

Denmark

1. Basic statistical data

	2015	2016	2017	2018	2019
Population (thousands, annual average)	5,682	5,729	5,767	5,794	5,819
GDP (DKK billions)	2,036	2,108	2,175	2,246	2,315
GDP per capita (DKK)	358,387	367,919	377,164	387,635	397,750
HICP (annual percentage changes)	0.2	0.0	1.1	0.7	0.7
Exchange rate (national currency vis-à-vis the euro)					
End of period	7.463	7.434	7.445	7.467	7.472
Average	7.459	7.445	7.439	7.453	7.466

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

Denmark

2. Settlement media used by non-MFIs

(DKK millions; end of period)

	2015	2016	2017	2018	2019
Currency in circulation outside MFIs	59,810	61,605	62,205	63,078	62,626
Value of overnight deposits held at MFIs	1,250,438	1,295,295	1,403,843	1,429,127	1,469,774
<i>of which:</i>					
Transferable deposits	1,246,085	1,292,779	1,400,645	1,422,068	1,465,909
Narrow money supply (M1)	1,037,458	1,122,332	1,196,573	1,224,067	1,308,680
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	162,659	176,490	193,304	193,118	195,592
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.

Denmark

3. Settlement media used by credit institutions

(DKK millions; average for the last reserve maintenance period, unless otherwise indicated)

	2015	2016	2017	2018	2019
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (end of period)	1,358,426	1,351,966	1,418,442	1,325,839	1,506,950
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	98,896	74,262	80,804	78,279	68,881
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

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

Denmark

4. Banknotes and coins (DKK millions; end of period)

	2015	2016	2017	2018	2019
Currency in circulation	65,805	66,491	67,337	70,166	70,924
Total banknotes in circulation	63,616	64,321	64,324	64,059	63,790
<i>of which:</i>					
DKK 1,000	35,649	34,803	33,714	31,140	28,225
DKK 500	15,994	17,286	18,501	20,381	22,723
DKK 200	6,081	6,353	6,382	6,718	6,964
DKK 100	4,657	4,627	4,478	4,539	4,589
DKK 50	1,234	1,253	1,248	1,282	1,289
Total coins in circulation	5,777	5,836	5,853	5,917	5,941
<i>of which:</i>					
DKK 20	2,513	2,546	2,552	2,580	2,586
DKK 10	1,287	1,299	1,305	1,324	1,329
DKK 5	708	713	715	725	732
DKK 2	547	553	554	558	561
DKK 1	538	538	538	539	541
50 Ore	185	188	189	191	193
25 Ore	-	-	-	-	-
Other	-	-	-	-	-
Currency in circulation held by MFIs	10,356	9,319	8,792	7,715	7,926
Currency in circulation outside MFIs	59,810	61,605	62,205	63,078	62,626
<i>Memorandum item:</i>					
Total commemorative coins	175	174	180	181	180

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

Denmark

5. Institutions offering payment services to non-MFIs - page 1 (original units, unless otherwise indicated; values in DKK millions; end of period)

	2015	2016	2017	2018	2019
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	175,007	129,388	154,237	125,243	81,777
<i>of which:</i>					
Value of transferable deposits	175,007	129,388	154,237	125,243	81,777
Credit institutions irrespective of their legal incorporation					
Number of institutions	116	111	101	98	97
Number of offices	1,242	1,074	1,189	978	904
Number of overnight deposits (thousands)	15,898.0	16,914.7	13,389.7	14,257.4	14,127.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	8,966.0	9,188.5	9,244.3	9,784.5	9,719.0
Number of transferable overnight deposits (thousands)	15,898.0	16,914.7	13,389.7	14,257.4	14,127.7
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	8,966.0	9,188.5	9,244.3	9,784.5	9,719.0
Value of overnight deposits	1,072,137	1,158,676	1,241,690	1,296,199	1,378,459
<i>of which:</i>					
Value of transferable deposits	1,071,078	1,163,391	1,246,408	1,296,825	1,384,131
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	122	0	0	0	0
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	87	84	77	72	70
Number of offices	1,167	997	849	788	723
Value of overnight deposits	1,009,048	1,091,520	927,435	979,794	1,061,132
Branches of euro area-based credit institutions					
Number of institutions	3	4	3	6	9
Number of offices	3	4	3	108	100
Value of overnight deposits	2,195	3,772	4,743	253,812	253,379
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	25	22	20	19	17
Number of offices	72	73	321	70	70
Value of overnight deposits	60,894	63,384	309,512	62,593	63,948
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	1	1	1
Number of offices	0	0	16	12	11
Value of overnight deposits	0	-	-	-	-
Electronic money institutions					
Number of institutions	3	3	3	3	2
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	39	39
Other payment service providers					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
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.

