



EUROPEAN CENTRAL BANK

EUROSYSTEM

Netherlands

1. Basic statistical data

	2016	2017	2018	2019	2020
Population (thousands, annual average)	17,030	17,131	17,232	17,345	17,441
GDP (EUR billions)	708	738	774	813	800
GDP per capita (EUR)	41,593	43,088	44,916	46,875	45,874
HICP (annual percentage changes)	0.1	1.3	1.6	2.7	1.1

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

(EUR millions; end of period)

	2016	2017	2018	2019	2020
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	469,181	462,882	460,820	499,432	581,004
<i>of which:</i>					
Transferable deposits	432,778	427,716	429,027	467,509	548,308
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	168,661	144,428	139,125	149,238	155,344
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

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

	2016	2017	2018	2019	2020
Overnight deposits held at the central bank	200,720	218,034	221,053	179,269	286,334
Overnight deposits held at other credit institutions (end of period)	81,034	91,897	63,865	54,101	54,132
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	48,617	47,823	35,199	38,006	35,476
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	15,749	28,169	27,742	26,661	141,536
Intraday borrowing from the central bank (average for last reserve maintenance period)	5,257	204	163	118	205

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 1

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

	2016	2017	2018	2019	2020
Institutions offering payment services to non-MFIs (total)					
Number of institutions	136	134	133	131	121
Number of offices	2,169	2,113	1,950	1,723	1,397
Number of overnight deposits (thousands)	28,165.7	28,123.8	29,768.7	30,048.0	28,167.1
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	25,474.6	25,724.4	27,331.0	27,775.0	27,564.1
Value of overnight deposits	469,227	462,927	462,059	499,482	581,060
Number of payment accounts (thousands)	22,323.1	22,689.4	23,930.2	23,990.0	23,650.1
Number of e-money accounts (thousands)	70.1	21.6	21.6	24.4	49.9
Outstanding value on e-money storages issued	31	31	107	121	135
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	27.0	27.0	27.0	27.0	27.0
Value of overnight deposits	1,372	3,343	2,196	4,416	15,816
<i>of which:</i>					
Value of transferable deposits	1,372	3,343	2,196	4,416	15,816
Credit institutions irrespective of their legal incorporation					
Number of institutions	96	92	93	94	87
Number of offices	1,731	1,672	1,549	1,322	996
Number of overnight deposits (thousands)	28,138.7	28,096.8	29,741.7	30,021.0	28,140.1
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	25,474.6	25,724.4	27,331.0	27,775.0	27,564.1
Number of transferable overnight deposits (thousands)	22,220.1	22,411.1	23,543.7	23,557.3	23,631.3
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	20,259.7	20,571.0	21,814.4	22,059.3	22,397.5
Value of overnight deposits	467,855	459,584	459,863	495,066	565,244
<i>of which:</i>					
Value of transferable deposits	431,406	424,373	426,831	463,093	532,492
Number of payment accounts (thousands)	22,322.2	22,689.3	23,929.8	23,989.0	23,631.3
Number of e-money accounts (thousands)	64.6	18.8	14.2	13.1	44.1
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	51	44	42	43	42
Number of offices	1,674	1,616	1,489	1,260	942
Value of overnight deposits	465,470	457,241	457,517	492,541	562,362
Branches of euro area-based credit institutions					
Number of institutions	26	28	33	37	38
Number of offices	27	28	32	38	39
Value of overnight deposits	1,216	1,195	1,196	1,287	1,469
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	16	17	15	11	3
Number of offices	19	17	17	12	3
Value of overnight deposits	561	551	552	594	678
Branches of non-EEA-based credit institutions					
Number of institutions	3	3	3	3	4
Number of offices	11	11	11	12	12
Value of overnight deposits	608	597	598	644	735
Electronic money institutions					
Number of institutions	2	2	2	2	2
Number of payment accounts (thousands)	0.9	0.0	0.4	1.0	18.8
Number of e-money accounts (thousands)	5.5	2.8	7.4	11.3	5.8
Outstanding value on e-money storages issued	31	31	107	121	135
Other payment service providers					
Number of institutions	37	39	37	34	31
Number of offices	437	440	400	400	400
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	0.0	0.0	0.0	0.0	0.0
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 EUR 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	394	399	404	409	409
<i>of which:</i>					
Institutions providing services through an established branch	14	14	14	14	14
Institutions providing services through an agent	0	0	0	0	0
Institutions providing services neither establishing a branch nor through an agent	380	385	390	395	395

