

16.3 Value of payments processed by selected payment systems (total for the period)

	Value of transactions (EUR billions; unless otherwise stated)					Average value per transaction (EUR millions)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO										
I. LVPS										
1. TARGET2										
TARGET2 as a whole	508,982.3	485,811.8	455,369.8	444,469.2	455,086.4	5.7	5.5	5.0	5.0	5.1
EURO AREA										
RECOUR & TARGET2-BE	15,627.4	16,957.9	18,798.3	21,336.4	23,465.8	6.9	7.5	8.4	9.3	9.3
TARGET2-DE	204,855.2	201,111.1	187,947.6	191,859.9	209,082.3	4.6	4.5	4.2	4.0	4.3
TARGET2-EE	157.8	97.6	121.9	82.8	97.3	-	0.1	0.1	0.2	0.9
TARGET2-IE	3,754.4	4,593.1	4,463.6	3,873.5	4,199.7	4.2	5.3	5.3	4.4	4.6
HERMES & TARGET2-GR	5,161.7	2,991.0	1,436.6	938.4	918.5	6.6	4.2	2.1	1.3	1.2
TARGET2-ES	57,391.7	46,605.5	26,998.2	16,088.3	16,438.1	7.8	4.7	2.7	2.6	2.6
TBF & TARGET2-FR	79,194.1	74,535.0	74,291.2	72,130.3	84,120.3	8.9	9.4	9.1	8.5	8.1
TARGET2-IT	32,208.6	18,416.5	17,845.0	18,192.5	16,844.4	3.1	2.3	2.1	2.2	2.0
TARGET2-CY	81.8	58.5	71.0	79.1	72.2	0.7	0.4	0.4	0.4	0.4
TARGET2-LV	264.7	235.1	240.4	199.5	209.2	0.7	0.5	0.5	0.4	0.4
TARGET2-LT	276.2	124.9	159.7	107.0	124.1	3.2	2.0	2.3	1.7	1.4
TARGET2-LU	7,464.0	8,885.3	10,779.6	11,227.4	14,646.8	5.5	6.1	7.5	7.1	8.4
TARGET2-MT	147.6	378.8	839.8	1,046.6	442.4	2.2	4.1	7.4	9.0	5.0
TARGET2-NL	60,247.5	69,908.1	68,758.2	69,870.1	45,852.5	10.5	12.5	12.3	11.4	18.5
HOAM.AT, ASTI & TARGET2-AT	15,044.9	10,828.5	9,354.6	6,614.8	6,930.9	9.8	6.2	4.9	3.9	3.9
TARGET2-PT	2,284.5	1,231.5	1,159.7	971.7	973.3	2.0	1.2	1.0	0.7	0.8
TARGET2-SI	679.4	354.3	310.7	279.1	305.1	1.0	0.5	0.5	0.4	0.5
TARGET2-SK	589.0	542.2	547.3	543.6	601.9	2.5	2.2	2.5	3.1	3.7
BoF-RTGS & TARGET2-FI	9,596.8	10,811.9	12,497.3	11,847.8	11,082.8	23.5	26.4	29.9	28.2	21.2
EPM & TARGET2-ECB EU	10,526.3	12,069.2	13,408.8	13,569.0	14,809.2	60.3	67.3	74.7	73.3	68.7
EU NON-EA										
TARGET2-BG	386.2	341.5	351.1	447.9	450.0	1.7	1.5	1.4	1.5	1.5
TARGET2-DK	2,515.8	4,107.7	4,231.9	2,138.8	2,189.9	18.0	30.9	28.2	13.0	12.0
TARGET2-HR	-	65.2	81.8	98.5	116.5	-	1.4	1.2	1.3	1.4
TARGET2-PL	447.8	486.1	593.1	834.7	1,026.2	0.6	0.6	0.7	0.9	1.1
TARGET2-RO	79.2	75.3	82.6	91.5	87.0	0.3	0.2	0.6	0.9	0.8
2. NON-TARGET										
EURO AREA										
Finland										
POPS	260.0	217.0	208.1	186.9	180.3	0.7	0.6	0.6	0.6	0.6
3. EUROPEAN UNION										
EURO1/STEP1	44,142.5	41,103.6	42,602.3	42,777.9	42,065.9	0.8	0.8	0.8	0.8	0.8
II. MULTI-CURRENCY SYSTEMS										
<i>(Value of transactions: EUR trillions)</i>										
CLS	1,113.1	1,137.0	1,192.6	1,282.6	1,426.5	5.1	5.4	6.0	5.7	4.6
Euro processing	208.6	204.4	219.9	241.0	249.1	5.1	6.0	6.5	6.2	4.8
GBP processing	82.3	86.0	92.7	101.0	108.0	5.7	5.6	6.5	6.5	4.5
DKK processing	8.1	7.7	7.6	7.8	8.8	14.0	12.1	11.1	10.4	7.3
SEK processing	14.4	17.6	18.3	17.5	18.0	4.3	5.0	4.9	3.8	3.3
HUF processing	0.0	0.2	0.4	0.4	0.6	2.6	4.4	5.1	3.4	3.7
III. RETAIL SYSTEMS										
EURO AREA										
Belgium										
CEC	883.4	920.6	941.2	1,122.9	1,204.7	0.0	0.0	0.0	0.0	0.0
Germany										
RPS	3,189.0	3,086.9	3,179.0	3,311.3	3,479.2	0.0	0.0	0.0	0.0	0.0

16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)										
