



EUROPEAN CENTRAL BANK

EUROSYSTEM

Denmark

1. Basic statistical data

	2016	2017	2018	2019	2020
Population (thousands, annual average)	5,729	5,765	5,794	5,817	5,830
GDP (DKK billions)	2,108	2,193	2,253	2,318	2,330
GDP per capita (DKK)	367,919	380,392	388,905	398,494	399,582
HICP (annual percentage changes)	0.0	1.1	0.7	0.7	0.3
Exchange rate (national currency vis-à-vis the euro)					
End of period	-	-	7.467	7.471	7.444
Average	7.445	7.439	7.453	7.466	7.454

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



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2. Settlement media used by non-MFIs

(DKK millions; end of period)

	2016	2017	2018	2019	2020
Currency in circulation outside MFIs	61,605	62,205	63,078	62,626	67,585
Value of overnight deposits held at MFIs	1,295,295	1,419,640	1,429,127	1,469,774	1,708,923
<i>of which:</i>					
Transferable deposits	1,292,779	1,400,645	1,422,068	1,465,909	1,701,835
Narrow money supply (M1)	1,122,332	1,196,573	1,224,067	1,308,680	1,465,355
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	176,490	193,304	193,118	195,592	255,031
Outstanding value on e-money storages issued by MFIs	0	0	0	0	0
<i>of which:</i>					
Hardware-based electronic money	0	0	0	0	0
Software-based electronic money	0	0	0	0	0

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



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3. Settlement media used by credit institutions

(DKK millions; average for the first reserve maintenance period, unless otherwise indicated)

	2016	2017	2018	2019	2020
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (end of period)	1,352,084	1,417,333	1,325,839	1,506,950	1,551,343
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	74,262	80,804	78,279	68,881	65,908
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	-

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



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4. Banknotes and coins

(DKK millions; end period)

	2016	2017	2018	2019	2020
Currency in circulation	70,924	70,997	70,793	70,552	74,523
Total banknotes in circulation	64,321	64,324	64,059	63,790	67,720
of which:					
DKK 1,000	34,803	33,714	31,140	28,225	30,068
DKK 500	17,286	18,501	20,381	22,723	24,155
DKK 200	6,353	6,382	6,718	6,964	7,635
DKK 100	4,627	4,478	4,539	4,589	4,600
DKK 50	1,253	1,248	1,282	1,289	1,262
Total coins in circulation	5,836	5,853	5,917	5,941	6,134
of which:					
DKK 20	2,546	2,552	2,580	2,586	2,593
DKK 10	1,299	1,305	1,324	1,329	1,326
DKK 5	713	715	725	732	731
DKK 2	553	554	558	561	563
DKK 1	538	538	539	541	540
50 ORE	188	189	191	193	194
25 ORE	-	-	-	-	-
OTHER	-	-	-	-	-
Currency in circulation held by MFIs	9,319	8,792	7,715	7,926	6,938
Currency in circulation outside MFIs	61,605	62,205	63,078	62,626	67,585
<i>Memorandum items:</i>					
Total commemorative coins	174	180	181	180	187

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



Denmark

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

(original units, unless otherwise indicated; values in DKK millions; end of period)

