.	651.80	687.08
Cross-border	.	.	.	0.00	22.66
Direct debits					
Initiated in a file/batch	.	.	.	651.80	709.74
Initiated on a single payment basis	.	.	.	0.00	0.00
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	31.31	14.41
Cross-border direct debits received	.	.	.	28.83	29.14
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,791.78	2,036.25	2,326.30	2,661.75	3,204.57
Domestic card payments	.	.	.	2,342.66	2,826.19
Cross-border card payments	.	.	.	319.08	378.38
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,523.77	1,724.18	1,945.78	2,194.06	2,665.12
Payments with cards with a delayed debit function	27.64	23.43	30.93	36.66	40.06
Payments with cards with a credit function	240.38	288.64	349.59	431.03	499.38
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	2,368.82	2,889.09
Payments initiated remotely	.	.	.	182.57	267.22
E-money payment transactions with e-money issued by resident PSPs	-	-	-	.	.
Domestic	-	-	-	.	.
Cross-border	-	-	-	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	.	.
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	-	-	-	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	-	-	-	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); HUF billions; total for the period

	2011	2012	2013	2014	2015
Cheques	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	0.00	0.00
Cross-border	.	.	.	0.00	0.00
Cross-border cheques received	.	.	.	0.00	0.00
Other payment services	1,373.44	1,596.00	1,727.10	297,145.46	664,292.18
Domestic	.	.	.	296,828.06	663,991.68
Cross-border	.	.	.	317.40	300.50
Other cross-border payment services received	.	.	.	93.36	99.57
Total payment transactions involving non-MFIs	467,786.55	568,548.57	585,278.23	940,543.24	1,304,862.65
Domestic	.	.	.	883,790.97	1,244,810.81
Cross-border	35,200.08	73,433.62	56,215.55	56,752.27	60,051.85
Total cross-border transactions received (excluding card payments)	49,899.97	44,801.47	40,343.46	37,031.59	42,717.95
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	41,926.99	39,368.95	49,929.79	52,753.68	57,471.04
Debits from the accounts by simple book entry	46,713.74	40,121.36	55,473.30	46,481.80	53,312.94
Money remittances	.	.	-	6.85	7.29
Domestic	.	.	.	0.41	0.50
Cross-border	.	.	.	6.44	6.78
Cross-border money remittances received	.	.	.	13.57	14.48
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	16.67	17.67
Domestic	.	.	.	16.67	17.67
Cross-border	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); HUF billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	7,696.19	7,827.37	8,060.06	8,337.49	9,282.95
At terminals located in the reporting country	.	.	.	8,337.49	9,282.95
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	4,814.57	5,038.13	5,157.09	6,214.25	6,641.81
At terminals located in the reporting country	.	.	.	6,214.25	6,641.81
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	13.89	30.66	45.53	64.90	112.59
At terminals located in the reporting country	.	.	.	64.90	112.59
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	2,867.73	2,758.59	2,857.44	2,058.34	2,528.44
At terminals located in the reporting country	.	.	.	2,058.34	2,528.44
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	423.26	493.93	548.63	578.31	641.39
At terminals located in the reporting country	.	.	.	578.31	641.39
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	196.41	237.81	258.94	267.43	280.68
At terminals located in the reporting country	.	.	.	267.43	280.68
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.01
At terminals located in the reporting country	.	.	.	0.00	0.01
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	226.85	256.12	289.69	310.89	360.70
At terminals located in the reporting country	.	.	.	310.89	360.70
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	.	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); HUF billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	289.89	344.50	431.11	488.15	515.82
At terminals located in the reporting country	.	.	.	83.86	62.66
At terminals located abroad	.	.	.	404.29	453.16
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	64.32	66.48	73.90	84.22	80.24
At terminals located in the reporting country	.	.	.	1.03	2.51
At terminals located abroad	.	.	.	83.19	77.73
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	225.57	278.02	357.22	403.93	435.58
At terminals located in the reporting country	.	.	.	82.83	60.15
At terminals located abroad	.	.	.	321.10	375.43
E-money card-loading/unloading transactions	-	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
E-money payment transactions with cards with an e-money function	.	.	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	1,309.70	1,022.08	879.44	693.53	686.09
OTC cash withdrawals	8,938.83	8,220.18	7,082.12	5,983.32	5,970.28
OTC cash deposits	13,471.62	12,546.94	11,783.50	12,829.81	13,651.89

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): VIBER					
Number of participants	189	186	177	175	159
<i>of which:</i>					
Direct participants	54	60	44	46	45
<i>of which:</i>					
Credit institutions	51	57	41	43	36
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	8
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	1	1	1	1	7
Indirect participants	135	126	133	129	114
RETAIL SYSTEM: ICS					
Number of participants	188	185	176	174	158
<i>of which:</i>					
Direct participants	53	53	38	40	38
<i>of which:</i>					
Credit institutions	51	51	36	38	36
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	135	132	138	134	120

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): VIBER					
Total transactions	1.29	1.55	1.41	1.39	1.47
Domestic	.	.	.	1.39	1.47
Cross-border	.	.	.	-	-
Credit transfers	1.29	1.55	1.41	1.39	1.47
Domestic	.	.	.	1.39	1.47
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	1.29	1.55	1.41	1.39	1.47
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	61.80	65.20	58.80	58.70	56.40
RETAIL SYSTEM: ICS					
Total transactions	239.29	254.89	264.40	274.29	284.19
Domestic	.	.	.	274.29	284.19
Cross-border	.	.	.	-	-
Credit transfers	197.34	212.47	220.78	229.53	236.34
Domestic	.	.	.	229.53	236.34
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	197.34	212.47	220.78	229.53	236.34
Direct debits	32.35	33.42	34.81	35.60	38.12
Domestic	.	.	.	35.60	38.12
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	9.60	9.00	8.82	9.16	9.72
Domestic	.	.	.	9.16	9.72
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	60.20	60.10	60.30	60.30	60.80

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems

Value of transactions sent; HUF billions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): VIBER					
Total transactions	1,246,732.68	1,243,440.00	1,287,818.55	1,322,648.83	1,248,442.92
Domestic	.	.	.	1,322,648.83	1,248,442.92
Cross-border	.	.	.	-	-
Credit transfers	1,246,732.68	1,243,440.00	1,287,818.55	1,322,648.83	1,248,442.92
Domestic	.	.	.	1,322,648.83	1,248,442.92
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	1,246,732.68	1,243,440.00	1,287,818.55	1,322,648.83	1,248,442.92
Direct debits	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	57.60	55.30	54.90	53.70	58.60
RETAIL SYSTEM: ICS					
Total transactions	59,351.82	65,081.04	75,237.79	83,186.28	90,942.94
Domestic	.	.	.	83,186.28	90,942.94
Cross-border	.	.	.	-	-
Credit transfers	58,121.44	63,969.87	74,260.83	82,147.73	89,851.48
Domestic	.	.	.	82,147.73	89,851.48
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	58,121.44	63,969.87	74,260.83	82,147.73	89,851.48
Direct debits	328.88	346.78	369.28	376.14	420.68
Domestic	.	.	.	376.14	420.68
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	901.49	764.39	607.68	662.41	670.78
Domestic	.	.	.	662.41	670.78
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	53.80	52.40	54.90	58.90	56.40

Explanatory information on certain data items is given in the notes accompanying these tables

GENERAL NOTES: POLAND

Source for Table 1: Eurostat.

Source for all other tables: Narodowy Bank Polski, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	<p>Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Covers overnight deposits vis-à-vis the non-central government sectors of domestic non-MFIs.</p> <p>Data for the “Rest of the world” component sector are not reported for the period 2002-04.</p> <p>Data for the “Central government” component sector are not reported for the period 2002-04.</p> <p>Data for the “Other residents” counterpart sector are not reported for the period 2002-03.</p>
Narrow money supply (M1)	<p>This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.</p>
Outstanding value on e-money storages issued by MFIs	<p>Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).</p>

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	<p>Data revised in 2015. Previously disseminated data included also foreign currency denominated deposits.</p>
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Table 4 – Banknotes and coins

Currency in circulation	<p>In January 1995 Narodowy Bank Polski issued new zlotys (10,000 old = 1 new). Old and new zlotys circulated simultaneously for two years. Old zlotys could be exchanged for new zlotys until 31 December 2010. As the item “Currency in circulation outside MFIs” also contains old zlotys which still have not been exchanged for new zlotys, the total banknotes and coins issued is not equal (until 2005) to the sum of the two items “Currency in circulation held by MFIs” and “Currency in circulation outside MFIs”.</p> <p>The number of commemorative coins increased considerably in 2008 owing to the increase of the mintage by Narodowy Bank Polski.</p>
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Table 5 – Institutions offering payment services to non-MFIs

Credit institutions irrespective of their legal incorporation

Number of internet/PC-linked overnight deposits	Data on the number of internet/PC-linked overnight deposits are estimated based on the number of internet/PC-linked overnight transferable deposits. Like the number of internet/PC-linked overnight transferable deposits, this item covers deposits held with banks only.
Number of internet/PC-linked overnight transferable deposits	Data on the number of internet/PC-linked overnight transferable deposits with credit unions are not collected. Thus this category includes deposits held with banks only.
Number of payment accounts	Includes only overnight transferable deposits with banks.

Credit institutions legally incorporated in the reporting country

Number of offices	In 2012 there is a considerable increase in the number of offices due to methodological changes in data collection. From 2012 onwards the indicator also includes "franchise branches", which are not included in previous reporting periods.
Value of overnight deposits	Covers overnight deposit accounts held by domestic and non-resident non-MFIs at credit institutions legally incorporated in Poland. For transferable deposits held with the central bank, monthly observations for June 2010 to June 2012 (other than end-December) may include technical accounts of the central government which should not come under this category. Since the error could not be revised, transferable deposits may be higher than overnight ones.
Number of overnight deposits	In 2010 data were revised back to 2005. Previously disseminated data did not include foreign currency denominated deposits or government deposits. Moreover, in the case of the central bank, only the number of clients, instead of the number of accounts, was reported.

Branches of EEA-based banks

Number of offices	In 2009 data were revised back to 2005. Previously only main offices were reported. Now main offices are not included in the number of offices. A sharp increase in the number of offices (of euro area-based credit institutions) occurred in 2006. Generally, the office networks of non-resident credit institutions are limited, with the exception of one euro area-based credit institution that started operating in 2006 with 127 offices. In 2015 one branch of a euro area-based credit institution was transformed into an institution operating under the Polish banking licence. Consequently, its numerous offices were shifted to "Credit institutions legally incorporated in the reporting country", and the number of offices of EEA-based banks decreased sharply.
Value of overnight deposits	Covers overnight deposit accounts held by domestic and non-resident non-MFIs at branches of EEA-based banks.

Electronic money institutions

Number of institutions	Not applicable
Outstanding value on e-money storages issued by electronic money institutions	Not applicable
Other payment service providers	
Number of institutions	Before 2009 only the Post Office was included in this category. Since 2012 domestic payment institutions have also been included in this category.
Number of offices	Until 2012 only the Polish Post branches were taken into account. Since 2012 branches operated by domestic payment institutions have also been included.
Number of overnight deposits	Not applicable. Other institutions offering payment services do not hold deposits for customers.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	Not applicable.
<i>of which:</i> cards with an e-money function which have been loaded at least once	Not applicable.
Total number of cards (irrespective of the number of functions on the card) <i>of which:</i> cards with a combined debit, cash and e-money function	Not applicable.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable.
<i>of which:</i> e-money card-loading/unloading terminals	Not applicable.
<i>of which:</i> e-money card-accepting terminals	Not applicable.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers, direct debits and cheques	The data were revised back to 2005 on the basis of new data collected. Revised data include: transactions processed within the same bank (i.e. between two different branches), and transactions settled in retail and large value payment systems. This revision gave rise to huge increases, especially in terms of transaction value.
<i>Memo item:</i> Credits to the account by simple book entry	Book-entry transactions are not included, as data are not available.
<i>Memo item:</i> Direct from the account by simple book entry	Book-entry transactions are not included, as data are not available.
E-money payment transactions	Not applicable.
<i>of which:</i> with cards with an e-money function	Not applicable.
<i>of which:</i> with other e-money storages	Not applicable.

Other payment services	Not applicable.
Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]	
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	
ATM cash deposits	Until 2015, operators reported data only on deposits made at ATMs with a cash deposit function. From 2015 the reporting also covers transactions carried out at a cash deposit machine. In addition, it is important that each of these transactions is made without manual intervention, i.e. that verification of the deposited cash takes place automatically in the device.
E-money card-loading/unloading transactions	Not applicable.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	
E-money card-loading/unloading transactions	Not applicable.
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	
E-money card-loading/unloading transactions	Not applicable.

Table 9 – Participation in selected payment systems

TARGET component: TARGET2-NBP	The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.
SORBNET-EURO	This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.
LVPS: SORBNET / SORBNET2	The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.
Retail system: EuroELIXIR	System launched on 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.
Retail system: Express ELIXIR	System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.
Retail system: BlueCash	System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.

Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: TARGET2-NBP	<p>The Polish component of the TARGET2 system was launched on 18 May 2008. It processes domestic and cross-border payments in euro.</p> <p>The number and value of transactions do not include technical liquidity transfers.</p>
SORBNET-EURO	<p>This item refers to the Polish PHA in TARGET2. The system processed domestic and cross-border payments in euro. It was closed on 31 December 2011 after the migration of its participants to the TARGET2-NBP system on 21 November 2011.</p>
LVPS: SORBNET / SORBNET2	<p>The new system SORBNET2 was launched on 10 June 2013. SORBNET2 is a domestic, new generation real-time gross settlement (RTGS) system intended mainly for the settlement of interbank payments in zloty. Only credit transfers are processed. The system is owned and operated by Narodowy Bank Polski. It replaced the SORBNET system that went live in 1996.</p>
Retail system: ELIXIR	<p>Between January 2003 and November 2004, in accordance with a regulation of the President of Narodowy Bank Polski, all transactions of PLN 1 million or above had to be made via the SORBNET system (rather than the ELIXIR system). This obligation ceased to apply in November 2004, when Poland's national clearing house KIR established the guarantee settlement mechanism.</p>
Retail system: SYBIR	<p>System closed in July 2004.</p>
Retail system: EuroELIXIR	<p>System launched in 7 March 2005 processing domestic and cross-border retail payments in euro. Since 8 June 2009 it has been settling its net positions in the TARGET2-NBP system.</p>
Retail system: Express ELIXIR	<p>System was launched on 12 June 2012. It offers immediate credit transfers between accounts kept by different banks. The system is available 24 hours a day, all year round.</p>
Retail system: BlueCash	<p>System was launched in November 2012. It offers immediate credit transfers. The system is available 24 hours a day, all year round.</p>
Retail system: BLIK	<p>This system was officially launched in February 2015. It allows smartphone users to make payments at POS terminals, cash withdrawals at ATMs and payments on-line. The system is available 24 hours a day, all year round.</p>

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	38,526.0	38,534.0	38,502.0	38,484.0	38,455.0
GDP (PLN billions)	1,566.56	1,628.99	1,656.34	1,719.15	1,789.70
GDP per capita (PLN)	40,662	42,274	43,020	44,672	46,540
HICP (annual percentage changes)	3.9	3.7	0.8	0.1	-0.7
Exchange rate (National currency vis-à-vis the euro)					
End of period	4.458	4.074	4.154	4.273	4.264
Average	4.121	4.185	4.197	4.184	4.184

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

PLN millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	101,848.00	102,471.00	114,403.00	130,030.00	149,716.00
Value of overnight deposits held at MFIs	398,523.87	415,611.10	469,823.74	520,633.91	578,078.00
<i>of which:</i>					
Transferable deposits	228,290.00	247,861.00	293,278.00	336,223.00	376,907.00
Narrow money supply (M1)	468,053.00	484,814.00	555,835.00	606,284.00	692,124.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	53,802.00	61,262.00	58,875.00	74,957.14	81,587.00
Outstanding value on e-money storages issued by MFIs	.	.	.	-	-
<i>of which:</i>					
Hardware-based electronic money	.	.	.	-	-
Software-based electronic money	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

PLN millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	29,247.86	34,574.95	34,083.05	34,909.88	38,860.00
Overnight deposits held at other credit institutions (in PLN, end of period)	11,412.28	12,386.19	15,911.42	13,775.80	16,410.00
of which:					
Transferable deposits at other MFIs (end of period)	5,084.00	5,100.00	4,498.00	5,517.00	6,388.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0.00	0.26	0.00	0.01	0.00
Intraday borrowing from the central bank	34,102.50	41,039.49	37,785.15	36,822.67	47,871.00

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

PLN millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	111,845.00	113,415.00	125,884.00	142,661.00	162,952.00
Total banknotes in circulation	108,786.23	110,164.58	122,428.91	138,932.53	158,921.70
of which:					
PLN 200	24,658.69	24,293.11	28,306.15	32,703.29	39,275.38
PLN 100	72,626.83	74,130.96	81,560.82	93,115.51	106,255.86
PLN 50	8,668.77	8,798.54	9,491.81	9,823.86	9,877.74
PLN 20	1,534.47	1,608.29	1,658.41	1,795.83	1,976.34
PLN 10	1,297.47	1,333.68	1,411.72	1,494.03	1,536.39
Total coins in circulation	3,059.07	3,250.07	3,454.92	3,728.51	4,030.18
of which:					
PLN 5	1,001.68	1,062.83	1,147.52	1,280.78	1,435.96
PLN 2	972.12	1,029.37	1,084.14	1,145.36	1,210.34
PLN 1	386.20	411.13	435.10	464.38	491.30
PLN 0.5	207.75	222.19	234.20	249.11	265.55
PLN 0.2	181.55	191.98	200.90	212.98	226.86
PLN 0.1	145.58	156.84	167.07	178.08	190.21
PLN 0.05	77.31	82.39	86.49	91.78	97.47
PLN 0.02	43.54	46.47	49.10	51.93	54.75
PLN 0.01	43.34	46.86	50.39	54.11	57.74
Currency in circulation held by MFIs	9,997.00	10,944.00	11,481.00	12,631.00	13,236.00
Currency in circulation outside MFIs	101,848.00	102,471.00	114,403.00	130,030.00	149,716.00
Memorandum item:					
Total commemorative coins & banknotes	244.24	252.20	258.93	267.77	273.89

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in PLN millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	16.64	16.19	15.69	15.84	14.37
Value of overnight deposits (PLN millions)	19,506.00	16,338.00	7,822.00	20,668.74	15,176.00
of which:					
Value of transferable deposits (PLN millions)	19,506.00	16,337.00	7,822.00	20,227.00	15,141.00
Credit institutions irrespective of their legal incorporation					
Number of institutions	700	695	691	679	670
Number of offices	15,920	17,107	16,796	16,224	15,584
Number of overnight deposits (thousands)	56,345.60	58,483.45	60,620.80	64,436.44	66,833.24
of which:					
Number of internet/PC-linked overnight deposits (thousands)	30,276.13	32,783.76	35,563.29	38,661.87	41,436.61
Number of transferable overnight deposits (thousands)	43,195.66	44,474.20	46,200.70	46,667.49	47,796.81
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	23,312.62	25,243.50	26,650.18	27,983.57	29,667.22
Value of overnight deposits (PLN millions)	401,297.21	416,502.59	476,004.37	505,131.70	568,803.00
of which:					
Value of transferable deposits (PLN millions)	208,784.00	231,524.00	285,456.00	315,996.00	361,766.00
Number of payment accounts (thousands)	-	-	-	46,667.49	47,796.81
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (PLN millions)	-	-	-	-	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	681	674	669	657	650
Number of offices	15,725	16,907	16,617	16,036	15,569
Value of overnight deposits (PLN millions)	398,339.86	411,620.44	471,391.78	501,105.29	564,611.00
Branches of euro area-based credit institutions					
Number of institutions	14	16	17	17	14
Number of offices	191	197	177	187	6
Value of overnight deposits (PLN millions)	2,146.11	3,924.40	3,516.10	2,855.51	2,911.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	5	5	5	5	6
Number of offices	4	3	2	1	9
Value of overnight deposits (PLN millions)	811.23	957.76	1,096.49	1,170.90	1,281.00
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (PLN millions)	-	-	-	-	-
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (PLN millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	1	4	19	28	36
Number of offices	8,383	16,871	23,693	38,957	34,609
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (PLN millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (PLN millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of PLN; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	702	700	711	708	707
Number of offices	24,319	33,994	40,505	55,197	50,209
Number of overnight deposits (thousands)	56,362.24	58,499.64	60,636.49	64,452.28	66,847.62
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	30,276.13	32,783.76	35,563.29	38,661.87	41,436.61
Value of overnight deposits (PLN millions)	420,803.21	432,840.59	483,826.37	525,800.44	583,979.00
Number of payment accounts (thousands)	.	.	.	46,667.49	47,796.81
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (PLN millions)	-	-	-	-	-
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	-	-
<i>of which:</i>					
Number of payment institutions providing services through an established branch	.	.	.	-	-
Number of payment institutions providing services through an agent	.	.	.	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	31,624.43	33,291.11	34,398.52	35,752.55	34,250.56
Cards with a payment function (except cards with an e-money function only)	32,044.95	33,100.06	34,658.65	36,068.82	35,209.04
of which:					
Cards with a debit function	24,785.33	26,549.62	28,235.52	29,744.96	29,140.06
Cards with a delayed debit function	310.45	293.35	289.48	281.86	261.42
Cards with a credit function	6,949.17	6,448.14	6,133.65	6,042.00	5,807.56
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	32,044.95	33,291.11	34,658.65	36,068.82	35,209.04
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	17.50	18.67	18.90	20.53	22.14
Located in the reporting country	-	-	-	20.53	22.14
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	17.50	18.67	18.90	20.53	22.14
Located in the reporting country	-	-	-	20.53	22.14
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	267.41	298.35	326.35	398.18	463.37
Located in the reporting country	-	-	-	398.18	463.37
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	266.43	298.18	326.34	398.17	463.37
Located in the reporting country	-	-	-	398.17	463.37
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	1,625.13	1,736.93	1,842.58	1,977.31	2,301.97
Domestic	.	.	.	1,977.31	2,144.65
Cross-border	.	.	.	-	157.31
Credit transfers					
Initiated in paper-based form	-	-	-	-	221.22
Initiated electronically	-	-	-	-	2,080.75
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	-	-
Cross-border credit transfers received	.	.	.	-	-
Direct debits	23.28	23.25	23.11	23.59	25.25
Domestic	.	.	.	23.59	25.25
Cross-border	.	.	.	-	0.00
Direct debits					
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
Direct debits					
of which:					
Non-SEPA	.	.	.	-	-
Cross-border direct debits received	.	.	.	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,025.99	1,215.59	1,448.66	1,872.67	2,556.72
Domestic card payments	.	.	.	1,872.67	2,485.58
Cross-border card payments	.	.	.	-	71.15
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	826.67	1,001.54	1,203.58	1,598.57	2,251.64
Payments with cards with a delayed debit function	11.89	11.81	10.59	10.99	10.20
Payments with cards with a credit function	187.43	202.24	234.41	263.11	294.88
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	-	-
Payments initiated remotely	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	0.11	0.11	0.10	0.11	0.10
Domestic	.	.	.	0.11	0.10
Cross-border	.	.	.	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	2,674.51	2,975.87	3,314.45	3,873.67	5,041.36
Domestic	.	.	.	3,873.67	4,812.90
Cross-border	-	-	-	-	228.46
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,724.84	1,929.99	2,179.34	2,584.17	3,227.60
At terminals located in the reporting country	.	.	.	2,584.17	3,227.60
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	726.14	747.72	770.42	758.99	714.75
At terminals located in the reporting country	.	.	.	758.99	714.75
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	2.84	3.03	6.16	9.53	27.28
At terminals located in the reporting country	.	.	.	9.53	27.28
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	995.86	1,179.24	1,402.76	1,815.65	2,485.58
At terminals located in the reporting country	.	.	.	1,815.65	2,485.58
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	60.89
At terminals located in the reporting country	.	.	.	-	60.89
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	11.11
At terminals located in the reporting country	.	.	.	-	11.11
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	-	-	-	-	49.78
At terminals located in the reporting country	.	.	.	-	49.78
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	66.17	80.30
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	66.17	80.30
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	7.18	7.81	8.40	9.16	9.16
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	9.16	9.16
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	30.14	36.35	45.81	57.01	71.15
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	57.01	71.15
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	1.70	2.65	3.33	4.72	7.86
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); PLN billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	32,554.28	35,592.38	35,494.60	37,249.72	47,529.82
Domestic	-	-	-	37,249.72	46,200.61
Cross-border	-	-	-	-	1,329.21
Credit transfers					
Initiated in paper-based form	-	-	-	-	15,490.89
Initiated electronically	-	-	-	-	32,038.93
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	-	-	-	-	-
Cross-border credit transfers received	-	-	-	-	-
Direct debits	19.61	19.60	19.50	20.62	26.44
Domestic	-	-	-	20.62	26.38
Cross-border	-	-	-	-	0.06
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Cross-border direct debits received	-	-	-	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	105.46	119.92	133.42	156.96	182.77
Domestic card payments	-	-	-	156.96	168.14
Cross-border card payments	-	-	-	-	14.63
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	78.18	90.28	101.05	122.70	148.21
Payments with cards with a delayed debit function	3.37	3.63	3.02	3.10	2.99
Payments with cards with a credit function	23.91	26.02	29.36	31.16	31.57
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); PLN billions; total for the period

	2011	2012	2013	2014	2015
Cheques	1.96	1.53	0.83	0.83	0.93
Domestic	.	.	.	0.83	0.93
Cross-border	.	.	.	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	32,681.31	35,733.43	35,648.35	37,428.13	49,069.22
Domestic	.	.	.	37,428.13	47,725.32
Cross-border	-	-	-	-	1,343.89
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); PLN billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	375.54	396.94	419.58	450.95	509.81
At terminals located in the reporting country	.	.	.	450.95	509.81
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	274.32	281.82	290.01	295.73	295.59
At terminals located in the reporting country	.	.	.	295.73	295.59
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	3.11	3.91	6.61	10.61	46.08
At terminals located in the reporting country	.	.	.	10.61	46.08
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	98.11	111.21	122.96	144.62	168.14
At terminals located in the reporting country	.	.	.	144.62	168.14
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	18.26
At terminals located in the reporting country	.	.	.	-	18.26
At terminals located abroad	.	.	.	-	-
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	6.87
At terminals located in the reporting country	.	.	.	-	6.87
At terminals located abroad	.	.	.	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	0.00
At terminals located abroad	.	.	.	-	-
POS transactions (except e-money transactions)	-	-	-	-	11.40
At terminals located in the reporting country	.	.	.	-	11.40
At terminals located abroad	.	.	.	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	.	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); PLN billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	-	-	-	17.11	19.45
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	17.11	19.45
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	3.48	3.85	4.25	4.76	4.83
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	4.76	4.83
ATM cash deposits (except e-money transactions)	-	-	-	-	0.00
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	0.00
POS transactions (except e-money transactions)	7.35	8.71	10.46	12.34	14.63
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	12.34	14.63
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	.	-	-
At terminals located abroad	.	.	.	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.19	0.31	0.38	0.53	0.82
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems - page I