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



Netherlands

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	31,112	31,211	31,673	33,422	34,592
Cards with a payment function*	32,012	32,333	33,001	34,392	36,208
<i>of which:</i>					
Cards with a debit function	17,936	18,281	18,554	20,106	21,492
Cards with a delayed debit function	2,614	2,750	2,883	2,992	4,146
Cards with a credit function	397	379	348	329	493
Cards with a debit and/or delayed debit function	6,288	6,126	.	.	.
Cards with a credit and/or delayed debit function	3,286	3,240	3,277	3,252	1,458
Cards with an e-money function	25	24	18	15	46
Cards on which e-money can be stored directly	16	15	11	8	11
Cards which give access to e-money stored on e-money accounts	9	10	7	8	35
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	18	15	11	10	36
Total number of cards (irrespective of the number of functions on the card)	32,037	32,357	33,019	34,407	36,254
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	5,782	5,676	5,904	5,593	6,614
Terminals provided by resident PSPs					
ATMs	6,750	6,389	5,939	4,986	2,421
Located in the reporting country	6,750	6,389	5,939	4,986	2,421
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	6,750	6,389	5,939	4,986	2,421
Located in the reporting country	6,750	6,389	5,939	4,986	2,421
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	491,633	511,619	527,023	494,826	449,507
Located in the reporting country	476,839	496,532	511,775	479,206	433,774
Located abroad	14,794	15,087	15,248	15,620	15,733
POS terminals					
<i>of which:</i>					
EFTPOS terminals	476,839	496,532	511,775	479,206	433,774
Located in the reporting country	476,839	496,532	511,775	479,206	433,774
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	-	-	-	-	-

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 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	7,174.1	7,800.2	8,707.0	9,420.5	9,192.2
Domestic	6,860.0	7,419.5	8,258.1	8,891.7	8,711.5
Cross-border	314.1	380.7	448.9	528.8	480.7
Credit transfers	2,109.7	2,303.2	2,567.9	2,842.6	2,918.3
Domestic	2,040.0	2,214.3	2,464.7	2,730.9	2,805.2
Cross-border	69.7	88.9	103.2	111.7	113.1
Credit transfers					
Initiated in paper-based form	40.9	35.5	31.6	28.3	27.4
Initiated electronically	2,068.8	2,267.8	2,536.3	2,814.3	2,890.9
Initiated in a file/batch	642.1	662.0	686.9	709.0	717.1
Initiated on a single payment basis	1,426.7	1,605.8	1,849.5	2,105.3	2,173.8
of which (memorandum item):					
Online banking based e-payments	263.9	332.8	444.4	572.9	658.6
Credit transfers					
of which:					
Non-SEPA credit transfers	10.2	9.3	9.3	8.7	8.4
Direct debits	1,161.6	1,211.0	1,406.2	1,472.3	1,517.4
Domestic	1,142.7	1,180.5	1,365.6	1,413.4	1,424.5
Cross-border	18.9	30.5	40.6	58.9	92.9
Direct debits					
Initiated in a file/batch	1,155.7	1,205.3	1,400.7	1,467.0	1,510.9
Initiated on a single payment basis	5.9	5.6	5.5	5.4	6.5
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	3,902.0	4,285.2	4,732.0	5,104.6	4,754.3
Domestic card payments	3,676.6	4,024.0	4,427.0	4,746.4	4,479.6
Cross-border card payments	225.4	261.2	305.0	358.1	274.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	3,743.1	4,105.3	4,528.6	4,879.9	4,548.8
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	158.8	179.9	203.4	224.6	205.4
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	3,819.6	4,214.5	4,650.0	5,021.2	4,668.3
Payments initiated remotely	82.4	70.7	82.0	83.4	86.0
E-money payments with e-money issued by resident PSPs	0.4	0.4	0.6	0.6	2.1
Domestic	0.4	0.4	0.6	0.6	2.1
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.4	0.4	0.6	0.6	2.1
of which:					
Accessed through a card	0.4	0.4	0.6	0.6	2.1
Cheques	0.2	0.1	0.1	0.1	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.2	0.1	0.1	0.1	0.0
Other payment services	0.3	0.3	.	.	0.2
Domestic	0.3	0.3	.	.	0.2
Cross-border	0.0	0.0	0.0	0.0	0.0