	2016	2017	2018	2019	2020
Institutions offering payment services to non-MFIs (total)					
Number of institutions	115	105	102	100	103
Number of offices	1,075	1,190	979	905	1,015
Number of overnight deposits (thousands)	16,914.7	13,389.7	14,257.4	14,483.0	15,058.6
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	9,188.5	9,244.3	9,784.5	9,996.9	10,536.3
Value of overnight deposits	1,288,064	1,411,724	1,421,442	.	.
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	0	39	39	103
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	129,388	170,034	125,243	.	.
<i>of which:</i>					
Value of transferable deposits	129,388	154,237	125,243	81,777	143,190
Credit institutions irrespective of their legal incorporation					
Number of institutions	111	101	98	97	100
Number of offices	1,074	1,189	978	904	1,014
Number of overnight deposits (thousands)	16,914.7	13,389.7	14,257.4	14,483.0	15,058.6
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	9,188.5	9,244.3	9,784.5	9,996.9	10,536.3
Number of transferable overnight deposits (thousands)	16,914.7	13,389.7	14,257.4	14,483.0	15,058.6
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	9,188.5	9,244.3	9,784.5	9,996.9	10,536.3
Value of overnight deposits	1,158,676	1,241,690	1,296,199	1,378,459	1,553,440
<i>of which:</i>					
Value of transferable deposits	1,163,391	1,246,408	1,296,825	1,384,131	.
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	0	0	0	0	0
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	84	77	72	70	74
Number of offices	997	849	788	723	824
Value of overnight deposits	1,091,520	927,435	979,794	1,061,132	1,202,040
Branches of euro area-based credit institutions					
Number of institutions	4	3	6	9	10
Number of offices	4	3	108	100	100
Value of overnight deposits	3,772	4,743	253,812	253,379	279,868
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	22	20	19	17	14
Number of offices	73	321	70	70	74
Value of overnight deposits	63,384	309,512	62,593	63,948	71,532
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	1	1	2
Number of offices	0	16	12	11	16
Value of overnight deposits	-	-	-	-	-
Electronic money institutions					
Number of institutions	3	3	3	2	2
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	39	39	103
Other payment service providers					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



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

(original units, unless otherwise indicated; values in DKK millions; end of period)

	2016	2017	2018	2019	2020
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	0	0	0	0	0
<i>of which:</i>					
Institutions providing services through an established branch	0	0	0	0	0
Institutions providing services through an agent	0	0	0	0	0
Institutions providing services neither establishing a branch nor through an agent	0	0	0	0	0

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



Denmark

6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2016	2017	2018	2019	2020
Cards issued by resident PSPs					
Cards with a cash function	9,160	9,275	9,488	9,652	9,601
Cards with a payment function*	8,807	8,985	9,252	9,470	9,486
<i>of which:</i>					
Cards with a debit function	7,031	7,231	7,500	7,734	7,819
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	1,776	1,754	1,752	1,736	1,667
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	-	-	-	-	-
<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)	9,160	9,275	9,488	9,652	9,601
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	2,372	2,367	2,266	2,178	.
Located in the reporting country	2,372	2,367	2,266	2,178	.
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	2,372	2,367	2,266	2,178	.
Located in the reporting country	2,372	2,367	2,266	2,178	.
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	1,447	1,404	1,389	1,338	1,221
Located in the reporting country	1,447	1,404	1,389	1,338	1,221
Located abroad	-	-	-	-	-
POS terminals	122,400	135,500	138,400	148,600	.
Located in the reporting country	122,400	135,500	138,400	148,600	.
Located abroad	-	-	-	-	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	122,400	135,500	.	148,600	.
Located in the reporting country	122,400	135,500	.	148,600	.
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					
<i>of which:</i>					
E-money card loading/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.



Denmark

7a. Payments per type of payment service involving non-MFIs - page 1
(number of payments sent, unless otherwise stated; millions; total for the period)