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-NBP					
Number of participants	23	23	23	21	22
of which:					
Direct participants	23	23	23	21	22
of which:					
Credit institutions	20	20	20	18	18
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	3
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	2	2	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): SORBNET2					
Number of participants	55	54	51	49	48
of which:					
Direct participants	55	54	51	49	48
of which:					
Credit institutions	52	51	48	46	44
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	3
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	2	2	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: ELIXIR					
Number of participants	645	643	644	630	620
of which:					
Direct participants	50	49	46	44	40
of which:					
Credit institutions	49	48	45	43	39
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	595	594	598	586	580
RETAIL SYSTEM: EuroELIXIR					
Number of participants	619	618	617	605	594
of which:					
Direct participants	25	25	24	24	21
of which:					
Credit institutions	24	24	23	23	20
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	594	593	593	581	573

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems - page 2

End of period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: Express ELIXIR					
Number of participants	.	6	8	9	9
of which:					
Direct participants	.	6	8	9	9
of which:					
Credit institutions	.	6	8	9	9
Central bank	.	-	-	-	-
Other direct participants	.	-	-	-	-
of which:					
Public administration	.	-	-	-	-
Clearing and settlement organisations	.	-	-	-	-
Other financial institutions	.	-	-	-	-
Others	.	-	-	-	-
Indirect participants	.	0	-	-	-
RETAIL SYSTEM: BlueCash					
Number of participants	.	.	16	53	76
of which:					
Direct participants	.	.	16	53	76
of which:					
Credit institutions	.	.	16	53	76
Central bank	.	.	-	-	-
Other direct participants	.	.	-	-	-
of which:					
Public administration	.	.	-	-	-
Clearing and settlement organisations	.	.	-	-	-
Other financial institutions	.	.	-	-	-
Others	.	.	-	-	-
Indirect participants	.	.	-	-	-
RETAIL SYSTEM: BLIK					
Number of participants	18
of which:					
Direct participants	18
of which:					
Credit institutions	6
Central bank	-
Other direct participants	12
of which:					
Public administration	-
Clearing and settlement organisations	-
Other financial institutions	-
Others	12
Indirect participants	-

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-NBP					
Credit transfers and direct debits	0.51	0.82	0.81	0.82	0.80
of which:					
Credit transfers and direct debits within the same TARGET component	0.07	0.11	0.14	0.15	0.14
Credit transfers and direct debits to another TARGET component	0.44	0.70	0.68	0.67	0.65
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.42	0.67	0.64	0.65	0.64
Credit transfers and direct debits to a non-euro area TARGET component	0.02	0.03	0.03	0.03	0.01
Concentration ratio in terms of volume (percentages)	79.50	76.00	73.00	74.80	76.50
LVPS (NON-TARGET SYSTEM): SORBNET2					
Total transactions	2.62	2.97	3.08	3.11	3.47
Domestic	.	.	.	3.11	3.47
Cross-border	.	.	.	-	-
Credit transfers	2.62	2.97	3.08	3.11	3.47
Domestic	.	.	.	3.11	3.47
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	2.62	2.97	3.08	3.11	3.47
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	54.10	55.60	55.50	55.50	56.80

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: ELIXIR					
Total transactions	1,402.38	1,462.59	1,527.88	1,607.00	1,668.00
Domestic	.	.	.	1,607.00	1,668.00
Cross-border	.	.	.	-	-
Credit transfers	1,381.06	1,441.41	1,507.10	1,586.40	1,647.00
Domestic	.	.	.	1,586.40	1,647.00
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	1,381.06	1,441.41	1,507.10	1,586.40	1,647.00
Direct debits	21.28	21.15	20.75	20.58	20.96
Domestic	.	.	.	20.58	20.96
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	0.03	0.04	0.03	0.03	0.03
Domestic	.	.	.	0.03	0.03
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	54.20	52.40	52.30	53.80	53.70
RETAIL SYSTEM: EuroELIXIR					
Total transactions	2.03	2.03	3.32	4.21	5.16
Domestic	.	.	.	1.18	1.46
Cross-border	.	.	.	3.04	3.70
Credit transfers	2.03	2.03	3.32	4.21	5.16
Domestic	.	.	.	1.18	1.46
Cross-border	.	.	.	3.04	3.70
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	2.03	2.03	3.32	4.21	5.16
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	71.80	71.80	79.20	82.00	82.70

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page 3

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: Express ELIXIR					
Total transactions	.	0.02	0.33	0.94	1.50
Domestic	.	.	.	0.94	1.50
Cross-border	.	.	.	-	-
Credit transfers	.	0.02	0.33	0.94	1.50
Domestic	.	.	.	0.94	1.50
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	.	0.00	0.00	0.00	0.00
Initiated electronically	.	0.02	0.33	0.94	1.50
Direct debits	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	.	100.00	99.60	98.50	97.40
RETAIL SYSTEM: BlueCash					
Total transactions	.	.	0.96	1.61	2.43
Domestic	.	.	.	1.61	2.43
Cross-border	.	.	.	-	-
Credit transfers	.	.	0.96	1.61	2.43
Domestic	.	.	.	1.61	2.43
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	.	.	0.00	0.00	0.00
Initiated electronically	.	.	0.96	1.61	2.43
Direct debits	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	.	.	99.90	99.00	96.10

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page 4

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: BLIK					
Total transactions	-	-	-	-	1.38
Domestic	-	-	-	-	1.38
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	1.11
Domestic	-	-	-	-	1.11
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	0.27
Domestic	-	-	-	-	0.27
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	98.20

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page I

Value of transactions sent; PLN billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-NBP (EUR billions)					
Credit transfers and direct debits	315.25	301.15	322.80	410.80	447.77
of which:					
Credit transfers and direct debits within the same TARGET component	66.57	55.96	77.36	108.43	115.29
Credit transfers and direct debits to another TARGET component	248.68	245.20	245.44	302.37	332.48
of which:					
Credit transfers and direct debits to a euro area TARGET component	246.45	242.41	241.18	296.74	330.10
Credit transfers and direct debits to a non-euro area TARGET component	2.23	2.79	4.26	5.63	2.37
Concentration ratio in terms of value (percentages)	85.00	72.20	68.30	67.50	67.00
LVPS (NON-TARGET SYSTEM): SORBNET2					
Total transactions	63,601.35	67,762.81	69,919.95	68,128.93	72,210.81
Domestic	.	.	.	68,128.93	72,210.81
Cross-border	.	.	.	-	-
Credit transfers	63,601.35	67,762.81	69,919.95	68,128.93	72,210.81
Domestic	.	.	.	68,128.93	72,210.81
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	63,601.35	67,762.81	69,919.95	68,128.93	72,210.81
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	56.70	57.70	57.00	58.00	60.60

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page 2

Value of transactions sent; PLN billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: ELIXIR					
Total transactions	3,613.00	3,765.92	3,847.86	4,023.85	4,265.02
Domestic	.	.	.	4,023.85	4,265.02
Cross-border	.	.	.	-	-
Credit transfers	3,595.34	3,748.61	3,831.30	4,007.76	4,249.02
Domestic	.	.	.	4,007.76	4,249.02
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	3,595.34	3,748.61	3,831.30	4,007.76	4,249.02
Direct debits	17.58	17.25	16.54	16.07	15.99
Domestic	.	.	.	16.07	15.99
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	0.08	0.06	0.02	0.01	0.01
Domestic	.	.	.	0.01	0.01
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	45.30	45.90	47.70	50.10	50.30
RETAIL SYSTEM: EuroELIXIR					
Total transactions	81.53	100.81	140.24	169.44	190.14
Domestic	.	.	.	41.55	44.44
Cross-border	.	.	.	127.89	145.70
Credit transfers	81.53	100.81	140.24	169.44	190.14
Domestic	.	.	.	41.55	44.44
Cross-border	.	.	.	127.89	145.70
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	81.53	100.81	140.24	169.44	190.14
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	77.70	77.20	79.30	81.00	82.00

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page 3

Value of transactions sent; PLN billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: Express ELIXIR					
Total transactions	.	0.08	1.80	4.28	6.71
Domestic	.	.	.	4.28	6.71
Cross-border	.	.	.	-	-
Credit transfers	.	0.08	1.80	4.28	6.71
Domestic	.	.	.	4.28	6.71
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	.	-	-	0.00	0.00
Initiated electronically	.	0.08	1.80	4.28	6.71
Direct debits	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	.	100.00	98.80	96.10	91.90
RETAIL SYSTEM: BlueCash					
Total transactions	.	.	0.70	1.22	2.37
Domestic	.	.	.	1.22	2.37
Cross-border	.	.	.	-	-
Credit transfers	.	.	0.70	1.22	2.37
Domestic	.	.	.	1.22	2.37
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	.	.	-	0.00	0.00
Initiated electronically	.	.	0.70	1.22	2.37
Direct debits	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	.	.	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	.	.	99.50	99.00	89.20

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page 3

Value of transactions sent; PLN billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: BLIK					
Total transactions	-	-	-	-	0.38
Domestic	-	-	-	-	0.38
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	0.36
Domestic	-	-	-	-	0.36
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	0.02
Domestic	-	-	-	-	0.02
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	98.90

Explanatory information on certain data items is given in the notes accompanying these tables

GENERAL NOTES: ROMANIA

Source for Table 1: Eurostat.

Source for all other tables: Banca Națională a României, unless otherwise indicated.

Methodology: the enhanced definitions have been used for all data provided.

Table 1 – Basic statistical data

Population	Annual average.
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Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period. Overnight deposits, denominated in euro only, held at other credit institutions operating in Romania.
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Table 4 – Banknotes and coins

ROL 1.000.000 banknote	Withdrawn from circulation on 31 December 2006.
ROL 500.000 banknote	Withdrawn from circulation on 31 December 2006.
ROL 100.000 banknote	Withdrawn from circulation on 31 December 2006.
ROL 50.000 banknote	Withdrawn from circulation on 31 December 2006.
ROL 10.000 banknote	Withdrawn from circulation on 31 December 2006.
ROL 5,000 banknote	Withdrawn from circulation on 30 June 2002.
ROL 2,000 banknote	Withdrawn from circulation on 30 November 2004.
ROL 1,000 banknote	Withdrawn from circulation on 31 December 2001.
ROL 5,000 coin	Withdrawn from circulation on 31 December 2006.
ROL 1,000 coin	Withdrawn from circulation on 31 December 2006.
ROL 500 coin	Withdrawn from circulation on 31 December 2006.
ROL 100 coin	Withdrawn from circulation on 31 December 2006.
ROL 50 coin	Withdrawn from circulation on 30 June 2003.
ROL 20 coin	Withdrawn from circulation on 30 June 2003.
ROL 10 coin	Withdrawn from circulation on 30 June 2003.
ROL 5 coin	Withdrawn from circulation on 30 June 2003.
ROL 1 coin	Withdrawn from circulation on 31 December 2006.

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions offering payment services to non-MFIs – Number of e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
Credit institutions offering payment services to non-MFIs – Outstanding values on e-money storages issued (RON thousands)	Data are not shown on account of legal constraints in terms of confidentiality.
E-money institutions offering payment services to non-MFIs – Number of payment accounts	Data are not shown on account of legal constraints in terms of confidentiality.

E-money institutions offering payment services to non-MFIs – Number of e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money institutions offering payment services to non-MFIs – Outstanding values on e-money storages issued (RON thousands)	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of offices	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of overnight deposits held by non-MFIs	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Number of overnight deposits held by non-MFIs	Data on the State Treasury are not included.
Other payment service providers offering payment services to non-MFIs – Value of overnight deposits held by non-MFIs	Data are not shown on account of legal constraints in terms of confidentiality.
Other payment service providers offering payment services to non-MFIs – Value of overnight deposits held by non-MFIs	Data on the State Treasury are not included.

Table 6 – Payment card functions and accepting devices

Cards issued by resident PSPs Cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
Cards issued by resident PSPs Cards on which e-money can be stored directly	Data are not shown on account of legal constraints in terms of confidentiality.
Cards issued by resident PSPs Cards which give access to e-money stored on e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
Cards issued by resident PSPs Cards with an e-money function which have been loaded at least once	Data are not shown on account of legal constraints in terms of confidentiality.
E-money card POS terminals	Data are not shown on account of legal constraints in terms of confidentiality.
E-money card terminals	Data are not shown on account of legal constraints in terms of confidentiality.
E-money card terminals E-money card loading and unloading terminals	Data are not shown on account of legal constraints in terms of confidentiality.
E-money card terminals E-money card accepting terminals	Data are not shown on account of legal constraints in terms of confidentiality.

