

Bulgaria

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	7,265	7,224	7,178	7,128	7,104
GDP (BGN billions)	82	84	89	94	99
GDP per capita (BGN)	11,310	11,577	12,339	13,206	13,884
HICP (annual percentage changes)	0.4	-1.6	-1.1	-1.3	1.2
Exchange rate (national currency vis-à-vis the euro)					
End of period	1.956	1.956	1.956	1.956	1.956
Average	1.956	1.956	1.956	1.956	1.956

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

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2. Settlement media used by non-MFIs (BGN millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	9,075	10,168	11,378	12,762	14,149
Value of overnight deposits held at MFIs	21,093	26,427	29,067	31,824	37,845
<i>of which:</i>					
Transferable deposits	20,704	26,003	28,617	31,468	37,377
Narrow money supply (M1)	27,039	31,111	35,970	40,835	47,734
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	6,820	9,838	9,698	10,079	11,459
Outstanding value on e-money storages issued by MFIs	0	1	2	3	5
<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.

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3. Settlement media used by credit institutions

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

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	3,987	6,413	10,211	7,821	6,628
Overnight deposits held at other credit institutions (end of period)	343	461	294	296	330
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	228	377	288	278	268
<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.

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4. Banknotes and coins

(BKN millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation	10,254	11,587	12,725	14,153	15,703
Total banknotes in circulation	10,042	11,355	12,471	13,835	15,329
<i>of which:</i>					
BGN 100	3,283	3,783	4,354	4,911	5,536
BGN 50	3,497	3,993	4,514	5,299	6,042
BGN 20	2,319	2,557	2,606	2,650	2,687
BGN 10	753	822	795	787	874
BGN 5	105	112	111	117	135
BGN 2	80	85	87	72	56
BGN 1	4	4	4	-	-
Total coins in circulation	206	225	247	307	362
<i>of which:</i>					
BGN 2	.	-	2	37	64
BGN 1	91	101	110	124	140
BGN 0.5	40	43	47	51	56
BGN 0.2	32	35	38	40	43
BGN 0.1	21	22	24	25	27
BGN 0.05	9	10	11	12	13
BGN 0.02	8	9	10	11	12
BGN 0.01	5	5	6	6	7
Currency in circulation held by MFIs	1,179	1,419	1,347	1,391	1,555
Currency in circulation outside MFIs	9,075	10,168	11,378	12,762	14,149
<i>Memorandum item:</i>					
Total commemorative coins	6	7	7	7	8

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

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

	2013	2014	2015	2016	2017
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.7	1.8	1.9	2.0	2.1
Value of overnight deposits	2,586	5,172	3,535	1,979	2,213
<i>of which:</i>					
Value of transferable deposits	2,586	5,172	3,535	1,979	2,213
Credit institutions irrespective of their legal incorporation					
Number of institutions	30	28	28	27	27
Number of offices	3,883	3,831	3,791	2,962	3,086
Number of overnight deposits (thousands)	-	-	-	7,170.4	7,164.4
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	2,333.2	2,828.0
Number of transferable overnight deposits (thousands)	7,245.5	6,988.6	7,060.0	7,109.2	7,077.0
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	1,598.5	1,784.4	2,068.4	2,332.9	2,820.2
Value of overnight deposits (BGN millions)	18,507	21,254	25,531	29,845	35,633
<i>of which:</i>					
Value of transferable deposits	18,118	20,831	25,082	29,489	35,163
Number of payment accounts (thousands)	.	15,111.8	15,394.8	15,054.7	13,947.7
Number of e-money accounts (thousands)	.	56.0	84.0	115.8	162.3
Outstanding value on e-money storages issued	.	.	.	3	5
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	24	22	22	22	22
Number of offices	3,788	3,736	3,700	2,953	3,077
Value of overnight deposits	17,244	19,549	23,893	28,286	34,091
Branches of euro area-based credit institutions					
Number of institutions	4	5	5	4	4
Number of offices	90	91	87	5	5
Value of overnight deposits	808	1,691	1,606	1,528	1,494
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
Branches of non-EEA-based credit institutions					
Number of institutions	2	1	1	1	1
Number of offices	5	4	4	4	4
Value of overnight deposits	455	14	32	31	48
Electronic money institutions					
Number of institutions	2	2	2	3	3
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
Other payment service providers					
Number of institutions	7	7	8	8	7
Number of offices	-	820	992	1,073	1,139
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	.	115.7	117.2	120.3	125.0
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.

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

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	40	38	39	39	38
Number of offices	3,884	4,652	4,784	4,036	4,226
Number of overnight deposits (thousands)	-	-	-	7,172.4	7,166.6
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	2,333.2	2,828.0
Value of overnight deposits	21,093	26,427	29,066	31,824	37,846
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	6	21	21	.	.
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	223	272	341	345
<i>of which:</i>					
Institutions providing services through an established branch	.	0	0	0	0
Institutions providing services through an agent	.	5	6	6	5
Institutions providing services neither establishing a branch nor through an agent	.	218	266	335	340

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.

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

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	7,736	7,345	7,285	7,697	7,532
Cards with a payment function*	7,736	7,227	7,153	7,458	7,539
<i>of which:</i>					
Cards with a debit function	6,934	6,286	6,206	6,280	6,406
Cards with a delayed debit function	-	2	2	2	2
Cards with a credit function	802	938	944	1,216	1,150
Cards with a debit and/or delayed debit function	-	0	0	0	0
Cards with a credit and/or delayed debit function	-	1	0	0	0
Cards with an e-money function	-	81	173	315	240
Cards on which e-money can be stored directly	.	0	0	0	0
Cards which give access to e-money stored on e-money accounts	.	81	173	315	240
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	81	165	79	107
Total number of cards (irrespective of the number of functions on the card)	7,736	7,354	7,368	7,812	7,798
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	0	0	0	0
Terminals provided by resident PSPs					
ATMs	5,848	5,615	5,616	5,751	5,731
Located in the reporting country	.	5,615	5,616	5,751	5,731
Located abroad	.	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	5,848	5,615	5,616	5,751	5,731
Located in the reporting country	.	5,615	5,616	5,751	5,731
Located abroad	.	0	0	0	0
ATMs with a credit transfer function	5,298	4,338	3,479	4,586	4,533
Located in the reporting country	.	4,338	3,479	4,586	4,533
Located abroad	.	0	0	0	0
POS terminals	70,752	76,253	92,232	104,489	127,014
Located in the reporting country	.	75,623	81,513	86,663	91,518
Located abroad	.	630	10,719	17,826	35,496
POS terminals					
<i>of which:</i>					
EFTPOS terminals	70,560	76,253	92,232	104,489	127,014
Located in the reporting country	.	75,623	81,513	86,663	91,518
Located abroad	.	630	10,719	17,826	35,496
E-money card POS terminals	-	76,252	92,231	104,488	127,013
Located in the reporting country	.	75,622	81,512	86,662	91,517
Located abroad	.	630	10,719	17,826	35,496
E-money card terminals	-	76,252	92,231	104,619	127,013
Located in the reporting country	.	75,622	81,512	86,793	91,517
Located abroad	.	630	10,719	17,826	35,496
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	-	76,252	92,231	104,619	127,013
Located in the reporting country	.	75,622	81,512	86,793	91,517
Located abroad	.	630	10,719	17,826	35,496

*Except cards with an e-money function only.

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7a. Payments per type of payment service involving non-MFIs - page 1 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	205.5	192.5	219.7	243.2	254.9
Domestic	.	191.1	218.1	240.7	253.0
Cross-border	.	1.4	1.6	2.6	1.9
Credit transfers					
Initiated in paper-based form	-	99.6	107.8	113.2	112.6
Initiated electronically	-	92.9	111.9	130.1	142.3
Initiated in a file/batch	.	16.4	18.0	20.9	25.8
Initiated on a single payment basis <i>of which (memorandum item):</i>	.	76.5	93.9	109.1	116.5
Online banking based e-payments	.	-	-	-	-
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	192.1	209.6	236.1	252.3
Cross-border credit transfers received	.	3.6	3.8	5.1	4.3
Direct debits	5.6	5.6	5.0	5.7	6.0
Domestic	.	5.6	5.0	5.7	6.0
Cross-border	.	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	.	5.3	4.8	5.5	5.2
Initiated on a single payment basis	.	0.3	0.2	0.1	0.8
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	5.6	5.0	5.7	6.0
Cross-border direct debits received	.	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	45.4	65.2	79.6	93.7	129.7
Domestic card payments	.	51.9	62.6	72.2	101.0
Cross-border card payments	.	13.3	17.1	21.5	28.7
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	34.9	46.6	57.9	68.0	100.6
Payments with cards with a delayed debit function	-	0.7	0.9	0.0	0.0
Payments with cards with a credit function	10.5	17.9	20.8	25.7	29.1
Payments with cards with a debit and/or delayed debit function	-	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	-	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	51.6	64.5	77.2	108.0
Payments initiated remotely	.	13.7	15.2	16.5	21.8
E-money payments with e-money issued by resident PSPs	0.1	0.8	1.0	2.2	3.7
Domestic	.	0.2	0.3	0.6	0.4
Cross-border	.	0.6	0.7	1.7	3.3
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	0.0	0.0	0.0	0.0
With e-money accounts	0.1	0.8	1.0	2.2	3.7
<i>of which:</i>					
Accessed through a card	.	0.5	1.0	1.2	3.7
Cross-border e-money payments with e-money issued by resident PSPs received	.	0.0	0.0	0.0	0.0

*Except cards with an e-money function only.

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7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Cheques	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border cheques received	.	0.0	0.0	0.0	0.0
Other payment services	-	90.4	106.1	111.3	106.3
Domestic	.	90.3	106.0	111.2	106.2
Cross-border	.	0.1	0.1	0.1	0.1
Other cross-border payment services received	.	1.0	1.0	0.9	1.1
Total payments involving non-MFIs	256.6	354.5	411.6	456.1	500.6
Domestic	.	339.1	392.1	430.2	466.6
Cross-border	-	15.5	19.5	25.9	34.1
Total cross-border payments received (excluding card payments)	-	4.6	4.8	6.0	5.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	39.8	49.3	61.1	60.7
Domestic	.	39.7	49.2	61.0	60.6
Cross-border	.	0.1	0.1	0.1	0.1
Cross-border money remittances received	.	1.0	1.0	0.9	1.1
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.

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	150.2	134.9	158.7	170.1	196.8
At terminals located in the reporting country	.	134.9	158.7	170.1	196.8
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	111.9	91.3	106.7	108.5	.
At terminals located in the reporting country	.	91.3	106.7	108.5	108.8
At terminals located abroad	.	0.0	0.0	0.0	.
ATM cash deposits (except e-money transactions)	0.3	0.4	0.6	0.8	1.1
At terminals located in the reporting country	.	0.4	0.6	0.8	1.1
At terminals located abroad	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	38.0	43.1	51.4	60.8	87.0
At terminals located in the reporting country	.	43.1	51.4	60.8	86.9
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	9.9	14.5	17.5	23.5	38.3
At terminals located in the reporting country	.	14.2	16.3	20.4	31.1
At terminals located abroad	.	0.3	1.2	3.1	7.2
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	4.2	6.1	6.2	6.5	14.3
At terminals located in the reporting country	.	6.1	6.2	6.5	14.2
At terminals located abroad	.	0.0	0.0	0.0	0.1
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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	5.7	8.4	11.3	17.0	24.1
At terminals located in the reporting country	.	8.1	10.1	13.9	16.9
At terminals located abroad	.	0.3	1.2	3.1	7.1
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0

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

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	12.3	10.8	14.8	18.4	25.7
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	10.8	14.7	18.4	25.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.4	1.5	1.7	2.0	2.3
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	1.5	1.7	2.0	2.3
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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	10.9	9.4	13.0	16.4	21.0
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	9.3	13.0	16.4	21.0
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	0.0	0.0	0.0	2.3
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	0.0	0.0	0.0	2.3
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.4	0.5	0.5	0.6	0.4
OTC cash withdrawals	-	20.5	22.1	19.2	16.7
OTC cash deposits	-	30.1	34.7	31.0	28.9

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

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8a. Payments per type of payment service involving non-MFIs - page 1 (value of payments sent, unless otherwise stated; BGN billions; total for the period)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	757.3	650.9	740.9	800.3	731.9
Domestic	.	572.3	639.3	697.0	633.6
Cross-border	.	78.7	101.6	103.2	98.3
Credit transfers					
Initiated in paper-based form	-	275.0	256.1	246.0	257.5
Initiated electronically	-	375.9	484.8	554.2	474.4
Initiated in a file/batch	.	19.9	18.6	21.8	43.8
Initiated on a single payment basis <i>of which (memorandum item):</i>	.	356.0	466.2	532.5	430.6
Online banking based e-payments	.	-	-	-	-
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	639.0	691.0	656.6	684.7
Cross-border credit transfers received	.	283.1	198.5	242.3	247.9
Direct debits	1.0	0.4	0.4	0.4	0.4
Domestic	.	0.4	0.4	0.4	0.4
Cross-border	.	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	.	0.4	0.4	0.3	0.3
Initiated on a single payment basis	.	0.0	0.0	0.0	0.1
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	0.4	0.4	0.4	0.4
Cross-border direct debits received	.	0.0	0.0	0.0	0.1
Card payments with cards issued by resident PSPs*	3.4	4.5	5.5	6.2	10.0
Domestic card payments	.	3.1	3.7	4.1	7.3
Cross-border card payments	.	1.4	1.8	2.2	2.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	2.5	2.8	3.6	4.2	7.4
Payments with cards with a delayed debit function	-	0.1	0.1	0.0	0.0
Payments with cards with a credit function	0.9	1.6	1.9	2.1	2.6
Payments with cards with a debit and/or delayed debit function	-	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	-	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	3.5	4.4	4.9	8.0
Payments initiated remotely	.	1.0	1.1	1.3	2.1
E-money payments with e-money issued by resident PSPs	0.0	0.1	0.2	0.5	0.9
Domestic	.	0.0	0.0	0.1	0.0
Cross-border	.	0.1	0.2	0.4	0.9
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	0.0	0.0	0.0	0.0
With e-money accounts	0.0	0.1	0.2	0.5	0.9
<i>of which:</i>					
Accessed through a card	.	0.1	0.2	0.2	0.9
Cross-border e-money payments with e-money issued by resident PSPs received	.	0.0	0.0	0.0	0.0

*Except cards with an e-money function only.

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

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

	2013	2014	2015	2016	2017
Cheques	-	0.1	0.1	0.1	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.1	0.1	0.1	0.0
Cross-border cheques received	.	0.0	0.0	0.0	0.0
Other payment services	-	93.8	106.1	141.0	97.2
Domestic	.	93.1	104.8	140.8	97.1
Cross-border	.	0.7	1.2	0.2	0.1
Other cross-border payment services received	.	0.6	0.6	0.5	0.7
Total payments involving non-MFIs	761.7	749.8	853.1	948.5	840.6
Domestic	.	668.9	748.2	842.4	738.5
Cross-border	-	81.0	104.9	106.1	102.1
Total cross-border payments received (excluding card payments)	-	283.6	199.2	242.8	248.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	3.1	4.2	5.0	5.5
Domestic	.	2.4	3.0	4.7	5.4
Cross-border	.	0.7	1.2	0.2	0.1
Cross-border money remittances received	.	0.6	0.6	0.5	0.7
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.

