

# Poland

## 1. Basic statistical data

	2014	2015	2016	2017	2018
Population (thousands, annual average)	38,484	38,455	38,427	38,422	38,413
GDP (PLN billions)	1,720	1,800	1,861	1,989	2,116
GDP per capita (PLN)	44,705	46,814	48,432	51,775	55,077
HICP (annual percentage changes)	0.1	-0.7	-0.2	1.6	1.2
Exchange rate (national currency vis-à-vis the euro)					
End of period	4.273	4.264	4.410	4.177	4.301
Average	4.184	4.184	4.363	4.257	4.261

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

# Poland

## 2. Settlement media used by non-MFIs

(PLN millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation outside MFIs	130,030	149,716	174,401	184,486	203,202
Value of overnight deposits held at MFIs	520,634	578,078	699,170	785,774	889,128
<i>of which:</i>					
Transferable deposits	336,223	376,907	489,142	534,143	592,808
Narrow money supply (M1)	606,284	692,124	815,304	906,374	1,012,354
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	74,957	81,587	113,846	133,913	143,593
Outstanding value on e-money storages issued by MFIs	-	-	-	-	-
<i>of which:</i>					
Hardware-based electronic money	-	-	-	-	-
Software-based electronic money	-	-	-	-	-

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

# Poland

## 3. Settlement media used by credit institutions

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

	2014	2015	2016	2017	2018
Overnight deposits held at the central bank	34,910	38,860	43,129	45,832	44,816
Overnight deposits held at other credit institutions (end of period)	13,776	16,387	15,504	13,995	22,391
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	5,517	6,388	7,109	7,409	8,128
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0	0	0	0	0
Intraday borrowing from the central bank	36,823	47,871	44,958	46,526	48,925

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

# Poland

## 4. Banknotes and coins

(PLN millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation	142,661	162,952	187,295	198,429	219,198
Total banknotes in circulation	138,933	158,922	182,975	193,950	214,403
<i>of which:</i>					
PLN 200	32,703	39,275	50,472	54,915	63,377
PLN 100	93,116	106,256	119,253	121,885	130,209
PLN 50	9,824	9,878	9,397	9,398	9,508
PLN 20	1,796	1,976	2,239	2,474	2,464
PLN 10	1,494	1,536	1,614	1,664	1,733
Total coins in circulation	3,729	4,030	4,320	4,479	4,795
<i>of which:</i>					
PLN 5	1,281	1,436	1,571	1,572	1,709
PLN 2	1,145	1,210	1,275	1,335	1,404
PLN 1	464	491	523	560	605
PLN 0.5	249	266	284	302	324
PLN 0.2	213	227	242	257	273
PLN 0.1	178	190	203	217	231
PLN 0.05	92	97	104	110	116
PLN 0.02	52	55	58	61	64
PLN 0.01	54	58	61	65	69
Currency in circulation held by MFIs	12,631	13,236	12,894	13,943	15,996
Currency in circulation outside MFIs	130,030	149,716	174,401	184,486	203,202
<i>Memorandum item:</i>					
Total commemorative coins & banknotes	268	274	280	286	292

