



EUROPEAN CENTRAL BANK

EUROSYSTEM

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)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO</b>										
<b>I. LVPS</b>										
<b>1. TARGET2</b>										
TARGET2 as a whole	455,576.8	444,736.2	455,350.3	483,481.0	494,575.4	5.0	5.0	5.2	5.4	5.1
<b>EURO AREA</b>										
RECOUR & TARGET2-BE	18,798.3	21,336.4	23,465.8	26,892.8	25,978.8	8.4	9.3	9.3	8.8	8.1
TARGET2-DE	187,947.6	191,859.9	209,082.3	221,006.2	224,196.3	4.2	4.0	4.3	4.5	4.4
TARGET2-EE	121.9	82.8	97.3	134.9	159.1	0.1	0.2	0.9	1.5	1.8
TARGET2-IE	4,463.6	3,873.5	4,199.7	4,510.5	4,907.6	5.3	4.4	4.6	6.1	6.5
HERMES & TARGET2-GR	1,436.6	938.4	918.5	928.1	951.6	2.1	1.3	1.2	1.2	1.0
TARGET2-ES	26,998.2	16,088.3	16,438.1	13,978.9	14,961.5	2.7	2.6	2.6	2.4	2.3
TBF & TARGET2-FR	74,291.2	72,130.3	84,120.3	99,661.3	100,568.8	9.1	8.5	8.1	9.3	7.8
TARGET2-IT	17,845.0	18,192.5	16,844.4	15,900.3	15,155.9	2.1	2.2	2.0	2.0	1.7
TARGET2-CY	71.0	79.1	72.2	80.9	77.2	0.4	0.4	0.4	0.6	0.8
TARGET2-LV	240.4	199.5	209.2	268.1	274.9	0.5	0.4	0.4	1.1	1.2
TARGET2-LT	159.7	107.0	124.1	171.4	226.9	2.3	1.7	1.4	1.2	1.0
TARGET2-LU	10,779.6	11,227.4	14,646.8	15,447.4	19,860.7	7.5	7.1	8.4	8.4	9.1
TARGET2-MT	839.8	1,046.6	442.4	382.5	603.4	7.4	9.0	5.0	4.7	7.0
TARGET2-NL	68,758.2	69,870.1	45,852.5	43,985.9	44,237.2	12.3	11.4	18.5	15.4	14.4
HOAM.AT, ASTI & TARGET2-AT	9,354.6	6,614.8	6,930.9	7,598.0	8,882.4	4.9	3.9	3.9	4.0	4.5
TARGET2-PT	1,366.7	1,238.7	1,237.2	1,240.6	1,213.1	1.3	1.1	1.5	1.7	1.6
TARGET2-SI	310.7	279.1	305.1	398.9	400.3	0.5	0.4	0.5	0.6	0.6
TARGET2-SK	547.3	543.6	601.9	898.9	746.0	2.5	3.1	3.7	6.0	4.5
BoF-RTGS & TARGET2-FI	12,497.3	11,847.8	11,082.8	10,840.0	9,986.7	29.9	28.2	21.2	16.4	10.7
EPM & TARGET2-ECB EU	13,408.8	13,569.0	14,809.2	14,776.1	16,450.5	74.7	73.3	68.7	62.7	66.1
<b>EU NON-EA</b>										
TARGET2-BG	351.1	447.9	450.0	652.0	837.4	1.4	1.5	1.5	2.6	3.2
TARGET2-DK	4,231.9	2,138.8	2,189.9	2,539.0	2,496.9	28.2	13.0	12.0	11.9	9.6
TARGET2-HR	81.8	98.5	116.5	101.7	130.0	1.2	1.3	1.4	1.4	1.5
TARGET2-PL	593.1	834.7	1,026.2	944.8	1,152.9	0.7	0.9	1.1	0.9	0.9
TARGET2-RO	82.6	91.5	87.0	141.7	119.3	0.6	0.9	0.8	1.3	1.0
<b>2. NON-TARGET2</b>										
<b>EURO AREA</b>										
<b>Finland</b>										
POPS	208.1	186.9	180.3	165.2	153.2	0.6	0.6	0.6	0.6	0.6
<b>3. EUROPEAN UNION</b>										
EURO1/STEP1	42,602.3	42,777.9	42,065.9	40,558.9	37,315.1	0.8	0.8	0.8	0.9	0.8
<b>II. MULTI-CURRENCY SYSTEMS</b>										
<i>(Value of transactions: EUR trillions)</i>										
CLS	1,192.6	1,282.6	1,426.5	1,520.8	1,362.4	6.0	5.7	4.6	4.6	4.3
Euro processing	219.9	241.0	249.1	278.5	254.7	6.5	6.2	4.8	5.0	4.9
DKK processing	7.6	7.8	8.8	10.6	9.5	11.1	10.4	7.3	7.9	6.8
SEK processing	18.3	17.5	18.0	20.1	17.8	4.9	3.8	3.3	3.6	3.2
HUF processing	0.4	0.4	0.6	0.6	1.2	5.1	3.4	3.7	3.4	2.8
<b>III. RETAIL SYSTEMS</b>										
<b>EURO AREA</b>										
<b>Belgium</b>										
CEC	941.2	1,122.9	1,204.7	1,255.0	1,387.2	0.0	0.0	0.0	0.0	0.0
<b>Germany</b>										
RPS	3,179.0	3,311.3	3,479.2	3,724.3	4,203.8	0.0	0.0	0.0	0.0	0.0