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	19.5	17.8	21.6	23.1	27.4
At terminals located in the reporting country	.	17.8	21.6	23.1	27.4
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	17.2	15.1	18.4	19.6	21.0
At terminals located in the reporting country	.	15.1	18.4	19.6	21.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.1	0.1	0.1	0.2	0.3
At terminals located in the reporting country	.	0.1	0.1	0.2	0.3
At terminals located abroad	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2.2	2.6	3.1	3.3	6.0
At terminals located in the reporting country	.	2.6	3.1	3.3	6.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	1.7	2.0	2.3	2.7	5.2
At terminals located in the reporting country	.	1.9	2.1	2.2	4.3
At terminals located abroad	.	0.2	0.2	0.5	0.9
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.9	1.2	1.3	1.0	2.8
At terminals located in the reporting country	.	1.2	1.3	1.0	2.8
At terminals located abroad	.	0.0	0.0	0.0	0.0
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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	0.8	0.8	1.1	1.6	2.4
At terminals located in the reporting country	.	0.7	0.8	1.1	1.5
At terminals located abroad	.	0.2	0.2	0.5	0.9
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0

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

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	1.7	1.5	2.0	2.5	3.6
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	1.5	2.0	2.5	3.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.5	0.5	0.6	0.8	0.9
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	0.5	0.6	0.8	0.9
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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	1.2	1.0	1.4	1.6	1.9
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	1.0	1.4	1.6	1.9
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	0.0	0.0	0.0	0.8
At terminals located in the reporting country	.	0.0	0.0	0.0	0.0
At terminals located abroad	.	0.0	0.0	0.0	0.8
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.3	0.4	0.3	0.3	0.2
OTC cash withdrawals	-	44.0	47.6	46.1	42.1
OTC cash deposits	-	46.6	54.2	89.9	49.6

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

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

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-BNB BG (from Feb. 2010)					
Number of participants	26	25	25	24	24
<i>of which:</i>					
Direct participants	26	25	25	24	24
<i>of which:</i>					
Credit institutions	23	22	22	21	21
Central bank	1	1	1	1	1
Other direct participants	2	2	2	2	2
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	2	2	2
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): RINGS					
Number of participants	36	33	32	31	31
<i>of which:</i>					
Direct participants	36	33	32	31	31
<i>of which:</i>					
Credit institutions	30	28	28	27	27
Central bank	1	1	1	1	1
Other direct participants	5	4	3	3	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	5	4	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: BISERA					
Number of participants	32	30	30	29	29
<i>of which:</i>					
Direct participants	32	30	30	29	29
<i>of which:</i>					
Credit institutions	30	28	28	27	27
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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

	2013	2014	2015	2016	2017
RETAIL SYSTEM: BORICA					
Number of participants	26	26	28	27	30
<i>of which:</i>					
Direct participants	26	24	25	24	24
<i>of which:</i>					
Credit institutions	26	23	24	23	23
Central bank	-	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	2	3	3	6
RETAIL SYSTEM: SEP (closed Feb. 2014)					
Number of participants	7	-	.	.	.
<i>of which:</i>					
Direct participants	7	-	.	.	.
<i>of which:</i>					
Credit institutions	7	-	.	.	.
Central bank	-	-	.	.	.
Other direct participants	-	-	.	.	.
<i>of which:</i>					
Public administration	-	-	.	.	.
Clearing and settlement organisations	-	-	.	.	.
Other financial institutions	-	-	.	.	.
Others	-	-	.	.	.
Indirect participants	-	-	.	.	.
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Number of participants	15	13	13	16	16
<i>of which:</i>					
Direct participants	15	13	13	16	16
<i>of which:</i>					
Credit institutions	15	13	13	16	16
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-BNB BG					
Credit transfers and direct debits	0.2	0.2	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	0.2	0.2	0.2	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.1	0.2	0.2	0.2	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)	67.9	64.8	65.4	66.0	69.7
LVPS (NON-TARGET SYSTEM): RINGS					
Total transactions	1.0	1.0	1.0	1.0	1.0
Domestic	.	1.0	1.0	1.0	1.0
Cross-border	.	-	-	-	-
Credit transfers	1.0	1.0	1.0	1.0	1.0
Domestic	.	1.0	1.0	1.0	1.0
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	1.0	1.0	1.0	1.0	1.0
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 volume (percentages)	49.5	52.1	52.4	51.7	51.2

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

	2013	2014	2015	2016	2017
RETAIL SYSTEM: BISERA					
Total transactions	53.4	60.6	65.4	69.2	74.9
Domestic	.	60.6	65.4	69.2	74.9
Cross-border	.	-	-	-	-
Credit transfers	52.7	59.8	64.6	68.5	74.2
Domestic	.	59.8	64.6	68.5	74.2
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	52.7	59.8	64.6	68.5	74.2
Direct debits	0.7	0.7	0.8	0.8	0.7
Domestic	.	0.7	0.8	0.8	0.7
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)	46.5	48.8	50.9	52.9	54.1
RETAIL SYSTEM: BORICA					
Total transactions	79.6	86.0	94.8	107.1	122.7
Domestic	.	86.0	94.8	107.1	122.7
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)	34.8	40.7	48.0	59.3	73.7
Domestic	.	40.7	48.0	59.3	73.7
Cross-border	.	-	-	-	-
ATM transactions (except e-money transactions)	44.8	45.4	46.7	47.9	49.0
Domestic	.	45.4	46.7	47.9	49.0
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)	57.3	66.5	66.9	66.8	69.5

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10. Payments processed by selected payment systems - page 3 (number of transactions sent; millions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: SEP (closed Feb. 2014)					
Total transactions	0.0	-	.	.	.
Domestic	.	-	.	.	.
Cross-border	.	-	.	.	.
Credit transfers	0.0	-	.	.	.
Domestic	.	-	.	.	.
Cross-border	.	-	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	.	.	.
Initiated electronically	0.0	-	.	.	.
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 volume (percentages)	100.0	-	.	.	.
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Total transactions	0.0	0.0	0.0	0.0	0.1
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.1
Credit transfers	0.0	0.0	0.0	0.0	0.1
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.1
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	0.0	0.0	0.0	0.0	0.1
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)	94.9	93.6	91.8	91.2	92.9

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11. Payments processed by selected payment systems - page 1 (value of transactions sent; BGN billions; total for the period)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-BNB BG (EUR billions)					
Credit transfers and direct debits	335.8	324.3	386.2	341.5	351.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	36.2	35.9	85.2	75.4	88.8
Credit transfers and direct debits to another TARGET component	299.6	288.4	300.9	266.1	262.3
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	298.2	287.1	300.6	265.7	261.1
Credit transfers and direct debits to a non-euro area TARGET component	1.4	1.3	0.3	0.4	1.2
Concentration ratio in terms of value (percentages)	91.9	92.4	92.6	94.1	94.0
LVPS (NON-TARGET SYSTEM): RINGS					
Total transactions	797.1	633.9	928.7	779.5	702.6
Domestic	.	633.9	928.7	779.5	702.6
Cross-border	.	-	-	-	-
Credit transfers	797.1	633.9	928.7	779.5	702.6
Domestic	.	633.9	928.7	779.5	702.6
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	797.1	633.9	928.7	779.5	702.6
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)	73.6	67.8	78.9	77.2	74.8

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11. Payments processed by selected payment systems - page 2 (value of transactions sent; BGN billions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: BISERA					
Total transactions	109.7	119.2	128.0	131.6	143.1
Domestic	.	119.2	128.0	131.6	143.1
Cross-border	.	-	-	-	-
Credit transfers	109.3	118.9	127.7	131.3	142.9
Domestic	.	118.9	127.7	131.3	142.9
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	109.3	118.9	127.7	131.3	142.9
Direct debits	0.3	0.3	0.3	0.3	0.2
Domestic	.	0.3	0.3	0.3	0.2
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	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Concentration ratio in terms of value (percentages)	59.5	60.4	61.6	61.1	60.3
RETAIL SYSTEM: BORICA					
Total transactions	8.4	9.2	10.0	11.2	12.6
Domestic	.	9.2	10.0	11.2	12.6
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)	2.0	2.3	2.7	3.3	4.0
Domestic	.	2.3	2.7	3.3	4.0
Cross-border	.	-	-	-	-
ATM transactions (except e-money transactions)	6.4	6.8	7.3	7.9	8.6
Domestic	.	6.8	7.3	7.9	8.6
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)	55.4	66.9	67.2	67.5	67.9

Bulgaria

11. Payments processed by selected payment systems - page 3 (value of transactions sent; billions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: SEP (closed Feb. 2014)					
Total transactions	0.0	-	.	.	.
Domestic	.	-	.	.	.
Cross-border	.	-	.	.	.
Credit transfers	0.0	-	.	.	.
Domestic	.	-	.	.	.
Cross-border	.	-	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	.	.	.
Initiated electronically	0.0	-	.	.	.
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)	100.0	-	.	.	.
RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)					
Total transactions	0.6	0.6	0.8	0.8	0.9
Domestic	.	0.1	0.1	0.1	0.2
Cross-border	.	0.4	0.6	0.6	0.8
Credit transfers	0.6	0.6	0.8	0.8	0.9
Domestic	.	0.1	0.1	0.1	0.2
Cross-border	.	0.4	0.6	0.6	0.8
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	0.6	0.6	0.8	0.8	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 value (percentages)	95.2	95.4	95.1	92.0	93.0

Czech Republic

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	10,511	10,525	10,543	10,565	10,590
GDP (CZK billions)	4,098	4,314	4,596	4,768	5,045
GDP per capita (CZK)	389,900	409,870	435,911	451,288	476,432
HICP (annual percentage changes)	1.4	0.4	0.3	0.6	2.4
Exchange rate (national currency vis-à-vis the euro)					
End of period	27.427	27.735	27.023	27.021	25.535
Average	25.980	27.536	27.279	27.034	26.326

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

Czech Republic

2. Settlement media used by non-MFIs (CZK millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	405,445	432,160	467,055	514,295	548,345
Value of overnight deposits held at MFIs	2,283,890	2,557,698	2,938,665	3,326,791	3,757,734
<i>of which:</i>					
Transferable deposits	1,764,508	2,027,814	2,434,251	2,760,421	3,238,543
Narrow money supply (M1)	2,514,305	2,803,252	3,101,163	3,422,686	3,773,357
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	275,541	329,983	370,369	383,703	356,632
Outstanding value on e-money storages issued by MFIs	.	19	35	42	38
<i>of which:</i>					
Hardware-based electronic money	0	.	.	.	.
Software-based electronic money	.	.	.	.	.

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

Czech Republic

3. Settlement media used by credit institutions

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

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	260,513	330,532	662,527	864,854	114,870
Overnight deposits held at other credit institutions (end of period)	41,846	45,627	70,313	102,583	137,135
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	41,845	60,608	70,314	102,583	137,134
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0	0	0	0	0
Intraday borrowing from the central bank	1,595	175	296	0	1,752

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

Czech Republic

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

	2013	2014	2015	2016	2017
Currency in circulation	440,320	467,811	508,249	554,688	591,726
Total banknotes in circulation	428,469	455,386	494,957	540,448	576,447
<i>of which:</i>					
CZK 5,000	126,759	130,432	137,079	149,625	155,464
CZK 2,000	145,092	161,622	186,322	212,586	236,509
CZK 1,000	124,544	129,597	136,250	140,728	144,807
CZK 500	15,571	16,738	17,779	19,156	20,985
CZK 200	10,550	10,920	11,263	11,806	12,477
CZK 100	5,260	5,492	5,682	5,965	6,204
CZK 50	588	585	583	581	-
CZK 20	104	-	-	-	-
Total coins in circulation	11,851	12,425	13,292	14,240	15,279
<i>of which:</i>					
CZK 50	4,295	4,687	5,193	5,686	6,261
CZK 20	3,198	3,362	3,514	3,721	3,927
CZK 10	1,852	1,941	2,026	2,140	2,245
CZK 5	1,080	1,132	1,190	1,251	1,324
CZK 2	770	809	851	896	948
CZK 1	472	494	519	546	574
CZK 0.5	183	-	-	-	-
CZK 0.2	-	-	-	-	-
CZK 0.1	-	-	-	-	-
Currency in circulation held by MFIs	34,875	35,651	41,194	40,393	43,381
Currency in circulation outside MFIs	405,445	432,160	467,055	514,295	548,345
<i>Memorandum item:</i>					
Total commemorative coins & banknotes	1,527	1,527	1,879	2,001	2,128

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

Czech Republic

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

	2013	2014	2015	2016	2017
Central bank					
Number of offices	7	4	4	4	4
Number of overnight deposits (thousands)	24.4	21.4	16.4	17.2	17.8
Value of overnight deposits	28,296	8,380	124,044	.	300,216
<i>of which:</i>					
Value of transferable deposits	22,437	4,338	124,044	202,872	300,016
Credit institutions irrespective of their legal incorporation					
Number of institutions	56	56	57	56	55
Number of offices	2,302	2,300	2,251	2,125	2,021
Number of overnight deposits (thousands)	16,684.1	17,793.5	14,392.3	14,658.0	15,026.3
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	11,643.2	10,523.1	9,951.6	10,965.1	11,794.0
Number of transferable overnight deposits (thousands)	14,049.0	15,017.0	10,667.6	11,395.3	11,743.9
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	9,804.0	8,881.0	7,758.1	8,736.4	9,442.3
Value of overnight deposits	2,251,253	2,534,209	.	3,105,145	.
<i>of which:</i>					
Value of transferable deposits	1,742,071	2,023,476	2,310,207	2,557,549	2,938,527
Number of payment accounts (thousands)	.	-	13,079.5	12,599.8	13,163.5
Number of e-money accounts (thousands)	.	-	.	.	.
Outstanding value on e-money storages issued	.	-	35	42	39
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	35	35	35	34	33
Number of offices	2,227	2,216	2,165	2,046	1,945
Value of overnight deposits	2,013,546	2,289,751	2,516,257	2,840,643	3,163,762
Branches of euro area-based credit institutions					
Number of institutions	17	16	17	16	15
Number of offices	48	56	58	50	50
Value of overnight deposits	211,026	213,855	243,270	216,425	214,183
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	4	5	5	6	6
Number of offices	27	28	28	29	25
Value of overnight deposits	26,681	30,603	.	48,077	.
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	1
Number of offices	0	0	0	0	1
Value of overnight deposits	0	0	0	0	0
Electronic money institutions					
Number of institutions	8	9	2	2	2
Number of payment accounts (thousands)	.	-	0.0	0.0	0.0
Number of e-money accounts (thousands)	.	-	.	.	.
Outstanding value on e-money storages issued	128	187	112	176	207
Other payment service providers					
Number of institutions	1	129	154	169	169
Number of offices	3,403	3,408	3,278	3,369	4,037
Number of overnight deposits (thousands)	-	-	2.3	34.0	36.5
Value of overnight deposits	-	-	19	57	146
Number of payment accounts (thousands)	.	-	.	.	217.4
Number of e-money accounts (thousands)	.	-	2.3	34.0	36.5
Outstanding value on e-money storages issued	.	-	19	57	146

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

Czech Republic

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

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

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	66	195	214	228	227
Number of offices	5,712	5,712	5,533	5,498	6,062
Number of overnight deposits (thousands)	16,708.5	17,814.8	14,411.0	14,709.2	15,080.6
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	11,643.2	10,523.1	9,951.6	10,965.1	11,794.0
Value of overnight deposits	2,279,548	2,542,590	.	.	.
Number of payment accounts (thousands)	.	-	.	.	13,380.9
Number of e-money accounts (thousands)	.	-	295.9	208.6	199.1
Outstanding value on e-money storages issued	128	187	166	275	392
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	245	311	360	390
<i>of which:</i>					
Institutions providing services through an established branch	.	3	3	3	3
Institutions providing services through an agent	.	5	8	10	8
Institutions providing services neither establishing a branch nor through an agent	.	237	300	347	379

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.

