

16.1 Participation in selected payment systems (end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	2,269	2,385	2,350	2,326	2,136	1,603	1,775	.	1,694	1,570
EURO AREA										
RECOUR & TARGET2-BE	46	19	71	79	76	15	19	19	19	18
TARGET2-DE	865	989	959	941	803	719	848	816	802	683
TARGET2-EE	15	15	14	13	13	15	15	14	13	13
TARGET2-IE	21	20	22	.	.	12	14	.	.	.
HERMES & TARGET2-GR	34	33	30	33	35	28	28	25	28	32
TARGET2-ES	175	167	155	152	151	92	89	83	77	74
TBF & TARGET2-FR	317	329	327	325	319	123	133	138	140	138
TARGET2-IT	156	148	131	124	113	100	99	89	85	83
TARGET2-CY	25	25	24	24	23	21	21	21	21	19
TARGET2-LV	27	26	23	22	22	27	26	23	22	22
TARGET2-LT	14	14	13	13	15	14	14	13	13	15
TARGET2-LU	75	83	80	80	73	37	45	44	51	48
TARGET2-MT	7	9	11	11	14	7	9	11	11	14
TARGET2-NL	105	105	100	97	67	63	66	60	60	55
HOAM.AT, ASTI & TARGET2-AT	99	94	86	90	92	99	94	86	90	92
TARGET2-PT	54	50	51	52	52	42	41	42	42	42
TARGET2-SI	24	20	18	18	19	24	20	18	18	19
TARGET2-SK	33	35	34	36	36	33	35	34	36	36
BoF-RTGS & TARGET2-FI	25	26	26	27	28	23	24	24	25	26
EPM & TARGET2-ECB EU	6	6	6	6	7	6	6	6	6	7
EU NON-EA										
TARGET2-BG	25	24	24	26	26	25	24	24	23	22
TARGET2-DK	75	75	74	69	61	32	32	31	30	27
TARGET2-HR	-	27	26	23	22	-	27	26	23	22
TARGET2-PL	22	22	22	21	20	22	22	22	21	20
TARGET2-RO	24	24	23	23	23	24	24	23	23	23
2. NON-TARGET										
EURO AREA										
Finland										
POPS	12	11	11	10	10	10	9	9	8	8
3. EUROPEAN UNION										
EURO1/STEP1	183	168	158	149	135	183	168	158	149	135
II. MULTI-CURRENCY SYSTEMS										
CLS	66	68	69	73	75	64	66	67	71	73
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	59	56	53	52	49	14	14	13	13	13
Germany										
RPS	186	191	198	190	192	186	191	198	190	192

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC	.	.	.	10	10	.	.	.	10	10
Greece										
DIAS	34	34	35	36	43	23	24	24	24	25
ACO	23	24	24	23	23	23	24	24	23	23
Spain										
SNCE	164	153	151	141	141	16	16	17	15	15
France										
CORE	367	363	362	356	367	10	10	10	10	10
SEPA EU	-	363	362	356	367	-	363	362	356	367
Italy										
Italian CSMs	72	69	64	60	58	72	69	64	60	58
Cyprus										
Cyprus Clearing House for cheques	19	20	18	17	16	19	20	18	17	16
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	11	12	12	12	12	11	.	.	.	.
Latvia										
EKS	20	19	18	17	15	18	17	16	15	14
Worldline Latvia CSM	-	-	11	9	11	-	-	11	9	11
Lithuania										
LITAS-MMS	16	-	-	-	-	16	-	-	-	-
CENTROlink	5	12	12	14	17	5	12	12	14	17
Malta										
Malta Clearing House	11	12	12	12	12	11	12	12	12	12
Netherlands										
equensWorldline	27	28	25	25	25	27	28	25	25	25
Austria										
CS	100	87	76	73	73	60	65	62	60	61
Portugal										
SICOI	63	63	63	63	62	34	35	33	36	36
Slovenia										
SEPA IKP System	21	-	-	-	-	21	-	-	-	-
SEPA IDD Core System	19	-	-	-	-	19	-	-	-	-
SEPA IDD B2B System	11	-	-	-	-	11	-	-	-	-
SIMP-PS payment system	-	18	16	16	16	-	18	16	16	16
BIPS payment system	-	-	-	-	16	-	-	-	-	16
Slovakia										
SIPS	25	26	24	25	25	25	26	24	25	25
Finland										
ARPP	-	-	1	3	3	-	-	1	3	3
EU NON-EA										
Bulgaria										
BISERA7-EUR	13	16	16	15	15	13	16	16	15	14
Croatia										
EuroNKS	-	26	25	23	22	-	26	25	23	22
Poland										
EuroELIXIR	594	593	590	584	570	21	20	20	20	19
EUROPEAN UNION										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	4,825	4,844	4,877	4,889	4,896	136	138	143	142	151
STEP2 SDD CORE Service	3,922	3,910	3,926	3,902	3,867	102	109	108	111	114
STEP2 SDD B2B Service	3,408	3,373	3,373	3,354	3,315	90	94	93	95	95