Denmark

5. Institutions offering payment services to non-MFIs - page 2

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

	2015	2016	2017	2018	2019
Institutions offering payment services to non-MFIs (total)					
Number of institutions	120	115	105	102	100
Number of offices	1,243	1,075	1,190	979	905
Number of overnight deposits (thousands)	15,898.0	16,914.7	13,389.7	14,257.4	14,127.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	8,966.0	9,188.5	9,244.3	9,784.5	9,719.0
Value of overnight deposits	1,247,144	1,288,064	1,395,927	1,421,442	1,460,236
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	122	0	0	39	39
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	0	0	0	0	0
<i>of which:</i>					
Institutions providing services through an established branch	0	0	0	0	0
Institutions providing services through an agent	0	0	0	0	0
Institutions providing services neither establishing a branch nor through an agent	0	0	0	0	0

Explanatory information on certain data items is given in the notes accompanying these tables.
The totals reflect the sums of items shown on page one.

Denmark

6. Payment card functions and accepting devices (original units, number of cards in thousands; end of period)

	2015	2016	2017	2018	2019
Cards issued by resident PSPs					
Cards with a cash function	9,776	9,160	9,275	9,489	9,653
Cards with a payment function*	9,776	9,160	9,275	9,489	9,653
<i>of which:</i>					
Cards with a debit function	7,896	7,031	7,231	7,500	7,734
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	1,880	1,776	1,754	1,753	1,737
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	9,776	9,160	9,275	9,489	9,653
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	2,540	2,372	2,367	2,266	2,178
Located in the reporting country	2,540	2,372	2,367	2,266	2,178
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	2,540	2,372	2,367	2,266	2,178
Located in the reporting country	2,540	2,372	2,367	2,266	2,178
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	1,447	1,404	1,389	1,338
Located in the reporting country	-	1,447	1,404	1,389	1,338
Located abroad	-	-	-	-	-
POS terminals	140,000	122,400	135,500	138,400	148,600
Located in the reporting country	140,000	122,400	135,500	138,400	148,600
Located abroad	-	-	-	-	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	140,000	122,400	135,500	138,400	148,600
Located in the reporting country	140,000	122,400	135,500	138,400	148,600
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

Except cards with an e-money function only.

Denmark

7a. Payments per type of payment service involving non-MFIs - page 1

(number of payments sent, unless otherwise stated; millions; total for the period)

	2015	2016	2017	2018	2019
Payments per type of payment service					
Credit transfers	389.0	639.3	697.1	882.0	967.7
Domestic	389.0	639.3	697.1	882.0	967.7
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	112.4	19.8	17.3	15.6	14.8
Initiated electronically	277.0	619.6	679.8	866.4	952.9
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
of which (memorandum item):					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	389.0	639.3	697.1	882.0	967.7
Cross-border credit transfers received	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Cross-border direct debits received	-	-	-	-	-
Card payments with cards issued by resident PSPs*	1,706.2	1,869.7	2,046.4	2,109.0	2,247.6
Domestic card payments	1,555.8	1,698.9	1,846.5	1,876.9	1,989.2
Cross-border card payments	150.4	170.8	199.9	232.1	258.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,653.4	1,814.5	1,989.7	2,045.1	2,174.4
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	52.7	55.2	56.7	63.9	73.2
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	-	1,500.1	1,592.7	1,696.8	1,788.7
Payments initiated remotely	-	369.6	453.8	412.2	458.8
E-money payments with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
of which:					
Accessed through a card	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-

Except cards with an e-money function only.