III. RETAIL SYSTEMS (cont.)										
EURO AREA (cont.)										
Ireland										
IPCC	63.4	55.5	51.2	46.8	42.0	2.3	2.2	2.3	2.4	2.5
Greece										
DIAS	206.0	232.8	254.8	271.1	252.7	1.0	1.0	1.0	1.0	0.9
ACO	39.6	32.4	28.1	29.8	24.8	86.9	75.5	74.3	83.8	80.0
Spain										
SNCE	1,536.7	1,581.9	1,739.2	1,808.7	1,859.7	0.9	0.9	1.0	1.0	1.0
France										
CORE	5,541.0	5,513.0	4,854.3	4,969.8	5,097.3	0.4	0.4	0.4	0.4	0.4
SEPA EU	-	120.5	658.2	1,139.7	1,164.1	-	0.6	0.3	0.4	0.4
Italy										
Italian CSMs	1,490.5	1,520.9	1,610.9	1,577.8	1,563.2	0.8	0.7	0.8	0.8	0.8
Cyprus										
Cyprus Clearing House for cheques	16.0	16.3	18.5	20.6	18.8	1.9	2.1	2.4	2.7	2.7
JCC Cards Payment System	-	-	-	-	-	-	-	-	-	-
Cyprus SEPA Direct Debits System	-	-	-	-	-	-	-	-	-	-
Latvia										
EKS	52.4	54.0	56.0	55.5	88.6	1.4	1.3	1.3	1.2	1.4
Worldline Latvia CSM	-	-	1.2	1.3	1.4	-	-	0.0	0.0	0.0
Lithuania										
LITAS-MMS	78.8	-	-	-	-	2.3	-	-	-	-
CENTROLink	0.0	19.0	25.6	31.0	50.2	20.8	3.3	3.4	3.3	2.2
Malta										
Malta Clearing House	9.0	9.1	9.4	10.2	10.6	1.7	1.8	2.0	2.1	2.3
Netherlands										
equensWorldline	1,630.4	1,765.0	2,078.0	2,214.8	2,153.9	1.0	1.0	0.8	0.8	0.8
Austria										
CS	779.3	807.7	867.7	947.0	1,022.6	1.2	1.3	1.3	1.4	1.5
Portugal										
SICOI	392.6	416.4	446.5	478.5	508.6	0.2	0.2	0.2	0.2	0.2
Slovenia										
SEPA IKP System	58.2	-	-	-	-	0.5	-	-	-	-
SEPA IDD Core System	1.1	-	-	-	-	0.0	-	-	-	-
SEPA IDD B2B System	0.0	-	-	-	-	3.1	-	-	-	-
SIMP-PS payment system	-	61.2	64.1	68.4	7.4	-	0.4	0.4	0.4	0.2
BIPS payment system	-	-	-	-	64.7	-	-	-	-	0.5
Slovakia										
SIPS	224.2	236.1	247.3	268.2	281.5	1.1	1.1	1.1	1.1	1.1
Finland										
ARPP	-	-	-	0.5	0.6	-	-	0.1	0.1	0.1
EU NON-EA										
Bulgaria										
BISERA7-EUR	0.4	0.4	0.5	0.4	0.2	10.0	9.7	7.9	7.4	8.9
Croatia										
EuroNKS	-	0.0	8.6	9.2	10.2	-	0.0	13.6	13.2	12.9
Poland										
EuroELIXIR	45.4	52.1	73.9	87.9	0.1	8.8	8.1	8.6	8.5	0.0
EUROPEAN UNION										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	10,493.9	11,307.1	12,465.1	13,493.5	13,984.6	2.6	2.7	2.8	2.9	3.1
STEP2 SDD CORE Service	1,118.5	1,185.8	1,249.6	1,364.7	1,289.2	0.2	0.2	0.2	0.2	0.2
STEP2 SDD B2B Service	605.0	676.4	721.5	772.3	782.9	7.3	8.1	8.5	8.8	9.0

16.3 Value of payments processed by selected payment systems (cont'd)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2015	2016	2017	2018	2019	2015	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES										