Table 7a – Payment transactions per type of payment service involving non-MFIs

E-money payment transactions with e-money issued by resident PSPs	Data are not shown on account of legal constraints in terms of confidentiality.
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E-money payment transactions with e-money issued by resident PSPs With e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with e-money issued by resident PSPs With e-money accounts Accessed through a card	Data are not shown on account of legal constraints in terms of confidentiality.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	Data are not shown on account of legal constraints in terms of confidentiality.

Table 7b – Payment transactions per type of terminal involving non-MFIs

Transactions at terminals provided by resident PSPs with cards issued by resident PSPs E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.

Table 8a – Payment transactions per type of payment service involving non-MFIs

E-money payment transactions with e-money issued by resident PSPs	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with e-money issued by resident PSPs With e-money accounts	Data are not shown on account of legal constraints in terms of confidentiality.
E-money payment transactions with e-money issued by resident PSPs With e-money accounts Accessed through account	Data are not shown on account of legal constraints in terms of confidentiality.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	Data are not shown on account of legal constraints in terms of confidentiality.

Table 8b – Payment transactions per type of terminal involving non-MFIs

Transactions at terminals provided by resident PSPs with cards issued by resident PSPs E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs E-money card loading and unloading transactions	Data are not shown on account of legal constraints in terms of confidentiality.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs E-money payment transactions with cards with an e-money function	Data are not shown on account of legal constraints in terms of confidentiality.

Table 9 – Participation in selected payment systems

TARGET2 – Romania	The TARGET2 – Romania system processes domestic and cross-border payments in euro. It went live on 4 July 2011.
ReGIS	ReGIS is the Romanian electronic RTGS. It went live on 8 April 2005.
SENT	SENT is the Romanian ACH. It went live on 13 May 2005. As from 1 November 2013, the SENT system also processes payments in euro.

Table 10 – Payments processed by selected payment systems

TARGET2 – Romania	The TARGET2 – Romania system processes domestic and cross-border payments in euro. It went live on 4 July 2011.
ReGIS	ReGIS is the Romanian electronic RTGS. It went live on 8 April 2005.
SENT	SENT is the Romanian ACH. It went live on 13 May 2005. As from 1 November 2013, the SENT system also processes payments in euro.

Table 11 – Payments processed by selected payment systems

TARGET2 – Romania	The TARGET2 – Romania system processes domestic and cross-border payments in euro. It went live on 4 July 2011.
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ReGIS	ReGIS is the Romanian electronic RTGS. It went live on 8 April 2005.
SENT	<p>SENT is the Romanian ACH. It went live on 13 May 2005.</p> <p>As from 1 November 2013, the SENT system also processes payments in euro.</p>

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	20,147.7	20,060.2	19,985.8	19,913.2	19,870.7
GDP (RON billions)	565.10	595.37	637.46	667.58	712.83
GDP per capita (RON)	28,048	29,679	31,895	33,524	35,874
HICP (annual percentage changes)	5.8	3.4	3.2	1.4	-0.4
Exchange rate (National currency vis-à-vis the euro)					
End of period	4.323	4.445	4.471	4.483	4.524
Average	4.239	4.459	4.419	4.444	4.445

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

RON millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	30,610.31	31,476.67	34,784.44	39,890.40	46,481.72
Value of overnight deposits held at MFIs	75,355.80	79,866.76	104,225.11	.	.
<i>of which:</i>					
Transferable deposits	38,568.56	46,987.72	54,073.13	57,421.14	77,767.90
Narrow money supply (M1)	85,834.10	89,020.15	100,310.61	118,581.64	149,550.33
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	32,534.96	33,023.58	49,964.51	.	.
Outstanding value on e-money storages issued by MFIs	.	.	0.00	0.00	0.00
<i>of which:</i>					
Hardware-based electronic money	.	.	0.00	0.00	0.00
Software-based electronic money	.	.	0.00	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

RON millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	24,720.00	21,682.00	28,440.61	28,798.91	32,004.81
Overnight deposits held at other credit institutions (in RON, end of period)	4,837.25	3,244.23	3,045.42	2,930.07	8,242.47
of which:					
Transferable deposits at other MFIs (end of period)	2,368.73	1,251.67	3,045.42	1,724.21	2,130.59
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	772.42	997.43	28.57	0.00	0.00
Intraday borrowing from the central bank	146.98	1,028.99	26.35	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

RON millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	34,249.56	36,036.52	40,344.41	46,368.87	53,593.31
Total banknotes in circulation	33,961.46	35,718.33	39,996.46	45,985.96	53,165.88
of which:					
RON 500	3,439.13	3,428.57	3,441.06	3,609.79	4,219.50
RON 200	7,093.68	7,806.47	9,137.42	9,650.13	12,153.09
RON 100	14,416.07	15,688.47	17,411.35	21,282.49	23,143.49
RON 50	6,531.04	6,758.20	7,734.77	9,005.53	10,658.98
RON 10	1,628.04	1,276.43	1,359.22	1,509.60	1,865.17
RON 5	525.93	439.12	559.59	547.29	702.99
RON 1	240.29	234.69	267.40	296.07	338.11
ROL 1000000	11.29	10.99	10.78	10.63	10.43
ROL 500000	26.84	26.39	26.00	25.65	25.45
ROL 100000	22.24	22.13	22.05	21.99	21.90
ROL 50000	11.05	11.02	10.98	10.97	10.95
ROL 10000	15.86	15.85	15.84	15.83	15.83
ROL 2000	-	-	-	-	-
Total coins in circulation	288.10	318.20	347.95	382.90	427.42
of which:					
RON 0.50	129.06	142.81	156.46	172.66	194.43
RON 0.10	79.36	91.31	102.96	116.70	133.60
RON 0.05	27.63	31.33	35.00	39.20	44.09
RON 0.01	3.06	3.74	4.53	5.34	6.32
ROL 5000	18.75	18.75	18.75	18.74	18.74
ROL 1000	19.36	19.36	19.36	19.35	19.35
ROL 500	7.64	7.64	7.64	7.64	7.64
ROL 100	3.24	3.24	3.24	3.24	3.24
ROL 50	-	-	-	-	0.00
ROL 20	-	-	-	-	0.00
ROL 10	-	-	-	-	0.00
ROL 5	-	-	-	-	0.00
ROL 1	0.01	0.01	0.01	0.01	0.01
Currency in circulation held by MFIs	3,639.25	4,559.85	5,559.97	6,478.47	7,111.59
Currency in circulation outside MFIs	30,610.31	31,476.67	34,784.44	39,890.40	46,481.72
Memorandum item:					
Total commemorative coins	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page I

Original units (unless otherwise stated); values in RON millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	20	20	20	-	-
Number of overnight deposits (thousands)	0.01	0.01	0.02	-	-
Value of overnight deposits (RON millions)	13,803.70	18,282.30	31,160.97	.	.
of which:					
Value of transferable deposits (RON millions)	891.63	7,175.08	4,532.43	7,099.54	5,103.84
Credit institutions irrespective of their legal incorporation					
Number of institutions	41	39	39	39	36
Number of offices	6,832	6,499	.	.	.
Number of overnight deposits (thousands)	27,236.44	71,452.20	40,933.86	14,760.54	17,720.71
of which:					
Number of internet/PC-linked overnight deposits (thousands)	4,168.20	10,068.32	7,545.14	4,325.44	5,967.60
Number of transferable overnight deposits (thousands)	21,461.88	21,632.48	28,276.58	13,790.15	14,363.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	3,701.06	4,764.49	6,168.49	4,033.62	4,696.01
Value of overnight deposits (RON millions)	61,552.10	61,584.46	.	.	.
of which:					
Value of transferable deposits (RON millions)	37,676.93	39,812.64	49,540.70	50,321.60	72,664.06
Number of payment accounts (thousands)	.	.	.	22,048.89	23,086.70
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (RON millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	33	32	32	33	29
Number of offices	6,743	6,410	6,130	6,058	4,858
Value of overnight deposits (RON millions)	52,334.59	49,456.37	55,317.57	48,901.47	81,259.68
Branches of euro area-based credit institutions					
Number of institutions	8	7	6	5	6
Number of offices	89	89	83	80	76
Value of overnight deposits (RON millions)	9,217.51	12,128.09	16,408.59	9,776.19	13,753.96
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	1	1	1
Number of offices	-	-	.	.	.
Value of overnight deposits (RON millions)	-	-	.	.	.
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	0	0
Value of overnight deposits (RON millions)	-	-	-	0.00	0.00
Electronic money institutions					
Number of institutions	-	-	2	2	2
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (RON millions)	-	-	-	.	.
Other payment service providers					
Number of institutions	9	9	7	2	2
Number of offices	258	448	283	.	.
Number of overnight deposits (thousands)	0.38	0.38	0.40	.	.
Value of overnight deposits (RON millions)	7,794.41	9,461.03	9,409.07	.	.
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (RON millions)	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of RON; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	51	49	49	44	41
Number of offices	7,110	6,967	.	6,389	5,190
Number of overnight deposits (thousands)	27,236.84	71,452.59	40,934.27	.	.
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	4,168.20	10,068.32	7,545.14	4,325.44	5,967.60
Value of overnight deposits (RON millions)	83,150.20	89,327.78	.	111,932.22	133,775.60
Number of payment accounts (thousands)	.	.	.	22,872.84	23,935.37
Number of e-money accounts (thousands)	.	.	.	164.75	397.11
Outstanding value on e-money storages issued (RON millions)	-	-	-	3.12	3.98
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	213	270
<i>of which:</i>					
Number of payment institutions providing services through an established branch	.	.	.	0	2
Number of payment institutions providing services through an agent	.	.	.	8	3
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	205	265

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	13,323.79	13,684.25	14,129.74	14,436.86	14,867.68
Cards with a payment function (except cards with an e-money function only)	13,348.53	13,705.01	14,147.05	14,446.18	14,874.55
of which:					
Cards with a debit function	11,182.11	11,421.19	11,911.01	12,135.41	12,385.22
Cards with a delayed debit function	20.79	17.49	16.16	9.57	10.03
Cards with a credit function	2,156.29	2,273.25	2,227.32	2,301.64	2,479.33
Cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	13,348.53	13,705.01	14,148.69	14,492.54	14,960.56
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	0.00
Terminals provided by resident PSPs					
ATMs	11.01	10.99	10.77	11.54	11.49
Located in the reporting country	-	-	-	11.54	11.49
Located abroad	-	-	-	0.00	0.00
ATMs					
of which:					
ATMs with a cash withdrawal function	10.79	10.79	10.56	10.74	10.68
Located in the reporting country	-	-	-	10.74	10.68
Located abroad	-	-	-	0.00	0.00
ATMs with a credit transfer function	8.20	8.18	7.98	9.75	10.02
Located in the reporting country	-	-	-	9.75	10.02
Located abroad	-	-	-	0.00	0.00
POS terminals	124.92	126.26	128.04	130.52	144.44
Located in the reporting country	-	-	-	130.52	144.44
Located abroad	-	-	-	0.00	0.00
POS terminals					
of which:					
EFTPOS terminals	118.55	121.10	124.88	128.04	142.00
Located in the reporting country	-	-	-	128.04	142.00
Located abroad	-	-	-	0.00	0.00
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	179.18	193.82	177.44	197.07	221.74
Domestic	.	.	.	193.96	217.44
Cross-border	.	.	.	3.11	4.31
Credit transfers					
Initiated in paper-based form	121.09	127.72	98.92	81.45	93.48
Initiated electronically	58.09	66.10	78.51	115.61	128.26
Initiated in a file/batch	.	.	.	18.41	17.85
Initiated on a single payment basis	.	.	.	97.20	110.41
of which (memorandum item):					
Online banking based e-payments	.	.	.	1.82	1.70
Credit transfers					
of which:					
Non-SEPA	.	.	.	169.77	187.22
Cross-border credit transfers received	.	.	.	19.98	22.34
Direct debits	3.87	7.06	7.88	9.38	10.30
Domestic	.	.	.	9.38	10.30
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	8.99	9.88
Initiated on a single payment basis	.	.	.	0.39	0.43
Direct debits					
of which:					
Non-SEPA	.	.	.	9.29	10.03
Cross-border direct debits received	.	.	.	1.38	1.66
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	130.38	158.08	187.67	228.37	276.70
Domestic card payments	.	.	.	202.59	245.51
Cross-border card payments	.	.	.	25.78	31.19
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	107.44	130.33	155.71	189.44	234.14
Payments with cards with a delayed debit function	0.51	0.46	0.40	0.17	0.20
Payments with cards with a credit function	22.43	27.29	31.56	38.76	42.36
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	197.19	249.67
Payments initiated remotely	.	.	.	21.17	27.03
E-money payment transactions with e-money issued by resident PSPs	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	.	.
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	7.16	6.83	5.85	1.98	1.81
Domestic	.	.	.	1.97	1.80
Cross-border	.	.	.	0.01	0.01
Cross-border cheques received	.	.	.	0.28	0.28
Other payment services	0.01	0.02	0.08	0.00	0.00
Domestic	.	.	.	-	-
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	-
Total payment transactions involving non-MFIs	320.60	365.80	378.92	436.91	511.02
Domestic	.	.	.	408.00	475.51
Cross-border	6.81	5.25	5.90	28.91	35.51
Total cross-border transactions received (excluding card payments)	9.48	13.46	15.83	21.64	24.01
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	257.91	246.94	221.32	262.62	259.50
Debits from the accounts by simple book entry	483.78	536.99	563.50	715.06	676.61
Money remittances	.	.	-	0.02	0.03
Domestic	.	.	.	0.01	0.02
Cross-border	.	.	.	0.01	0.01
Cross-border money remittances received	.	.	.	0.50	0.41
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	-
Other services (not included in the Payment Services Directive)	.	.	.	0.00	4.39
Domestic	.	.	.	0.00	4.39
Cross-border	.	.	.	0.00	0.00