Denmark

7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2015	2016	2017	2018	2019
Cheques	1.5	0.8	0.0	0.0	-
Domestic	1.5	0.8	0.0	0.0	-
Cross-border	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	-	10.8	8.6	6.6	5.3
Domestic	-	10.8	8.6	6.6	5.3
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payments involving non-MFIs	2,096.9	2,520.6	2,752.2	2,997.6	3,220.6
Domestic	1,946.5	2,349.8	2,552.3	2,765.5	2,962.2
Cross-border	150.4	170.8	199.9	232.1	258.4
Total cross-border payments received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

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

Denmark

7b. Payments per type of terminal involving non-MFIs - page 1 (number of payments sent; millions; total for the period)

	2015	2016	2017	2018	2019
a) At terminals provided by resident PSPs with cards issued by resident PSPs	1,555.8	1,509.4	1,584.1	1,670.5	1,751.1
At terminals located in the reporting country	1,555.8	1,509.4	1,584.1	1,670.5	1,751.1
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	70.3	61.7	56.2	48.3
At terminals located in the reporting country	-	70.3	61.7	56.2	48.3
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	1.4	2.4	3.7	4.0
At terminals located in the reporting country	-	1.4	2.4	3.7	4.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	1,555.8	1,437.7	1,520.0	1,610.6	1,698.8
At terminals located in the reporting country	1,555.8	1,437.7	1,520.0	1,610.6	1,698.8
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	59.9	61.1	66.7	79.0	87.0
At terminals located in the reporting country	59.9	61.1	66.7	79.0	87.0
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	3.0	2.6	2.2	2.0
At terminals located in the reporting country	-	3.0	2.6	2.2	2.0
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	59.9	58.1	64.1	76.8	85.0
At terminals located in the reporting country	59.9	58.1	64.1	76.8	85.0
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-

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

Denmark

7b. Payments per type of terminal involving non-MFIs - page 2 (number of payments sent; millions; total for the period)

	2015	2016	2017	2018	2019
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	150.4	68.5	78.9	92.2	95.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	150.4	68.5	78.9	92.2	95.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	6.1	6.2	6.1	5.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	6.1	6.2	6.1	5.6
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	150.4	62.4	72.7	86.2	90.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	150.4	62.4	72.7	86.2	90.0
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	4.3	3.5	2.7	2.1
OTC cash deposits	-	6.5	5.1	4.0	3.3

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

Denmark

8a. Payments per type of payment service involving non-MFIs - page 1

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

	2015	2016	2017	2018	2019
Payments per type of payment service					
Credit transfers	6,112.9	15,000.1	16,622.3	15,606.0	16,169.2
Domestic	6,112.9	15,000.1	16,622.3	15,606.0	16,169.2
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	1,554.8	2,287.0	2,535.2	2,390.9	2,437.4
Initiated electronically	4,558.1	12,713.1	14,087.1	13,215.1	13,731.8
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
<i>of which (memorandum item):</i>					
Online banking based e-payments	-	-	-	-	-
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	6,112.9	15,000.1	16,622.3	15,606.0	16,169.2
Cross-border credit transfers received	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	-	-	-	-	-
Cross-border direct debits received	-	-	-	-	-
Card payments with cards issued by resident PSPs*	482.7	508.4	570.5	576.1	607.5
Domestic card payments	426.3	450.5	492.4	488.5	513.3
Cross-border card payments	56.4	57.9	78.0	87.6	94.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	445.8	472.3	528.7	529.5	554.5
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	36.9	36.1	41.8	46.5	53.0
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	-	375.3	393.6	402.3	415.5
Payments initiated remotely	-	133.1	176.8	173.8	192.1
E-money payments with e-money issued by resident PSPs	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	-	-	-	-	-
<i>of which:</i>					
Accessed through a card	-	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-

Except cards with an e-money function only.