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)	77.5	117.8	139.5	160.9	183.3
Cross-border credit transfers received	48.6	64.2	74.4	82.5	87.2
Cross-border direct debits received	28.8	53.5	65.0	78.5	96.1
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	81.3	20.5	27.0	33.8	10.7
Debits from the accounts by simple book entry	218.9	225.3	256.8	305.3	372.7
Money remittances	2.4	2.4	2.5	2.4	0.2
Domestic	0.3	0.2	0.2	0.1	0.1
Cross-border	2.1	2.2	2.3	2.3	0.2
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.3	0.3	0.3	0.3	0.2
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	3,889.8	4,165.8	4,376.4	4,534.6	4,242.8
At terminals located in the reporting country	3,889.5	4,165.7	4,376.2	4,534.2	4,242.4
At terminals located abroad	0.3	0.2	0.2	0.4	0.4
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	307.3	282.4	260.3	229.5	173.4
At terminals located in the reporting country	307.3	282.4	260.3	229.5	173.4
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	16.2	16.1	15.7	15.1	13.6
At terminals located in the reporting country	16.2	16.1	15.7	15.1	13.6
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3,566.2	3,867.3	4,100.4	4,290.1	4,055.8
At terminals located in the reporting country	3,566.0	3,867.1	4,100.2	4,289.6	4,055.3
At terminals located abroad	0.3	0.2	0.2	0.4	0.4
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	112.0	122.5	138.5	152.3	146.1
At terminals located in the reporting country	99.0	100.7	122.7	134.6	129.5
At terminals located abroad	13.0	21.8	15.8	17.6	16.6
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	12.6	14.5	11.5	10.6	9.9
At terminals located in the reporting country	12.6	14.5	11.5	10.6	9.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	99.4	108.0	127.0	141.7	136.1
At terminals located in the reporting country	86.4	86.2	111.2	124.0	119.5
At terminals located abroad	13.0	21.8	15.8	17.6	16.6
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	310.9	308.5	563.5	813.6	676.2
At terminals located in the reporting country	93.0	99.8	136.3	170.4	122.8
At terminals located abroad	217.9	208.7	427.3	643.2	553.4
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	25.9	25.4	46.0	90.1	70.6
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	25.9	25.4	46.0	90.1	70.6
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	284.9	283.1	517.5	723.5	605.7
At terminals located in the reporting country	93.0	99.8	136.3	170.4	122.8
At terminals located abroad	192.0	183.3	381.3	553.1	482.8
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	0.3	0.3	.	.	.
OTC cash deposits	20.5	19.8	19.7	18.8	13.9