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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)				
	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO (cont.)</b>										
<b>III. RETAIL SYSTEMS (cont.)</b>										
<b>EURO AREA (cont.)</b>										
<b>Ireland</b>										
IPCC	51.2	46.8	42.0	32.6	32.6	2.3	2.4	2.5	2.5	2.9
<b>Greece</b>										
DIAS	254.8	271.1	252.7	298.0	302.3	1.0	1.0	0.9	1.1	1.0
ACO	28.1	29.8	24.8	12.1	13.1	74.3	83.8	80.0	57.0	72.6
<b>Spain</b>										
SNCE	1,739.2	1,826.0	1,902.1	1,839.6	2,144.0	1.0	1.0	1.0	0.9	0.9
<b>France</b>										
CORE	4,854.3	4,969.8	5,097.3	5,021.9	5,488.0	0.4	0.4	0.4	0.4	0.4
SEPA EU	658.2	1,139.7	1,164.1	1,128.8	1,249.3	0.3	0.4	0.4	0.4	0.5
<b>Italy</b>										
Italian CSMs	1,610.9	1,577.8	1,563.2	1,440.5	1,532.5	0.8	0.8	0.8	0.8	0.7
<b>Cyprus</b>										
Cyprus Clearing House for cheques	18.5	20.6	18.8	14.0	13.6	2.4	2.7	2.7	2.8	3.0
JCC Cards Payment System	.	.	.	.	.	0.1	0.1	0.1	0.1	0.1
Cyprus SEPA Direct Debits System	1.1	1.2	1.5	2.1	2.9	0.1	0.1	0.2	0.2	0.3
<b>Latvia</b>										
EKS	56.0	55.5	88.6	141.0	159.8	1.3	1.2	1.4	1.5	1.6
Worldline Latvia CSM	1.2	1.3	1.4	0.9	0.2	0.0	0.0	0.0	0.0	0.0
<b>Lithuania</b>										
LITAS-MMS	-	-	-	-	-	-	-	-	-	-
CENTROlink	25.6	31.0	50.2	128.7	205.3	3.4	3.3	2.2	1.8	2.2
<b>Malta</b>										
Malta Clearing House	9.4	10.2	10.6	7.2	7.3	2.0	2.1	2.3	2.0	2.6
<b>MTEUROPAY</b>	-	-	-	7.1	9.8	-	-	-	-	-
<b>Netherlands</b>										
equensWorldlines	2,078.0	2,214.8	2,153.9	1,965.1	1,900.7	0.8	0.8	0.8	1.0	0.9
<b>Austria</b>										
CS	867.7	947.0	1,022.6	1,126.5	1,414.9	1.3	1.4	1.5	1.6	1.9
<b>Portugal</b>										
SICOI	446.5	478.5	508.6	490.0	548.7	0.2	0.2	0.2	0.2	0.2
<b>Slovenia</b>										
SEPA IKP System	-	-	-	-	-	-	-	-	-	-
SEPA IDD Core System	-	-	-	-	-	-	-	-	-	-
SEPA IDD B2B System	-	-	-	-	-	-	-	-	-	-
SIMP-PS payment system	64.1	68.4	7.4	1.6	1.6	0.4	0.4	0.2	0.1	0.1
BIPS payment system	-	-	64.7	69.8	77.6	-	-	0.5	0.5	0.6
<b>Slovakia</b>										
SIPS	247.3	268.2	281.5	278.0	322.4	1.1	1.1	1.1	1.1	1.2
<b>Finland</b>										
ARPP	.	0.5	0.6	0.3	0.4	0.1	0.1	0.1	0.1	0.1
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA7-EUR	0.5	0.4	0.2	0.2	0.3	7.9	7.4	8.9	8.2	7.6
<b>Croatia</b>										
EuroNKS	8.6	9.2	10.2	9.9	13.3	13.6	13.2	12.9	12.8	14.7
NKSInst	-	-	-	0.0	0.0	-	-	-	-	-
<b>Poland</b>										
EuroELIXIR	73.9	87.9	99.6	77.9	111.8	8.6	8.5	7.7	7.4	8.2
<b>EUROPEAN UNION</b>										
STEP2 ICT Service	-	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	12,465.1	13,493.5	13,984.6	14,837.8	17,742.7	2.8	2.9	3.1	3.0	3.1
STEP2 SDD CORE Service	1,249.6	1,364.7	1,289.2	1,346.6	1,499.6	0.2	0.2	0.2	0.2	0.2
STEP2 SDD B2B Service	721.5	772.3	782.9	744.2	813.3	8.5	8.8	9.0	8.8	9.0