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	2,529.9	2,761.3	3,007.3	3,230.4	3,203.3
Domestic	2,351.3	2,552.8	2,766.2	2,962.8	2,962.6
Cross-border	178.7	208.5	241.1	267.6	240.7
Credit transfers	648.7	706.3	891.6	977.5	990.6
Domestic	640.8	697.7	882.6	968.3	981.4
Cross-border	7.9	8.6	9.0	9.2	9.3
Credit transfers					
Initiated in paper-based form	20.0	17.3	15.6	14.8	14.7
Initiated electronically	628.7	688.9	876.1	962.7	975.9
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
<i>of which (memorandum item):</i>					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	644.8	702.7	888.3	974.1	987.0
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	-	-	-	-	-
Card payments with cards issued by resident PSPs*	1,869.7	2,046.4	2,109.0	2,247.6	2,210.3
Domestic card payments	1,698.9	1,846.5	1,876.9	1,989.2	1,978.8
Cross-border card payments	170.8	199.9	232.1	258.4	231.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,814.5	1,989.7	2,045.1	2,174.4	2,149.4
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	55.2	56.7	63.9	73.2	60.8
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 PSPs*					
Payments initiated at physical EFTPOS	1,500.1	1,592.7	1,696.8	1,788.7	1,689.5
Payments initiated remotely	369.6	453.8	412.2	458.8	520.8
E-money payments with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
<i>of which:</i>					
Accessed through a card	-	-	-	-	-
Cheques	0.8	0.0	0.0	-	-
Domestic	0.8	0.0	0.0	-	-
Cross-border	-	-	-	-	-
Other payment services	10.8	8.6	6.6	5.3	2.5
Domestic	10.8	8.6	6.6	5.3	2.5
Cross-border	-	-	-	-	-

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



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7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	5.8	6.0	6.2	6.3	6.5
Cross-border credit transfers received	5.8	6.0	6.2	6.3	6.5
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<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	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



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7b. Payments per type of terminal involving non-MFIs

(number of payments sent; millions; total for the period)

	2016	2017	2018	2019	2020
a) At terminals provided by resident PSPs with cards issued by resident PSPs	1,509.4	1,584.1	1,671.2	1,752.0	1,681.0
At terminals located in the reporting country	1,509.4	1,584.1	1,671.2	1,752.0	1,681.0
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	70.3	61.7	56.9	49.2	35.8
At terminals located in the reporting country	70.3	61.7	56.9	49.2	35.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	1.4	2.4	3.7	4.0	3.7
At terminals located in the reporting country	1.4	2.4	3.7	4.0	3.7
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	1,437.7	1,520.0	1,610.6	1,698.8	1,641.4
At terminals located in the reporting country	1,437.7	1,520.0	1,610.6	1,698.8	1,641.4
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	61.1	66.7	79.0	87.0	39.0
At terminals located in the reporting country	61.1	66.7	79.0	87.0	39.0
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	3.0	2.6	-	-	1.0
At terminals located in the reporting country	3.0	2.6	-	-	1.0
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)	58.1	64.1	76.8	85.0	38.0
At terminals located in the reporting country	58.1	64.1	76.8	85.0	38.0
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	68.5	78.9	92.2	95.6	50.2
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	68.5	78.9	92.2	95.6	50.2
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	6.1	6.2	6.1	5.6	2.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	6.1	6.2	6.1	5.6	2.1
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	62.4	72.7	86.2	90.0	48.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	62.4	72.7	86.2	90.0	48.1
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments 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	4.3	3.5	2.7	2.1	0.8
OTC cash deposits	6.5	5.1	4.0	3.3	1.7

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



Denmark

8a. Payments per type of payment service involving non-MFIs - page 1
(value of payments sent, unless otherwise stated; DKK billions; total for the period)

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	19,960.8	21,915.6	21,456.8	21,899.7	21,994.6
Domestic	16,629.7	18,169.5	17,400.3	18,002.5	18,039.3
Cross-border	3,331.0	3,746.0	4,056.5	3,897.2	3,955.3
Credit transfers	19,344.7	21,264.3	20,817.4	21,238.2	21,358.8
Domestic	16,071.5	17,596.3	16,848.5	17,435.2	17,476.3
Cross-border	3,273.2	3,668.0	3,968.9	3,803.0	3,882.4
Credit transfers					
Initiated in paper-based form	2,287.8	2,535.2	2,396.7	2,437.3	2,173.0
Initiated electronically	17,056.9	18,729.1	18,420.8	18,800.8	19,185.8
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	18,984.7	20,906.0	20,471.6	20,898.1	20,998.7
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Card payments with cards issued by resident PSPs*	508.4	570.5	576.1	607.5	602.4
Domestic card payments	450.5	492.4	488.5	513.3	529.5
Cross-border card payments	57.9	78.0	87.6	94.2	72.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	472.3	528.7	529.5	554.5	563.4
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	36.1	41.8	46.5	53.0	38.9
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 PSPs*					
Payments initiated at physical EFTPOS	375.3	393.6	402.3	415.5	395.7
Payments initiated remotely	133.1	176.8	173.8	192.1	206.7
E-money payments with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments 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	-	-	-	-	-
Cheques	8.3	0.1	0.0	-	-
Domestic	8.3	0.1	0.0	-	-
Cross-border	-	-	-	-	-
Other payment services	99.4	80.7	63.2	54.0	33.5
Domestic	99.4	80.7	63.2	54.0	33.5
Cross-border	-	-	-	-	-