16.1 Participation in selected payment systems (cont'd)

(end of period)

	Number of participants					of which: Direct participants				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EU NON-EA										
Bulgaria										
RINGS	32	31	31	30	28	32	31	31	30	28
Czech Republic										
CERTIS	52	51	52	53	55	52	51	52	53	55
Denmark										
KRONOS DKK	94	91	88	89	-	94	91	88	89	-
Kronos2	-	-	-	94	95	-	-	-	94	95
Croatia										
Croatian Large Value Payment System	31	30	29	25	24	31	30	29	25	24
Hungary										
VIBER	159	123	62	62	46	45	46	38	38	36
Poland										
SORBNET2	48	49	49	48	49	48	49	49	48	49
Romania										
REGIS	45	45	42	40	40	45	45	42	40	40
Sweden										
RIX	29	29	32	34	37	29	29	32	34	37
United Kingdom										
CHAPS Sterling	-	24	31	34	33	22	24	31	34	33
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	30	29	29	31	30	30	29	29	28	26
BORICA	28	27	30	30	29	25	24	24	24	21
Denmark										
The Sumclearing DKK	89	87	85	82	82	53	52	54	54	54
The IntradagClearing	89	87	85	82	82	53	52	54	54	54
Straksclearing	83	78	77	75	74	47	45	48	48	47
Croatia										
National Clearing System	30	29	28	24	23	30	29	28	24	23
Hungary										
ICS	158	122	61	61	43	38	38	35	35	32
Poland										
ELIXIR	620	619	618	612	602	40	41	40	40	39
Express ELIXIR	9	11	13	15	17	9	11	13	15	17
BlueCash	76	92	105	117	118	76	92	105	117	118
BLIK	18	22	25	31	33	18	22	25	31	33
KSR	14	13	13	13	12	14	13	13	13	12
Romania										
SENT	39	40	38	37	37	39	40	38	37	37
Sweden										
Bankgirot	22	23	23	25	27	22	23	23	25	27
Dataclearing	29	31	32	32	33	29	30	31	32	33
United Kingdom										
Cheque and Credit Clearings	11	-	-	-	20	11	11	11	10	20
BACS	-	16	22	24	28	16	16	22	24	28
Faster Payments Service	-	-	20	30	32	10	12	20	30	32
LINK	-	-	-	-	-	-	-	-	-	-

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)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	-	-	-	-	-	17	18	19	20	-
EURO AREA										
RECOUR & TARGET2-BE	94	94	95	96	96	91	91	93	94	94
TARGET2-DE	53	51	51	48	50	46	44	42	39	42
TARGET2-EE	96	98	98	95	90	91	88	89	85	89
TARGET2-IE	-	-	-	-	-	84	85	84	86	84
HERMES & TARGET2-GR	84	86	86	87	87	91	92	79	89	90
TARGET2-ES	64	59	60	74	76	62	63	62	71	73
TBF & TARGET2-FR	56	61	63	62	64	66	67	69	65	54
TARGET2-IT	45	43	45	46	48	45	42	47	48	47
TARGET2-CY	84	84	84	84	84	90	90	90	90	90
TARGET2-LV	48	59	64	68	74	78	77	78	74	59
TARGET2-LT	85	89	84	86	90	87	96	89	87	89
TARGET2-LU	72	73	71	73	75	83	86	79	76	78
TARGET2-MT	99	97	96	93	91	100	100	99	98	97
TARGET2-NL	80	81	83	89	71	71	80	85	89	75
HOAM.AT, ASTI & TARGET2-AT	41	46	54	58	59	35	27	39	49	52
TARGET2-PT	65	71	74	74	69	54	58	59	62	61
TARGET2-SI	56	53	67	64	62	83	72	78	77	73
TARGET2-SK	68	70	71	68	25	55	54	55	56	22
BoF-RTGS & TARGET2-FI	80	79	80	80	78	80	84	84	84	85
EPM & TARGET2-ECB EU	-	-	-	-	-	100	100	100	100	100
EU NON-EA										
TARGET2-BG	65	66	70	68	70	93	94	94	95	97
TARGET2-DK	79	83	82	82	87	98	99	99	98	99
TARGET2-HR	-	68	73	77	78	-	79	70	75	77
TARGET2-PL	77	81	82	83	82	67	71	71	72	76
TARGET2-RO	76	81	61	67	71	78	78	80	81	82
2. NON-TARGET										
EURO AREA										
Finland										
POPS	93	93	94	95	95	94	94	94	94	94
3. EUROPEAN UNION										
EURO1/STEP1	34	36	37	37	39	51	49	50	49	49
II. MULTI-CURRENCY SYSTEMS										
CLS	49	49	46	47	45	37	37	37	38	37
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	88	88	84	84	85	86	86	84	84	84
Germany										
RPS	36	38	41	36	44	37	36	38	38	37