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

# Poland

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

	2014	2015	2016	2017	2018
<b>Central bank</b>					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	15.8	14.4	14.4	14.1	14.4
Value of overnight deposits	20,669	15,176	31,462	24,386	30,037
<i>of which:</i>					
Value of transferable deposits	20,227	15,141	30,327	23,680	29,577
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	679	670	661	645	647
Number of offices	16,224	15,613	15,781	14,216	14,181
Number of overnight deposits (thousands)	64,436.4	66,833.2	69,554.5	74,122.7	75,889.9
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	38,661.9	41,436.6	44,514.9	44,844.5	49,384.2
Number of transferable overnight deposits (thousands)	46,667.5	47,796.8	49,963.1	48,372.0	49,644.4
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	27,983.6	29,667.2	31,860.4	35,344.1	36,557.6
Value of overnight deposits	505,132	568,805	675,640	760,962	858,095
<i>of which:</i>					
Value of transferable deposits	315,996	361,766	458,815	510,463	563,231
Number of payment accounts (thousands)	46,667.5	47,796.8	49,963.1	48,372.0	49,644.4
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	657	650	640	622	616
Number of offices	16,036	15,598	15,766	14,201	14,165
Value of overnight deposits	501,105	564,613	670,269	754,956	851,034
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	17	14	14	16	21
Number of offices	187	6	6	5	5
Value of overnight deposits	2,856	2,911	3,603	4,275	5,163
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	5	6	7	7	10
Number of offices	1	9	9	10	11
Value of overnight deposits	1,171	1,281	1,768	1,731	1,898
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	-	-	-	-	-
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	-	-	-	-	-
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<b>Other payment service providers</b>					
Number of institutions	28	36	38	45	41
Number of offices	34,604	37,163	37,940	38,978	39,105
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.

## Poland

### 5. Institutions offering payment services to non-MFIs - page 2 (original units, unless otherwise indicated; values in PLN millions; end of period)

	2014	2015	2016	2017	2018
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	708	707	700	691	689
Number of offices	50,844	52,792	53,737	53,210	53,302
Number of overnight deposits (thousands)	64,452.3	66,847.6	69,568.9	74,136.8	75,904.2
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	38,661.9	41,436.6	44,514.9	44,844.5	49,384.2
Value of overnight deposits	525,800	583,981	707,102	785,348	888,132
Number of payment accounts (thousands)	46,667.5	47,796.8	49,963.1	48,372.0	49,644.4
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	-	-	-	-	-
<i>of which:</i>					
Institutions providing services through an established branch	-	-	-	-	-
Institutions providing services through an agent	-	-	-	-	-
Institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

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.

# Poland

## 6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2014	2015	2016	2017	2018
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	35,753	34,251	35,597	38,131	39,667
Cards with a payment function*	36,069	35,209	36,874	39,096	41,237
<i>of which:</i>					
Cards with a debit function	29,745	29,140	30,734	33,040	35,129
Cards with a delayed debit function	282	261	256	240	233
Cards with a credit function	6,042	5,808	5,885	5,815	5,875
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)	36,069	35,209	36,874	39,096	41,237
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals provided by resident PSPs</b>					
<b>ATMs</b>	20,531	22,143	23,451	23,230	22,885
Located in the reporting country	20,531	22,143	23,451	23,230	22,885
Located abroad	-	-	-	-	-
<b>ATMs</b>					
<i>of which:</i>					
ATMs with a cash withdrawal function	20,531	22,143	23,451	23,230	22,885
Located in the reporting country	20,531	22,143	23,451	23,230	22,885
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
<b>POS terminals</b>	398,175	465,457	530,865	624,434	786,235
Located in the reporting country	398,175	465,457	530,865	624,434	786,235
Located abroad	-	-	-	-	-
<b>POS terminals</b>					
<i>of which:</i>					
EFTPOS terminals	398,172	465,457	530,865	624,434	786,235
Located in the reporting country	398,172	465,457	530,865	624,434	786,235
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
<b>E-money card terminals</b>	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
<b>E-money card terminals</b>					
<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.