I. LVPS										
EU NON-EA										
Bulgaria										
RINGS	474.9	398.6	359.2	475.2	559.3	465.5	410.9	363.6	448.3	502.1
Czech Republic										
CERTIS	12,562.9	17,392.6	22,998.6	12,439.2	11,791.3	21.8	28.8	36.0	18.5	16.7
Denmark										
KRONOS DKK	16,929.2	12,941.5	13,851.0	8,360.1	-	14,274.2	10,295.5	10,154.7	9,478.6	-
Kronos2	-	-	-	4,512.2	13,637.3	-	-	-	7,972.2	8,550.1
Croatia										
Croatian Large Value Payment System	328.0	336.1	367.8	396.0	397.7	1,003.0	846.5	859.3	920.8	803.3
Hungary										
VIBER	4,027.3	3,574.2	3,991.3	4,399.0	4,657.9	2,743.4	2,319.4	2,550.3	2,667.7	2,543.9
Poland										
SORBNET2	17,258.3	16,261.2	17,171.3	18,276.4	18,449.4	4,969.3	4,143.0	4,299.3	4,511.6	4,409.5
Romania										
REGIS	1,709.5	2,189.0	2,008.8	2,152.7	911.8	446.1	541.2	447.7	405.3	256.1
Sweden										
RIX	14,287.2	16,756.1	16,336.7	14,962.8	13,286.0	3,276.9	3,690.8	3,197.0	2,785.3	2,473.2
United Kingdom										
CHAPS Sterling	94,251.6	92,221.1	95,910.7	94,397.4	95,021.1	2,510.2	2,366.8	2,302.7	1,945.5	1,953.2
II. RETAIL SYSTEMS										
EU NON-EA										
Bulgaria										
BISERA	65.4	67.3	73.2	80.6	88.3	1.0	1.0	1.0	1.0	1.0
BORICA	5.1	5.7	6.5	7.5	8.9	0.1	0.1	0.1	0.1	0.0
Denmark										
The Sumclearing DKK	275.0	273.1	292.5	285.1	304.6	0.2	0.1	0.1	0.1	0.1
The IntradagClearing	592.2	621.9	663.3	667.4	689.2	2.9	3.1	3.2	3.1	3.2
Straksclearing	18.9	25.5	30.4	41.1	47.3	0.3	0.2	0.2	0.1	0.1
Croatia										
National Clearing System	98.7	103.9	112.1	122.3	130.0	0.6	0.6	0.6	0.6	0.6
Hungary										
ICS	293.4	310.5	331.7	359.1	389.3	1.0	1.1	1.1	1.1	1.2
Poland										
ELIXIR	1,019.3	1,013.6	1,118.8	1,235.1	1,315.6	0.6	0.6	0.6	0.7	0.7
Express ELIXIR	1.6	2.4	4.0	7.0	10.2	1.1	0.9	0.8	0.6	0.4
BlueCash	0.6	1.1	1.3	2.3	3.0	0.2	0.3	0.4	0.3	0.3
BLIK	0.1	0.4	1.1	2.8	6.7	0.1	0.0	0.0	0.0	0.0
KSR	3.4	3.8	4.3	4.4	3.7	0.1	0.1	0.1	0.1	0.1
Romania										
SENT	60.1	63.6	76.5	83.8	50.6	0.8	0.8	0.8	0.8	0.8
Sweden										
Bankgirot	1,069.6	1,125.3	1,190.2	1,201.1	1,221.7	1.1	1.1	1.1	1.1	1.1
Dataclearing	345.8	348.8	398.2	392.5	395.8	2.4	2.4	2.5	2.4	2.4
United Kingdom										
Cheque and Credit Clearings	680.3	531.5	421.3	396.0	488.2	1.5	1.4	1.4	1.4	1.8
BACS	6,324.0	5,828.7	5,616.7	5,604.9	5,759.8	1.0	0.9	0.9	0.9	0.9
Faster Payments Service	1,433.8	1,450.9	1,596.6	1,931.8	2,211.8	1.1	1.0	1.0	0.9	0.9
LINK	-	-	-	-	-	-	-	-	-	-

16.3 Value of payments processed by selected payment systems (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				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO									