Czech Republic

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

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	10,310	10,914	11,127	11,308	11,251
Cards with a payment function*	10,392	10,989	11,432	11,592	11,701
<i>of which:</i>					
Cards with a debit function	8,777	9,399	9,779	10,034	10,244
Cards with a delayed debit function	5	5	5	4	4
Cards with a credit function	1,610	1,585	1,649	1,554	1,457
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	392	421	.	.	.
Cards on which e-money can be stored directly	.	-	0	0	0
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	392	419	.	.	.
Total number of cards (irrespective of the number of functions on the card)	10,392	10,989	11,474	11,694	11,728
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	0	0	.
Terminals provided by resident PSPs					
ATMs	4,399	4,442	4,553	4,716	4,988
Located in the reporting country	.	.	4,553	4,716	4,988
Located abroad	.	.	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	4,364	4,436	4,356	4,503	4,752
Located in the reporting country	.	.	4,356	4,503	4,752
Located abroad	.	.	0	0	0
ATMs with a credit transfer function	3,064	3,078	4,036	4,085	4,194
Located in the reporting country	.	.	4,036	4,085	4,194
Located abroad	.	.	0	0	0
POS terminals	95,723	101,081	143,184	148,761	159,510
Located in the reporting country	.	.	142,590	147,867	157,519
Located abroad	.	.	.	.	.
POS terminals					
<i>of which:</i>					
EFTPOS terminals	79,957	84,382	.	134,239	143,011
Located in the reporting country	.	.	.	133,345	141,020
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals	5,648	5,900	0	.	.
Located in the reporting country	.	.	0	.	.
Located abroad	.	.	0	.	.
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	158	183	0	0	0
Located in the reporting country	.	.	0	0	0
Located abroad	.	.	0	0	0
E-money card accepting terminals	5,560	5,867	0	.	.
Located in the reporting country	.	.	0	.	.
Located abroad	.	.	0	.	.

*Except cards with an e-money function only.

Czech Republic

7a. Payments per type of payment service involving non-MFIs - page 1 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	553.2	571.3	1,515.8	1,616.6	1,819.3
Domestic	.	.	1,451.3	1,550.3	1,517.7
Cross-border	.	.	64.5	66.3	.
Credit transfers					
Initiated in paper-based form	23.2	21.7	16.1	19.1	15.7
Initiated electronically	530.0	549.6	1,499.7	1,597.5	1,803.6
Initiated in a file/batch	.	-	58.2	58.8	58.5
Initiated on a single payment basis <i>of which (memorandum item):</i>	.	-	1,441.5	1,538.7	1,745.1
Online banking based e-payments	.	-	1,062.9	1,129.4	1,268.3
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	-	1,357.5	1,394.0	1,545.9
Cross-border credit transfers received	.	-	100.5	106.8	.
Direct debits	147.6	141.9	76.5	66.0	66.2
Domestic	.	.	76.4	65.9	66.1
Cross-border	.	.	0.0	.	.
Direct debits					
Initiated in a file/batch	.	-	17.4	17.8	16.4
Initiated on a single payment basis	.	-	59.0	48.1	49.8
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	-	44.7	36.3	35.8
Cross-border direct debits received	.	-	0.0	.	0.0
Card payments with cards issued by resident PSPs*	385.0	483.7	594.0	734.8	889.1
Domestic card payments	.	.	556.3	683.8	816.2
Cross-border card payments	.	.	37.7	51.0	72.9
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	332.5	416.0	495.9	624.4	767.9
Payments with cards with a delayed debit function	0.3	0.3	0.4	0.3	0.3
Payments with cards with a credit function	52.2	67.4	97.7	110.1	120.9
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	.	-	554.3	679.2	810.2
Payments initiated remotely	.	-	39.7	55.5	78.9
E-money payments with e-money issued by resident PSPs	8.6	8.8	0.8	.	0.9
Domestic	.	.	0.6	1.3	0.8
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	7.2	6.8	0.0	0.0	0.0
With e-money accounts	1.4	2.0	0.8	.	0.9
<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.

Czech Republic

7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Cheques	0.6	0.5	0.4	0.2	0.2
Domestic	.	.	0.3	0.2	0.2
Cross-border	.	.	.	.	.
Cross-border cheques received	.	-	.	.	.
Other payment services	0.7	1.0	.	.	0.8
Domestic	.	.	.	.	0.7
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	-	.	.	.
Total payments involving non-MFIs	1,095.7	1,207.3	2,188.2	2,419.9	2,776.5
Domestic	.	.	2,085.7	2,302.2	2,401.8
Cross-border	6.5	7.5	102.5	117.7	374.7
Total cross-border payments received (excluding card payments)	7.1	8.5	101.2	108.1	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	.	.	2.1	1.8	1.1
Domestic	.	.	1.1	0.8	0.7
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	-	.	.	0.3
Transactions via telecommunication, digital or IT device	.	-	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	.	-	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	-	-	-	0.3	0.3
Domestic	.	.	-	.	.
Cross-border	.	.	-	.	.

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

Czech Republic

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	526.5	628.3	752.6	843.9	967.4
At terminals located in the reporting country	.	.	750.5	840.7	958.7
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)	173.4	181.0	181.8	176.4	175.3
At terminals located in the reporting country	.	.	181.8	176.4	175.2
At terminals located abroad	.	.	.	0.0	.
ATM cash deposits (except e-money transactions)	.	.	3.9	5.0	6.4
At terminals located in the reporting country	.	.	3.9	5.0	6.4
At terminals located abroad	.	.	0.0	0.0	0.0
POS transactions (except e-money transactions)	352.6	447.1	566.7	661.4	783.7
At terminals located in the reporting country	.	.	564.6	658.2	775.1
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.5	0.2	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	0.0	0.0	0.0
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	36.8	23.8	39.0	41.9	49.6
At terminals located in the reporting country	.	.	38.9	41.8	49.4
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)	9.1	3.3	10.6	7.5	7.4
At terminals located in the reporting country	.	.	10.6	7.5	7.4
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	0.0	0.0	0.0
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	0.0	0.0	0.0
POS transactions (except e-money transactions)	27.8	20.6	28.2	34.2	41.9
At terminals located in the reporting country	.	.	28.2	34.0	41.8
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	0.0	.	.

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

Czech Republic

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	27.7	35.3	47.5	50.1	66.8
At terminals located in the reporting country	.	.	18.9	19.2	18.0
At terminals located abroad	.	.	28.6	30.9	48.8
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	2.4	2.7	6.0	4.8	4.6
At terminals located in the reporting country	.	.	.	1.9	1.4
At terminals located abroad	.	.	3.9	2.8	3.1
ATM cash deposits (except e-money transactions)	-	-	0.0	.	.
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	0.0	.	.
POS transactions (except e-money transactions)	25.3	32.5	41.5	44.9	62.2
At terminals located in the reporting country	.	.	16.8	17.2	16.6
At terminals located abroad	.	.	24.7	27.7	45.6
E-money card-loading/unloading transactions	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	0.0	0.0	0.0
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	0.6	0.6	0.6	0.5	0.5
OTC cash withdrawals	15.0	13.0	14.2	12.9	11.8
OTC cash deposits	28.0	27.0	26.2	26.4	23.9

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

Czech Republic

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

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

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	32,194.4	35,647.9	161,747.2	247,981.4	295,448.0
Domestic	.	.	155,157.9	241,500.6	288,993.8
Cross-border	.	.	6,589.3	6,480.8	6,454.2
Credit transfers					
Initiated in paper-based form	5,108.2	6,631.0	7,016.0	7,670.2	9,826.9
Initiated electronically	27,086.2	29,016.9	154,731.2	240,311.2	285,621.1
Initiated in a file/batch	.	-	6,523.4	7,166.2	6,749.8
Initiated on a single payment basis	.	-	148,207.8	233,145.1	278,871.3
<i>of which (memorandum item):</i>					
Online banking based e-payments	.	-	131,542.7	216,891.0	259,878.4
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	-	151,237.3	34,505.3	39,056.7
Cross-border credit transfers received	.	-	9,244.9	8,580.6	9,298.1
Direct debits	445.7	538.6	366.1	346.2	330.9
Domestic	.	.	365.9	345.6	329.9
Cross-border	.	.	.	.	1.0
Direct debits					
Initiated in a file/batch	.	-	76.2	70.2	.
Initiated on a single payment basis	.	-	289.9	276.0	259.1
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	-	146.6	107.7	115.6
Cross-border direct debits received	.	-	0.4	2.1	2.8
Card payments with cards issued by resident PSPs*	319.4	371.6	424.6	507.2	603.6
Domestic card payments	.	.	372.6	445.0	524.3
Cross-border card payments	.	.	52.0	62.2	79.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	273.4	316.1	346.6	419.9	500.4
Payments with cards with a delayed debit function	0.8	0.9	1.0	0.8	0.8
Payments with cards with a credit function	45.1	54.6	76.9	86.6	102.5
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	.	-	381.4	450.6	526.6
Payments initiated remotely	.	-	43.2	56.6	77.1
E-money payments with e-money issued by resident PSPs	1.0	1.9	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.1	0.1	0.0	0.0	0.0
With e-money accounts	0.9	1.7	.	.	.
<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.

Czech Republic

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

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

	2013	2014	2015	2016	2017
Cheques	34.8	33.9	22.0	20.9	21.2
Domestic	.	.	21.5	20.4	20.4
Cross-border	.	.	.	.	.
Cross-border cheques received	.	-	1.0	.	.
Other payment services	65.8	122.1	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	-	.	.	.
Total payments involving non-MFIs	33,061.1	36,716.0	162,616.8	248,900.3	296,482.8
Domestic	.	.	155,971.0	242,354.2	289,929.5
Cross-border	12,070.9	15,692.2	6,645.8	6,546.0	6,553.3
Total cross-border payments received (excluding card payments)	10,803.4	13,396.2	9,267.0	8,605.4	9,334.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	-	-	48.5	48.3	77.3
Domestic	.	.	32.7	31.5	49.4
Cross-border	.	.	.	.	.
Cross-border money remittances received	.	-	21.9	26.2	.
Transactions via telecommunication, digital or IT device	.	-	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	.	-	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	-	-	-	40.6	54.7
Domestic	.	.	-	.	.
Cross-border	.	.	-	.	.

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

Czech Republic

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	914.4	1,006.0	1,092.5	1,183.1	1,299.1
At terminals located in the reporting country	.	.	1,090.5	1,180.0	1,291.4
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)	631.1	679.6	664.4	694.0	714.5
At terminals located in the reporting country	.	.	664.4	694.0	714.0
At terminals located abroad	.	.	.	0.0	.
ATM cash deposits (except e-money transactions)	.	.	63.9	85.1	112.5
At terminals located in the reporting country	.	.	63.9	85.1	112.5
At terminals located abroad	.	.	0.0	0.0	0.0
POS transactions (except e-money transactions)	283.2	326.4	364.0	403.1	470.5
At terminals located in the reporting country	.	.	361.9	399.9	463.1
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	0.1	0.1	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	0.0	0.0	0.0
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	56.0	52.4	81.5	76.5	84.6
At terminals located in the reporting country	.	.	81.1	76.3	84.5
At terminals located abroad	.	.	.	0.1	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	33.1	12.6	36.3	25.7	25.7
At terminals located in the reporting country	.	.	36.0	25.7	25.7
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	0.0	0.0	0.0
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	0.0	0.0	0.0
POS transactions (except e-money transactions)	22.8	39.8	44.9	50.4	58.4
At terminals located in the reporting country	.	.	44.8	50.3	58.3
At terminals located abroad	.	.	.	0.1	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	0.0	0.0	0.0
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.