# Poland

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

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

	2014	2015	2016	2017	2018
<b>Payments per type of payment service</b>					
<b>Credit transfers</b>	1,977.3	2,302.0	2,436.5	2,617.9	2,819.0
Domestic	1,977.3	2,144.7	2,334.8	2,535.0	2,727.8
Cross-border	-	157.3	101.7	82.9	91.2
Credit transfers					
Initiated in paper-based form	-	221.2	248.8	260.6	228.7
Initiated electronically	-	2,080.8	2,187.6	2,357.3	2,590.3
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	-	-	-	-	-
<b>Cross-border credit transfers received</b>	-	-	-	-	-
<b>Direct debits</b>	23.6	24.9	26.5	28.3	29.4
Domestic	23.6	24.9	26.5	28.3	29.4
Cross-border	-	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Cross-border direct debits received</b>	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	1,872.7	2,556.7	3,202.3	3,865.5	4,713.2
Domestic card payments	1,872.7	2,485.6	3,104.5	3,721.2	4,501.4
Cross-border card payments	-	71.1	97.8	144.3	211.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,598.6	2,251.6	2,852.7	3,480.4	4,282.6
Payments with cards with a delayed debit function	11.0	10.2	10.5	10.7	10.6
Payments with cards with a credit function	263.1	294.9	339.1	374.5	420.0
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	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	-	-
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	-	-	-	-	-
<b>Cross-border e-money payments with e-money issued by resident PSPs received</b>	-	-	-	-	-

\*Except cards with an e-money function only.



## Poland

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

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

	2014	2015	2016	2017	2018
<b>Cheques</b>	0.1	0.1	0.1	0.1	0.1
Domestic	0.1	0.1	0.1	0.1	0.1
Cross-border	-	-	-	-	-
<b>Cross-border cheques received</b>	-	-	-	-	-
<b>Other payment services</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
<b>Other cross-border payment services received</b>	-	-	-	-	-
<b>Total payments involving non-MFIs</b>	3,873.7	4,883.7	5,665.4	6,511.7	7,561.6
Domestic	3,873.7	4,655.3	5,465.8	6,284.5	7,258.7
Cross-border	-	228.5	199.5	227.2	302.9
<b>Total cross-border payments received (excluding card payments)</b>	-	-	-	-	-
<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.

## Poland

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

	2014	2015	2016	2017	2018
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	2,584.2	3,227.6	3,851.5	4,421.7	5,177.1
At terminals located in the reporting country	2,584.2	3,227.6	3,851.5	4,421.7	5,177.1
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)	759.0	715.2	709.4	667.7	639.6
At terminals located in the reporting country	759.0	715.2	709.4	667.7	639.6
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	9.5	27.3	37.6	32.8	36.0
At terminals located in the reporting country	9.5	27.3	37.6	32.8	36.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	1,815.7	2,485.1	3,104.5	3,721.2	4,501.4
At terminals located in the reporting country	1,815.7	2,485.1	3,104.5	3,721.2	4,501.4
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>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	-	60.9	73.8	94.9	122.5
At terminals located in the reporting country	-	60.9	73.8	94.9	122.5
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)	-	11.1	11.4	12.1	12.4
At terminals located in the reporting country	-	11.1	11.4	12.1	12.4
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	-	49.8	62.5	82.8	110.1
At terminals located in the reporting country	-	49.8	62.5	82.8	110.1
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.

## Poland

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

	2014	2015	2016	2017	2018
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	66.2	80.3	107.7	155.3	224.7
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	66.2	80.3	107.7	155.3	224.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	9.2	9.2	9.9	10.9	12.9
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	9.2	9.2	9.9	10.9	12.9
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	57.0	71.1	97.8	144.3	211.7
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	57.0	71.1	97.8	144.3	211.7
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	4.7	7.9	11.3	14.4	17.2
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