Denmark

8a. Payments per type of payment service involving non-MFIs - page 2

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

	2015	2016	2017	2018	2019
Cheques	13.7	8.3	0.1	0.0	-
Domestic	13.7	8.3	0.1	0.0	-
Cross-border	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	-	99.4	80.7	63.2	54.0
Domestic	-	99.4	80.7	63.2	54.0
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payments involving non-MFIs	6,609.3	15,616.1	17,273.6	16,245.3	16,830.7
Domestic	6,552.9	15,558.3	17,195.5	16,157.7	16,736.5
Cross-border	56.4	57.9	78.0	87.6	94.2
Total cross-border payments received (excluding card payments)	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

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

Denmark

8b. Payments per type of terminal involving non-MFIs - page 1 (value of payments sent; DKK billions; total for the period)

	2015	2016	2017	2018	2019
a) At terminals provided by resident PSPs with cards issued by resident PSPs	426.3	452.2	463.5	473.6	477.3
At terminals located in the reporting country	426.3	452.2	463.5	473.6	477.3
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	93.3	87.6	83.9	73.5
At terminals located in the reporting country	-	93.3	87.6	83.9	73.5
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	6.9	13.2	20.7	21.3
At terminals located in the reporting country	-	6.9	13.2	20.7	21.3
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	426.3	352.0	362.6	369.0	382.5
At terminals located in the reporting country	426.3	352.0	362.6	369.0	382.5
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	26.2	25.5	26.4	28.5	28.6
At terminals located in the reporting country	26.2	25.5	26.4	28.5	28.6
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	3.4	3.1	2.6	2.4
At terminals located in the reporting country	-	3.4	3.1	2.6	2.4
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	26.2	22.1	23.3	25.9	26.2
At terminals located in the reporting country	26.2	22.1	23.3	25.9	26.2
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-

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

Denmark

8b. Payments per type of terminal involving non-MFIs - page 2 (value of payments sent; DKK billions; total for the period)

	2015	2016	2017	2018	2019
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	56.4	29.4	38.5	40.6	39.9
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	56.4	29.4	38.5	40.6	39.9
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	6.0	7.5	7.3	6.9
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	6.0	7.5	7.3	6.9
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	56.4	23.4	31.0	33.3	33.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	56.4	23.4	31.0	33.3	33.0
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	22.5	18.9	14.9	11.6
OTC cash deposits	-	76.9	61.9	48.3	42.4

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

Denmark

9. Participation in selected payment systems - page 1 (original units; end of period)

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-DK					
Number of participants	75	75	74	69	61
<i>of which:</i>					
Direct participants	32	32	31	30	27
<i>of which:</i>					
Credit institutions	29	29	29	28	25
Central bank	1	1	1	1	1
Other direct participants	2	2	1	1	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	1	1	1
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	43	43	43	39	34
LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug. 2018)					
Number of participants	94	91	88	89	-
<i>of which:</i>					
Direct participants	94	91	88	89	-
<i>of which:</i>					
Credit institutions	86	83	82	83	-
Central bank	1	1	1	1	-
Other direct participants	7	7	5	5	-
<i>of which:</i>					
Public administration	0	0	0	0	-
Clearing and settlement organisations	5	5	5	5	-
Other financial institutions	2	2	0	0	-
Others	0	0	0	0	-
Indirect participants	0	-	-	-	-
LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)					
Number of participants	-	-	-	94	95
<i>of which:</i>					
Direct participants	-	-	-	94	95
<i>of which:</i>					
Credit institutions	-	-	-	88	89
Central bank	-	-	-	1	1
Other direct participants	-	-	-	5	5
<i>of which:</i>					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	5	5
Other financial institutions	-	-	-	0	0
Others	-	-	-	0	0
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: The Sumclearing DKK					
Number of participants	89	87	85	82	82
<i>of which:</i>					
Direct participants	53	52	54	54	54
<i>of which:</i>					
Credit institutions	52	51	53	53	53
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	36	35	31	28	28
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Number of participants	89	87	85	82	82
<i>of which:</i>					
Direct participants	53	52	54	54	54
<i>of which:</i>					
Credit institutions	52	51	53	53	53
Central bank	1	1	1	1	1
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	36	35	31	28	28