Czech Republic

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	49.4	61.0	66.9	73.2	85.2
At terminals located in the reporting country	.	.	21.6	21.7	18.7
At terminals located abroad	.	.	45.3	51.5	66.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	10.7	12.6	21.7	21.6	21.3
At terminals located in the reporting country	.	.	.	7.6	6.1
At terminals located abroad	.	.	14.0	14.0	15.2
ATM cash deposits (except e-money transactions)	-	-	.	.	.
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	38.7	48.4	45.2	51.4	63.9
At terminals located in the reporting country	.	.	13.9	14.1	12.6
At terminals located abroad	.	.	31.3	37.3	51.3
E-money card-loading/unloading transactions	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	0.0	0.0	0.0
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	0.7	2.8	0.6	0.7	0.6
OTC cash withdrawals	554.2	534.0	623.7	601.8	600.0
OTC cash deposits	894.9	890.0	875.3	938.3	958.3

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

Czech Republic

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

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): CERTIS					
Number of participants	52	51	52	51	52
<i>of which:</i>					
Direct participants	52	51	52	51	52
<i>of which:</i>					
Credit institutions	45	44	45	45	46
Central bank	1	1	1	1	1
Other direct participants	6	6	6	5	5
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	6	6	6	5	5
Other financial institutions	0	0	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0

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

Czech Republic

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

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): CERTIS					
Total transactions	528.3	549.2	575.6	603.1	638.4
Domestic	.	549.2	575.6	603.1	638.4
Cross-border	.	.	.	.	.
Credit transfers	502.2	523.5	549.9	577.4	612.4
Domestic	.	523.5	549.9	577.4	612.4
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	26.1	25.7	25.7	25.7	26.0
Domestic	.	25.7	25.7	25.7	26.0
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)	-	-	-	-	-

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

Czech Republic

11. Payments processed by selected payment systems (value of transactions sent; CZK billions; total for the period)

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): CERTIS					
Total transactions	186,736.5	222,529.6	342,705.4	470,195.5	605,456.8
Domestic	.	222,529.6	342,705.4	470,195.5	605,456.8
Cross-border
Credit transfers	186,650.4	222,442.2	342,616.8	470,107.9	605,363.4
Domestic	.	222,442.2	342,616.8	470,107.9	605,363.4
Cross-border
Credit transfers
Initiated in a paper-based form
Initiated electronically
Direct debits	86.1	87.4	88.6	87.6	93.4
Domestic	.	87.4	88.6	87.6	93.4
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)

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

Denmark

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	5,613	5,643	5,682	5,729	5,767
GDP (DKK billions)	1,930	1,981	2,027	2,066	2,150
GDP per capita (DKK)	343,787	351,084	356,760	360,615	372,744
HICP (annual percentage changes)	0.5	0.4	0.2	0.0	1.1
Exchange rate (national currency vis-à-vis the euro)					
End of period	7.459	7.445	7.463	7.434	7.445
Average	7.458	7.455	7.459	7.445	7.439

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)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	55,762	56,547	59,810	61,605	62,205
Value of overnight deposits held at MFIs	1,086,462	1,196,495	1,250,438	1,295,295	1,403,843
<i>of which:</i>					
Transferable deposits	1,077,492	1,193,155	1,246,085	1,292,779	1,400,645
Narrow money supply (M1)	878,068	940,768	1,037,458	1,122,332	1,196,573
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	122,602	136,314	162,659	176,490	193,304
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)

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (end of period)	1,710,797	1,582,307	1,358,426	1,351,966	1,418,442
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	197,277	180,871	98,896	74,262	80,804
<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)

	2013	2014	2015	2016	2017
Currency in circulation	65,805	66,491	67,337	70,166	70,924
Total banknotes in circulation	60,124	60,124	63,616	64,321	64,324
<i>of which:</i>					
DKK 1,000	33,281	33,281	35,649	34,803	33,714
DKK 500	15,106	15,106	15,994	17,286	18,501
DKK 200	5,760	5,760	6,081	6,353	6,382
DKK 100	4,804	4,804	4,657	4,627	4,478
DKK 50	1,173	1,173	1,234	1,253	1,248
Total coins in circulation	5,641	5,709	5,777	5,836	5,853
<i>of which:</i>					
DKK 20	2,466	2,479	2,513	2,546	2,552
DKK 10	1,247	1,273	1,287	1,299	1,305
DKK 5	689	698	708	713	715
DKK 2	536	544	547	553	554
DKK 1	525	532	538	538	538
50 Ore	179	183	185	188	189
25 Ore	-	-	-	-	-
Other	.	.	.	.	.
Currency in circulation held by MFIs	10,729	10,790	10,356	9,319	8,792
Currency in circulation outside MFIs	55,762	56,547	59,810	61,605	62,205
<i>Memorandum item:</i>					
Total commemorative coins	168	169	175	174	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)

	2013	2014	2015	2016	2017
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1.0	1.0	1.0	1.0	1.0
Value of overnight deposits	.	224,730	.	129,388	154,237
<i>of which:</i>					
Value of transferable deposits	172,310	224,730	175,007	129,388	154,237
Credit institutions irrespective of their legal incorporation					
Number of institutions	123	119	116	111	101
Number of offices	1,215	1,105	1,063	1,023	1,023
Number of overnight deposits (thousands)	12,949.0	14,636.0	15,898.0	16,914.7	13,389.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	8,233.0	8,462.0	8,966.0	9,188.5	9,244.3
Number of transferable overnight deposits (thousands)	12,949.0	14,636.0	15,898.0	16,914.7	13,389.7
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	8,233.0	8,462.0	8,966.0	9,188.5	9,244.3
Value of overnight deposits	904,205	973,068	1,075,541	1,160,085	1,242,290
<i>of which:</i>					
Value of transferable deposits	.	968,425	1,071,078	1,163,391	1,246,408
Number of payment accounts (thousands)	.	-	-	-	-
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	-	-	122	122	122
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	94	94	87	84	77
Number of offices	1,187	1,076	1,034	995	979
Value of overnight deposits	859,957	916,125	1,012,604	1,094,054	1,164,821
Branches of euro area-based credit institutions					
Number of institutions	3	3	3	4	3
Number of offices	3	4	5	3	3
Value of overnight deposits	1,151	1,634	2,195	2,703	2,772
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	25	22	25	22	20
Number of offices	25	25	24	25	25
Value of overnight deposits	43,097	55,309	60,742	63,328	74,697
Branches of non-EEA-based credit institutions					
Number of institutions	1	0	1	1	1
Number of offices	0	0	0	0	16
Value of overnight deposits	0	0	0	-	-
Electronic money institutions					
Number of institutions	2	3	3	3	3
Number of payment accounts (thousands)	.	-	-	-	-
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	0	-	-	-	-
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)

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	126	123	120	115	105
Number of offices	1,216	1,106	1,064	1,024	1,024
Number of overnight deposits (thousands)	12,950.0	14,637.0	15,899.0	16,915.7	13,390.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	8,233.0	8,462.0	8,966.0	9,188.5	9,244.3
Value of overnight deposits	.	1,197,798	.	1,289,473	1,396,527
Number of payment accounts (thousands)	.	-	-	-	-
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	0	-	122	122	122
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	-	0	0	0
<i>of which:</i>					
Institutions providing services through an established branch	.	-	0	0	0
Institutions providing services through an agent	.	-	0	0	0
Institutions providing services neither establishing a branch nor through an agent	.	-	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)

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	8,450	8,926	9,776	8,808	8,985
Cards with a payment function*	8,450	8,926	9,776	8,808	8,985
<i>of which:</i>					
Cards with a debit function	6,682	7,125	7,896	7,031	7,230
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	1,768	1,801	1,880	1,777	1,755
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	0	-	-	-	-
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	0	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	8,450	8,926	9,776	8,808	8,985
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	-	-	-	-
Terminals provided by resident PSPs					
ATMs	2,607	2,528	2,540	2,382	2,412
Located in the reporting country	2,607	2,528	2,540	2,382	2,412
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	2,607	2,528	2,540	2,382	2,412
Located in the reporting country	2,607	2,528	2,540	2,382	2,412
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	1,454	1,427
Located in the reporting country	-	-	-	1,454	1,427
Located abroad	-	-	-	-	-
POS terminals	144,978	139,240	140,000	121,000	134,800
Located in the reporting country	144,978	139,240	140,000	121,000	134,800
Located abroad	-	-	-	-	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	144,978	139,240	140,000	121,000	134,800
Located in the reporting country	144,978	139,240	140,000	121,000	134,800
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)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	316.8	345.8	389.0	433.8	491.0
Domestic	316.8	345.8	389.0	433.8	491.0
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	115.7	117.3	112.4	115.3	112.9
Initiated electronically	201.1	228.4	277.0	318.6	378.1
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	.	340.7	389.0	433.8	491.0
Cross-border credit transfers received	.	-	-	-	-
Direct debits	215.9	207.1	.	.	.
Domestic	215.9	207.1	.	.	.
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	.	207.1	.	.	.
Cross-border direct debits received	.	-	-	-	-
Card payments with cards issued by resident PSPs*	1,364.2	1,516.0	1,706.2	1,939.6	2,111.5
Domestic card payments	1,364.2	1,516.0	1,555.8	1,762.7	1,905.0
Cross-border card payments	-	-	150.4	176.9	206.5
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,318.2	1,466.5	1,653.4	1,882.5	2,053.0
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	46.0	49.4	52.7	57.2	58.6
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	1,593.2
Payments initiated remotely	.	-	-	369.6	455.6
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

7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Cheques	2.9	2.1	1.5	0.9	0.0
Domestic	2.9	2.1	1.5	0.9	0.0
Cross-border	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	0.0	0.0	0.0	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payments involving non-MFIs	1,899.7	2,071.0	2,096.9	2,374.4	2,602.5
Domestic	1,899.7	2,071.0	1,946.5	2,197.5	2,396.0
Cross-border	-	-	150.4	176.9	206.5
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)

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	1,250.7	1,382.8	1,555.8	1,501.5	1,577.0
At terminals located in the reporting country	1,250.7	1,382.8	1,555.8	1,501.5	1,577.0
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)	-	-	-	63.8	56.5
At terminals located in the reporting country	-	-	-	63.8	56.5
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)	1,250.7	1,382.8	1,555.8	1,437.7	1,520.4
At terminals located in the reporting country	1,250.7	1,382.8	1,555.8	1,437.7	1,520.4
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) At terminals provided by resident PSPs with cards issued by non-resident PSPs	41.4	50.5	59.9	71.7	77.0
At terminals located in the reporting country	41.4	50.5	59.9	71.7	77.0
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
At terminals located in the reporting country	-	-	-	3.0	2.6
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)	41.4	50.5	59.9	68.7	74.4
At terminals located in the reporting country	41.4	50.5	59.9	68.7	74.4
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	-	-	-	-	-

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)

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	113.5	133.2	150.4	68.5	79.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	113.5	133.2	150.4	68.5	79.0
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
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	6.1	6.2
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	113.5	133.2	150.4	62.4	72.8
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	113.5	133.2	150.4	62.4	72.8
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	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	4,866.3	5,711.2	6,112.9	6,436.4	6,799.6
Domestic	4,866.3	5,711.2	6,112.9	6,436.4	6,799.6
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in paper-based form	1,430.7	1,478.0	1,554.8	1,616.7	1,672.1
Initiated electronically	3,435.5	4,233.2	4,558.1	4,819.7	5,127.6
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	6,436.4	6,799.6
Cross-border credit transfers received	.	-	-	-	-
Direct debits	671.2	678.0	.	.	.
Domestic	671.2	678.0	.	.	.
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*	411.2	438.3	482.7	599.8	660.4
Domestic card payments	411.2	438.3	426.3	535.9	574.6
Cross-border card payments	-	-	56.4	63.9	85.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	378.9	404.2	445.8	560.3	615.0
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	32.3	34.1	36.9	39.5	45.3
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	394.5
Payments initiated remotely	.	-	-	133.1	177.3
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)

	2013	2014	2015	2016	2017
Cheques	37.2	23.6	13.7	8.3	0.1
Domestic	37.2	23.6	13.7	8.3	0.1
Cross-border	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other payment services	0.0	0.0	0.0	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
Total payments involving non-MFIs	5,985.8	6,851.2	6,609.3	7,044.4	7,460.0
Domestic	5,985.8	6,851.2	6,552.9	6,980.6	7,374.3
Cross-border	-	-	56.4	63.9	85.8
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)

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	366.7	388.9	426.3	437.3	444.5
At terminals located in the reporting country	366.7	388.9	426.3	437.3	444.5
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)	-	-	-	85.4	81.1
At terminals located in the reporting country	-	-	-	85.4	81.1
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)	366.7	388.9	426.3	352.0	363.4
At terminals located in the reporting country	366.7	388.9	426.3	352.0	363.4
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) At terminals provided by resident PSPs with cards issued by non-resident PSPs	20.2	23.0	26.2	35.4	36.4
At terminals located in the reporting country	20.2	23.0	26.2	35.4	36.4
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)	-	-	-	3.4	3.1
At terminals located in the reporting country	-	-	-	3.4	3.1
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)	20.2	23.0	26.2	32.0	33.4
At terminals located in the reporting country	20.2	23.0	26.2	32.0	33.4
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	-	-	-	-	-

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)

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	44.5	49.5	56.4	29.4	38.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	44.5	49.5	56.4	29.4	38.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	-	-	6.0	7.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	6.0	7.6
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	44.4	49.5	56.4	23.4	31.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	44.4	49.5	56.4	23.4	31.0
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	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-DK					
Number of participants	95	88	75	75	72
<i>of which:</i>					
Direct participants	36	33	32	32	31
<i>of which:</i>					
Credit institutions	32	30	29	29	29
Central bank	1	1	1	1	1
Other direct participants	3	2	2	2	1
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	2	2	2	2	1
Other financial institutions	0	0	0	0	0
Others	1	1	0	0	0
Indirect participants	59	55	43	43	41
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Number of participants	102	113	94	91	88
<i>of which:</i>					
Direct participants	102	113	94	91	88
<i>of which:</i>					
Credit institutions	94	105	86	83	82
Central bank	1	1	1	1	1
Other direct participants	7	7	7	7	5
<i>of which:</i>					
Public administration	0	0	0	0	0
Clearing and settlement organisations	4	5	5	5	5
Other financial institutions	2	2	2	2	0
Others	1	0	0	0	0
Indirect participants	0	0	0	0	-
RETAIL SYSTEM: The Sumclearing DKK					
Number of participants	106	89	89	86	85
<i>of which:</i>					
Direct participants	56	52	53	50	54
<i>of which:</i>					
Credit institutions	55	51	52	49	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	50	37	36	36	31
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Number of participants	106	89	89	86	85
<i>of which:</i>					
Direct participants	56	52	53	50	54
<i>of which:</i>					
Credit institutions	55	51	52	49	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	50	37	36	36	31

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

Denmark

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

	2013	2014	2015	2016	2017
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Number of participants	.	83	83	77	77
<i>of which:</i>					
Direct participants	.	46	47	41	48
<i>of which:</i>					
Credit institutions	.	45	46	40	47
Central bank	.	1	1	1	1
Other direct participants	.	0	0	0	0
<i>of which:</i>					
Public administration	.	0	0	0	0
Clearing and settlement organisations	.	0	0	0	0
Other financial institutions	.	0	0	0	0
Others	.	0	0	0	0
Indirect participants	.	37	36	36	29

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)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-DK					
Credit transfers and direct debits	0.2	0.2	0.1	0.1	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	0.2	0.2	0.1	0.1	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.2	0.1	0.1	0.1	0.1
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)	81.7	79.2	78.9	83.4	82.0
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Total transactions	1.0	1.1	1.2	1.3	1.4
Domestic	1.0	1.1	1.2	1.3	1.4
Cross-border	-	-	-	-	-
Credit transfers	1.0	1.1	1.2	1.3	1.4
Domestic	1.0	1.1	1.2	1.3	1.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1.0	1.1	1.2	1.3	1.4
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)	81.6	79.6	81.7	83.0	87.2

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

Denmark

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

	2013	2014	2015	2016	2017
RETAIL SYSTEM: The Sumclearing Euro (closed Nov. 2012)					
Total transactions	-	-	-	-	-
Domestic	-	-	-	-	-
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)	-	-	-	-	-
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)	-	-	-	-	-
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	1,937.1	1,842.5	1,820.1	2,055.8	2,224.4
Domestic	1,937.1	1,842.5	1,820.1	2,055.8	2,224.4
Cross-border	-	-	-	-	-
Credit transfers	265.8	117.3	112.0	115.3	112.9
Domestic	265.8	117.3	112.0	115.3	112.9
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	115.7	117.4	112.0	115.3	112.9
Initiated electronically	150.1	-	-	0.0	0.0
Direct debits	215.9	207.1	-	-	227.7
Domestic	215.9	207.1	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	1,437.7	1,516.0	1,706.2	1,939.6	2,111.5
Domestic	1,437.7	1,516.0	1,706.2	1,939.6	2,111.5
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	15.4	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	2.3	2.1	1.5	0.9	0.0
Domestic	2.3	2.1	1.5	0.9	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