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	333.53	366.47	394.67	412.44	454.10
At terminals located in the reporting country	.	.	.	412.44	454.10
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	215.98	224.31	226.84	219.82	228.70
At terminals located in the reporting country	.	.	.	219.82	228.70
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	6.06	6.26	6.44	7.53	7.71
At terminals located in the reporting country	.	.	.	7.53	7.71
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	111.49	135.90	161.39	184.91	217.34
At terminals located in the reporting country	.	.	.	184.91	217.34
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	9.04	10.16	11.56	15.13	19.53
At terminals located in the reporting country	.	.	.	15.13	19.53
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	4.50	5.05	5.62	6.09	6.75
At terminals located in the reporting country	.	.	.	6.09	6.75
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.00	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	4.54	5.11	5.82	8.39	12.04
At terminals located in the reporting country	.	.	.	8.39	12.04
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	15.40	18.01	22.16	18.31	24.83
At terminals located in the reporting country	.	.	.	0.85	1.42
At terminals located abroad	.	.	.	17.46	23.41
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	2.37	2.65	2.85	3.25	3.88
At terminals located in the reporting country	.	.	.	0.53	0.13
At terminals located abroad	.	.	.	2.73	3.75
ATM cash deposits (except e-money transactions)	0.00	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	13.04	15.36	19.32	15.06	20.94
At terminals located in the reporting country	.	.	.	0.33	1.29
At terminals located abroad	.	.	.	14.73	19.65
E-money card-loading/unloading transactions	-	-	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	0.00	0.00
OTC cash withdrawals	87.68	83.54	83.98	26.27	23.09
OTC cash deposits	112.01	107.78	106.27	73.43	75.74

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); RON billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	5,966.96	5,564.31	5,738.98	5,392.86	6,541.59
Domestic	.	.	.	5,050.92	6,150.96
Cross-border	.	.	.	341.94	390.63
Credit transfers					
Initiated in paper-based form	4,022.78	3,416.98	3,423.29	2,022.86	2,756.64
Initiated electronically	1,944.18	2,147.33	2,315.69	3,370.01	3,784.95
Initiated in a file/batch	.	.	.	267.62	205.06
Initiated on a single payment basis	.	.	.	3,102.39	3,579.89
of which (memorandum item):					
Online banking based e-payments	.	.	.	20.19	20.53
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	4,684.26	5,409.39
Cross-border credit transfers received	.	.	.	1,193.47	1,198.67
Direct debits	5.39	6.03	5.53	6.66	8.31
Domestic	.	.	.	6.66	8.31
Cross-border	.	.	.	0.00	0.00
Direct debits					
Initiated in a file/batch	.	.	.	3.06	3.92
Initiated on a single payment basis	.	.	.	3.60	4.38
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	6.61	8.24
Cross-border direct debits received	.	.	.	0.26	0.31
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	20.43	24.38	27.78	32.69	38.85
Domestic card payments	.	.	.	25.96	30.89
Cross-border card payments	.	.	.	6.73	7.96
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	16.84	20.09	22.96	26.80	32.21
Payments with cards with a delayed debit function	0.12	0.11	0.09	0.08	0.09
Payments with cards with a credit function	3.47	4.19	4.73	5.81	6.55
Payments with cards with a debit and/or delayed debit function	-	-	-	0.00	0.00
Payments with cards with a credit and/or delayed debit function	-	-	-	0.00	0.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	26.79	32.94
Payments initiated remotely	.	.	.	4.28	5.91
E-money payment transactions with e-money issued by resident PSPs	-	-	-	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	.	.
With e-money accounts	-	-	-	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); RON billions; total for the period

	2011	2012	2013	2014	2015
Cheques	74.14	72.45	65.68	23.50	21.91
Domestic	.	.	.	23.43	21.82
Cross-border	.	.	.	0.07	0.08
Cross-border cheques received	.	.	.	3.99	3.94
Other payment services	0.49	2.15	2.08	0.00	0.00
Domestic	.	.	.	-	-
Cross-border	.	.	.	0.00	0.00
Other cross-border payment services received	.	.	.	0.00	0.00
Total payment transactions involving non-MFIs	6,067.41	5,669.31	5,840.05	5,455.72	6,610.69
Domestic	.	.	.	5,106.97	6,212.01
Cross-border	364.06	355.59	366.49	348.75	398.68
Total cross-border transactions received (excluding card payments)	326.25	438.69	442.20	1,197.72	1,202.93
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	908.86	795.75	820.50	876.98	986.76
Debits from the accounts by simple book entry	450.94	271.97	282.11	347.14	315.47
Money remittances	.	.	-	1.70	2.96
Domestic	.	.	.	1.68	2.92
Cross-border	.	.	.	0.02	0.04
Cross-border money remittances received	.	.	.	0.66	0.61
Transactions via telecommunication, digital or IT device	.	.	.	0.00	0.00
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	0.00	0.00
Other services (not included in the Payment Services Directive)	.	.	.	0.00	48.06
Domestic	.	.	.	0.00	48.02
Cross-border	.	.	.	0.00	0.04

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); RON billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	115.57	129.24	140.80	146.78	164.76
At terminals located in the reporting country	.	.	.	146.78	164.76
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	96.44	106.41	114.67	117.43	130.87
At terminals located in the reporting country	.	.	.	117.43	130.87
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	4.28	4.86	5.49	6.54	7.93
At terminals located in the reporting country	.	.	.	6.54	7.93
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	14.85	17.97	20.64	22.78	25.93
At terminals located in the reporting country	.	.	.	22.78	25.93
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	4.07	4.77	5.46	6.56	7.77
At terminals located in the reporting country	.	.	.	6.56	7.77
At terminals located abroad	.	.	.	0.00	0.00
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	2.82	3.29	3.77	4.19	4.65
At terminals located in the reporting country	.	.	.	4.19	4.65
At terminals located abroad	.	.	.	0.00	0.00
ATM cash deposits (except e-money transactions)	0.00	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	1.24	1.47	1.67	2.12	2.82
At terminals located in the reporting country	.	.	.	2.12	2.82
At terminals located abroad	.	.	.	0.00	0.00
E-money card-loading/unloading transactions	-	-	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); RON billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	5.84	6.90	7.84	7.89	8.47
At terminals located in the reporting country	.	.	.	0.38	0.22
At terminals located abroad	.	.	.	7.51	8.25
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.74	2.09	2.25	2.79	3.14
At terminals located in the reporting country	.	.	.	0.14	0.04
At terminals located abroad	.	.	.	2.65	3.10
ATM cash deposits (except e-money transactions)	0.00	-	-	0.00	0.00
At terminals located in the reporting country	.	.	.	0.00	0.00
At terminals located abroad	.	.	.	0.00	0.00
POS transactions (except e-money transactions)	4.10	4.82	5.60	5.10	5.33
At terminals located in the reporting country	.	.	.	0.25	0.18
At terminals located abroad	.	.	.	4.85	5.15
E-money card-loading/unloading transactions	-	-	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	0.00	0.00
OTC cash withdrawals	229.43	228.61	233.20	182.97	193.10
OTC cash deposits	270.15	288.76	292.70	287.77	283.68

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems - page I

End of period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-RO					
Number of participants	-	23	24	24	24
of which:					
Direct participants	-	23	24	24	24
of which:					
Credit institutions	-	22	22	22	22
Central bank	-	1	1	1	1
Other direct participants	-	-	1	1	1
of which:					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	1	1	1
Other financial institutions	-	-	-	0	0
Others	-	-	-	0	0
Indirect participants	-	-	-	0	0
LVPS (NON-TARGET SYSTEM): REGIS (from Apr. 2005)					
Number of participants	48	47	47	47	45
of which:					
Direct participants	48	47	47	47	45
of which:					
Credit institutions	40	39	39	39	36
Central bank	1	1	1	1	1
Other direct participants	7	7	7	7	8
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	6	6	6	6	7
Other financial institutions	-	-	-	0	0
Others	-	-	-	0	0
Indirect participants	-	-	-	0	0
RETAIL SYSTEM: SENT					
Number of participants	41	41	40	42	39
of which:					
Direct participants	41	41	40	42	39
of which:					
Credit institutions	40	40	39	39	36
Central bank	0	-	-	0	0
Other direct participants	1	1	1	3	3
of which:					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	-	-	-	2	2
Indirect participants	-	-	-	0	0

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-RO					
Credit transfers and direct debits	0.11	0.22	0.21	0.25	0.30
of which:					
Credit transfers and direct debits within the same TARGET component	0.01	0.03	0.04	0.05	0.06
Credit transfers and direct debits to another TARGET component	0.10	0.19	0.17	0.20	0.24
of which:					
Credit transfers and direct debits to a euro area TARGET component	0.09	0.18	0.16	0.19	0.22
Credit transfers and direct debits to a non-euro area TARGET component	0.01	0.01	0.01	0.01	0.02
Concentration ratio in terms of volume (percentages)	78.00	77.00	79.50	78.10	76.20
LVPS (NON-TARGET SYSTEM): REGIS					
Total transactions	2.95	3.17	3.32	3.51	3.83
Domestic	.	.	.	3.51	3.83
Cross-border	.	.	.	-	-
Credit transfers	2.95	3.17	3.32	3.51	3.83
Domestic	.	.	.	3.51	3.83
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	2.95	3.17	3.32	3.51	3.83
Direct debits	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	58.00	59.00	53.00	52.80	52.40

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: SENT					
Total transactions	57.15	58.60	61.78	64.91	73.41
Domestic	.	.	.	64.91	73.41
Cross-border	.	.	.	0.00	0.00
Credit transfers	51.34	53.15	56.80	63.60	71.96
Domestic	.	.	.	63.60	71.96
Cross-border	.	.	.	0.00	0.00
Credit transfers					
Initiated in a paper-based form	-	-	-	0.00	0.00
Initiated electronically	51.34	53.15	56.80	63.60	71.96
Direct debits	0.16	0.22	0.22	0.23	0.25
Domestic	.	.	.	0.23	0.25
Cross-border	.	.	.	0.00	0.00
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	5.64	5.23	4.76	1.31	1.20
Domestic	.	.	.	1.31	1.20
Cross-border	.	.	.	-	-
Other payment services	0.01	0.01	0.00	-	0.00
Domestic	.	.	.	-	0.00
Cross-border	.	.	.	-	0.00
Concentration ratio in terms of volume (percentages)	57.70	57.50	56.60	57.40	58.10

II. Payments processed by selected payment systems - page I

Value of transactions sent; RON billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
TARGET COMPONENT: TARGET2-RO (EUR billions)					
Credit transfers and direct debits	50.06	115.60	104.52	94.55	79.20
of which:					
Credit transfers and direct debits within the same TARGET component	4.35	7.39	3.69	6.37	6.16
Credit transfers and direct debits to another TARGET component	45.72	108.20	100.83	88.18	73.05
of which:					
Credit transfers and direct debits to a euro area TARGET component	45.49	107.79	100.35	87.72	72.69
Credit transfers and direct debits to a non-euro area TARGET component	0.23	0.41	0.48	0.47	0.35
Concentration ratio in terms of value (percentages)	83.00	78.00	83.40	81.30	78.00
LVPS (NON-TARGET SYSTEM): REGIS					
Total transactions	6,365.03	7,608.33	6,754.63	6,725.36	7,599.31
Domestic	-	-	-	6,725.36	7,599.31
Cross-border	-	-	-	-	0.00
Credit transfers	6,365.03	7,608.33	6,754.63	6,725.36	7,599.31
Domestic	-	-	-	6,725.36	7,599.31
Cross-border	-	-	-	-	0.00
Credit transfers	-	-	-	-	0.00
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	6,365.03	7,608.33	6,754.63	6,725.36	7,599.31
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	65.00	62.00	61.00	66.80	56.00

II. Payments processed by selected payment systems - page 2

Value of transactions sent; RON billions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: SENT					
Total transactions	244.71	254.62	259.48	241.89	267.21
Domestic	.	.	.	241.89	267.19
Cross-border	.	.	.	-	0.02
Credit transfers	188.31	196.79	205.78	223.50	249.63
Domestic	.	.	.	223.49	249.60
Cross-border	.	.	.	0.01	0.02
Credit transfers					
Initiated in a paper-based form	-	-	-	-	0.00
Initiated electronically	188.31	196.79	205.78	223.50	249.63
Direct debits	2.05	2.61	2.19	2.60	2.96
Domestic	.	.	.	2.60	2.96
Cross-border	.	.	.	-	0.00
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	54.34	55.21	51.51	15.80	14.62
Domestic	.	.	.	15.80	14.62
Cross-border	.	.	.	-	0.00
Other payment services	0.01	0.01	0.01	-	0.00
Domestic	.	.	.	-	0.00
Cross-border	.	.	.	-	0.00
Concentration ratio in terms of value (percentages)	57.90	57.50	57.60	56.30	56.90

GENERAL NOTES: SWEDEN

Source for Table 1: Eurostat.