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	2017	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>B. PROCESSING OTHER CURRENCIES</b>										
<b>I. LVPS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
RINGS	359.2	475.2	559.3	559.6	698.1	363.6	448.3	502.1	550.3	607.6
<b>Czech Republic</b>										
CERTIS	22,998.6	12,439.2	11,791.3	11,888.1	12,953.3	36.0	18.5	16.7	16.0	16.0
<b>Denmark</b>										
KRONOS DKK	13,851.0	8,360.1	-	-	-	10,154.7	9,478.6	-	-	-
Kronos2	-	4,512.2	13,637.3	12,566.2	8,765.0	-	7,972.2	8,550.1	7,488.8	4,657.3
<b>Croatia</b>										
Croatian Large Value Payment System	367.8	396.0	397.7	401.8	418.9	859.3	920.8	803.3	698.8	543.3
<b>Hungary</b>										
VIBER	3,991.3	4,399.0	4,657.9	4,778.4	6,520.5	2,550.3	2,667.7	2,543.9	2,591.3	3,534.2
<b>Poland</b>										
SORBNET2	17,171.3	18,276.4	18,449.4	21,773.1	26,590.4	4,299.3	4,511.6	4,409.5	5,335.2	6,069.5
<b>Romania</b>										
REGIS	2,008.8	2,152.7	1,811.3	1,911.5	2,058.0	447.7	405.3	283.7	250.7	266.5
<b>Sweden</b>										
RIX	16,336.7	14,962.8	13,286.0	12,223.7	13,049.9	3,197.0	2,785.3	2,331.7	2,066.6	2,014.2
<b>II. RETAIL SYSTEMS</b>										
<b>EU NON-EA</b>										
<b>Bulgaria</b>										
BISERA	73.2	80.6	88.3	91.8	107.7	1.0	1.0	1.0	1.1	1.1
BORICA	6.5	7.5	8.9	8.9	10.2	0.1	0.1	0.0	0.0	0.0
<b>Denmark</b>										
The Sumclearing DKK	292.5	285.2	304.7	303.0	343.4	0.1	0.1	0.1	0.1	0.1
The IntradagClearing	663.3	667.4	689.2	732.1	805.1	3.2	3.1	3.2	3.3	3.6
Straksclearing	30.4	41.1	47.3	52.2	58.2	0.2	0.1	0.1	0.1	0.1
<b>Croatia</b>										
National Clearing System	112.1	122.3	130.0	127.5	145.9	0.6	0.6	0.6	0.6	0.7
<b>Hungary</b>										
ICS	331.7	359.1	389.3	386.6	452.5	1.1	1.1	1.2	1.1	1.2
<b>Poland</b>										
ELIXIR	1,118.8	1,235.1	1,315.6	1,340.5	1,489.9	0.6	0.7	0.7	0.7	0.7
Express ELIXIR	4.0	7.0	10.2	14.6	21.6	0.8	0.6	0.4	0.2	0.2
BlueCash	1.3	2.3	3.0	2.3	2.9	0.4	0.3	0.3	0.2	0.3
BLIK	1.1	2.8	6.7	12.8	22.6	0.0	0.0	0.0	0.0	0.0
KSR	4.3	4.4	3.7	2.8	3.0	0.1	0.1	0.1	0.1	0.1
<b>Romania</b>										
SENT	76.5	83.8	91.9	94.1	110.2	0.8	0.8	0.8	0.7	0.7
<b>Sweden</b>										
Bankgirot	1,190.2	1,201.1	1,221.7	1,231.8	1,389.2	1.1	1.1	1.1	1.0	1.1
Dataclearing	398.2	392.5	395.8	425.5	479.4	2.5	2.4	2.4	2.5	2.7