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)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	52.4	222.5	204.0	203.0	206.4
Domestic	52.4	222.5	204.0	203.0	206.4
Cross-border	-	-	-	-	-
Credit transfers	52.4	222.5	204.0	203.0	206.4
Domestic	52.4	222.5	204.0	203.0	206.4
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	52.4	222.5	204.0	203.0	206.4
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)	-	-	78.1	75.6	75.6
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	-	5.1	73.0	115.5	171.7
Domestic	-	5.1	73.0	115.5	171.7
Cross-border	-	-	-	-	-
Credit transfers	-	5.1	73.0	115.5	171.7
Domestic	-	5.1	73.0	115.5	171.7
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	5.1	73.0	115.5	171.7
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)	-	96.1	95.1	95.6	95.6

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)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-DK (EUR billions)					
Credit transfers and direct debits	3,442.4	2,906.8	2,515.8	4,107.7	4,231.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	119.0	95.4	66.1	46.8	30.3
Credit transfers and direct debits to another TARGET component	3,323.4	2,811.4	2,449.7	4,060.8	4,201.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	3,267.2	2,757.9	2,384.0	3,986.7	4,131.8
Credit transfers and direct debits to a non-euro area TARGET component	56.1	53.6	65.7	74.1	69.8
Concentration ratio in terms of value (percentages)	98.1	97.9	97.8	99.1	99.1
LVPS (NON-TARGET SYSTEM): KRONOS DKK					
Total transactions	71,784.7	100,467.8	126,269.4	96,351.9	103,032.7
Domestic	71,784.7	100,467.8	126,269.4	96,351.9	103,032.7
Cross-border	-	-	-	-	-
Credit transfers	71,784.7	100,467.8	126,269.4	96,351.9	103,032.7
Domestic	71,784.7	100,467.8	126,269.4	96,351.9	103,032.7
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	71,784.7	100,467.8	126,269.4	96,351.9	103,032.7
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)	75.6	76.3	77.7	77.0	77.1

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

Denmark

11. Payments processed by selected payment systems - page 2 (value of transactions sent; DKK billions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: The Sumclearing Euro (closed Nov. 2012)					
Total transactions	-	-	-	-	-
Domestic	.	.	.	.	.
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)	-	-	-	-	-
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)	-	-	-	-	-
RETAIL SYSTEM: The Sumclearing DKK					
Total transactions	5,053.2	2,618.0	2,051.2	2,224.8	2,332.5
Domestic	5,053.2	2,618.0	2,051.2	2,224.8	2,332.5
Cross-border	-	-	-	-	-
Credit transfers	3,860.9	1,478.0	1,554.8	1,616.7	1,672.1
Domestic	3,860.9	1,478.0	1,554.8	1,616.7	1,672.1
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	1,430.7	1,478.0	1,554.8	1,616.7	1,672.1
Initiated electronically	2,430.1	-	-	0.0	0.0
Direct debits	671.2	678.0	-	703.3	728.0
Domestic	671.2	678.0	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	444.6	438.3	482.7	599.8	660.4
Domestic	444.6	438.3	482.7	599.8	660.4
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	13.2	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	63.4	23.6	13.7	8.3	0.1
Domestic	63.4	23.6	13.7	8.3	0.1
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

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

Denmark

11. Payments processed by selected payment systems - page 3 (value of transactions sent; DKK billions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: The IntradagClearing (from Nov. 2013)					
Total transactions	948.5	4,227.8	4,416.8	4,630.1	4,897.3
Domestic	948.5	4,227.8	4,416.8	4,630.1	4,897.3
Cross-border	-	-	-	-	-
Credit transfers	948.5	4,227.8	4,416.8	4,630.1	4,897.3
Domestic	948.5	4,227.8	4,416.8	4,630.1	4,897.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	948.5	4,227.8	4,416.8	4,630.1	4,897.3
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)	79.9	75.0	77.9	78.1	78.1
RETAIL SYSTEM: Straksclearing (from Nov. 2014)					
Total transactions	-	11.9	141.3	189.6	230.3
Domestic	-	11.9	141.3	189.6	230.3
Cross-border	-	-	-	-	-
Credit transfers	-	11.9	141.3	189.6	230.3
Domestic	-	11.9	141.3	189.6	230.3
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	11.9	141.3	189.6	230.3
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)	-	78.0	73.0	71.0	71.0

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

Croatia

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	4,257	4,240	4,201	4,171	4,143
GDP (HRK billions)	332	332	340	351	366
GDP per capita (HRK)	77,930	78,210	80,833	84,232	88,261
HICP (annual percentage changes)	2.3	0.2	-0.3	-0.6	1.3
Exchange rate (national currency vis-à-vis the euro)					
End of period	7.627	7.658	7.638	7.560	7.440
Average	7.579	7.634	7.614	7.533	7.464

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

Croatia

2. Settlement media used by non-MFIs (HRK millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	17,420	18,520	20,149	22,467	25,562
Value of overnight deposits held at MFIs	83,159	89,296	103,857	125,022	150,512
<i>of which:</i>					
Transferable deposits	61,271	71,299	82,600	105,203	135,647
Narrow money supply (M1)	87,040	95,985	109,592	134,523	160,872
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	32,252	33,450	39,945	52,081	62,594
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.

Croatia

3. Settlement media used by credit institutions

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

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	15,067	15,106	16,740	21,835	32,138
Overnight deposits held at other credit institutions (end of period)	1,063	1,728	1,196	1,638	2,212
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	450	884	480	563	1,067
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0	0	217	1,123	1,273
Intraday borrowing from the central bank	0	24	20	0	0

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

Croatia

4. Banknotes and coins

(HRK millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation	21,985	23,156	25,318	27,914	31,691
Total banknotes in circulation	20,921	22,019	24,099	26,609	30,284
<i>of which:</i>					
HRK 1000	4,030	4,295	4,623	5,190	6,074
HRK 500	2,853	2,955	3,079	3,299	3,662
HRK 200	9,596	10,114	11,340	12,687	14,634
HRK 100	2,932	3,060	3,354	3,559	3,865
HRK 50	652	689	735	819	918
HRK 20	482	510	547	602	645
HRK 10	355	375	400	432	466
HRK 5	21	21	21	21	21
Total coins in circulation	1,077	1,142	1,223	1,309	1,413
<i>of which:</i>					
HRK 25	30	30	30	31	32
HRK 5	382	409	444	479	524
HRK 2	230	246	266	289	315
HRK 1	211	222	236	249	266
HRK 0.5	96	101	106	112	119
HRK 0.2	67	70	73	77	82
HRK 0.1	45	47	49	51	54
HRK 0.05	15	16	17	17	18
HRK 0.02	2	2	2	2	2
HRK 0.01	1	1	1	1	1
Currency in circulation held by MFIs	4,565	4,636	5,169	5,447	6,129
Currency in circulation outside MFIs	17,420	18,520	20,149	22,467	25,562
<i>Memorandum item:</i>					
Total commemorative coins & banknotes	-	-	-	-	-

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

Croatia

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

	2013	2014	2015	2016	2017
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	8.0	-	0.0	0.0	0.0
Value of overnight deposits	6,956	3,866	5,526	4,161	4,843
<i>of which:</i>					
Value of transferable deposits	6,956	3,866	5,526	4,161	4,843
Credit institutions irrespective of their legal incorporation					
Number of institutions	35	33	33	32	31
Number of offices	1,222	1,195	1,172	1,142	1,118
Number of overnight deposits (thousands)	5,964.0	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	1,754.0	-	-	-	-
Number of transferable overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	76,206	85,416	98,353	.	.
<i>of which:</i>					
Value of transferable deposits	54,315	67,433	77,074	101,042	130,804
Number of payment accounts (thousands)	.	0.0	6,708.9	6,844.3	6,908.7
Number of e-money accounts (thousands)	.	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	.	42	45	64	70
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	35	33	33	31	30
Number of offices	1,222	1,195	1,172	1,140	1,115
Value of overnight deposits	76,206	85,416	98,353	120,626	145,394
Branches of euro area-based credit institutions					
Number of institutions	0	0	0	1	1
Number of offices	-	0	0	2	3
Value of overnight deposits	0	0	0	.	.
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	-	0	0	0	0
Value of overnight deposits	0	0	0	0	0
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	0	0	0	0
Value of overnight deposits	0	0	0	0	0
Electronic money institutions					
Number of institutions	7	5	5	5	5
Number of payment accounts (thousands)	.	0.0	781.3	807.9	815.1
Number of e-money accounts (thousands)	.	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	.	0	0	0	0
Other payment service providers					
Number of institutions	-	0	0	0	0
Number of offices	-	0	0	0	0
Number of overnight deposits (thousands)	-	0.0	0.0	0.0	0.0
Value of overnight deposits	0	0	0	0	0
Number of payment accounts (thousands)	.	0.0	0.0	0.0	0.0
Number of e-money accounts (thousands)	.	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	.	-	0	0	0

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

Croatia

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

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	43	39	39	38	37
Number of offices	1,223	1,196	1,173	1,143	1,119
Number of overnight deposits (thousands)	5,972.0	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	1,754.0	-	-	-	-
Value of overnight deposits	83,162	89,283	103,879	.	.
Number of payment accounts (thousands)	.	0.0	7,490.2	7,652.1	7,723.7
Number of e-money accounts (thousands)	.	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	.	42	45	64	70
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	0	0	0	0
<i>of which:</i>					
Institutions providing services through an established branch	.	0	0	0	0
Institutions providing services through an agent	.	0	0	0	0
Institutions providing services neither establishing a branch nor through an agent	.	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.

Croatia

6. Payment card functions and accepting devices

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

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	8,729	8,519	8,596	8,699	8,768
Cards with a payment function*	8,688	8,473	8,554	8,662	8,729
<i>of which:</i>					
Cards with a debit function	6,799	6,751	6,804	6,873	6,932
Cards with a delayed debit function	1,227	1,061	1,127	1,162	1,171
Cards with a credit function	360	213	198	141	134
Cards with a debit and/or delayed debit function	28	37	34	34	41
Cards with a credit and/or delayed debit function	274	411	391	452	452
Cards with an e-money function	83	183	198	236	244
Cards on which e-money can be stored directly	.	183	198	236	244
Cards which give access to e-money stored on e-money accounts	.	0	0	0	0
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	46	59	198	236	244
Total number of cards (irrespective of the number of functions on the card)	8,771	8,702	8,794	8,935	9,012
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	0	0	0	0
Terminals provided by resident PSPs					
ATMs	4,123	4,221	4,418	4,543	4,941
Located in the reporting country	.	4,221	4,418	4,543	4,941
Located abroad	.	-	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	4,123	4,221	4,418	4,543	4,941
Located in the reporting country	.	4,221	4,418	4,543	4,941
Located abroad	.	-	0	0	0
ATMs with a credit transfer function	-	-	0	0	0
Located in the reporting country	.	-	0	0	0
Located abroad	.	-	0	0	0
POS terminals	92,221	99,515	103,434	106,081	118,622
Located in the reporting country	.	99,515	103,434	106,081	118,622
Located abroad	.	-	0	0	0
POS terminals					
<i>of which:</i>					
EFTPOS terminals	92,221	99,515	103,434	106,081	118,622
Located in the reporting country	.	99,515	103,434	106,081	118,622
Located abroad	.	-	0	0	0
E-money card POS terminals	-	-	0	0	0
Located in the reporting country	.	-	0	0	0
Located abroad	.	-	0	0	0
E-money card terminals	-	-	0	0	0
Located in the reporting country	.	-	0	0	0
Located abroad	.	-	0	0	0
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	0	0	0
Located in the reporting country	.	-	0	0	0
Located abroad	.	-	0	0	0
E-money card accepting terminals	-	-	0	0	0
Located in the reporting country	.	-	0	0	0
Located abroad	.	-	0	0	0

*Except cards with an e-money function only.

Croatia

7a. Payments per type of payment service involving non-MFIs - page 1 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	280.3	289.9	303.1	316.9	326.7
Domestic	.	288.4	300.1	313.6	323.2
Cross-border	.	1.5	2.9	3.3	3.6
Credit transfers					
Initiated in paper-based form	118.5	115.4	113.6	112.5	107.6
Initiated electronically	161.9	173.0	189.5	204.4	219.1
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	.	288.4	303.0	315.7	322.6
Cross-border credit transfers received	.	4.0	4.5	5.2	6.0
Direct debits	18.2	20.0	21.0	24.6	27.2
Domestic	.	20.0	21.0	24.6	27.2
Cross-border	.	-	-	-	-
Direct debits					
Initiated in a file/batch	.	-	0.0	0.0	0.0
Initiated on a single payment basis	.	-	21.0	24.6	27.2
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	20.0	21.0	22.3	23.1
Cross-border direct debits received	.	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	202.5	217.6	236.6	266.2	298.0
Domestic card payments	.	204.1	221.3	247.3	274.1
Cross-border card payments	.	13.5	15.3	18.9	23.9
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	115.3	125.1	140.5	163.6	188.4
Payments with cards with a delayed debit function	67.2	65.3	67.5	70.5	72.1
Payments with cards with a credit function	11.5	4.0	3.8	1.9	1.8
Payments with cards with a debit and/or delayed debit function	0.9	0.9	1.0	1.1	1.3
Payments with cards with a credit and/or delayed debit function	7.7	8.6	8.5	10.0	10.5
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	202.3	218.8	243.7	269.1
Payments initiated remotely	.	1.7	2.4	3.6	5.0
E-money payments with e-money issued by resident PSPs	0.5	4.4	4.0	4.4	5.3
Domestic	.	3.5	3.2	3.4	4.1
Cross-border	.	0.9	0.8	1.0	1.2
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.3	4.1	4.0	4.4	5.3
With e-money accounts	0.2	0.3	0.0	0.0	0.0
<i>of which:</i>					
Accessed through a card	.	-	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	.	-	0.0	-	-

*Except cards with an e-money function only.