Denmark

9. Participation in selected payment systems - page 2

(original units; end of period)

	2015	2016	2017	2018	2019
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Number of participants	83	78	77	75	74
<i>of which:</i>					
Direct participants	47	45	48	48	47
<i>of which:</i>					
Credit institutions	46	44	47	48	47
Central bank	1	1	1	0	0
Other direct participants	0	0	0	0	0
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	36	33	29	27	27

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

Denmark

10. Payments processed by selected payment systems - page 1 (number of transactions sent; millions; total for the period)

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-DK					
Credit transfers and direct debits	0.1	0.1	0.2	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.1	0.1	0.1	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.1	0.1	0.1	0.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	78.9	83.4	82.0	81.5	86.5
LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug.2018)					
Total transactions	1.2	1.3	1.4	0.9	-
Domestic	1.2	1.3	1.4	0.9	-
Cross-border	-	-	-	-	-
Credit transfers	1.2	1.3	1.4	0.9	-
Domestic	1.2	1.3	1.4	0.9	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	-	-
Initiated electronically	1.2	1.3	1.4	0.9	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	81.7	83.0	87.2	87.9	-
LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)					
Total transactions	-	-	-	0.6	1.6
Domestic	-	-	-	0.6	1.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	0.6	1.6
Domestic	-	-	-	0.6	1.6
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	0.6	1.6
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	84.4	85.0

Denmark

10. Payments processed by selected payment systems - page 2 (number of transactions sent; millions; total for the period)

	2015	2016	2017	2018	2019
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	1,820.1	1,997.3	2,171.9	2,229.8	2,364.0
Domestic	1,820.1	1,997.3	2,171.9	2,229.8	2,364.0
Cross-border	-	-	-	-	-
Credit transfers	112.0	102.3	101.3	98.8	96.8
Domestic	112.0	102.3	101.3	98.8	96.8
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	112.0	3.6	2.6	1.8	1.6
Initiated electronically	-	98.7	98.6	97.0	95.2
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	1,706.2	1,869.7	2,046.4	2,109.0	2,247.6
Domestic	1,706.2	1,869.7	2,046.4	2,109.0	2,247.6
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	25.2	24.2	22.0	19.6
Domestic	-	25.2	24.2	22.0	19.6
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	1.5	0.8	0.0	0.0	-
Domestic	1.5	0.8	0.0	0.0	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	204.0	203.0	208.0	212.4	215.4
Domestic	204.0	203.0	208.0	212.4	215.4
Cross-border	-	-	-	-	-
Credit transfers	204.0	203.0	208.0	212.4	215.4
Domestic	204.0	203.0	208.0	212.4	215.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	3.5	2.2	2.2	2.1
Initiated electronically	204.0	199.5	205.8	210.2	213.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	78.1	75.6	74.6	74.0	72.8

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

Denmark

10. Payments processed by selected payment systems - page 3

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

	2015	2016	2017	2018	2019
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	73.0	115.5	151.8	321.9	395.0
Domestic	73.0	115.5	151.8	321.9	395.0
Cross-border	-	-	-	-	-
Credit transfers	73.0	115.5	151.8	321.9	395.0
Domestic	73.0	115.5	151.8	321.9	395.0
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	0.4	0.6	0.6	0.6
Initiated electronically	73.0	115.1	151.3	321.3	394.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	95.1	95.6	95.4	75.0	72.7