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(total for the period)

	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value as a percentage of GDP				
	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO</b>									
<b>I. LVPS</b>									
<b>1. TARGET2</b>									
TARGET2 as a whole	-3.8	1.1	6.5	-2.6	4,058.6	3,833.9	3,798.7	4,216.9	4,001.5
<b>EURO AREA</b>									
RECOUR & TARGET2-BE	11.1	9.0	14.1	-9.4	4,223.9	4,637.8	4,902.2	5,848.5	5,169.7
TARGET2-DE	0.4	7.4	6.4	-4.0	5,752.6	5,700.9	6,018.3	6,493.1	6,197.6
TARGET2-EE	-34.2	15.5	39.8	5.3	511.5	319.4	348.3	491.8	510.3
TARGET2-IE	-13.9	7.2	8.5	2.9	1,495.2	1,182.9	1,178.5	1,202.0	1,130.6
HERMES & TARGET2-GR	-35.1	-3.2	3.5	-1.8	812.1	522.6	500.9	561.1	523.8
TARGET2-ES	-41.1	1.4	-14.4	0.4	2,322.4	1,336.4	1,319.8	1,250.4	1,239.7
TBF & TARGET2-FR	-4.7	14.8	18.5	-2.4	3,233.9	3,052.1	3,450.9	4,299.8	4,019.3
TARGET2-IT	0.7	-7.9	-5.3	-8.5	1,027.6	1,027.0	937.5	957.3	847.8
TARGET2-CY	10.4	-9.4	12.9	-9.0	349.6	365.2	311.7	369.5	321.3
TARGET2-LV	-19.0	2.7	28.8	-5.0	890.8	684.4	681.7	885.9	817.8
TARGET2-LT	-34.2	13.0	38.3	19.6	377.9	235.0	253.7	343.9	404.0
TARGET2-LU	2.2	28.1	5.8	22.0	18,531.7	18,674.6	23,482.4	23,845.5	27,471.8
TARGET2-MT	23.2	-58.3	-13.7	53.7	7,035.1	8,023.6	3,097.0	2,864.5	3,945.6
TARGET2-NL	-0.2	-36.2	-4.9	-5.5	9,315.0	9,027.3	5,639.5	5,522.2	5,081.3
HOAM.AT, ASTI & TARGET2-AT	-30.5	2.9	8.5	12.6	2,532.6	1,716.9	1,745.1	1,994.0	2,187.0
TARGET2-PT	-9.9	-0.5	0.6	-4.9	697.5	603.7	577.1	618.7	564.9
TARGET2-SI	-11.4	7.2	32.3	-4.5	722.4	608.3	628.0	847.9	765.6
TARGET2-SK	-2.5	7.3	47.0	-21.0	646.4	604.8	637.4	962.0	743.6
BoF-RTGS & TARGET2-FI	-6.4	-7.5	-2.4	-10.7	5,522.4	5,074.8	4,620.6	4,553.9	3,980.0
EPM & TARGET2-ECB EU	-0.3	7.7	0.1	6.0	119.5	117.0	123.5	128.9	133.1
<b>EU NON-EA</b>									
TARGET2-BG	24.7	-2.5	44.9	20.5	668.4	796.5	731.1	1,057.8	1,178.1
TARGET2-DK	-49.8	1.6	15.5	-4.9	1,435.5	707.4	707.5	815.5	728.0
TARGET2-HR	19.3	16.7	-12.4	21.5	163.6	186.8	209.3	201.6	223.1
TARGET2-PL	39.5	19.4	-11.0	13.0	127.3	167.3	192.7	179.6	200.0
TARGET2-RO	7.6	-8.6	60.0	-21.1	44.3	44.4	38.8	64.3	49.5
<b>2. NON-TARGET2</b>									
<b>EURO AREA</b>									
<b>Finland</b>									
POPS	-11.3	-4.6	-8.6	-10.1	92.0	80.1	75.2	69.4	61.1
<b>3. EUROPEAN UNION</b>									
EURO1/STEP1	-1.1	-2.9	-3.3	-12.4	-	-	-	-	-
<b>II. MULTI-CURRENCY SYSTEMS</b>									
<i>(Value of transactions: EUR trillions)</i>									
CLS	6.0	9.8	6.9	-14.7	10,624.8	11,057.1	11,900.2	13,264.7	11,023.0
Euro processing	8.0	2.0	12.2	-12.9	1,959.3	2,077.8	2,077.9	2,429.4	2,060.5
DKK processing	1.7	10.8	21.2	-15.4	67.7	67.6	73.4	92.8	76.5
SEK processing	-6.0	1.9	11.9	-15.6	163.1	150.5	150.4	175.4	144.2
HUF processing	5.7	42.9	14.3	83.1	3.2	3.3	4.7	5.6	10.0
<b>III. RETAIL SYSTEMS</b>									
<b>EURO AREA</b>									
<b>Belgium</b>									
CEC	16.7	6.3	3.8	3.7	211.5	244.1	251.7	272.9	276.0
<b>Germany</b>									
RPS	2.4	3.5	7.8	6.8	97.3	98.4	100.1	109.4	116.2