# Poland

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

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

	2014	2015	2016	2017	2018
<b>Payments per type of payment service</b>					
<b>Credit transfers</b>	37,249.7	47,529.8	53,735.3	56,631.3	63,577.9
Domestic	37,249.7	46,200.6	52,422.2	55,195.0	61,932.8
Cross-border	-	1,329.2	1,313.2	1,436.3	1,645.1
Credit transfers					
Initiated in paper-based form	-	15,490.9	21,153.9	21,926.0	23,319.5
Initiated electronically	-	32,038.9	32,581.4	34,705.2	40,258.4
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	-	-	-	-	-
<b>Cross-border credit transfers received</b>	-	-	-	-	-
<b>Direct debits</b>	20.6	26.6	27.5	28.2	30.1
Domestic	20.6	26.6	27.4	28.2	30.1
Cross-border	-	0.1	0.1	0.0	0.0
Direct debits					
Initiated in a file/batch	-	-	-	-	-
Initiated on a single payment basis	-	-	-	-	-
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
<b>Cross-border direct debits received</b>	-	-	-	-	-
<b>Card payments with cards issued by resident PSPs*</b>	157.0	182.8	220.0	260.3	311.6
Domestic card payments	157.0	168.1	202.2	237.9	282.1
Cross-border card payments	-	14.6	17.7	22.4	29.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	122.7	148.2	180.1	217.1	264.2
Payments with cards with a delayed debit function	3.1	3.0	3.5	3.6	3.4
Payments with cards with a credit function	31.2	31.6	36.4	39.6	44.0
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	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
<b>E-money payments with e-money issued by resident PSPs</b>	-	-	-	-	-
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	-	-	-	-	-
<b>Cross-border e-money payments with e-money issued by resident PSPs received</b>	-	-	-	-	-

\*Except cards with an e-money function only.

## Poland

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

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

	2014	2015	2016	2017	2018
<b>Cheques</b>	0.8	0.9	0.8	0.8	1.0
Domestic	0.8	0.9	0.8	0.8	1.0
Cross-border	-	-	-	-	-
<b>Cross-border cheques received</b>	-	-	-	-	-
<b>Other payment services</b>	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
<b>Other cross-border payment services received</b>	-	-	-	-	-
<b>Total payments involving non-MFIs</b>	37,428.1	47,740.1	53,983.5	56,920.5	63,920.5
Domestic	37,428.1	46,396.2	52,652.6	55,461.8	62,246.0
Cross-border	-	1,343.9	1,331.0	1,458.7	1,674.5
<b>Total cross-border payments received (excluding card payments)</b>	-	-	-	-	-
<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.

## Poland

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

	2014	2015	2016	2017	2018
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	451.0	509.8	567.9	614.9	676.7
At terminals located in the reporting country	451.0	509.8	567.9	614.9	676.7
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)	295.7	295.6	305.9	317.8	325.7
At terminals located in the reporting country	295.7	295.6	305.9	317.8	325.7
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	10.6	46.1	59.8	59.2	68.9
At terminals located in the reporting country	10.6	46.1	59.8	59.2	68.9
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	144.6	168.1	202.2	237.9	282.1
At terminals located in the reporting country	144.6	168.1	202.2	237.9	282.1
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>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	-	18.3	18.3	20.9	24.4
At terminals located in the reporting country	-	18.3	18.3	20.9	24.4
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)	-	6.9	7.1	7.4	7.8
At terminals located in the reporting country	-	6.9	7.1	7.4	7.8
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	0.0	0.0	0.0	0.0
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	-	11.4	11.2	13.4	16.6
At terminals located in the reporting country	-	11.4	11.2	13.4	16.6
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.

## Poland

### 8b. Payments per type of terminal involving non-MFIs - page 2

(value of payments sent; PLN billions; total for the period)

	2014	2015	2016	2017	2018
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	17.1	19.5	23.1	28.6	36.8
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	17.1	19.5	23.1	28.6	36.8
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	4.8	4.8	5.5	6.3	7.3
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	4.8	4.8	5.5	6.3	7.3
ATM cash deposits (except e-money transactions)	-	0.0	0.0	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	12.3	14.6	17.7	22.4	29.5
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	12.3	14.6	17.7	22.4	29.5
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	0.5	0.8	1.2	1.6	2.0
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