Croatia

7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Cheques	0.2	0.1	0.0	0.0	0.0
Domestic	.	0.1	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border cheques received	.	0.1	0.1	0.0	0.0
Other payment services	0.3	-	0.1	81.8	79.3
Domestic	.	-	0.1	81.8	79.3
Cross-border	.	-	0.0	0.0	0.0
Other cross-border payment services received	.	-	0.3	0.3	0.2
Total payments involving non-MFIs	502.0	651.4	564.8	693.9	736.6
Domestic	.	635.4	545.8	670.7	707.9
Cross-border	-	16.0	19.1	23.3	28.7
Total cross-border payments received (excluding card payments)	-	4.1	4.9	5.5	6.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	28.4	29.0	41.2	37.2	29.2
Debits from the accounts by simple book entry	123.8	125.0	142.5	153.8	159.8
Money remittances	-	0.1	0.1	0.1	0.1
Domestic	.	0.1	0.1	0.1	0.1
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border money remittances received	.	0.3	0.3	0.3	0.2
Transactions via telecommunication, digital or IT device	.	-	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	.	-	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	.	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0

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

Croatia

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	286.9	306.6	326.2	344.0	370.4
At terminals located in the reporting country	.	306.6	326.2	344.0	370.4
At terminals located abroad	.	-	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	95.7	98.2	101.7	103.5	104.6
At terminals located in the reporting country	.	98.2	101.7	103.5	104.6
At terminals located abroad	.	-	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	2.7	2.7	3.0	3.3	3.5
At terminals located in the reporting country	.	2.7	3.0	3.3	3.5
At terminals located abroad	.	-	0.0	0.0	0.0
POS transactions (except e-money transactions)	188.2	202.3	218.1	233.6	258.0
At terminals located in the reporting country	.	202.3	218.1	233.6	258.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.3	0.1	0.1	0.2	0.2
At terminals located in the reporting country	.	0.1	0.1	0.2	0.2
At terminals located abroad	.	-	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	3.2	3.2	3.4	4.1
At terminals located in the reporting country	.	3.2	3.2	3.4	4.1
At terminals located abroad	.	-	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	11.6	30.2	49.5	42.2	52.0
At terminals located in the reporting country	.	30.2	49.5	42.2	52.0
At terminals located abroad	.	-	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	2.4	8.4	8.6	9.4	10.1
At terminals located in the reporting country	.	8.4	8.6	9.4	10.1
At terminals located abroad	.	-	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	-	0.0	0.0	0.0
POS transactions (except e-money transactions)	9.2	21.9	40.9	32.8	41.9
At terminals located in the reporting country	.	21.9	40.9	32.8	41.9
At terminals located abroad	.	-	0.0	0.0	0.0
E-money card-loading/unloading transactions	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	-	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	-	0.0	0.0	0.0

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

Croatia

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	-	14.4	16.1	19.9	25.1
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	14.4	16.1	19.9	25.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	0.0
At terminals located in the reporting country	.	-	-	-	0.0
At terminals located abroad	.	-	-	-	0.0
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	0.0
At terminals located in the reporting country	.	-	-	-	0.0
At terminals located abroad	.	-	-	-	0.0
E-money payments with cards with an e-money function	-	0.9	0.8	1.0	1.3
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	0.9	0.8	1.0	1.3
<i>Memorandum items:</i>					
Cash advances at POS terminals	3.0	0.2	0.1	0.1	0.1
OTC cash withdrawals	25.0	25.8	24.6	22.1	20.9
OTC cash deposits	39.6	69.4	69.1	59.5	58.3

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

Croatia

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

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

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	1,720.3	1,871.0	1,759.4	1,786.2	1,809.0
Domestic	.	1,676.7	1,543.6	1,574.4	1,575.7
Cross-border	.	194.3	215.7	211.8	233.2
Credit transfers					
Initiated in paper-based form	217.4	193.7	173.6	180.9	151.5
Initiated electronically	1,502.9	1,483.0	1,585.8	1,605.3	1,657.4
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	.	1,676.7	1,749.2	1,684.0	1,530.9
Cross-border credit transfers received	.	180.0	213.4	212.4	230.2
Direct debits	12.9	15.0	15.4	16.7	18.0
Domestic	.	15.0	15.4	16.7	18.0
Cross-border	.	-	-	-	-
Direct debits					
Initiated in a file/batch	.	-	-	-	-
Initiated on a single payment basis	.	-	15.4	16.7	18.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	15.0	15.4	15.0	14.8
Cross-border direct debits received	.	-	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	39.4	50.0	52.4	54.9	61.1
Domestic card payments	.	42.3	44.7	48.0	52.8
Cross-border card payments	.	7.8	7.7	7.0	8.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	19.9	22.1	24.3	27.4	31.4
Payments with cards with a delayed debit function	16.5	17.5	17.9	18.2	18.9
Payments with cards with a credit function	1.5	0.9	0.8	0.4	0.4
Payments with cards with a debit and/or delayed debit function	0.2	0.2	0.2	0.2	0.2
Payments with cards with a credit and/or delayed debit function	1.4	1.6	1.5	1.8	1.9
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	41.4	43.7	46.7	51.2
Payments initiated remotely	.	0.5	0.7	1.2	1.6
E-money payments with e-money issued by resident PSPs	0.1	0.5	0.2	0.3	0.4
Domestic	.	0.1	0.1	0.1	0.1
Cross-border	.	0.4	0.1	0.3	0.2
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.4	0.2	0.3	0.4
With e-money accounts	0.0	0.0	0.0	0.0	0.0
<i>of which:</i>					
Accessed through a card	.	-	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	.	-	0.0	-	-

*Except cards with an e-money function only.

Croatia

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

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

	2013	2014	2015	2016	2017
Cheques	0.3	0.2	0.2	0.0	0.0
Domestic	.	0.2	0.2	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border cheques received	.	0.3	0.3	0.3	0.3
Other payment services	23.8	-	0.2	318.6	308.7
Domestic	.	-	0.2	318.6	308.7
Cross-border	.	-	0.0	0.0	0.0
Other cross-border payment services received	.	-	0.6	0.5	0.5
Total payments involving non-MFIs	1,796.8	2,014.4	1,827.8	2,176.8	2,197.1
Domestic	.	1,812.0	1,604.2	1,957.7	1,955.3
Cross-border	-	202.4	223.6	219.0	241.7
Total cross-border payments received (excluding card payments)	-	180.3	214.3	213.2	231.0
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	28.4	27.1	30.0	32.3	28.1
Debits from the accounts by simple book entry	12.6	14.0	13.3	15.1	15.5
Money remittances	-	0.2	0.2	0.2	0.2
Domestic	.	0.2	0.2	0.2	0.2
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border money remittances received	.	0.6	0.6	0.5	0.5
Transactions via telecommunication, digital or IT device	.	-	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	.	-	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	.	27.7	27.8	28.7	7.0
Domestic	.	27.7	27.8	28.7	7.0
Cross-border	.	0.0	0.0	0.0	0.0

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

Croatia

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	112.7	117.3	123.6	128.9	136.3
At terminals located in the reporting country	.	117.3	123.6	128.9	136.3
At terminals located abroad	.	-	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	67.3	69.7	73.5	76.0	78.6
At terminals located in the reporting country	.	69.7	73.5	76.0	78.6
At terminals located abroad	.	-	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	5.1	5.6	6.5	7.2	7.6
At terminals located in the reporting country	.	5.6	6.5	7.2	7.6
At terminals located abroad	.	-	0.0	0.0	0.0
POS transactions (except e-money transactions)	40.1	42.0	43.5	45.5	49.8
At terminals located in the reporting country	.	42.0	43.5	45.5	49.8
At terminals located abroad	.	-	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.1	0.0	0.0	0.1	0.1
At terminals located in the reporting country	.	0.0	0.0	0.1	0.1
At terminals located abroad	.	-	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	0.0	0.1	0.1	0.1
At terminals located in the reporting country	.	0.0	0.1	0.1	0.1
At terminals located abroad	.	-	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	6.7	18.3	25.7	24.9	28.5
At terminals located in the reporting country	.	18.3	25.7	24.9	28.5
At terminals located abroad	.	-	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	2.6	8.9	9.9	10.9	11.7
At terminals located in the reporting country	.	8.9	9.9	10.9	11.7
At terminals located abroad	.	-	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	-	0.0	0.0	0.0
POS transactions (except e-money transactions)	4.1	9.3	15.8	13.9	16.8
At terminals located in the reporting country	.	9.3	15.8	13.9	16.8
At terminals located abroad	.	-	0.0	0.0	0.0
E-money card-loading/unloading transactions	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	-	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	-	0.0	0.0	0.0

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

Croatia

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	-	8.2	7.7	7.3	8.5
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	8.2	7.7	7.3	8.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	0.0
At terminals located in the reporting country	.	-	-	-	0.0
At terminals located abroad	.	-	-	-	0.0
POS transactions (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	0.0
At terminals located in the reporting country	.	-	-	-	0.0
At terminals located abroad	.	-	-	-	0.0
E-money payments with cards with an e-money function	-	0.4	0.1	0.3	0.2
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	0.4	0.1	0.3	0.2
<i>Memorandum items:</i>					
Cash advances at POS terminals	3.6	0.4	0.0	0.0	0.0
OTC cash withdrawals	157.0	155.6	150.2	133.2	127.8
OTC cash deposits	203.9	222.2	218.3	185.2	180.6

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

Croatia

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

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-HR (started Feb.2016)					
Number of participants	-	-	-	27	26
<i>of which:</i>					
Direct participants	-	-	-	27	26
<i>of which:</i>					
Credit institutions	-	-	-	26	25
Central bank	-	-	-	1	1
Other direct participants	-	-	-	0	0
<i>of which:</i>					
Public administration	-	-	-	0	0
Clearing and settlement organisations	-	-	-	0	0
Other financial institutions	-	-	-	0	0
Others	-	-	-	0	0
Indirect participants	-	-	-	0	0
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Number of participants	33	33	31	30	29
<i>of which:</i>					
Direct participants	33	33	31	30	29
<i>of which:</i>					
Credit institutions	31	31	29	28	27
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	-	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	-	0	0	0	0
Others	-	0	0	0	0
Indirect participants	-	0	0	0	0
RETAIL SYSTEM: EuroNKS (started Jun.2016)					
Number of participants	-	.	.	26	25
<i>of which:</i>					
Direct participants	-	.	.	26	25
<i>of which:</i>					
Credit institutions	-	.	.	25	24
Central bank	-	.	.	1	1
Other direct participants	-	.	.	0	0
<i>of which:</i>					
Public administration	-	.	.	0	0
Clearing and settlement organisations	-	.	.	0	0
Other financial institutions	-	.	.	0	0
Others	-	-	-	0	0
Indirect participants	-	.	.	0	0
RETAIL SYSTEM: National Clearing System (NKS)					
Number of participants	32	32	30	29	28
<i>of which:</i>					
Direct participants	32	32	30	29	28
<i>of which:</i>					
Credit institutions	31	31	29	28	27
Central bank	1	1	1	1	1
Other direct participants	-	0	0	0	0
<i>of which:</i>					
Public administration	-	0	0	0	0
Clearing and settlement organisations	-	0	0	0	0
Other financial institutions	-	0	0	0	0
Others	-	0	0	0	0
Indirect participants	-	0	0	0	0

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

Croatia

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

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-HR (started Feb.2016)					
Credit transfers and direct debits	-	-	-	0.0	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	-	-	-	0.0	0.0
Credit transfers and direct debits to another TARGET component	-	-	-	0.0	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	0.0	0.1
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	0.0	0.0
Concentration ratio in terms of volume (percentages)	-	-	-	67.5	72.8
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	0.3	0.3	0.3	0.4	0.4
Domestic	.	0.3	0.3	0.4	0.4
Cross-border	.	0.0	0.0	0.0	0.0
Credit transfers	0.3	0.3	0.3	0.4	0.4
Domestic	.	0.3	0.3	0.4	0.4
Cross-border	.	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	0.3	0.3	0.3	0.4	0.4
Direct debits	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
E-money payment transactions	.	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cheques	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Other payment services	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	67.6	69.1	71.7	77.0	77.9

Croatia

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

	2013	2014	2015	2016	2017
RETAIL SYSTEM: EuroNKS (started Jun.2016)					
Total transactions	-	-	-	0.3	0.6
Domestic	.	.	.	0.0	0.1
Cross-border	.	.	.	0.3	0.6
Credit transfers	-	-	-	0.3	0.6
Domestic	.	.	.	0.0	0.1
Cross-border	.	.	.	0.3	0.6
Credit transfers	-	-	-	0.0	0.0
Initiated in a paper-based form	-	-	-	0.3	0.6
Initiated electronically	-	-	-	0.0	0.0
Direct debits	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Card payments (except e-money transactions)	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
ATM transactions (except e-money transactions)	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
E-money payment transactions	.	.	.	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Cheques	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Other payment services	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Concentration ratio in terms of volume (percentages)	-	.	.	86.1	85.2
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	146.1	153.6	164.7	175.3	182.3
Domestic	.	153.6	164.7	175.3	182.3
Cross-border	.	0.0	0.0	0.0	0.0
Credit transfers	146.1	153.6	164.7	175.3	182.3
Domestic	.	153.6	164.7	175.3	182.3
Cross-border	.	0.0	0.0	0.0	0.0
Credit transfers	-	0.0	0.0	0.0	0.0
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	146.1	153.6	164.7	175.3	182.3
Direct debits	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
E-money payment transactions	.	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cheques	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Other payment services	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	76.0	75.9	69.9	69.9	71.7

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

Croatia

11. Payments processed by selected payment systems - page 1 (value of transactions sent; HRK billions; total for the period)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-HR (EUR billions; started Feb.2016)					
Credit transfers and direct debits	-	-	-	65.2	81.8
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	-	-	-	14.9	27.5
Credit transfers and direct debits to another TARGET component	-	-	-	50.4	54.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	50.3	54.2
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	0.0	0.1
Concentration ratio in terms of value (percentages)	-	-	-	79.1	70.1
LVPS (NON-TARGET SYSTEM): Croatian Large Value Payment System (HSVP)					
Total transactions	3,087.0	2,186.5	2,497.1	2,531.6	2,744.9
Domestic	.	2,186.5	2,497.1	2,531.6	2,744.9
Cross-border	.	0.0	0.0	0.0	0.0
Credit transfers	3,087.0	2,186.5	2,497.1	2,531.6	2,744.9
Domestic	.	2,186.5	2,497.1	2,531.6	2,744.9
Cross-border	.	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	3,087.0	2,186.5	2,497.1	2,531.6	2,744.9
Direct debits	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
E-money payment transactions	.	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cheques	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Other payment services	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	51.4	53.4	57.7	51.4	42.7

Croatia

11. Payments processed by selected payment systems - page 2 (value of transactions sent; HRK billions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: EuroNKS (started Jun.2016)					
Total transactions	-	-	-	0.0	1.1
Domestic	.	.	.	0.0	0.3
Cross-border	.	.	.	0.0	0.9
Credit transfers	-	-	-	0.0	1.1
Domestic	.	.	.	0.0	0.3
Cross-border	.	.	.	0.0	0.9
Credit transfers	-	-	-	0.0	0.0
Initiated in a paper-based form	-	-	-	0.0	0.0
Initiated electronically	-	-	-	0.0	1.1
Direct debits	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Card payments (except e-money transactions)	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
ATM transactions (except e-money transactions)	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
E-money payment transactions	.	.	.	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Cheques	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Other payment services	-	-	-	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	0.0
Concentration ratio in terms of value (percentages)	-	.	.	85.7	87.6
RETAIL SYSTEM: National Clearing System (NKS)					
Total transactions	721.3	717.9	751.7	783.1	837.0
Domestic	.	717.9	751.7	783.1	837.0
Cross-border	.	0.0	0.0	0.0	0.0
Credit transfers	721.3	717.9	751.7	783.1	837.0
Domestic	.	717.9	751.7	783.1	837.0
Cross-border	.	0.0	0.0	0.0	0.0
Credit transfers	-	0.0	0.0	0.0	0.0
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	721.3	717.9	751.7	783.1	837.0
Direct debits	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
E-money payment transactions	.	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cheques	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Other payment services	-	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	62.8	63.9	63.9	65.6	67.3

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

Hungary

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	9,893	9,866	9,843	9,814	9,784
GDP (HUF billions)	30,247	32,592	34,324	35,420	38,183
GDP per capita (HUF)	3,057,397	3,303,281	3,487,149	3,609,154	3,902,580
HICP (annual percentage changes)	1.7	0.0	0.1	0.4	2.4
Exchange rate (national currency vis-à-vis the euro)					
End of period	297.040	315.540	315.980	309.830	310.330
Average	296.873	308.706	309.996	311.438	309.193

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

Hungary

2. Settlement media used by non-MFIs (HUF millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	3,000,957	3,548,462	4,109,126	4,367,954	4,878,320
Value of overnight deposits held at MFIs	6,476,636	8,193,728	10,076,508	13,927,247	16,085,333
<i>of which:</i>					
Transferable deposits	5,835,014	7,534,709	9,345,568	12,489,494	14,936,098
Narrow money supply (M1)	8,895,965	10,738,306	13,226,087	16,292,796	19,352,326
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	1,565,523	1,888,171	2,357,902	3,825,153	3,845,463
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.