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 1

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

	2016	2017	2018	2019	2020
Payments per type of payment service					
Total payments involving non-MFIs	19,483.0	23,846.8	19,500.9	19,830.5	23,000.4
Domestic	14,352.9	19,311.5	14,465.7	14,171.5	15,437.4
Cross-border	5,130.1	4,535.4	5,035.2	5,659.0	7,563.0
Credit transfers	19,127.2	23,476.4	19,090.2	19,405.7	22,602.4
Domestic	14,028.7	18,974.3	14,088.3	13,785.4	15,073.6
Cross-border	5,098.5	4,502.1	5,001.9	5,620.3	7,528.7
Credit transfers					
Initiated in paper-based form	364.1	280.8	59.3	56.1	49.8
Initiated electronically	18,763.1	23,195.6	19,031.0	19,349.6	22,552.5
Initiated in a file/batch	1,983.6	2,028.9	2,200.8	2,342.6	2,512.4
Initiated on a single payment basis	16,779.5	21,166.7	16,830.2	17,007.0	20,040.1
of which (memorandum item):					
Online banking based e-payments	22.9	30.7	38.2	46.9	61.7
Credit transfers					
of which:					
Non-SEPA credit transfers	14,080.1	19,259.9	14,496.6	14,554.5	15,931.8
Direct debits	227.0	235.6	267.1	275.9	264.2
Domestic	214.0	219.0	251.7	256.6	243.9
Cross-border	13.0	16.6	15.4	19.3	20.3
Direct debits					
Initiated in a file/batch	221.2	232.6	264.0	272.7	260.5
Initiated on a single payment basis	5.9	3.0	3.1	3.2	3.7
Direct debits					
of which:					
Non-SEPA direct debits	3.2	1.3	0.7	0.4	1.3
Card payments with cards issued by resident PSPs*	127.0	134.0	142.9	148.3	133.7
Domestic card payments	110.1	118.2	125.7	129.4	119.9
Cross-border card payments	16.9	15.8	17.2	18.9	13.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	112.5	118.3	125.9	130.0	118.8
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	14.5	15.7	17.0	18.4	14.9
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	119.9	128.7	136.8	141.9	128.5
Payments initiated remotely	7.1	5.4	6.0	6.4	5.2
E-money payments with e-money issued by resident PSPs	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	0.0	0.0	.
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.0	0.0	0.0	0.0	.
of which:					
Accessed through a card	0.0	0.0	0.0	0.0	0.0
Cheques	1.8	0.8	0.7	0.6	0.1
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	1.8	0.8	0.7	0.6	0.1
Other payment services	0.0	0.0	.	.	0.0
Domestic	0.0	0.0	.	.	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0

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; EUR billions; total for the period)

	2016	2017	2018	2019	2020
Total cross-border payments received (excluding card payments)	5,040.2	4,766.4	5,483.9	5,750.6	5,769.3
Cross-border credit transfers received	5,032.5	4,753.7	5,469.7	5,733.5	5,753.2
Cross-border direct debits received	7.7	12.6	14.2	17.1	16.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	0.0	0.0	0.0	.	.
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	198.1	134.2	148.0	144.1	316.8
Debits from the accounts by simple book entry	156.1	146.3	163.9	161.0	328.4
Money remittances	0.7	0.7	0.7	0.7	0.7
Domestic	0.1	0.1	0.0	0.0	0.0
Cross-border	0.6	0.6	0.6	0.6	0.7
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.1	0.1	0.1	0.1	0.1
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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8b. Payments per type of terminal involving non-MFIs

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

	2016	2017	2018	2019	2020
a) At terminals provided by resident PSPs with cards issued by resident PSPs	179.0	181.8	181.7	179.9	168.5
At terminals located in the reporting country	179.0	181.8	181.6	179.9	168.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	42.3	41.1	39.7	36.9	30.2
At terminals located in the reporting country	42.3	41.1	39.7	36.9	30.2
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	15.6	15.3	14.8	14.2	12.5
At terminals located in the reporting country	15.6	15.3	14.8	14.2	12.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	121.1	125.4	127.1	128.7	125.8
At terminals located in the reporting country	121.1	125.4	127.1	128.7	125.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	4.8	4.9	5.6	5.6	4.9
At terminals located in the reporting country	4.5	4.5	5.2	5.3	4.6
At terminals located abroad	0.2	0.3	0.3	0.3	0.3
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.7	1.9	1.5	1.4	1.1
At terminals located in the reporting country	1.7	1.9	1.5	1.4	1.1
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	3.0	2.9	4.1	4.3	3.8
At terminals located in the reporting country	2.8	2.6	3.7	3.9	3.5
At terminals located abroad	0.2	0.3	0.3	0.3	0.3
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	23.9	22.0	44.0	85.8	72.0
At terminals located in the reporting country	4.5	4.4	5.5	6.3	5.5
At terminals located abroad	19.4	17.7	38.5	79.6	66.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	5.2	5.0	9.0	14.5	11.7
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	5.2	5.0	9.0	14.5	11.7
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	18.7	17.0	35.1	71.3	60.3
At terminals located in the reporting country	4.5	4.4	5.5	6.3	5.5
At terminals located abroad	14.2	12.6	29.5	65.1	54.8
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	1.1	1.1	.	0.8	.
OTC cash deposits	37.9	37.7	39.0	33.6	22.2