# Poland

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

	2014	2015	2016	2017	2018
<b>TARGET COMPONENT: TARGET2-NBP</b>					
Number of participants	21	22	22	22	21
<i>of which:</i>					
Direct participants	21	22	22	22	21
<i>of which:</i>					
Credit institutions	18	18	18	18	17
Central bank	1	1	1	1	1
Other direct participants	2	3	3	3	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): SORBNET2</b>					
Number of participants	49	48	49	49	48
<i>of which:</i>					
Direct participants	49	48	49	49	48
<i>of which:</i>					
Credit institutions	46	44	45	45	44
Central bank	1	1	1	1	1
Other direct participants	2	3	3	3	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: ELIXIR</b>					
Number of participants	630	620	619	618	612
<i>of which:</i>					
Direct participants	44	40	41	40	40
<i>of which:</i>					
Credit institutions	43	39	40	39	39
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	586	580	578	578	572
<b>RETAIL SYSTEM: EuroELIXIR</b>					
Number of participants	605	594	593	590	585
<i>of which:</i>					
Direct participants	24	21	20	20	21
<i>of which:</i>					
Credit institutions	23	20	19	19	20
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	581	573	573	570	564

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



# Poland

## 9. Participation in selected payment systems - page 2 (original units; end of period)

	2014	2015	2016	2017	2018
<b>RETAIL SYSTEM: Express ELIXIR</b>					
Number of participants	9	9	11	13	15
<i>of which:</i>					
Direct participants	9	9	11	13	15
<i>of which:</i>					
Credit institutions	9	9	11	12	14
Central bank	-	-	-	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: BlueCash</b>					
Number of participants	53	76	92	105	117
<i>of which:</i>					
Direct participants	53	76	92	105	117
<i>of which:</i>					
Credit institutions	53	76	92	105	117
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: BLIK</b>					
Number of participants	-	18	22	25	31
<i>of which:</i>					
Direct participants	-	18	22	25	31
<i>of which:</i>					
Credit institutions	-	6	7	9	11
Central bank	-	-	-	-	-
Other direct participants	-	12	15	16	20
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	12	15	16	20
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: KSR</b>					
Number of participants	21	14	13	13	13
<i>of which:</i>					
Direct participants	21	14	13	13	13
<i>of which:</i>					
Credit institutions	19	12	11	11	11
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	2	2	2	2	2
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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

## Poland

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

	2014	2015	2016	2017	2018
<b>TARGET COMPONENT: TARGET2-NBP</b>					
Credit transfers and direct debits	0.8	0.8	0.8	0.9	0.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.1	0.1	0.2	0.2	0.2
Credit transfers and direct debits to another TARGET component	0.7	0.7	0.7	0.7	0.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.6	0.6	0.6	0.7	0.7
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)	74.8	76.5	81.0	82.3	82.5
<b>LVPS (NON-TARGET SYSTEM): SORBNET2</b>					
<b>Total transactions</b>	3.1	3.5	3.9	4.0	4.1
Domestic	3.1	3.5	3.9	4.0	4.1
Cross-border	-	-	-	-	-
Credit transfers	3.1	3.5	3.9	4.0	4.1
Domestic	3.1	3.5	3.9	4.0	4.1
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	3.1	3.5	3.9	4.0	4.1
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)	55.5	56.8	56.7	55.3	54.2

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

# Poland

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

	2014	2015	2016	2017	2018
<b>RETAIL SYSTEM: ELIXIR</b>					
<b>Total transactions</b>	1,607.0	1,668.0	1,715.3	1,798.6	1,844.6
Domestic	1,607.0	1,668.0	1,715.3	1,798.6	1,844.6
Cross-border	-	-	-	-	-
Credit transfers	1,586.4	1,647.0	1,694.0	1,776.8	1,823.0
Domestic	1,586.4	1,647.0	1,694.0	1,776.8	1,823.0
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1,586.4	1,647.0	1,694.0	1,776.8	1,823.0
Direct debits	20.6	21.0	21.3	21.7	21.6
Domestic	20.6	21.0	21.3	21.7	21.6
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	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	53.8	53.7	55.4	57.0	57.9
<b>RETAIL SYSTEM: EuroELIXIR</b>					
<b>Total transactions</b>	4.2	5.2	6.5	8.6	10.3
Domestic	1.2	1.5	2.0	2.8	3.5
Cross-border	3.0	3.7	4.5	5.8	6.8
Credit transfers	4.2	5.2	6.5	8.6	10.3
Domestic	1.2	1.5	2.0	2.8	3.5
Cross-border	3.0	3.7	4.5	5.8	6.8
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	4.2	5.2	6.5	8.6	10.3
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)	82.0	82.7	79.7	75.6	72.5