I. LVPS									
1. TARGET2									
TARGET2 as a whole	-5.6	-7.5	-3.8	1.1	4,836.2	4,491.5	4,063.6	3,841.0	3,817.8
EURO AREA									
RECOUR & TARGET2-BE	6.2	8.6	11.1	9.0	3,750.3	3,941.6	4,215.3	4,643.1	4,960.2
TARGET2-DE	-3.4	-7.9	0.4	7.4	6,769.4	6,415.6	5,765.5	5,716.2	6,062.0
TARGET2-EE	-39.6	20.3	-34.2	15.5	759.1	445.2	511.0	319.3	346.3
TARGET2-IE	22.6	-3.3	-13.9	7.2	1,428.3	1,696.1	1,485.9	1,184.6	1,179.5
HERMES & TARGET2-GR	-42.2	-52.4	-35.1	-3.2	2,911.9	1,694.7	797.2	508.0	490.0
TARGET2-ES	-19.9	-42.8	-41.1	1.4	5,325.9	4,184.2	2,323.7	1,338.2	1,320.0
TBF & TARGET2-FR	-6.6	-1.5	-4.7	14.8	3,602.3	3,336.2	3,233.9	3,055.5	3,467.9
TARGET2-IT	-43.1	-4.1	0.7	-7.9	1,945.7	1,086.0	1,027.6	1,030.1	942.3
TARGET2-CY	-28.6	21.9	10.4	-9.4	459.1	309.9	354.3	374.4	329.2
TARGET2-LV	-13.0	0.1	-19.0	2.7	1,083.5	937.5	897.0	686.7	686.3
TARGET2-LT	-55.7	23.3	-34.2	13.0	740.0	321.0	377.9	236.3	256.2
TARGET2-LU	17.2	19.4	2.2	28.1	14,335.7	16,194.2	18,973.5	18,695.8	23,060.0
TARGET2-MT	154.1	118.8	23.2	-58.3	1,476.5	3,594.5	7,215.8	8,378.8	3,304.1
TARGET2-NL	15.2	-2.8	-0.2	-36.2	8,731.4	9,869.3	9,315.0	9,027.3	5,659.1
HOAM.AT, ASTI & TARGET2-AT	-29.2	-15.6	-30.5	2.9	4,370.1	3,030.7	2,526.2	1,715.0	1,738.5
TARGET2-PT	-46.6	-7.3	-16.7	-0.2	1,271.2	660.4	591.9	475.6	458.4
TARGET2-SI	-48.2	-14.0	-11.4	7.2	1,748.5	877.8	722.8	609.9	635.5
TARGET2-SK	-8.1	-1.0	-2.5	7.3	738.5	669.1	647.5	606.6	639.2
BoF-RTGS & TARGET2-FI	11.4	15.0	-6.4	-7.5	4,540.0	4,970.6	5,531.4	5,070.5	4,607.1
EPM & TARGET2-ECB EU	13.4	9.7	-0.3	7.7	100.0	111.6	119.7	117.3	124.2
EU NON-EA									
TARGET2-BG	-11.1	1.0	24.7	-2.5	845.4	702.4	671.2	798.5	741.7
TARGET2-DK	62.8	2.2	-49.8	1.6	921.5	1,450.9	1,447.3	709.8	706.4
TARGET2-HR	-	23.7	19.3	16.7	-	140.0	166.5	190.8	216.0
TARGET2-PL	7.6	20.0	39.5	19.4	104.1	114.0	126.9	167.7	194.0
TARGET2-RO	-4.8	6.8	7.6	-8.6	49.4	44.2	44.0	44.7	39.0
2. NON-TARGET									
EURO AREA									
Finland									
POPS	-17.4	-4.6	-11.3	-4.6	123.0	99.8	92.1	80.0	74.9
3. EUROPEAN UNION									
EURO1/STEP1	-7.9	2.3	-1.1	-2.9	1.1	1.0	1.0	0.9	0.9
II. MULTI-CURRENCY SYSTEMS									
<i>(Value of transactions: EUR trillions)</i>									
CLS	1.0	3.5	6.0	9.8	10,576.1	10,512.4	10,642.6	11,084.3	11,967.0
Euro processing	-3.1	6.2	8.0	2.0	1,981.7	1,889.5	1,962.5	2,082.9	2,089.5
GBP processing	3.4	6.3	7.4	5.5	781.6	795.4	826.9	873.1	906.1
DKK processing	-6.3	-2.6	1.7	10.8	77.3	71.2	67.8	67.8	73.9