Source for all other tables: Sveriges Riksbank, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world” component sector are based on best estimates.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
<i>Memorandum items:</i> Overnight deposits in foreign currencies held by non-MFIs	Overnight deposits in foreign currencies held by non-MFIs in the “Rest of the world” component sector are based on best estimates for 2002-11.
Outstanding value on e-money storages issued by MFIs	Source: ECB. Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
<i>Memorandum items:</i>	
Non-intraday borrowing from the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.
Intraday borrowing from the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

Table 4 – Banknotes and coins

Currency in circulation	Includes commemorative coins.
Banknotes in circulation, SEK 10 and SEK 5	The SEK 10 and SEK 5 banknotes ceased to be legal tender in 1999. In December 2008 the Riksbank decided to remove the SEK 10 and SEK 5 banknotes from currency in circulation.
Total coins in circulation, SEK 0.5	Includes commemorative coins. The SEK 0.5 coin

	ceased to be legal tender in September 2010. In June 2011 the Riksbank decided to remove the SEK 0.5 coin from currency in circulation.
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Table 5 – Institutions offering payment services to non-MFIs

Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Data are based on best estimates for 2004-09. From 2010 data are based on the number of transferable overnight deposits.
Other payment service providers	
Number of institutions	Includes the Swedish postal institution Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.
Number of offices	Includes the offices of Svensk Kassaservice until 2007. In 2008 Svensk Kassaservice closed down.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
Cards with an e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> cards with an e-money function which have been loaded at least once	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Total number of cards (irrespective of the number of functions on the card) <i>of which:</i> cards with a combined debit, cash and e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Terminals provided by resident payment service providers	
E-money card terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> e-money card-loading/unloading terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> e-money card-accepting terminals	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	Book-entry transactions are not included, as data are not available. The reduction in the number of credit transfers as from 2002 is attributable to the fact that since then credit transfers between two postal giro accounts have no longer been included in the statistics, as these are now internal transactions in Nordea (Plusgirot).
Direct debits	Book-entry transactions are not included, as data are not available.

E-money payment transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> with cards with an e-money function	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> with other e-money storages	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
Cheques	Does not include traveller's cheques.
Cross-border transactions received	Figures are not available owing to low quality.

Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]

a) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
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b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
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c) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs

E-money card-loading/unloading transactions	Not applicable since 2004. Cards with an e-money function no longer exist in Sweden.
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Tables 10 and 11 – Payments processed by selected interbank funds transfer systems: number/value of transactions

TARGET component: E-Rix	There is no breakdown available for some of the data included in the total.
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I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	9,449.2	9,519.4	9,600.4	9,696.1	9,799.2
GDP (SEK billions)	3,656.58	3,684.80	3,769.91	3,936.84	4,180.51
GDP per capita (SEK)	386,972	387,083	392,683	406,023	426,617
HICP (annual percentage changes)	1.4	0.9	0.4	0.2	0.7
Exchange rate (National currency vis-à-vis the euro)					
End of period	8.912	8.582	8.859	9.393	9.190
Average	9.030	8.704	8.652	9.099	9.353

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

SEK millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	92,102.00	88,002.00	82,454.00	81,091.00	71,536.00
Value of overnight deposits held at MFIs	1,559,484.00	1,670,965.00	1,834,576.00	2,040,920.00	2,342,359.00
of which:					
Transferable deposits	1,263,631.00	1,386,711.00	1,528,078.00	1,737,768.00	2,021,585.00
Narrow money supply (M1)	1,598,424.00	1,692,502.00	1,844,899.00	2,025,781.00	2,289,423.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	131,908.00	142,416.00	151,279.00	181,939.00	198,429.00
Outstanding value on e-money storages issued by MFIs	0.00	0.00	0.00	0.00	0.00
of which:					
Hardware-based electronic money	0.00	0.00	0.00	0.00	0.00
Software-based electronic money	.	.	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

SEK millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (in SEK, end of period)	306,293.00	339,340.00	399,385.00	344,422.00	297,932.00
of which:					
Transferable deposits at other MFIs (end of period)	147,319.00	181,665.00	226,873.00	217,361.00	217,425.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

SEK millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	100,136.00	96,441.00	85,700.00	83,224.00	73,451.00
Total banknotes in circulation	94,770.61	91,056.21	80,293.93	77,887.31	68,192.93
of which:					
SEK 1,000	25,090.09	21,379.99	9,709.41	7,766.77	5,614.82
SEK 500	57,018.33	56,819.01	57,602.67	57,407.78	49,984.64
SEK 200	.	.	.	.	932.33
SEK 100	9,612.13	9,784.76	9,918.19	9,629.87	8,448.06
SEK 50	1,233.20	1,243.81	1,236.11	1,259.64	1,277.96
SEK 20	1,816.86	1,828.65	1,827.56	1,823.25	1,935.11
SEK 10	0.00	0.00	0.00	0.00	0.00
SEK 5	0.00	0.00	0.00	0.00	0.00
Total coins in circulation	5,365.08	5,384.82	5,405.98	5,337.17	5,200.29
of which:					
SEK 10	2,550.14	2,561.63	2,570.03	2,513.57	2,492.62
SEK 5	1,313.23	1,324.41	1,336.31	1,337.00	1,310.04
SEK 2	7.93	7.89	7.89	7.71	7.68
SEK 1	1,353.59	1,374.78	1,392.84	1,403.63	1,389.94
SEK 0.5	0.00	0.00	0.00	0.00	0.00
Currency in circulation held by MFIs	8,034.00	8,439.00	3,246.00	2,133.00	1,915.00
Currency in circulation outside MFIs	92,102.00	88,002.00	82,454.00	81,091.00	71,536.00
Memorandum item:					
Total commemorative coins	92,102.00	88,002.00	82,454.00	81,091.00	71,536.00

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 1

Original units (unless otherwise stated); values in SEK millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	-	-	-	-	-
of which:					
Value of transferable deposits (SEK millions)	-	-	-	-	-
Credit institutions irrespective of their legal incorporation					
Number of institutions	166	164	162	158	154
Number of offices	1,865	1,864	1,926	1,955	1,791
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	21,824.00	24,536.00	25,780.00	26,302.00	28,386.00
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	20,173.00	22,531.00	23,731.00	23,917.00	27,118.00
Value of overnight deposits (SEK millions)	-	1,670,828.00	1,834,113.00	1,947,791.00	2,241,242.00
of which:					
Value of transferable deposits (SEK millions)	1,263,631.00	1,386,711.00	1,528,078.00	1,737,768.00	2,021,585.00
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (SEK millions)	-	-	-	0.00	0.00
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	137	135	133	127	124
Number of offices	1,783	1,785	1,846	1,831	1,663
Value of overnight deposits (SEK millions)	1,454,975.00	1,568,870.00	1,707,651.00	1,827,153.00	2,101,812.00
Branches of euro area-based credit institutions					
Number of institutions	11	12	12	13	14
Number of offices	13	15	18	62	62
Value of overnight deposits (SEK millions)	2,464.00	2,532.00	6,042.00	11,483.00	20,440.00
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	17	16	16	17	15
Number of offices	64	60	58	59	63
Value of overnight deposits (SEK millions)	101,411.00	99,426.00	120,420.00	109,155.00	118,990.00
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	1	1	1
Number of offices	5	4	4	3	3
Value of overnight deposits (SEK millions)	-	0.00	0.00	0.00	0.00
Electronic money institutions					
Number of institutions	0	1	2	3	1
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (SEK millions)	-	0.00	12.00	-	-
Other payment service providers					
Number of institutions	23	24	25	24	28
Number of offices	23	24	25	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (SEK millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of SEK; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	190	190	190	186	184
Number of offices	1,889	1,889	1,952	1,956	1,792
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (SEK millions)	-	0.00	12.00	-	-
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	-	-	-	-	-
<i>of which:</i>					
Number of payment institutions providing services through an established branch	-	-	-	-	-
Number of payment institutions providing services through an agent	-	-	-	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	11,865.00	12,034.00	12,600.00	13,262.00	15,914.38
Cards with a payment function (except cards with an e-money function only)	21,107.00	21,336.00	21,969.00	22,100.00	21,728.92
of which:					
Cards with a debit function	8,657.00	8,857.00	8,995.00	9,529.00	10,429.72
Cards with a delayed debit function	656.00	709.00	688.00	702.00	858.63
Cards with a credit function	5,591.00	5,361.00	5,749.00	5,216.00	8,636.66
Cards with a debit and/or delayed debit function	1,619.00	1,687.00	1,746.00	1,792.00	1,942.01
Cards with a credit and/or delayed debit function	4,584.00	4,722.00	4,791.00	4,861.00	3,064.56
Cards with an e-money function	-	-	-	-	122.25
Cards on which e-money can be stored directly	-	-	-	-	122.25
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function					
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	122.25
Total number of cards (irrespective of the number of functions on the card)	21,107.00	21,336.00	21,969.00	22,100.00	24,931.58
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	3.57	3.42	3.24	3.23	3.29
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	3.57	3.42	3.24	3.23	3.29
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	0.00	0.00	0.00	0.00	0.00
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	205.53	213.39	195.71	196.99	183.82
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	831.00	859.00	894.00	957.00	1,074.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	75.00	70.00	67.00	69.00	58.00
Initiated electronically	756.00	789.00	827.00	888.00	1,016.00
Initiated in a file/batch	.	.	.	-	764.00
Initiated on a single payment basis	.	.	.	-	78.00
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	-	-
Cross-border credit transfers received	.	.	.	.	.
Direct debits	289.00	297.00	312.00	323.00	280.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	-	280.00
Initiated on a single payment basis	.	.	.	-	0.00
Direct debits					
of which:					
Non-SEPA	.	.	.	-	0.00
Cross-border direct debits received	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	1,982.30	2,190.00	2,398.00	2,619.94	2,845.00
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	1,477.50	1,648.00	1,819.00	1,989.12	2,343.00
Payments with cards with a delayed debit function	41.90	43.00	43.00	44.66	61.00
Payments with cards with a credit function	115.20	123.00	132.00	144.52	292.00
Payments with cards with a debit and/or delayed debit function	151.50	162.00	168.00	180.40	0.00
Payments with cards with a credit and/or delayed debit function	196.30	214.00	236.00	261.25	149.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	-	1,965.00
Payments initiated remotely	.	.	.	-	49.00
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	3.46
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	3.46
With e-money accounts	-	-	-	-	0.00
of which:					
Accessed through a card	.	.	.	-	0.00
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	0.40	0.20	0.10	0.02	0.08
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payment transactions involving non-MFIs	3,102.70	3,346.20	3,604.10	3,899.97	4,204.54
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	.	.
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	.	.
Other services (not included in the Payment Services Directive)	.	.	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	1,874.00	2,086.00	2,344.00	2,482.90	2,541.46
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	213.00	202.00	205.00	211.79	151.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	1,661.00	1,885.00	2,138.73	2,271.11	2,387.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	3.46
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	86.00	99.00	105.00	100.93	117.18
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	5.00	5.00	4.00	2.21	3.18
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	81.00	94.00	100.53	98.72	114.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	64.70	78.00	98.00	57.30	178.26
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	7.30	8.00	9.00	4.20	12.26
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	57.40	70.00	88.30	53.10	166.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); SEK billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	12,604.00	13,646.00	14,175.00	14,769.00	13,042.44
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	174.00	175.00	151.00	142.00	227.87
Initiated electronically	12,430.00	13,471.00	14,024.00	14,627.00	12,814.57
Initiated in a file/batch	.	.	.	-	12,666.83
Initiated on a single payment basis	.	.	.	-	42.40
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	.	.	.	-	-
Cross-border credit transfers received	.	.	.	.	.
Direct debits	543.00	545.00	553.00	558.00	477.74
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	-	477.74
Initiated on a single payment basis	.	.	.	-	0.00
Direct debits					
of which:					
Non-SEPA direct debits	.	.	.	-	0.00
Cross-border direct debits received	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	796.00	848.75	899.99	980.59	916.34
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	485.00	517.01	550.46	604.31	668.62
Payments with cards with a delayed debit function	35.00	36.24	35.48	36.20	40.82
Payments with cards with a credit function	68.00	71.06	75.27	81.12	148.45
Payments with cards with a debit and/or delayed debit function	92.00	100.10	107.33	114.67	0.00
Payments with cards with a credit and/or delayed debit function	116.00	124.34	131.44	144.30	58.45
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	-	580.75
Payments initiated remotely	.	.	.	-	22.43
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	0.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	0.00
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); SEK billions; total for the period