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	Increase/decrease in the real value of transactions (percentages per annum; HICP-adjusted)				Value as a percentage of GDP				
	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>A. PROCESSING THE EURO (cont.)</b>									
<b>III. RETAIL SYSTEMS (cont.)</b>									
<b>EURO AREA (cont.)</b>									
<b>Ireland</b>									
IPCC	-9.4	-11.3	-21.6	-5.3	17.2	14.3	11.8	8.7	7.5
<b>Greece</b>									
DIAS	5.7	-7.8	20.8	-2.8	144.0	151.0	137.8	180.1	166.4
ACO	5.6	-17.8	-50.0	3.5	15.9	16.6	13.5	7.3	7.2
<b>Spain</b>									
SNCE	3.7	3.3	-2.7	9.3	149.6	151.7	152.7	164.5	177.7
<b>France</b>									
CORE	0.5	1.0	-1.5	5.7	211.3	210.3	209.1	216.7	219.3
SEPA EU	69.9	0.5	-3.0	7.0	28.7	48.2	47.8	48.7	49.9
<b>Italy</b>									
Italian CSMs	-3.2	-1.4	-7.6	2.1	92.8	89.1	87.0	86.7	85.7
<b>Cyprus</b>									
Cyprus Clearing House for cheques	10.2	-9.7	-24.9	-6.8	91.3	95.2	81.0	63.8	56.8
JCC Cards Payment System	26.8	16.9	-2.2	6.3	19.5	23.4	25.7	26.4	26.8
Cyprus SEPA Direct Debits System	12.8	19.4	45.9	28.1	5.3	5.7	6.4	9.8	12.0
<b>Latvia</b>									
EKS	-3.3	56.3	60.0	5.0	207.6	190.4	288.8	466.0	475.5
Worldline Latvia CSM	1.7	5.8	-35.9	-79.1	4.5	4.3	4.5	2.9	0.6
<b>Lithuania</b>									
LITAS-MMS	-	-	-	-	-	-	-	-	-
CENTROlink	18.9	57.7	156.8	44.1	60.6	68.1	102.5	258.3	365.6
<b>Malta</b>									
Malta Clearing House	7.2	2.1	-31.8	-1.6	78.8	78.2	73.9	54.0	47.6
MTEUROPAY	-	-	-	-	-	-	-	-	-
<b>Netherlands</b>									
equensWorldlines	4.7	-5.4	-9.6	-9.1	281.5	286.2	264.9	246.7	218.3
<b>Austria</b>									
CS	7.3	6.1	9.1	21.0	234.9	245.8	257.5	295.6	348.4
<b>Portugal</b>									
SICOI	6.5	5.9	-3.4	8.9	227.9	233.2	237.2	244.4	255.5
<b>Slovenia</b>									
SEPA IKP System	-	-	-	-	-	-	-	-	-
SEPA IDD Core System	-	-	-	-	-	-	-	-	-
SEPA IDD B2B System	-	-	-	-	-	-	-	-	-
SIMP-PS payment system	5.2	-89.4	-78.3	-3.1	149.0	149.0	15.3	3.4	3.1
BIPS payment system	-	-	9.1	5.8	-	-	133.3	148.4	148.4
<b>Slovakia</b>									
SIPS	6.4	1.7	-2.8	10.3	292.1	298.4	298.1	297.5	321.3
<b>Finland</b>									
ARPP	2,845.1	18.1	-46.9	7.2	0.0	0.2	0.3	0.1	0.1
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA7-EUR	-27.4	-51.4	19.6	26.3	0.9	0.6	0.3	0.3	0.4
<b>Croatia</b>									
EuroNKS	5.4	10.0	-1.2	27.5	17.1	17.4	18.4	19.6	22.8
NKSIInst	-	-	-	-	-	-	-	-	-
<b>Poland</b>									
EuroELIXIR	17.9	11.0	-21.8	36.4	15.9	17.6	18.7	14.8	19.4
<b>EUROPEAN UNION</b>									
STEP2 ICT Service	-	-	-	-	-	-	-	-	-
STEP2 SCT Service	6.7	2.3	6.4	13.9	111.0	116.3	116.7	129.4	143.6
STEP2 SDD CORE Service	7.6	-6.7	4.8	6.1	11.1	11.8	10.8	11.7	12.1
STEP2 SDD B2B Service	5.4	0.1	-4.6	4.1	6.4	6.7	6.5	6.5	6.6