SEK processing	21.2	2.6	-6.0	1.9	136.7	162.9	163.4	150.9	151.2
HUF processing	2,722.4	62.9	5.7	42.9	0.1	2.0	3.2	3.4	4.7
III. RETAIL SYSTEMS									
EURO AREA									
Belgium									
CEC	2.0	0.1	16.7	6.3	212.0	214.0	211.1	244.4	254.6
Germany									
RPS	-4.7	1.5	2.4	3.5	105.4	98.5	97.5	98.7	100.9

16.3 Value of payments processed by selected payment systems (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				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
A. PROCESSING THE EURO (cont.)									
III. RETAIL SYSTEMS (cont.)									
EURO AREA (cont.)									
Ireland									
IPCC	-12.4	-8.1	-9.4	-11.3	24.1	20.5	17.0	14.3	11.8
Greece									
DIAS	12.7	8.4	5.7	-7.8	116.2	131.9	141.4	146.7	134.8
ACO	-18.5	-14.2	5.6	-17.8	22.4	18.3	15.6	16.2	13.2
Spain									
SNCE	1.5	8.6	2.8	2.0	142.6	142.0	149.7	150.4	149.3
France									
CORE	-1.3	-13.0	0.5	1.0	252.0	246.8	211.3	210.5	210.1
SEPA EU	-	439.8	69.9	0.5	-	5.4	28.7	48.3	48.0
Italy									
Italian CSMs	1.5	4.9	-3.2	-1.4	90.0	89.7	92.8	89.3	87.4
Cyprus									
Cyprus Clearing House for cheques	2.1	14.1	10.2	-9.7	89.5	86.4	92.5	97.6	85.5
JCC Cards Payment System	-	-	-	-	-	-	-	-	-
Cyprus SEPA Direct Debits System	-	-	-	-	5.0	-	-	-	-
Latvia									
EKS	0.9	1.5	-3.3	56.3	214.6	215.3	209.0	191.1	290.7
Worldline Latvia CSM	-	-	1.7	5.8	-	-	4.5	4.4	4.5
Lithuania									
LITAS-MMS	-	-	-	-	211.2	-	-	-	-
CENTROlink	44,833.2	29.6	18.9	57.7	0.1	48.9	60.6	68.4	103.6
Malta									
Malta Clearing House	-0.2	1.8	7.2	2.1	90.5	86.6	80.8	81.7	78.8
Netherlands									
equensWorldline	7.5	16.3	4.7	-5.4	236.3	249.2	281.5	286.2	265.8
Austria									
CS	2.0	5.0	7.3	6.1	226.4	226.1	234.3	245.5	256.5
Portugal									
SICOI	5.1	5.5	6.5	5.9	218.5	223.3	227.9	234.2	239.5
Slovenia									
SEPA IKP System	-	-	-	-	149.7	-	-	-	-
SEPA IDD Core System	-	-	-	-	2.9	-	-	-	-
SEPA IDD B2B System	-	-	-	-	0.1	-	-	-	-
SIMP-PS payment system	-	2.8	5.2	-89.4	-	151.5	149.0	149.4	15.4
BIPS payment system	-	-	-	-	-	-	-	-	134.9
Slovakia									
SIPS	5.1	2.7	6.4	1.7	281.1	291.3	292.6	299.3	298.9
Finland									
ARPP	-	-	2,845.1	18.1	-	-	0.0	0.2	0.3
EU NON-EA									
Bulgaria									
BISERA7-EUR	0.4	18.4	-27.4	-51.4	0.9	0.8	0.9	0.6	0.3
Croatia									
EuroNKS	-	181,612.0	5.4	10.0	-	0.0	17.4	17.8	19.0
Poland									
EuroELIXIR	18.6	36.0	17.9	-99.9	10.6	12.2	15.8	17.7	0.0
EUROPEAN UNION									
STEP2 ICT Service	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	6.6	8.8	6.7	2.3	99.7	104.5	111.2	116.6	117.3