	2011	2012	2013	2014	2015
Cheques	30.10	40.33	12.60	6.60	4.45
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	0.00	0.00	0.00	0.00	0.00
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payment transactions involving non-MFIs	13,973.10	15,080.08	15,640.59	16,313.99	14,440.97
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); SEK billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	732.31	756.74	827.20	873.24	836.02
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	197.20	176.18	206.42	209.85	149.77
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	535.11	580.56	620.78	663.39	686.24
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	46.72	52.15	57.16	57.06	64.30
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	9.24	6.33	12.06	3.33	3.49
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	37.48	45.82	45.11	53.73	60.81
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); SEK billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	33.16	38.77	39.80	38.12	93.93
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	8.11	11.01	7.90	1.61	17.55
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.00	0.00	0.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	25.05	27.76	31.90	36.51	76.38
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): RIX					
Number of participants	25	25	27	27	29
of which:					
Direct participants	25	25	27	27	29
of which:					
Credit institutions	18	18	19	19	23
Central bank	1	1	1	1	1
Other direct participants	6	6	7	7	5
of which:					
Public administration	0	0	0	0	1
Clearing and settlement organisations	4	4	5	5	4
Other financial institutions	2	2	2	2	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: Bankgirot					
Number of participants	20	21	21	21	22
of which:					
Direct participants	20	21	21	21	22
of which:					
Credit institutions	20	21	21	21	21
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	1
of which:					
Public administration	0	0	0	0	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: Dataclearing					
Number of participants	20	27	21	21	29
of which:					
Direct participants	20	27	21	21	29
of which:					
Credit institutions	20	27	21	21	29
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
of which:					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): RIX					
Total transactions	3.46	3.62	3.81	4.06	4.36
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	3.46	3.62	3.81	4.06	4.36
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	87.50	88.90	86.50	89.20	88.01
RETAIL SYSTEM: Bankgirot					
Total transactions	791.00	808.00	850.00	903.00	1,173.27
Domestic	.	.	.	.	1,173.27
Cross-border	.	.	.	.	.
Credit transfers	552.00	561.00	590.00	634.00	893.73
Domestic	.	.	.	.	893.73
Cross-border	.	.	.	.	.
Credit transfers	.	.	.	.	.
Initiated in a paper-based form	59.50	54.00	54.00	56.00	52.83
Initiated electronically	492.50	507.00	536.00	578.00	840.89
Direct debits	239.00	247.00	260.00	269.00	279.54
Domestic	.	.	.	.	279.54
Cross-border	.	.	.	.	.
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cheques	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: Dataclearing					
Total transactions	125.50	135.00	140.00	145.00	146.00
Domestic	-	-	-	-	146.00
Cross-border	-	-	-	-	-
Credit transfers	125.50	135.00	140.00	145.00	146.00
Domestic	-	-	-	-	146.00
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	125.50	135.00	140.00	145.00	146.00
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page I

Value of transactions sent; SEK billions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): RIX					
Total transactions	113,363.00	124,454.00	111,986.00	117,537.00	133,635.00
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	113,363.00	124,454.00	111,986.00	117,537.00	133,635.00
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	79.60	73.80	74.00	74.40	82.90
RETAIL SYSTEM: Bankgirot					
Total transactions	8,204.00	8,667.00	9,044.00	9,394.00	13,281.23
Domestic	-	-	-	-	13,281.23
Cross-border	-	-	-	-	-
Credit transfers	7,747.00	8,205.00	8,573.00	8,915.00	12,803.49
Domestic	-	-	-	-	12,803.49
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	143.00	126.00	117.00	112.00	105.66
Initiated electronically	7,604.00	8,079.00	8,456.00	8,803.00	12,697.83
Direct debits	457.00	462.00	471.00	479.00	477.74
Domestic	-	-	-	-	477.74
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page 2

Value of transactions sent; SEK billions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: Dataclearing					
Total transactions	2,590.00	2,694.00	2,720.00	2,938.00	3,234.00
Domestic	.	.	.	.	3,234.00
Cross-border	.	.	.	.	.
Credit transfers	2,590.00	2,694.00	2,720.00	2,938.00	3,234.00
Domestic	.	.	.	.	3,234.00
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	0.00	0.00	0.00	0.00	0.00
Initiated electronically	2,590.00	2,694.00	2,720.00	2,938.00	3,234.00
Direct debits	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
Card payments (except e-money transactions)	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
ATM transactions (except e-money transactions)	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
E-money payment transactions	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
Cheques	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
Other payment services	-	-	-	-	.
Domestic	-	-	-	-	.
Cross-border	-	-	-	-	.
Concentration ratio in terms of value (percentages)	-	-	-	-	.

Explanatory information on certain data items is given in the notes accompanying these tables

GENERAL NOTES: UNITED KINGDOM

Source for Table 1: Eurostat.

Source for all other tables: Bank of England, unless otherwise indicated.

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held at MFIs	Overnight deposits held at MFIs (excluding ECB). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world” component sector are not reported for the period 2000-04.
Narrow money supply (M1)	This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued by MFIs	Covering MFIs without derogations under Article 9(1) of Regulation ECB/2013/33 (where applicable).

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

Total banknotes in circulation	Bank of England banknotes only.
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Table 5 – Institutions offering payment services to non-MFIs

Central bank	
Number of offices	The central bank also has two outlets for note issuance, 12 regional agencies for economic intelligence gathering purposes and one office for prudential regulation.
Credit institutions irrespective of their legal incorporation	
Number of overnight deposits	Estimated figure. Includes private sector ordinary share and deposit accounts with UK building societies, as well as corporate bodies’ shares and deposits below GBP 50,000 placed with building societies. This figure excludes data from the Northern Ireland Bankers’ Association. Encompasses instant access deposit accounts, not including term accounts, at banks (data not available for building societies).
<i>of which:</i> number of internet/PC-linked overnight deposit accounts	Number of accounts associated with internet services (credit transfers, payment of bills, etc. via the internet). Includes internet-linked accounts at banks (data not

	available for building societies).
Credit institutions legally incorporated in the reporting country	
Number of offices	Banks only; data not available for building societies.
Other payment service providers	
Number of institutions	The postal institution.
Number of overnight deposits	Data up to December 2004 are for National Savings Ordinary Accounts. They were then replaced by Easy Access Accounts, which were withdrawn in July 2012. Data to end-June 2012.
Value of overnight deposits	Data up to December 2004 are for National Savings Ordinary Accounts. They were then replaced with Easy Access Accounts, which were withdrawn in July 2012. Data to end-June 2012.

Table 6 – Payment card functions and accepting devices

Cards issued by resident payment service providers	
<i>of which:</i> cards with a credit function	MasterCard and Visa only. Does not include data for “Cards with a credit and charge facility”. These data are included in the “Cards with a credit and delayed debit function” category.
Total number of cards (irrespective of the number of functions on the card)	Excluding any stand-alone e-money cards and retailer cards.
Terminals provided by resident payment service providers	
POS terminals	Estimate of the total number of POS terminals in the United Kingdom. Most accept both credit and debit cards.

Tables 7 and 8 – Payment and terminal transactions involving non-MFIs: number/value of transactions

Transactions per type of payment service [as of reference period 2014 Tables 7a and 8a]	
Credit transfers	For all years “on-us” transactions are not included as data is not available.
<i>Of which:</i> non-paper based credit transfers	Includes CHAPS interbank transactions as it is not possible to distinguish accurately between interbank and customer-driven payments.
Direct debits	For all years “on-us” transactions are not included as data is not available.
Card payments with cards issued by resident PSPs (except cards with an e-money function)	
<i>of which:</i> payments by cards with a debit function	Customer transactions only.
<i>of which:</i> payments by cards with a credit function	Customer transactions with MasterCard and Visa only. Does not include data for “Cards with a credit and charge facility”. These data are included in the “Cards with a credit and delayed debit function” category.

Cheques	Includes inter-branch cheques and estimates of in-house processed cheques. Includes some own account items.
Other payment services	Not applicable.
Total number of payment transactions <i>of which: cross-border transactions sent</i>	Data includes payment cards only.

Transactions per type of terminal [as of reference period 2014 Tables 7b and 8b]

a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs

ATM cash withdrawals	Data include cards issued abroad and used in the United Kingdom. Data include all ATM transactions. A breakdown into cash withdrawals and cash deposits is not available.
POS transactions (irrespective of type of card used)	Data include cards issued abroad and used in the United Kingdom.

c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs

ATM cash withdrawals	Data include all ATM transactions. A breakdown into cash withdrawals and cash deposits is not available.
POS transactions (irrespective of type of card used)	Data are for payment cards only. A further breakdown is not available.

Tables 10 and 11 – Payments processed by selected payment systems: number/value of transactions

TARGET component: CHAPS Euro, which closed in May 2008.

LVPS: CHAPS Sterling.

Retail system: Cheque and Credit Clearings. Total transactions sent: includes Northern Ireland (estimated) and Scotland.

Retail system: Bacs.

Retail system: Faster Payments.

I. Basic statistical data

	2011	2012	2013	2014	2015
Population (thousands, annual average)	63,285.0	63,705.0	64,106.0	64,597.0	65,110.0
GDP (GBP billions)	1,628.27	1,675.04	1,739.56	1,822.48	1,869.56
GDP per capita (GBP)	25,729	26,294	27,136	28,213	28,714
HICP (annual percentage changes)	4.5	2.8	2.6	1.5	0.0
Exchange rate (National currency vis-à-vis the euro)					
End of period	0.835	0.816	0.834	0.779	0.734
Average	0.868	0.811	0.849	0.806	0.726

Explanatory information on certain data items is given in the notes accompanying these tables

2. Settlement media used by non-MFIs

GBP millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation outside MFIs	53,243.00	56,018.00	58,715.00	61,880.00	65,975.00
Value of overnight deposits held at MFIs	1,156,558.37	1,240,413.81	1,356,699.09	1,458,445.62	1,533,608.46
of which:					
Transferable deposits	.	.	.	.	.
Narrow money supply (M1)	1,079,018.00	1,152,855.00	1,277,370.00	1,368,535.00	1,458,315.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	232,958.17	248,338.33	252,694.33	269,394.94	270,997.09
Outstanding value on e-money storages issued by MFIs	.	.	.	.	.
of which:					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

3. Settlement media used by credit institutions

GBP millions; average for last reserve maintenance period (unless otherwise stated)

	2011	2012	2013	2014	2015
Overnight deposits held at the central bank	176,999.43	271,764.26	305,872.88	306,165.83	313,055.95
Overnight deposits held at other credit institutions (in GBP, end of period)	260,279.78	287,455.18	317,956.95	228,906.38	227,804.52
of which:					
Transferable deposits at other MFIs (end of period)	.	.	.	.	.
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	6,163.18	5,345.00	5.00	763.01	11,750.33
Intraday borrowing from the central bank	22,765.25	30,464.51	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

4. Banknotes and coins

GBP millions; end of period

	2011	2012	2013	2014	2015
Currency in circulation	63,885.00	67,198.00	69,433.00	73,068.00	76,918.00
Total banknotes in circulation	53,964.15	56,490.33	58,071.15	61,605.11	65,119.84
of which:					
GBP 50	10,361.65	10,313.31	11,223.31	11,732.08	12,983.10
GBP 20	34,491.34	36,552.07	37,626.28	40,282.00	42,115.53
GBP 10	7,510.27	7,992.03	7,596.64	7,907.68	8,303.69
GBP 5	1,600.89	1,632.92	1,624.91	1,683.35	1,717.52
Total coins in circulation	3,786.19	3,909.80	4,011.05	4,202.74	30,139.00
of which:					
GBP 2	738.00	785.67	831.76	895.09	479.00
GBP 1	1,496.00	1,528.27	1,552.88	1,616.93	1,671.00
GBP 0.5	432.50	459.62	474.03	497.77	1,053.00
GBP 0.2	526.20	540.89	553.03	580.11	3,004.00
GBP 0.1	160.00	159.80	163.08	166.87	1,713.00
GBP 0.05	187.75	190.64	192.37	198.92	4,075.00
GBP 0.02	132.74	131.99	131.13	133.34	6,714.00
GBP 0.01	113.00	112.94	112.79	113.71	11,430.00
Currency in circulation held by MFIs	10,642.00	11,180.00	10,718.00	11,188.00	10,943.00
Currency in circulation outside MFIs	53,243.00	56,018.00	58,715.00	61,880.00	65,975.00
Memorandum item:					
Total commemorative coins	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 1

Original units (unless otherwise stated); values in GBP millions; end of period

	2011	2012	2013	2014	2015
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	4.60	4.99	4.95	4.49	4.46
Value of overnight deposits (GBP millions)	.	.	8,235.31	.	5,436.78
of which:					
Value of transferable deposits (GBP millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Number of institutions	373	373	358	361	362
Number of offices	10,874	10,500	-	-	-
Number of overnight deposits (thousands)	128,000.00	128,300.00	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	44,800.00	46,200.00	-	-	-
Number of transferable overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked transferable overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (GBP millions)	2,813,564.60	3,210,197.80	3,280,767.25	3,344,980.21	3,348,999.66
of which:					
Value of transferable deposits (GBP millions)	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued (GBP millions)	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	240	240	203	222	222
Number of offices	10,874	10,500	-	-	-
Value of overnight deposits (GBP millions)	2,023,581.61	2,370,706.25	2,456,405.67	2,517,884.34	2,570,695.31
Branches of euro area-based credit institutions					
Number of institutions	65	65	70	66	67
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	176,850.51	200,657.62	190,454.44	169,447.38	133,527.31
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	8	8	5	5	5
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	12,766.62	13,667.24	16,099.52	17,293.42	18,220.13
Branches of non-EEA-based credit institutions					
Number of institutions	60	60	80	68	68
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	600,365.86	625,166.69	617,807.62	640,355.08	626,556.91
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (GBP millions)	-	-	-	-	-
Other payment service providers					
Number of institutions	1	1	-	-	-
Number of offices	11,677	11,500	-	-	-
Number of overnight deposits (thousands)	0.26	0.10	-	-	-
Value of overnight deposits (GBP millions)	1,485.66	520.30	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued (GBP millions)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