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



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9. Participation in selected payment systems

(original units; end of period)

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-NL					
Number of participants	105	100	97	67	63
<i>of which:</i>					
Direct participants	66	60	60	55	53
<i>of which:</i>					
Credit institutions	58	51	50	45	43
Central bank	1	1	1	1	1
Other direct participants	7	8	9	9	9
<i>of which:</i>					
Public administration	2	2	2	3	3
Clearing and settlement organisations	5	6	7	6	6
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	39	40	37	12	10
RETAIL SYSTEM: equensWorldline					
Number of participants	28	25	25	25	31
<i>of which:</i>					
Direct participants	28	25	25	25	31
<i>of which:</i>					
Credit institutions	27	24	24	24	30
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	0	0	0	0	0

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

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

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-NL					
Credit transfers and direct debits	5.6	5.6	6.1	2.5	2.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	1.3	1.1	1.2	0.6	0.6
Credit transfers and direct debits to another TARGET component	4.3	4.5	4.9	1.9	2.3
<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)	81.2	82.9	88.9	70.5	90.6
RETAIL SYSTEM: equensWorldline					
Total transactions	1,759.1	2,597.1	2,799.0	2,744.6	2,808.0
Domestic	1,709.1	2,549.4	2,743.1	2,683.6	2,736.4
Cross-border	49.9	47.7	55.9	60.9	71.6
Credit transfers	1,056.6	1,153.8	1,290.9	1,198.5	1,193.5
Domestic	1,025.9	1,117.8	1,248.3	1,151.8	1,138.1
Cross-border	30.7	36.0	42.7	46.7	55.4
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1,056.5	1,153.8	1,290.9	1,198.5	1,193.5
Direct debits	702.5	1,443.3	1,507.1	1,546.0	1,614.5
Domestic	683.3	1,431.6	1,493.8	1,531.8	1,598.2
Cross-border	19.2	11.7	13.2	14.2	16.3
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	1.0	0.0	0.0
Domestic	0.0	0.0	1.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	98.5	98.8	97.9	98.6	98.6

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

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

	2016	2017	2018	2019	2020
TARGET COMPONENT: TARGET2-NL:					
Credit transfers and direct debits	69,908.1	68,758.2	69,870.1	45,852.5	43,985.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	50,882.7	50,721.2	51,252.5	32,215.0	33,176.2
Credit transfers and direct debits to another TARGET component	19,025.5	18,037.0	18,617.6	13,637.5	10,809.7
<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 value (percentages)	79.6	84.6	88.9	75.1	80.0
RETAIL SYSTEM: equensWorldline					
Total transactions	1,765.0	2,078.0	2,214.8	2,153.9	2,096.8
Domestic	1,631.0	1,916.6	2,037.7	1,964.4	1,895.6
Cross-border	134.0	161.4	177.1	189.6	201.2
Credit transfers	1,645.9	1,831.6	1,955.3	1,888.7	1,830.4
Domestic	1,516.1	1,681.7	1,791.9	1,713.7	1,644.5
Cross-border	129.8	149.9	163.4	175.0	185.9
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1,645.9	1,831.6	1,955.3	1,888.7	1,830.4
Direct debits	119.1	246.4	259.5	265.2	266.4
Domestic	114.8	234.9	245.8	250.6	251.1
Cross-border	4.3	11.5	13.7	14.6	15.3
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	93.5	95.0	94.1	93.1	0.0

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