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



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

(value of payments sent, unless otherwise stated; DKK billions; total for the period)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	3,456.2	3,425.8	3,659.9	3,620.5	3,471.5
Cross-border credit transfers received	3,456.2	3,425.8	3,659.9	3,620.5	3,471.5
Cross-border direct debits received	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<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	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



Denmark

8b. Payments per type of terminal involving non-MFIs

(value of payments sent; DKK billions; total for the period)

	2016	2017	2018	2019	2020
a) At terminals provided by resident PSPs with cards issued by resident PSPs	452.2	463.5	474.7	479.2	457.5
At terminals located in the reporting country	452.2	463.5	474.7	479.2	457.5
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	93.3	87.6	85.0	75.4	58.9
At terminals located in the reporting country	93.3	87.6	85.0	75.4	58.9
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	6.9	13.2	20.7	21.3	18.6
At terminals located in the reporting country	6.9	13.2	20.7	21.3	18.6
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	352.0	362.6	369.0	382.5	380.0
At terminals located in the reporting country	352.0	362.6	369.0	382.5	380.0
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	25.5	26.4	28.5	28.6	12.1
At terminals located in the reporting country	25.5	26.4	28.5	28.6	12.1
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	3.4	3.1	2.6	2.4	1.4
At terminals located in the reporting country	3.4	3.1	2.6	2.4	1.4
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)	22.1	23.3	25.9	26.2	10.7
At terminals located in the reporting country	22.1	23.3	25.9	26.2	10.7
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	29.4	38.5	40.6	39.9	18.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	29.4	38.5	40.6	39.9	18.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	6.0	7.5	7.3	6.9	2.8
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	6.0	7.5	7.3	6.9	2.8
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	23.4	31.0	33.3	33.0	15.7
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	23.4	31.0	33.3	33.0	15.7
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments 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	22.5	18.9	14.9	11.6	5.6
OTC cash deposits	76.9	61.9	48.3	42.4	27.8

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



Denmark

9. Participation in selected payment systems – page 1

(original units; end of period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-DK					
Number of participants	75	72	69	63	61
<i>of which:</i>					
Direct participants	32	31	30	29	27
<i>of which:</i>					
Credit institutions	29	29	28	27	25
Central bank	1	1	1	1	1
Other direct participants	2	1	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	1	1	1	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	43	41	39	34	34
LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug. 2018)					
Number of participants	91	88	89	-	-
<i>of which:</i>					
Direct participants	91	88	89	-	-
<i>of which:</i>					
Credit institutions	83	82	83	-	-
Central bank	1	1	1	-	-
Other direct participants	7	5	5	-	-
<i>of which:</i>					
Public administration	0	0	0	-	-
Clearing and settlement organisations	5	5	5	-	-
Other financial institutions	2	0	0	-	-
Others	0	0	0	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)					
Number of participants	-	-	94	87	88
<i>of which:</i>					
Direct participants	-	-	94	87	88
<i>of which:</i>					
Credit institutions	-	-	88	81	82
Central bank	-	-	1	1	1
Other direct participants	-	-	5	5	5
<i>of which:</i>					
Public administration	-	-	0	0	0
Clearing and settlement organisations	-	-	5	5	5
Other financial institutions	-	-	0	0	0
Others	-	-	0	0	0
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: The Sumclearing DKK					
Number of participants	87	85	82	82	77
<i>of which:</i>					
Direct participants	52	54	54	54	52
<i>of which:</i>					
Credit institutions	51	53	53	53	51
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	35	31	28	28	25