5. Institutions offering payment services to non-MFIs - page 2

Original units unless otherwise stated; value in millions of GBP; end of period

	2011	2012	2013	2014	2015
Institutions offering payment services to non-MFIs (total)					
Number of institutions	375	375	359	362	363
Number of offices	22,552	22,001	-	-	-
Number of overnight deposits (thousands)	128,004.85	128,305.10	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	44,800.00	46,200.00	-	-	-
Value of overnight deposits (GBP millions)	.	.	3,289,002.56	.	3,354,436.43
Number of payment accounts (thousands)	.	.	.	-	-
Number of e-money accounts (thousands)	.	.	.	-	-
Outstanding value on e-money storages issued (GBP millions)	-	-	-	-	-
<i>Memo items:</i>					
Total number of payment institutions operating in the country on a cross-border basis	.	.	.	-	-
<i>of which:</i>					
Number of payment institutions providing services through an established branch	.	.	.	-	-
Number of payment institutions providing services through an agent	.	.	.	-	-
Number of payment institutions providing services neither establishing a branch nor through an agent	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables
The totals reflect the sums of items shown on page one

6. Payment card functions and accepting devices

Original units in thousands; end of period

	2011	2012	2013	2014	2015
Cards issued by resident PSPs					
Cards with a cash function	165,100.00	168,993.00	175,593.00	178,869.00	175,630.00
Cards with a payment function (except cards with an e-money function only)	147,235.00	151,600.00	157,339.00	159,013.00	163,470.00
of which:					
Cards with a debit function	86,325.00	88,553.00	95,689.00	95,663.00	98,804.00
Cards with a delayed debit function	2,192.00	2,324.00	2,262.00	2,150.00	2,219.00
Cards with a credit function	54,483.00	56,443.00	55,362.00	56,927.00	58,973.00
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	4,236.00	4,280.00	4,026.00	4,273.00	3,474.00
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	165,100.00	168,993.00	175,593.00	178,869.00	175,630.00
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	64.37	66.13	67.96	69.38	70.27
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs					
of which:					
ATMs with a cash withdrawal function	64.37	66.13	67.96	69.38	70.27
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	9.32	8.68	8.31	8.60	8.38
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	1,360.57	1,639.27	1,653.91	1,701.87	1,958.35
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals					
of which:					
EFTPOS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
of which:					
E-money card loading and unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page I

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	3,601.50	3,693.10	3,871.10	3,939.70	4,051.80
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	379.50	352.10	331.10	286.70	243.80
Initiated electronically	3,222.00	3,341.00	3,540.00	3,653.00	3,808.00
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
of which (memorandum item):					
Online banking based e-payments	.	.	.	-	-
Credit transfers					
of which:					
Non-SEPA	.	.	.	-	-
Cross-border credit transfers received	.	.	.	-	-
Direct debits	3,322.36	3,416.65	3,524.91	3,672.00	3,908.35
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	.	.	-	-
Initiated on a single payment basis	.	.	.	-	-
Direct debits					
of which:					
Non-SEPA	.	.	.	-	-
Cross-border direct debits received	.	.	.	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	9,901.00	10,546.00	11,608.00	13,010.00	14,601.00
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	7,612.00	8,155.00	9,040.00	10,227.00	11,544.00
Payments with cards with a delayed debit function	166.00	167.00	164.00	159.00	165.00
Payments with cards with a credit function	1,926.00	2,023.00	2,194.00	2,402.00	2,687.00
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	197.00	201.00	210.00	222.00	205.00
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	.	.	.	-	-
Payments initiated remotely	.	.	.	-	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	.	.	.	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	.	.	.	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

7a. Payment transactions per type of payment service involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
Cheques	970.00	848.00	718.00	644.00	558.00
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	17,794.86	18,503.75	19,722.01	21,265.70	23,119.15
Domestic	.	.	.	.	.
Cross-border	469.00	693.00	941.00	-	1,937.00
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 1

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	12,308.00	12,768.00	13,567.00	14,348.00	15,459.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	2,874.00	2,915.00	2,899.00	2,830.00	2,797.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	9,434.00	9,853.00	10,668.00	11,518.00	12,662.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	87.00	439.00	196.00	564.00	772.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

7b. Payment transactions per type of terminal involving non-MFIs - page 2

Number of transactions sent in millions (unless otherwise stated); total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	416.00	640.00	892.00	-	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	1.00	1.00	1.00	0.00	0.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	415.00	639.00	891.00	1,442.00	1,878.00
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Memorandum items:					
Cash advances at POS terminals	256.30	266.20	267.70	244.80	235.30
OTC cash withdrawals	149.00	121.00	123.00	113.00	-
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page I

Value of transactions sent (unless otherwise stated); GBP billions; total for the period

	2011	2012	2013	2014	2015
Transactions per type of payment service					
Credit transfers	67,519.06	75,060.20	73,549.65	71,517.51	71,946.15
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	196.95	178.38	172.28	161.21	160.15
Initiated electronically	67,322.11	74,881.82	73,377.37	71,356.29	71,785.99
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	-	-	-	-	-
Cross-border credit transfers received	-	-	-	-	-
Direct debits	1,044.68	1,075.51	1,115.07	1,167.27	1,245.40
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Cross-border direct debits received	-	-	-	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)	501.93	511.08	560.73	606.21	657.19
Domestic card payments	-	-	-	-	-
Cross-border card payments	-	-	-	-	-
Card payments with cards issued by resident PSPs (except cards with an e-money function only)					
Payments with cards with a debit function	348.66	356.98	401.04	439.17	491.91
Payments with cards with a delayed debit function	18.58	18.71	18.53	18.04	8.01
Payments with cards with a credit function	117.50	120.08	126.56	134.47	145.68
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	17.18	15.31	14.60	14.53	11.59
Card payments with cards issued by resident PSP (except cards with an e-money function only)					
Payments initiated at physical EFTPOS	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
E-money payment transactions with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
Cross-border e-money payment transactions with e-money issued by resident PSPs received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

8a. Payment transactions per type of payment service involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); GBP billions; total for the period

	2011	2012	2013	2014	2015
Cheques	962.84	855.39	733.38	693.56	636.78
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	-	-
Other payment services	-	-	-	-	189.38
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	-	-
Total payment transactions involving non-MFIs	70,028.50	77,502.17	75,958.82	73,984.54	74,485.51
Domestic	.	.	.	.	.
Cross-border	28.10	34.32	40.45	-	70.89
Total cross-border transactions received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	.	.	-	-
Transactions via telecommunication, digital or IT device	.	.	.	-	-
Cross-border transactions via telecommunication, digital or IT device received	.	.	.	-	-
Other services (not included in the Payment Services Directive)	.	.	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 1

Value of transactions sent (unless otherwise stated); GBP billions; total for the period

	2011	2012	2013	2014	2015
a) Transactions at terminals provided by resident PSPs with cards issued by resident PSPs	665.29	670.44	712.19	739.75	790.36
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	191.32	193.61	191.83	189.36	194.31
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	473.98	476.84	520.37	550.39	596.05
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by resident PSPs with cards issued by non-resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	14.47	30.74	13.65	24.46	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables

8b. Payment transactions per type of terminal involving non-MFIs - page 2

Value of transactions sent (unless otherwise stated); GBP billions; total for the period

	2011	2012	2013	2014	2015
c) Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs	28.24	34.40	40.53	56.01	64.40
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
Transactions at terminals provided by non-resident PSPs with cards issued by resident PSPs of which					
ATM cash withdrawals (except e-money transactions)	0.15	0.08	0.08	0.10	0.04
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	28.10	34.32	40.45	55.92	64.36
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payment transactions with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	6.48	6.93	6.71	6.12	5.91
OTC cash withdrawals	32.00	30.00	30.00	27.00	27.00
OTC cash deposits	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

9. Participation in selected payment systems

End of period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Number of participants	-	-	-	-	-
of which:					
Direct participants	18	19	20	21	22
of which:					
Credit institutions	16	17	18	19	20
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: Cheque and Credit Clearings					
Number of participants	11	11	11	11	11
of which:					
Direct participants	11	11	11	11	11
of which:					
Credit institutions	10	10	10	10	10
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: BACS					
Number of participants	63,416	63,416	63,016	61,316	-
of which:					
Direct participants	16	16	16	16	16
of which:					
Credit institutions	15	15	15	15	15
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
of which:					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	63,400	63,400	63,000	61,300	-
RETAIL SYSTEM: Faster Payments Service					
Number of participants	.	-	-	-	-
of which:					
Direct participants	.	10	10	10	10
of which:					
Credit institutions	.	10	10	10	10
Central bank	.	0	0	0	0
Other direct participants	.	-	-	-	-
of which:					
Public administration	.	-	-	-	-
Clearing and settlement organisations	.	-	-	-	-
Other financial institutions	.	-	-	-	-
Others	.	-	-	-	-
Indirect participants	.	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page I

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Total transactions	34.02	33.94	34.98	36.52	37.55
Domestic	.	.	.	36.52	37.55
Cross-border	.	.	.	-	-
Credit transfers	34.02	33.94	34.98	36.52	37.55
Domestic	.	.	.	36.52	37.55
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	34.02	33.94	34.98	36.52	37.55
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	73.00	73.00	73.00	72.00	77.00
RETAIL SYSTEM: Cheque and Credit Clearings					
Total transactions	762.64	667.42	587.26	518.46	444.69
Domestic	.	.	.	518.46	444.69
Cross-border	.	.	.	-	-
Credit transfers	62.40	54.25	47.37	40.96	28.30
Domestic	.	.	.	40.96	28.30
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	62.40	54.25	47.37	40.96	28.30
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	700.24	613.17	539.89	477.50	416.30
Domestic	.	.	.	477.50	416.30
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	77.00	79.00	79.00	80.00	-

Explanatory information on certain data items is given in the notes accompanying these tables

10. Payments processed by selected payment systems - page 2

Number of transactions sent; millions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: BACS					
Total transactions	5,717.00	5,616.39	5,695.03	5,841.23	6,080.04
Domestic	.	.	.	5,841.23	6,080.04
Cross-border	.	.	.	-	-
Credit transfers	2,394.64	2,199.74	2,170.12	2,169.24	2,171.70
Domestic	.	.	.	2,169.24	2,171.70
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	2,394.64	2,199.74	2,170.12	2,169.24	2,171.70
Direct debits	3,322.36	3,416.65	3,524.91	3,672.00	3,908.35
Domestic	.	.	.	3,672.00	3,908.35
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	80.00	81.00	81.00	81.00	76.00
RETAIL SYSTEM: Faster Payments Service					
Total transactions	.	811.09	967.63	1,100.93	1,247.04
Domestic	.	.	.	1,100.93	1,247.04
Cross-border	.	.	.	-	-
Credit transfers	.	811.09	967.63	1,100.93	1,247.04
Domestic	.	.	.	1,100.93	1,247.04
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	.	811.09	967.63	1,100.93	1,247.04
Direct debits	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of volume (percentages)	.	88.00	88.00	88.00	87.00

Explanatory information on certain data items is given in the notes accompanying these tables

II. Payments processed by selected payment systems - page I

Value of transactions sent; GBP billions; total for the period

	2011	2012	2013	2014	2015
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Total transactions	63,876.77	71,716.86	70,138.93	67,959.49	68,411.18
Domestic	.	.	.	67,959.49	68,411.18
Cross-border	.	.	.	-	-
Credit transfers	63,876.77	71,716.86	70,138.93	67,959.49	68,411.18
Domestic	.	.	.	67,959.49	68,411.18
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	63,876.77	71,716.86	70,138.93	67,959.49	68,411.18
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	67.00	67.00	65.00	63.00	73.00
RETAIL SYSTEM: Cheque and Credit Clearings					
Total transactions	727.45	646.00	576.10	537.28	493.77
Domestic	.	.	.	537.28	493.77
Cross-border	.	.	.	-	-
Credit transfers	32.38	27.48	24.65	23.03	18.59
Domestic	.	.	.	23.03	18.59
Cross-border	.	.	.	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	32.38	27.48	24.65	23.03	18.59
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	695.07	618.52	551.45	514.24	473.97
Domestic	.	.	.	514.24	473.97
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	86.00	83.00	81.00	82.00	-

Explanatory information on certain data items is given in the notes accompanying these tables

11. Payments processed by selected payment systems - page 2

Value of transactions sent; GBP billions; total for the period

	2011	2012	2013	2014	2015
RETAIL SYSTEM: BACS					
Total transactions	4,363.21	4,112.22	4,218.64	4,420.55	4,590.21
Domestic	.	.	.	4,420.55	4,590.21
Cross-border	.	.	.	-	-
Credit transfers	3,318.54	3,036.71	3,103.58	3,253.28	3,374.82
Domestic	.	.	.	3,253.28	3,374.82
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	3,318.54	3,036.71	3,103.58	3,253.28	3,374.82
Direct debits	1,044.68	1,075.51	1,115.07	1,167.27	1,215.40
Domestic	.	.	.	1,167.27	1,215.40
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	82.00
RETAIL SYSTEM: Faster Payments Service					
Total transactions	.	617.91	771.36	903.79	1,040.72
Domestic	.	.	.	903.79	1,040.72
Cross-border	.	.	.	-	-
Credit transfers	.	617.91	771.36	903.79	1,040.72
Domestic	.	.	.	903.79	1,040.72
Cross-border	.	.	.	-	-
Credit transfers	.	.	.	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	.	617.91	771.36	903.79	1,040.72
Direct debits	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Card payments (except e-money transactions)	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
ATM transactions (except e-money transactions)	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
E-money payment transactions	.	.	.	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Cheques	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Other payment services	.	-	-	-	-
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Concentration ratio in terms of value (percentages)	.	87.00	87.00	88.00	92.00

Explanatory information on certain data items is given in the notes accompanying these tables