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

## Poland

### 10. Payments processed by selected payment systems - page 3

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

	2014	2015	2016	2017	2018
<b>RETAIL SYSTEM: Express ELIXIR</b>					
<b>Total transactions</b>	0.9	1.5	2.7	5.0	12.5
Domestic	0.9	1.5	2.7	5.0	12.5
Cross-border	-	-	-	-	-
Credit transfers	0.9	1.5	2.7	5.0	12.5
Domestic	0.9	1.5	2.7	5.0	12.5
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.9	1.5	2.7	5.0	12.5
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)	98.5	97.4	91.1	82.5	74.5
<b>RETAIL SYSTEM: BlueCash</b>					
<b>Total transactions</b>	1.6	2.4	3.3	3.5	8.3
Domestic	1.6	2.4	3.3	3.5	8.3
Cross-border	-	-	-	-	-
Credit transfers	1.6	2.4	3.3	3.5	8.3
Domestic	1.6	2.4	3.3	3.5	8.3
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1.6	2.4	3.3	3.5	8.3
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)	99.0	96.1	93.5	90.6	86.0

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

## Poland

### 10. Payments processed by selected payment systems - page 4 (number of transactions sent; millions; total for the period)

	2014	2015	2016	2017	2018
<b>RETAIL SYSTEM: BLIK</b>					
<b>Total transactions</b>	-	1.4	8.3	33.0	90.8
Domestic	-	1.4	8.3	33.0	90.8
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	1.1	3.2	8.1	14.5
Domestic	-	1.1	3.2	8.1	14.5
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	0.3	5.1	24.9	76.3
Domestic	-	0.3	5.1	24.9	76.3
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	98.2	97.0	95.5	90.9
<b>RETAIL SYSTEM: KSR</b>					
<b>Total transactions</b>	53.0	56.9	66.6	67.4	75.5
Domestic	53.0	56.9	66.6	67.4	75.5
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	27.3	31.8	38.8	38.5	46.0
Domestic	27.3	31.8	38.8	38.5	46.0
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	25.6	25.1	27.8	28.8	29.4
Domestic	25.6	25.1	27.8	28.8	29.4
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)	86.5	88.9	90.6	92.7	93.9

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

# Poland

## 11. Payments processed by selected payment systems - page 1

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

	2014	2015	2016	2017	2018
<b>TARGET COMPONENT: TARGET2-NBP (EUR billions)</b>					
Credit transfers and direct debits	410.8	447.8	486.1	593.1	834.7
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	108.4	115.3	120.7	146.5	204.0
Credit transfers and direct debits to another TARGET component	302.4	332.5	365.3	446.6	630.7
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	296.7	330.1	364.3	445.3	629.3
Credit transfers and direct debits to a non-euro area TARGET component	5.6	2.4	1.0	1.3	1.3
Concentration ratio in terms of value (percentages)	67.5	67.0	70.6	71.3	71.8
<b>LVPS (NON-TARGET SYSTEM): SORBNET2</b>					
<b>Total transactions</b>	68,128.9	72,210.8	70,951.0	73,098.3	77,884.5
Domestic	68,128.9	72,210.8	70,951.0	73,098.3	77,884.5
Cross-border	-	-	-	-	-
Credit transfers	68,128.9	72,210.8	70,951.0	73,098.3	77,884.5
Domestic	68,128.9	72,210.8	70,951.0	73,098.3	77,884.5
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	68,128.9	72,210.8	70,951.0	73,098.3	77,884.5
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)	58.0	60.6	63.3	64.3	64.2