Hungary

3. Settlement media used by credit institutions

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

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	855,279	776,887	682,758	1,327,661	1,681,696
Overnight deposits held at other credit institutions (end of period)	660,017	635,770	431,578	327,941	440,867
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	259,011	294,036	198,955	199,899	245,141
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	779,392	1,007,972	1,389,803	1,535,027	1,229,956
Intraday borrowing from the central bank	-	-	-	-	-

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

Hungary

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

	2013	2014	2015	2016	2017
Currency in circulation	3,202,696	3,749,142	4,318,362	4,594,002	5,153,334
Total banknotes in circulation	3,130,414	3,672,698	4,238,103	4,509,410	5,037,767
<i>of which:</i>					
HUF 20,000	1,816,947	2,258,093	2,491,043	2,613,821	3,242,528
HUF 10,000	1,074,383	1,165,279	1,486,147	1,622,815	1,540,575
HUF 5,000	122,147	125,152	130,793	137,829	122,228
HUF 2,000	43,106	45,801	47,604	46,758	44,140
HUF 1,000	56,617	59,833	63,175	67,943	67,546
HUF 500	17,215	18,540	19,341	20,243	20,749
HUF 200	.	.	.	.	.
Total coins in circulation	51,435	55,285	58,764	62,645	67,093
<i>of which:</i>					
HUF 200	20,478	22,460	24,277	26,029	27,968
HUF 100	14,735	15,537	16,187	17,086	18,167
HUF 50	6,340	6,756	7,129	7,650	8,260
HUF 20	4,810	5,133	5,447	5,791	6,211
HUF 10	2,841	3,008	3,175	3,366	3,581
HUF 5	2,232	2,390	2,548	2,722	2,905
HUF 2	.	.	.	.	.
HUF 1	.	.	.	.	.
Currency in circulation held by MFIs	201,739	200,680	209,236	226,049	275,015
Currency in circulation outside MFIs	3,000,957	3,548,462	4,109,126	4,367,954	4,878,320
<i>Memorandum item:</i>					
Total commemorative coins & banknotes	7,145	7,572	8,011	8,559	9,123

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

Hungary

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

	2013	2014	2015	2016	2017
Central bank					
Number of offices	0	0	0	0	0
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	265,276	572,501	465,542	1,202,689	752,844
<i>of which:</i>					
Value of transferable deposits	265,276	572,501	465,542	1,202,689	746,270
Credit institutions irrespective of their legal incorporation					
Number of institutions	171	162	130	100	60
Number of offices	3,288	3,150	2,928	2,774	2,448
Number of overnight deposits (thousands)	10,613.2	10,978.4	10,733.5	10,392.1	10,522.0
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	7,873.2	8,517.0	8,585.4	8,333.3	8,609.2
Number of transferable overnight deposits (thousands)	9,875.0	10,410.7	10,265.6	9,940.3	10,064.6
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	7,325.6	8,076.5	8,211.1	7,970.0	8,235.0
Value of overnight deposits	5,991,092	7,343,427	9,284,066	12,407,866	14,962,745
<i>of which:</i>					
Value of transferable deposits	5,569,738	6,962,208	8,880,026	11,286,805	14,189,828
Number of payment accounts (thousands)	.	10,410.7	10,265.6	10,392.1	10,522.0
Number of e-money accounts (thousands)	.	0.0	0.0	0.0	.
Outstanding value on e-money storages issued	.	0	0	0	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	162	152	120	91	51
Number of offices	3,249	3,115	2,899	2,746	2,420
Value of overnight deposits	5,378,881	6,693,134	8,503,668	11,492,587	14,190,337
Branches of euro area-based credit institutions					
Number of institutions	9	9	9	8	8
Number of offices	39	34	28	27	27
Value of overnight deposits	612,211	650,293	780,398	915,279	772,408
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Branches of non-EEA-based credit institutions					
Number of institutions	0	1	1	1	1
Number of offices	-	1	1	1	1
Value of overnight deposits	-	-	-	-	-
Electronic money institutions					
Number of institutions	0	1	1	1	1
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	-	.	.	.	.
Other payment service providers					
Number of institutions	4	4	4	6	6
Number of offices	3,132	3,185	3,184	3,160	3,117
Number of overnight deposits (thousands)	-	-	-	1.5	9.6
Value of overnight deposits	52,274	54,910	58,547	165,566	329,127
Number of payment accounts (thousands)	.	0.6	0.9	1.5	9.6
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.

Hungary

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

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	176	168	136	108	68
Number of offices	6,420	6,335	6,112	5,934	5,565
Number of overnight deposits (thousands)	10,613.2	10,978.5	10,733.5	10,393.6	10,531.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	7,873.2	8,517.0	8,585.4	8,333.3	8,609.2
Value of overnight deposits	6,308,642	7,970,838	9,808,155	13,776,121	16,044,716
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	-	.	.	.	.
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	-	-	-	-
<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.

Hungary

6. Payment card functions and accepting devices

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

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	8,312	8,230	8,263	8,381	8,428
Cards with a payment function*	8,932	8,870	8,953	8,962	9,129
<i>of which:</i>					
Cards with a debit function	7,595	7,474	7,548	7,589	7,712
Cards with a delayed debit function	22	22	23	17	17
Cards with a credit function	1,351	1,392	1,382	1,356	1,400
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)	8,939	8,870	8,953	8,962	9,129
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	4,830	4,880	4,816	4,995	5,107
Located in the reporting country	.	4,880	4,816	4,995	5,107
Located abroad	.	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	4,830	4,880	4,816	4,978	5,107
Located in the reporting country	.	4,880	4,816	4,978	5,107
Located abroad	.	0	0	0	0
ATMs with a credit transfer function	-	0	1	0	0
Located in the reporting country	.	0	1	0	0
Located abroad	.	0	0	0	0
POS terminals	90,795	104,895	111,721	121,095	147,490
Located in the reporting country	.	104,895	111,721	121,095	147,490
Located abroad	.	0	0	0	0
POS terminals					
<i>of which:</i>					
EFTPOS terminals	90,285	104,431	111,282	120,653	147,046
Located in the reporting country	.	104,431	111,282	120,653	147,046
Located abroad	.	0	0	0	0
E-money card POS terminals	-	-	-	-	.
Located in the reporting country	.	-	-	-	.
Located abroad	.	-	-	-	0
E-money card terminals	-	-	-	-	.
Located in the reporting country	.	-	-	-	.
Located abroad	.	-	-	-	0
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	.
Located in the reporting country	.	-	-	-	.
Located abroad	.	-	-	-	0
E-money card accepting terminals	-	-	-	-	.
Located in the reporting country	.	-	-	-	.
Located abroad	.	-	-	-	0

*Except cards with an e-money function only.

Hungary

7a. Payments per type of payment service involving non-MFIs - page 1 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	523.9	546.4	548.1	550.2	557.3
Domestic	.	543.1	544.8	546.6	553.4
Cross-border	.	3.3	3.4	3.5	3.9
Credit transfers					
Initiated in paper-based form	233.0	238.7	230.9	226.2	218.0
Initiated electronically	291.0	307.6	317.3	324.0	339.2
Initiated in a file/batch	.	108.3	109.2	108.8	113.7
Initiated on a single payment basis	.	199.4	208.1	215.2	225.6
<i>of which (memorandum item):</i>					
Online banking based e-payments	.	0.0	111.8	119.4	124.8
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	544.3	545.6	547.3	553.2
Cross-border credit transfers received	.	4.5	5.1	5.6	6.3
Direct debits	64.4	65.9	67.7	69.7	72.6
Domestic	.	65.9	67.7	69.7	72.6
Cross-border	.	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	.	65.9	67.7	69.7	72.6
Initiated on a single payment basis	.	0.0	0.0	0.0	0.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	65.9	67.7	69.7	72.6
Cross-border direct debits received	.	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*	311.8	359.4	430.0	532.4	670.1
Domestic card payments	.	337.4	401.9	493.9	618.9
Cross-border card payments	.	22.0	28.1	38.5	51.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	268.5	302.3	362.4	453.8	579.9
Payments with cards with a delayed debit function	1.1	1.5	1.7	1.5	0.5
Payments with cards with a credit function	42.2	55.6	65.9	77.0	89.7
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	.	333.3	405.4	483.4	600.3
Payments initiated remotely	.	17.7	24.6	32.6	43.5
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.

Hungary

7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border cheques received	.	0.0	0.0	0.0	0.0
Other payment services	10.9	28.3	27.6	28.8	29.1
Domestic	.	28.3	27.6	28.8	29.1
Cross-border	.	0.0	0.0	0.0	0.0
Other cross-border payment services received	.	0.0	0.0	0.0	0.0
Total payments involving non-MFIs	911.1	1,000.0	1,073.4	1,181.8	1,329.6
Domestic	.	974.7	1,041.9	1,139.8	1,274.5
Cross-border	3.2	25.3	31.5	42.0	55.1
Total cross-border payments received (excluding card payments)	4.0	4.5	5.2	5.6	6.3
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	93.1	102.3	98.6	97.2	102.7
Debits from the accounts by simple book entry	513.3	494.1	476.7	477.2	479.7
Money remittances	-	0.1	0.1	0.1	0.1
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.1	0.1	0.1	0.1
Cross-border money remittances received	.	0.2	0.2	0.1	0.1
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)	.	54.6	48.1	51.3	51.7
Domestic	.	54.6	48.1	51.3	51.7
Cross-border	.	-	-	-	-

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

Hungary

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	405.8	421.3	492.1	561.4	671.0
At terminals located in the reporting country	.	421.3	492.1	561.4	671.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	111.5	107.0	108.0	106.4	107.8
At terminals located in the reporting country	.	107.0	108.0	106.4	107.8
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.4	0.4	0.6	1.0	2.1
At terminals located in the reporting country	.	0.4	0.6	1.0	2.1
At terminals located abroad	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	294.0	313.8	383.5	454.0	561.2
At terminals located in the reporting country	.	313.8	383.5	454.0	561.2
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	23.0	25.3	29.6	35.9	45.8
At terminals located in the reporting country	.	25.3	29.6	35.9	45.8
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	6.0	5.8	6.0	6.4	6.7
At terminals located in the reporting country	.	5.8	6.0	6.4	6.7
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	17.0	19.4	23.5	29.4	39.1
At terminals located in the reporting country	.	19.4	23.5	29.4	39.1
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0

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

Hungary

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	29.8	33.2	36.0	45.5	59.2
At terminals located in the reporting country	.	9.8	6.6	5.7	6.5
At terminals located abroad	.	23.4	29.4	39.8	52.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.4	1.4	1.4	1.5	1.6
At terminals located in the reporting country	.	0.0	0.1	0.1	0.1
At terminals located abroad	.	1.3	1.3	1.4	1.5
ATM cash deposits (except e-money transactions)	0.0	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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	28.4	31.8	34.6	44.1	57.6
At terminals located in the reporting country	.	9.8	6.5	5.6	6.4
At terminals located abroad	.	22.0	28.1	38.5	51.2
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	7.6	4.8	3.8	2.7	2.6
OTC cash withdrawals	12.6	13.0	9.6	8.6	7.7
OTC cash deposits	30.2	28.8	26.7	25.6	27.2

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

Hungary

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

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

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	580,570.6	640,084.2	636,656.1	695,840.6	760,342.2
Domestic	.	583,968.4	577,305.8	642,864.4	696,709.1
Cross-border	.	56,115.8	59,350.3	52,976.1	63,633.1
Credit transfers					
Initiated in paper-based form	96,055.1	68,097.2	59,803.5	59,900.8	58,922.2
Initiated electronically	484,515.5	571,987.1	576,852.6	635,939.8	701,420.0
Initiated in a file/batch	.	11,146.2	12,582.0	13,109.9	14,455.7
Initiated on a single payment basis	.	560,840.8	564,270.6	622,829.9	686,964.2
<i>of which (memorandum item):</i>					
Online banking based e-payments	.	51,735.5	55,323.1	59,751.0	63,461.3
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	631,148.3	627,039.1	686,468.9	744,540.4
Cross-border credit transfers received	.	36,909.4	42,589.2	45,817.9	43,901.5
Direct debits	654.2	651.8	709.7	757.3	829.5
Domestic	.	651.8	687.1	741.2	820.5
Cross-border	.	0.0	22.7	16.2	9.0
Direct debits					
Initiated in a file/batch	.	651.8	709.7	757.3	829.5
Initiated on a single payment basis	.	0.0	0.0	0.0	0.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	651.8	709.7	757.3	829.2
Cross-border direct debits received	.	28.8	29.1	25.6	22.5
Card payments with cards issued by resident PSPs*	2,326.3	2,661.7	3,204.6	3,980.3	5,003.8
Domestic card payments	.	2,342.7	2,826.2	3,509.0	4,426.8
Cross-border card payments	.	319.1	378.4	471.4	577.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,945.8	2,194.1	2,665.1	3,363.6	4,296.5
Payments with cards with a delayed debit function	30.9	36.7	40.1	38.8	31.1
Payments with cards with a credit function	349.6	431.0	499.4	577.9	676.2
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	.	2,368.8	2,889.1	3,468.3	4,375.8
Payments initiated remotely	.	182.6	267.2	375.1	510.0
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	.	.	.	.	0.0

*Except cards with an e-money function only.