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



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9. Participation in selected payment systems – page 2

(original units; end of period)

	2016	2017	2018	2019	2020
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Number of participants	87	85	82	82	77
<i>of which:</i>					
Direct participants	52	54	54	54	52
<i>of which:</i>					
Credit institutions	51	53	53	53	51
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	35	31	28	28	25
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Number of participants	78	77	75	74	71
<i>of which:</i>					
Direct participants	45	48	48	47	46
<i>of which:</i>					
Credit institutions	44	47	48	47	46
Central bank	1	1	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	33	29	27	27	25

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



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10. Payments processed by selected payment systems – page 1

(number of transactions sent; millions; total for the period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-DK					
Credit transfers and direct debits	0.1	0.1	0.2	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.1	0.1	0.2	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.1	0.1	0.2	0.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	83.4	82.0	81.5	86.5	88.5
LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug. 2018)					
Total transactions	1.3	1.4	0.9	-	-
Domestic	1.3	1.4	0.9	-	-
Cross-border	-	-	-	-	-
Credit transfers	1.3	1.4	0.9	-	-
Domestic	1.3	1.4	0.9	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	-	-	-
Initiated electronically	1.3	1.4	0.9	-	-
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)	83.0	87.2	87.9	-	-

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



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10. Payments processed by selected payment systems – page 2

(number of transactions sent; millions; total for the period)

	2016	2017	2018	2019	2020
LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)					
Total transactions	-	-	0.6	1.6	1.7
Domestic	-	-	0.6	1.6	1.7
Cross-border	-	-	-	-	-
Credit transfers	-	-	0.6	1.6	1.7
Domestic	-	-	0.6	1.6	1.7
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	0.6	1.6	1.7
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	84.4	85.0	84.7
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	1,998.0	2,171.9	2,230.1	2,364.3	2,315.5
Domestic	1,998.0	2,171.9	2,230.1	2,364.3	2,315.5
Cross-border	-	-	-	-	-
Credit transfers	102.3	101.3	98.8	96.8	93.4
Domestic	102.3	101.3	98.8	96.8	93.4
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	3.6	2.6	1.8	1.6	1.3
Initiated electronically	98.7	98.6	97.0	95.2	92.1
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	1,869.7	2,046.4	2,109.0	2,247.6	2,210.3
Domestic	1,869.7	2,046.4	2,109.0	2,247.6	2,210.3
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	25.2	24.2	22.3	20.0	11.9
Domestic	25.2	24.2	22.3	20.0	11.9
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.8	0.0	0.0	-	-
Domestic	0.8	0.0	0.0	-	-
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.



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10. Payments processed by selected payment systems – page 3

(number of transactions sent; millions; total for the period)

	2016	2017	2018	2019	2020
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	203.0	208.0	212.4	215.4	221.4
Domestic	203.0	208.0	212.4	215.4	221.4
Cross-border	-	-	-	-	-
Credit transfers	203.0	208.0	212.4	215.4	221.4
Domestic	203.0	208.0	212.4	215.4	221.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	3.7	2.2	2.2	2.1	2.0
Initiated electronically	199.3	205.8	210.2	213.3	219.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	75.6	74.6	74.0	72.8	72.9
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	115.5	151.8	321.9	395.0	402.4
Domestic	115.5	151.8	321.9	395.0	402.4
Cross-border	-	-	-	-	-
Credit transfers	115.5	151.8	321.9	395.0	402.4
Domestic	115.5	151.8	321.9	395.0	402.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.4	0.6	0.6	0.6	0.6
Initiated electronically	115.1	151.3	321.3	394.4	401.9
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)	95.6	95.4	75.0	72.7	71.9