STEP2 SDD CORE Service	4.9	4.0	7.6	-6.7	10.6	11.0	11.2	11.8	10.8
STEP2 SDD B2B Service	10.6	5.3	5.4	0.1	5.7	6.3	6.4	6.7	6.6

16.3 Value of payments processed by selected payment systems (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				
	2016	2017	2018	2019	2015	2016	2017	2018	2019
B. PROCESSING OTHER CURRENCIES									
I. LVPS									
EU NON-EA									
Bulgaria									
RINGS	-15.6	-11.5	29.3	14.2	1,039.6	819.7	686.8	847.2	921.9
Czech Republic									
CERTIS	34.4	26.0	-48.1	-8.1	7,409.2	9,802.0	11,846.8	5,898.3	5,265.3
Denmark									
KRONOS DKK	-23.9	6.1	-39.9	-	6,200.8	4,571.2	4,736.9	2,774.3	-
Kronos2	-	-	-	200.3	-	-	-	1,497.4	4,399.1
Croatia									
Croatian Large Value Payment System	0.7	7.0	6.0	-0.9	735.1	720.9	749.1	767.0	737.3
Hungary									
VIBER	-12.4	8.5	10.6	3.8	3,589.1	3,101.0	3,177.7	3,288.2	3,238.5
Poland									
SORBNET2	-2.6	1.3	5.6	-1.2	4,011.2	3,812.2	3,674.5	3,673.0	3,487.4
Romania									
REGIS	29.5	-9.0	6.0	-58.5	1,066.4	1,284.7	1,069.8	1,051.9	408.3
Sweden									
RIX	16.7	-2.4	-4.6	-9.9	3,136.6	3,593.7	3,403.3	3,179.0	2,801.8
United Kingdom									
CHAPS Sterling	8.7	8.0	-2.7	-1.4	3,568.9	3,787.2	4,058.7	3,894.7	3,763.1
II. RETAIL SYSTEMS									
EU NON-EA									
Bulgaria									
BISERA	3.3	6.9	7.7	6.2	143.3	138.3	139.9	143.8	145.5
BORICA	11.9	11.0	13.5	14.9	11.2	11.7	12.3	13.4	14.6
Denmark									
The Sumclearing DKK	-1.2	6.2	-3.0	6.2	100.7	96.5	100.0	94.6	98.3
The IntradagClearing	4.5	5.7	0.1	2.6	216.9	219.7	226.8	221.5	222.3
Straksclearing	33.8	18.2	34.8	14.2	6.9	9.0	10.4	13.7	15.2
Croatia									
National Clearing System	3.4	5.5	7.3	4.9	221.3	223.0	228.4	236.9	241.0
Hungary									
ICS	4.4	3.8	8.6	6.2	261.4	269.4	264.1	268.4	270.7
Poland									
ELIXIR	2.8	5.9	9.5	4.3	236.9	237.6	239.4	248.2	248.7
Express ELIXIR	51.5	62.8	73.7	43.6	0.4	0.6	0.9	1.4	1.9
BlueCash	92.7	22.5	66.4	32.0	0.1	0.2	0.3	0.5	0.6
BLIK	302.7	200.4	156.5	129.1	0.0	0.1	0.2	0.6	1.3
KSR	14.5	7.9	1.4	-17.0	0.8	0.9	0.9	0.9	0.7
Romania									
SENT	6.9	19.4	8.3	-40.8	37.5	37.3	40.8	41.0	22.7
Sweden									
Bankgirot	4.7	5.8	5.1	3.2	234.8	241.3	247.9	255.2	257.6
Dataclearing	0.4	14.2	2.7	2.3	75.9	74.8	83.0	83.4	83.5
United Kingdom									
Cheque and Credit Clearings	-13.2	-17.7	-7.1	20.7	25.8	21.8	17.8	16.3	19.3
BACS	2.4	0.1	-1.4	0.6	239.5	239.4	237.7	231.2	228.1
Faster Payments Service	12.4	14.3	19.6	12.1	54.3	59.6	67.6	79.7	87.6
LINK	-	-	-	-	-	-	-	-	-