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)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC	99	99	99	100	99	99	98	98	98	100
Greece										
DIAS	90	93	96	95	95	96	85	94	90	93
ACO	85	89	90	92	92	84	81	89	92	90
Spain										
SNCE	71	71	71	70	72	64	66	66	67	69
France										
CORE	83	83	84	86	86	75	74	74	75	75
SEPA EU	-	-	85	84	84	-	-	-	-	-
Italy										
Italian CSMs	54	31	30	31	32	33	30	34	39	42
Cyprus										
Cyprus Clearing House for cheques	87	87	86	88	86	78	78	76	81	76
JCC Cards Payment System	.	.	.	.	.	.	.	.	.	.
Cyprus SEPA Direct Debits System	.	.	.	.	.	.	.	.	.	.
Latvia										
EKS	67	67	66	70	63	49	48	48	50	51
Worldline Latvia CSM	-	-	99	100	100	-	-	97	99	100
Lithuania										
LITAS-MMS	88	-	-	-	-	82	-	-	-	-
CENTROlink	100	83	91	81	82	100	88	95	77	67
Malta										
Malta Clearing House	95	95	95	95	92	94	94	94	94	90
Netherlands										
equensWorldline	99	99	99	98	99	89	94	95	94	93
Austria										
CS	70	72	73	73	73	65	66	65	65	66
Portugal										
SICOI	80	81	82	82	81	75	76	77	77	78
Slovenia										
SEPA IKP System	63	-	-	-	-	62	-	-	-	-
SEPA IDD Core System	75	-	-	-	-	74	-	-	-	-
SEPA IDD B2B System	84	-	-	-	-	87	-	-	-	-
SIMP-PS payment system	-	61	71	70	73	-	62	66	65	66
BIPS payment system	-	-	-	-	70	-	-	-	-	64
Slovakia										
SIPS	75	75	75	74	74	74	76	76	76	76
Finland										
ARPP	-	-	100	100	100	-	-	100	100	100
EU NON-EA										
Bulgaria										
BISERA7-EUR	92	91	93	91	82	95	92	93	92	84
Croatia										
EuroNKS	-	86	85	86	86	-	86	88	88	88
Poland										
EuroELIXIR	83	80	76	73	70	82	80	82	77	75
EUROPEAN UNION										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	45	43	42	40	39	35	35	36	36	35
STEP2 SDD CORE Service	62	65	65	65	64	58	61	61	60	59
STEP2 SDD B2B Service	54	54	55	54	50	58	53	53	53	52

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)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EU NON-EA										
Bulgaria										
RINGS	52	52	51	52	57	79	77	75	76	78
Czech Republic										
CERTIS	-	-	-	-	-	-	-	-	-	-
Denmark										
KRONOS DKK	82	83	87	88	-	78	77	77	74	-
Kronos2	-	-	-	84	85	-	-	-	78	78
Croatia										
Croatian Large Value Payment System	72	77	78	80	83	58	51	43	42	44
Hungary										
VIBER	56	53	54	54	55	59	56	51	48	51
Poland										
SORBNET2	57	57	55	54	56	61	63	64	64	64
Romania										
REGIS	52	54	55	57	62	56	69	64	62	64
Sweden										
RIX	88	88	90	89	89	83	80	70	70	69
United Kingdom										
CHAPS Sterling	73	75	72	66	65	63	67	62	60	61
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	51	53	54	56	56	62	61	60	62	64
BORICA	67	67	70	67	66	67	68	68	66	65
Denmark										
The Sumclearing DKK	-	-	-	-	-	-	-	-	-	-
The IntradagClearing	78	76	75	74	73	78	78	77	76	75
Straksclearing	95	96	95	75	73	73	71	71	68	67
Croatia										
National Clearing System	70	70	72	73	75	64	66	67	68	72
Hungary										
ICS	61	61	62	65	64	56	56	53	57	59
Poland										
ELIXIR	54	55	57	58	60	50	51	53	54	56
Express ELIXIR	97	91	83	83	80	92	85	80	76	73
BlueCash	96	94	91	86	87	89	90	88	83	87
BLIK	98	97	96	91	85	99	98	96	92	85
KSR	89	91	93	94	97	94	96	97	97	99
Romania										
SENT	58	59	61	62	64	57	58	59	60	61
Sweden										
Bankgirot	-	-	-	-	-	-	-	-	-	-
Dataclearing	-	-	-	-	-	-	-	-	-	-
United Kingdom										
Cheque and Credit Clearings	-	-	-	-	-	-	-	-	-	-
BACS	82	-	-	-	68	76	88	87	78	77
Faster Payments Service	92	-	-	-	73	87	94	82	77	75
LINK	-	-	-	-	-	-	-	-	-	-