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



Denmark

11. Payments processed by selected payment systems – page 1

(value of transactions sent; DKK billions; total for the period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-DK:					
Credit transfers and direct debits	4,107.7	4,231.9	2,138.8	2,189.9	2,539.0
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	46.8	30.3	35.5	19.3	13.4
Credit transfers and direct debits to another TARGET component	4,060.8	4,201.5	2,103.3	2,170.6	2,525.6
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	3,986.7	4,131.8	2,019.9	2,100.7	2,449.3
Credit transfers and direct debits to a non-euro area TARGET component	74.1	69.8	83.4	70.0	76.3
Concentration ratio in terms of value (percentages)	99.1	99.1	98.1	98.9	98.9
LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug. 2018)					
Total transactions	96,351.9	103,032.7	62,309.6	-	-
Domestic	96,351.9	103,032.7	62,309.6	-	-
Cross-border	-	-	-	-	-
Credit transfers	96,351.9	103,032.7	62,309.6	-	-
Domestic	96,351.9	103,032.7	62,309.6	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	96,351.9	103,032.7	62,309.6	-	-
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)	77.0	77.1	74.4	-	-

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



Denmark

11. Payments processed by selected payment systems – page 2

(value of transactions sent; DKK billions; total for the period)

	2016	2017	2018	2019	2020
LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)					
Total transactions	-	-	33,630.5	101,817.3	93,671.3
Domestic	-	-	33,630.5	101,817.3	93,671.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	33,630.5	101,817.3	93,671.3
Domestic	-	-	33,630.5	101,817.3	93,671.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	33,630.5	101,817.3	93,671.3
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)	-	-	77.9	78.0	79.0
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	2,033.3	2,176.1	2,125.4	2,274.8	2,258.3
Domestic	2,033.3	2,176.1	2,125.4	2,274.8	2,258.3
Cross-border	-	-	-	-	-
Credit transfers	1,493.2	1,580.8	1,526.1	1,646.1	1,643.0
Domestic	1,493.2	1,580.8	1,526.1	1,646.1	1,643.0
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	129.1	176.0	61.5	60.1	67.8
Initiated electronically	1,364.2	1,404.8	1,464.7	1,586.1	1,575.2
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	508.4	570.5	576.1	607.5	602.4
Domestic	508.4	570.5	576.1	607.5	602.4
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	23.4	24.7	23.1	21.2	12.9
Domestic	23.4	24.7	23.1	21.2	12.9
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	8.3	0.1	0.0	-	-
Domestic	8.3	0.1	0.0	-	-
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.



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11. Payments processed by selected payment systems – page 3

(value of transactions sent; DKK billions; total for the period)

	2016	2017	2018	2019	2020
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	4,630.1	4,933.7	4,974.4	5,145.7	5,457.6
Domestic	4,630.1	4,933.7	4,974.4	5,145.7	5,457.6
Cross-border	-	-	-	-	-
Credit transfers	4,630.1	4,933.7	4,974.4	5,145.7	5,457.6
Domestic	4,630.1	4,933.7	4,974.4	5,145.7	5,457.6
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	408.0	444.5	443.7	454.0	467.1
Initiated electronically	4,222.0	4,489.2	4,530.7	4,691.7	4,990.5
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)	78.1	77.4	76.0	75.1	75.1
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	189.6	225.8	306.6	352.9	389.4
Domestic	189.6	225.8	306.6	352.9	389.4
Cross-border	-	-	-	-	-
Credit transfers	189.6	225.8	306.6	352.9	389.4
Domestic	189.6	225.8	306.6	352.9	389.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	20.2	26.4	28.3	31.0	34.7
Initiated electronically	169.4	199.5	278.3	322.0	354.8
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)	70.8	70.8	68.1	67.2	66.2

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