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

Denmark

11. Payments processed by selected payment systems - page 1

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

	2015	2016	2017	2018	2019
TARGET COMPONENT: TARGET2-DK (EUR billions)					
Credit transfers and direct debits	2,515.8	4,107.7	4,231.9	2,138.8	2,189.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	66.1	46.8	30.3	35.5	19.3
Credit transfers and direct debits to another TARGET component	2,449.7	4,060.8	4,201.5	2,103.3	2,170.6
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	2,384.0	3,986.7	4,131.8	2,019.9	2,100.7
Credit transfers and direct debits to a non-euro area TARGET component	65.7	74.1	69.8	83.4	70.0
Concentration ratio in terms of value (percentages)	97.8	99.1	99.1	98.1	98.9
LVPS (NON-TARGET SYSTEM): Kronos DKK (closed Aug. 2018)					
Total transactions	126,269.4	96,351.9	103,032.7	62,309.6	-
Domestic	126,269.4	96,351.9	103,032.7	62,309.6	-
Cross-border	-	-	-	-	-
Credit transfers	126,269.4	96,351.9	103,032.7	62,309.6	-
Domestic	126,269.4	96,351.9	103,032.7	62,309.6	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	126,269.4	96,351.9	103,032.7	62,309.6	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	77.7	77.0	77.1	74.4	-
LVPS (NON-TARGET SYSTEM): Kronos2 (from Aug. 2018)					
Total transactions	-	-	-	33,630.5	101,817.3
Domestic	-	-	-	33,630.5	101,817.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	33,630.5	101,817.3
Domestic	-	-	-	33,630.5	101,817.3
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	33,630.5	101,817.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	77.9	78.0

Denmark

11. Payments processed by selected payment systems - page 2

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

	2015	2016	2017	2018	2019
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	2,051.2	2,033.3	2,176.1	2,125.0	2,274.2
Domestic	2,051.2	2,033.3	2,176.1	2,125.0	2,274.2
Cross-border	-	-	-	-	-
Credit transfers	1,554.8	1,493.2	1,580.8	1,526.1	1,646.1
Domestic	1,554.8	1,493.2	1,580.8	1,526.1	1,646.1
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	1,554.8	129.1	176.0	61.5	60.1
Initiated electronically	-	1,364.2	1,404.8	1,464.6	1,586.1
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	482.7	508.4	570.5	576.1	607.5
Domestic	482.7	508.4	570.5	576.1	607.5
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	23.4	24.7	22.8	20.6
Domestic	-	23.4	24.7	22.8	20.6
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	13.7	8.3	0.1	0.0	-
Domestic	13.7	8.3	0.1	0.0	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	4,416.8	4,630.1	4,933.7	4,974.4	5,145.7
Domestic	4,416.8	4,630.1	4,933.7	4,974.4	5,145.7
Cross-border	-	-	-	-	-
Credit transfers	4,416.8	4,630.1	4,933.7	4,974.4	5,145.7
Domestic	4,416.8	4,630.1	4,933.7	4,974.4	5,145.7
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	406.9	444.5	443.4	454.0
Initiated electronically	4,416.8	4,223.1	4,489.2	4,530.9	4,691.6
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	77.9	78.1	77.4	76.0	75.1

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 - page 3

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

	2015	2016	2017	2018	2019
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	141.3	189.6	225.8	306.6	352.9
Domestic	141.3	189.6	225.8	306.6	352.9
Cross-border	-	-	-	-	-
Credit transfers	141.3	189.6	225.8	306.6	352.9
Domestic	141.3	189.6	225.8	306.6	352.9
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	20.1	26.4	28.3	31.0
Initiated electronically	141.3	169.5	199.5	278.3	322.0
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	73.0	70.8	70.8	68.1	67.2

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