

General notes: Netherlands

Source for Table 1: Eurostat.

Source for all other tables: De Nederlandsche Bank, unless otherwise indicated.

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 the central bank

Surplus of liquidity in 2008.

Overnight deposits held at other credit institutions

Value for the last quarter of the period. No further technical explanation for the 2008 value.

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.

Electronic money institutions: 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 delayed debit function

Not available up to 2013.

Cards with a credit function

Not available up to 2013.

Cards with an e-money function

Excluding e-purse-only cards. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

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.

[Tables 7a and 8a: Payments per type of payment service involving non-MFIs: number/value of transactions \[as of 2014\]](#)

Credit transfers

Credit transfers include payments related to cash-pooling activities (i.e. zero or target balancing).

Payments with cards with a delayed debit function

Not available.

Payments with cards with a credit function

Not available.

Payments with cards with a debit and/or delayed debit function

Not applicable.

E-money payments, of which with other e-money storages

Not applicable.

Other payment services

Not applicable.

Total 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.

Transactions via telecommunication, digital or IT device

Not available.

Other services (not included in the Payment Services Directive)

Not available.

Tables 7b and 8b: Payments per type of terminal involving non-MFIs

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

ATM cash deposits

Available from 2005.

E-money card-loading/unloading transactions

Not applicable. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

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. Stop chipknip product at the beginning of 2015 causes sharp decline in device.

Memo item: Cash advances at POS terminals

Not applicable.

Memo item: OTC cash withdrawals

Available from 2005.

Memo item: 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 9: Participation in selected interbank funds transfer 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.

TARGET2 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.