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

# Poland

## 11. Payments processed by selected payment systems - page 2

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

	2014	2015	2016	2017	2018
<b>RETAIL SYSTEM: ELIXIR</b>					
<b>Total transactions</b>	4,023.8	4,265.0	4,422.5	4,762.7	5,263.5
Domestic	4,023.8	4,265.0	4,422.5	4,762.7	5,263.5
Cross-border	-	-	-	-	-
Credit transfers	4,007.8	4,249.0	4,406.1	4,745.0	5,244.3
Domestic	4,007.8	4,249.0	4,406.1	4,745.0	5,244.3
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	4,007.8	4,249.0	4,406.1	4,745.0	5,244.3
Direct debits	16.1	16.0	16.3	17.7	19.2
Domestic	16.1	16.0	16.3	17.7	19.2
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	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	50.1	50.3	51.0	53.0	54.0
<b>RETAIL SYSTEM: EuroELIXIR</b>					
<b>Total transactions</b>	169.4	190.1	227.5	314.6	374.5
Domestic	41.6	44.4	51.0	66.8	84.7
Cross-border	127.9	145.7	176.5	247.8	289.8
Credit transfers	169.4	190.1	227.5	314.6	374.5
Domestic	41.6	44.4	51.0	66.8	84.7
Cross-border	127.9	145.7	176.5	247.8	289.8
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	169.4	190.1	227.5	314.6	374.5
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)	81.0	82.0	80.0	82.0	77.1

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

# Poland

## 11. Payments processed by selected payment systems - page 3

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

	2014	2015	2016	2017	2018
<b>RETAIL SYSTEM: Express ELIXIR</b>					
<b>Total transactions</b>	4.3	6.7	10.3	17.0	29.8
Domestic	4.3	6.7	10.3	17.0	29.8
Cross-border	-	-	-	-	-
Credit transfers	4.3	6.7	10.3	17.0	29.8
Domestic	4.3	6.7	10.3	17.0	29.8
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	4.3	6.7	10.3	17.0	29.8
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)	96.1	91.9	85.2	80.2	75.5
<b>RETAIL SYSTEM: BlueCash</b>					
<b>Total transactions</b>	1.2	2.4	4.6	5.7	9.6
Domestic	1.2	2.4	4.6	5.7	9.6
Cross-border	-	-	-	-	-
Credit transfers	1.2	2.4	4.6	5.7	9.6
Domestic	1.2	2.4	4.6	5.7	9.6
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1.2	2.4	4.6	5.7	9.6
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)	99.0	89.2	90.1	88.3	83.3

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



# Poland

## 11. Payments processed by selected payment systems - page 4

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

	2014	2015	2016	2017	2018
<b>RETAIL SYSTEM: BLIK</b>					
<b>Total transactions</b>	-	0.4	1.5	4.7	12.1
Domestic	-	0.4	1.5	4.7	12.1
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	0.4	1.1	2.6	5.5
Domestic	-	0.4	1.1	2.6	5.5
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	0.0	0.4	2.1	6.6
Domestic	-	0.0	0.4	2.1	6.6
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	98.9	97.9	96.1	91.6
<b>RETAIL SYSTEM: KSR</b>					
<b>Total transactions</b>	13.9	14.3	16.5	18.2	18.6
Domestic	13.9	14.3	16.5	18.2	18.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	3.0	3.0	3.2	2.9	3.1
Domestic	3.0	3.0	3.2	2.9	3.1
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	10.9	11.4	13.3	15.3	15.4
Domestic	10.9	11.4	13.3	15.3	15.4
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)	92.0	94.4	95.9	96.8	97.2

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