EUROPEAN CENTRAL BANK

EUROSYSTEM

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 as a percentage of GDP				
	2018	2019	2020	2021	2017	2018	2019	2020	2021
<b>B. PROCESSING OTHER CURRENCIES</b>									
<b>I. LVPS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
RINGS	29.3	14.2	0.1	17.0	683.9	845.2	908.6	907.9	982.2
<b>Czech Republic</b>									
CERTIS	-48.1	-8.1	1.5	0.2	11,846.	5,896.2	5,226.3	5,508.7	5,436.9
<b>Denmark</b>									
KRONOS DKK	-39.9	-	-	-	4,698.3	2,765.3	-	-	-
Kronos2	-	200.3	-8.4	-32.7	-	1,492.5	4,405.9	4,036.0	2,555.7
<b>Croatia</b>									
Croatian Large Value Payment System	6.0	-0.9	3.0	-1.0	735.7	750.7	714.6	796.5	718.6
<b>Hungary</b>									
VIBER	10.6	3.8	7.8	29.7	3,142.1	3,233.3	3,178.2	3,466.0	4,230.8
<b>Poland</b>									
SORBNET2	5.6	-1.2	18.0	16.2	3,686.6	3,662.6	3,464.6	4,138.2	4,613.3
<b>Romania</b>									
REGIS	6.0	-17.5	5.7	2.6	1,077.7	1,044.6	808.0	866.9	853.0
<b>Sweden</b>									
RIX	-4.6	-9.9	-9.4	-1.1	3,403.3	3,179.0	2,786.1	2,543.7	2,413.4
<b>II. RETAIL SYSTEMS</b>									
<b>EU NON-EA</b>									
<b>Bulgaria</b>									
BISERA	7.7	6.2	4.0	10.0	139.3	143.4	143.4	149.0	151.5
BORICA	13.5	14.9	0.1	7.8	12.3	13.3	14.4	14.4	14.4
<b>Denmark</b>									
The Sumclearing DKK	-3.0	6.2	-1.1	9.4	99.2	94.3	98.4	97.3	100.1
The IntradagClearing	0.1	2.6	5.6	6.1	225.0	220.8	222.7	235.1	234.8
Straksclearing	34.8	14.2	9.9	7.5	10.3	13.6	15.3	16.8	17.0
<b>Croatia</b>									
National Clearing System	7.3	4.9	-0.0	8.6	224.4	231.9	233.6	252.7	250.3
<b>Hungary</b>									
ICS	8.6	6.2	4.3	11.2	261.1	264.0	265.7	280.4	293.6
<b>Poland</b>									
ELIXIR	9.5	4.3	1.9	5.7	240.2	247.5	247.1	254.8	258.5
Express ELIXIR	73.7	43.6	42.6	40.7	0.9	1.4	1.9	2.8	3.7
BlueCash	66.4	32.0	-23.2	18.3	0.3	0.5	0.6	0.4	0.5
BLIK	156.5	129.1	92.0	67.7	0.2	0.6	1.3	2.4	3.9
KSR	1.4	-17.0	-25.2	4.2	0.9	0.9	0.7	0.5	0.5
<b>Romania</b>									
SENT	8.3	7.5	2.5	11.7	41.1	40.7	41.0	42.7	45.7
<b>Sweden</b>									
Bankgirot	5.1	3.2	-0.8	4.4	247.9	255.2	256.2	256.3	256.9
Dataclearing	2.7	2.3	5.8	4.3	83.0	83.4	83.0	88.6	88.7