Hungary

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

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

	2013	2014	2015	2016	2017
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	.	0.0	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border cheques received	.	0.0	0.0	0.0	0.0
Other payment services	1,727.1	297,145.5	664,292.2	538,129.3	521,534.8
Domestic	.	296,828.1	663,991.7	537,928.1	521,273.1
Cross-border	.	317.4	300.5	201.3	261.8
Other cross-border payment services received	.	93.4	99.6	95.5	101.0
Total payments involving non-MFIs	585,278.2	940,543.2	1,304,862.7	1,238,711.9	1,287,713.6
Domestic	.	883,791.0	1,244,810.8	1,185,046.9	1,223,232.8
Cross-border	56,215.5	56,752.3	60,051.8	53,664.9	64,480.8
Total cross-border payments received (excluding card payments)	40,343.5	37,031.6	42,717.9	45,939.0	43,928.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	49,929.8	52,753.7	57,471.0	61,223.7	64,915.4
Debits from the accounts by simple book entry	55,473.3	46,481.8	53,312.9	53,926.8	54,896.3
Money remittances	-	6.9	7.3	6.2	5.9
Domestic	.	0.4	0.5	0.5	0.5
Cross-border	.	6.4	6.8	5.7	5.4
Cross-border money remittances received	.	13.6	14.5	12.2	11.1
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)	.	16.7	17.7	19.7	21.9
Domestic	.	16.7	17.7	19.7	21.9
Cross-border	.	-	-	-	-

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

Hungary

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	8,060.1	8,337.5	9,282.9	9,960.9	11,510.9
At terminals located in the reporting country	.	8,337.5	9,282.9	9,960.9	11,510.9
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	5,157.1	6,214.2	6,641.8	6,717.1	7,221.7
At terminals located in the reporting country	.	6,214.2	6,641.8	6,717.1	7,221.7
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	45.5	64.9	112.6	197.4	419.3
At terminals located in the reporting country	.	64.9	112.6	197.4	419.3
At terminals located abroad	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2,857.4	2,058.3	2,528.4	3,046.4	3,869.9
At terminals located in the reporting country	.	2,058.3	2,528.4	3,046.4	3,869.9
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	548.6	578.3	641.4	722.7	805.0
At terminals located in the reporting country	.	578.3	641.4	722.7	805.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	258.9	267.4	280.7	300.6	299.1
At terminals located in the reporting country	.	267.4	280.7	300.6	299.1
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.1	0.0
At terminals located in the reporting country	.	0.0	0.0	0.1	0.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	289.7	310.9	360.7	422.1	506.0
At terminals located in the reporting country	.	310.9	360.7	422.1	506.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0

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

Hungary

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	431.1	488.1	515.8	609.1	722.5
At terminals located in the reporting country	.	83.9	62.7	65.6	62.1
At terminals located abroad	.	404.3	453.2	543.4	660.4
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	73.9	84.2	80.2	80.4	86.6
At terminals located in the reporting country	.	1.0	2.5	4.0	3.6
At terminals located abroad	.	83.2	77.7	76.4	83.1
ATM cash deposits (except e-money transactions)	0.0	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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	357.2	403.9	435.6	528.7	635.9
At terminals located in the reporting country	.	82.8	60.2	61.6	58.6
At terminals located abroad	.	321.1	375.4	467.1	577.3
E-money card-loading/unloading 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	.	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	-	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	.	0.0	0.0	0.0	0.0
<i>Memorandum items:</i>					
Cash advances at POS terminals	879.4	693.5	686.1	613.8	663.8
OTC cash withdrawals	7,082.1	5,983.3	5,970.3	7,470.0	7,157.2
OTC cash deposits	11,783.5	12,829.8	13,651.9	14,060.5	14,562.1

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

Hungary

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

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): VIBER					
Number of participants	177	175	159	123	62
<i>of which:</i>					
Direct participants	44	46	45	46	38
<i>of which:</i>					
Credit institutions	41	43	36	36	28
Central bank	1	1	1	1	1
Other direct participants	2	2	8	9	9
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	0	0	0	0	0
Others	1	1	7	8	8
Indirect participants	133	129	114	77	24
RETAIL SYSTEM: ICS					
Number of participants	176	174	158	122	61
<i>of which:</i>					
Direct participants	38	40	38	38	35
<i>of which:</i>					
Credit institutions	36	38	36	36	32
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
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	138	134	120	84	26

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

Hungary

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

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): VIBER					
Total transactions	1.4	1.4	1.5	1.5	1.6
Domestic	.	1.4	1.5	1.5	1.6
Cross-border	.	-	-	-	-
Credit transfers	1.4	1.4	1.5	1.5	1.6
Domestic	.	1.4	1.5	1.5	1.6
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	1.4	1.4	1.5	1.5	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)	58.8	58.7	56.4	53.3	54.1
RETAIL SYSTEM: ICS					
Total transactions	264.4	274.3	284.2	290.8	303.5
Domestic	.	274.3	284.2	290.8	303.5
Cross-border	.	-	-	-	-
Credit transfers	220.8	229.5	236.3	243.0	257.6
Domestic	.	229.5	236.3	243.0	257.6
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	220.8	229.5	236.3	243.0	257.6
Direct debits	34.8	35.6	38.1	38.8	37.3
Domestic	.	35.6	38.1	38.8	37.3
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	8.8	9.2	9.7	9.1	8.6
Domestic	.	9.2	9.7	9.1	8.6
Cross-border	.	-	-	-	-
Concentration ratio in terms of volume (percentages)	60.3	60.3	60.8	61.2	61.9

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

Hungary

11. Payments processed by selected payment systems (value of transactions sent; HUF billions; total for the period)

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): VIBER					
Total transactions	1,287,818.6	1,322,648.8	1,248,442.9	1,113,137.5	1,234,076.1
Domestic	.	1,322,648.8	1,248,442.9	1,113,137.5	1,234,076.1
Cross-border	.	-	-	-	-
Credit transfers	1,287,818.6	1,322,648.8	1,248,442.9	1,113,137.5	1,234,076.1
Domestic	.	1,322,648.8	1,248,442.9	1,113,137.5	1,234,076.1
Cross-border	.	-	-	-	-
Credit transfers	.	-	-	-	-
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	1,287,818.6	1,322,648.8	1,248,442.9	1,113,137.5	1,234,076.1
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 value (percentages)	54.9	53.7	58.6	55.5	50.9
RETAIL SYSTEM: ICS					
Total transactions	75,237.8	83,186.3	90,942.9	96,688.3	102,549.3
Domestic	.	83,186.3	90,942.9	96,688.3	102,549.3
Cross-border	.	-	-	-	-
Credit transfers	74,260.8	82,147.7	89,851.5	95,614.7	101,406.1
Domestic	.	82,147.7	89,851.5	95,614.7	101,406.1
Cross-border	.	-	-	-	-
Credit transfers	.	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	74,260.8	82,147.7	89,851.5	95,614.7	101,406.1
Direct debits	369.3	376.1	420.7	451.3	463.5
Domestic	.	376.1	420.7	451.3	463.5
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	607.7	662.4	670.8	622.4	679.7
Domestic	.	662.4	670.8	622.4	679.7
Cross-border	.	-	-	-	-
Concentration ratio in terms of value (percentages)	54.9	58.9	56.4	56.3	53.3

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

Poland

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	38,502	38,484	38,455	38,427	38,422
GDP (PLN billions)	1,657	1,720	1,799	1,858	1,982
GDP per capita (PLN)	43,034	44,688	46,792	48,364	51,587
HICP (annual percentage changes)	0.8	0.1	-0.7	-0.2	1.6
Exchange rate (national currency vis-à-vis the euro)					
End of period	4.154	4.273	4.264	4.410	4.177
Average	4.197	4.184	4.184	4.363	4.257

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)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	114,403	130,030	149,716	174,401	184,486
Value of overnight deposits held at MFIs	469,824	520,634	578,078	699,170	785,763
<i>of which:</i>					
Transferable deposits	293,278	336,223	376,907	489,142	534,143
Narrow money supply (M1)	555,835	606,284	692,124	815,304	906,374
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	58,875	74,957	81,587	113,846	133,913
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)

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	34,083	34,910	38,860	43,129	45,832
Overnight deposits held at other credit institutions (end of period)	15,911	13,776	16,387	15,504	13,970
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	4,498	5,517	6,388	7,109	7,409
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0	0	0	0	0
Intraday borrowing from the central bank	37,785	36,823	47,871	44,958	46,526

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

Poland

4. Banknotes and coins

(PLN millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation	125,884	142,661	162,952	187,295	198,429
Total banknotes in circulation	122,429	138,933	158,922	182,975	193,950
<i>of which:</i>					
PLN 200	28,306	32,703	39,275	50,472	54,915
PLN 100	81,561	93,116	106,256	119,253	121,885
PLN 50	9,492	9,824	9,878	9,397	9,398
PLN 20	1,658	1,796	1,976	2,239	2,474
PLN 10	1,412	1,494	1,536	1,614	1,664
Total coins in circulation	3,455	3,729	4,030	4,320	4,479
<i>of which:</i>					
PLN 5	1,148	1,281	1,436	1,571	1,572
PLN 2	1,084	1,145	1,210	1,275	1,335
PLN 1	435	464	491	523	560
PLN 0.5	234	249	266	284	302
PLN 0.2	201	213	227	242	257
PLN 0.1	167	178	190	203	217
PLN 0.05	86	92	97	104	110
PLN 0.02	49	52	55	58	61
PLN 0.01	50	54	58	61	65
Currency in circulation held by MFIs	11,481	12,631	13,236	12,894	13,943
Currency in circulation outside MFIs	114,403	130,030	149,716	174,401	184,486
<i>Memorandum item:</i>					
Total commemorative coins & banknotes	259	268	274	280	286

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)

	2013	2014	2015	2016	2017
Central bank					
Number of offices	16	16	16	16	16
Number of overnight deposits (thousands)	15.7	15.8	14.4	14.4	14.1
Value of overnight deposits	7,822	20,669	15,176	31,462	24,386
<i>of which:</i>					
Value of transferable deposits	7,822	20,227	15,141	30,327	23,680
Credit institutions irrespective of their legal incorporation					
Number of institutions	691	679	670	661	645
Number of offices	16,796	16,224	15,613	15,781	14,216
Number of overnight deposits (thousands)	60,620.8	64,436.4	66,833.2	69,554.5	74,100.3
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	35,563.3	38,661.9	41,436.6	44,514.9	44,172.8
Number of transferable overnight deposits (thousands)	46,200.7	46,667.5	47,796.8	49,963.1	48,362.6
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	26,650.2	27,983.6	29,667.2	31,860.4	35,327.7
Value of overnight deposits	476,004	505,132	568,805	675,640	763,244
<i>of which:</i>					
Value of transferable deposits	285,456	315,996	361,766	458,815	510,463
Number of payment accounts (thousands)	.	46,667.5	47,796.8	49,963.1	48,362.6
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	.	-	-	-	-
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	669	657	650	640	622
Number of offices	16,617	16,036	15,598	15,766	14,201
Value of overnight deposits	471,392	501,105	564,613	670,269	757,238
Branches of euro area-based credit institutions					
Number of institutions	17	17	14	14	16
Number of offices	177	187	6	6	5
Value of overnight deposits	3,516	2,856	2,911	3,603	4,275
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	5	5	6	7	7
Number of offices	2	1	9	9	10
Value of overnight deposits	1,096	1,171	1,281	1,768	1,731
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	-	-	-	-	-
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	-	-	-	-
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
Other payment service providers					
Number of institutions	19	28	36	38	45
Number of offices	23,693	38,957	41,880	44,063	45,783
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)

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	711	708	707	700	691
Number of offices	40,505	55,197	57,509	59,860	60,015
Number of overnight deposits (thousands)	60,636.5	64,452.3	66,847.6	69,568.9	74,114.5
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	35,563.3	38,661.9	41,436.6	44,514.9	44,172.8
Value of overnight deposits	483,826	525,800	583,981	707,102	787,630
Number of payment accounts (thousands)	.	46,667.5	47,796.8	49,963.1	48,362.6
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	-	-	-	-
<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)

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	34,399	35,753	34,251	35,597	38,131
Cards with a payment function*	34,659	36,069	35,209	36,874	39,096
<i>of which:</i>					
Cards with a debit function	28,236	29,745	29,140	30,734	33,040
Cards with a delayed debit function	289	282	261	256	240
Cards with a credit function	6,134	6,042	5,808	5,885	5,815
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)	34,659	36,069	35,209	36,874	39,096
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	18,876	20,531	22,143	23,451	23,230
Located in the reporting country	18,876	20,531	22,143	23,451	23,230
Located abroad	.	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	18,876	20,531	22,143	23,451	23,230
Located in the reporting country	18,876	20,531	22,143	23,451	23,230
Located abroad	.	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	.	-	-	-	-
Located abroad	.	-	-	-	-
POS terminals	326,346	398,175	465,457	530,865	624,434
Located in the reporting country	326,346	398,175	465,457	530,865	624,434
Located abroad	.	-	-	-	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	326,340	398,172	465,457	530,865	624,434
Located in the reporting country	326,340	398,172	465,457	530,865	624,434
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.

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)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	1,842.6	1,977.3	2,302.0	2,436.5	2,617.9
Domestic	.	1,977.3	2,144.7	2,334.8	2,535.0
Cross-border	.	-	157.3	101.7	82.9
Credit transfers					
Initiated in paper-based form	-	-	221.2	248.8	260.6
Initiated electronically	-	-	2,080.8	2,187.6	2,357.3
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	.	-	-	-	-
Cross-border credit transfers received	.	-	-	-	-
Direct debits	23.1	23.6	24.9	26.5	28.3
Domestic	.	23.6	24.9	26.5	28.3
Cross-border	.	-	0.0	0.0	0.0
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*	1,448.7	1,872.7	2,556.7	3,202.3	3,865.5
Domestic card payments	.	1,872.7	2,485.6	3,104.5	3,721.2
Cross-border card payments	.	-	71.1	97.8	144.3
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,203.6	1,598.6	2,251.6	2,852.7	3,480.4
Payments with cards with a delayed debit function	10.6	11.0	10.2	10.5	10.7
Payments with cards with a credit function	234.4	263.1	294.9	339.1	374.5
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	.	-	-	-	-
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.

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)

	2013	2014	2015	2016	2017
Cheques	0.1	0.1	0.1	0.1	0.1
Domestic	.	0.1	0.1	0.1	0.1
Cross-border	.	-	-	-	-
Cross-border cheques received	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Other cross-border payment services received	.	-	-	-	-
Total payments involving non-MFIs	3,314.5	3,873.7	4,883.7	5,665.4	6,511.7
Domestic	.	3,873.7	4,655.3	5,465.8	6,284.5
Cross-border	-	-	228.5	199.5	227.2
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.

Poland

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	2,179.3	2,584.2	3,227.6	3,851.5	4,421.7
At terminals located in the reporting country	.	2,584.2	3,227.6	3,851.5	4,421.7
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)	770.4	759.0	715.2	709.4	667.7
At terminals located in the reporting country	.	759.0	715.2	709.4	667.7
At terminals located abroad	.	-	-	-	-
ATM cash deposits (except e-money transactions)	6.2	9.5	27.3	37.6	32.8
At terminals located in the reporting country	.	9.5	27.3	37.6	32.8
At terminals located abroad	.	-	-	-	-
POS transactions (except e-money transactions)	1,402.8	1,815.7	2,485.1	3,104.5	3,721.2
At terminals located in the reporting country	.	1,815.7	2,485.1	3,104.5	3,721.2
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	.	-	-	-	-
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	-	-	60.9	73.8	94.9
At terminals located in the reporting country	.	-	60.9	73.8	94.9
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
At terminals located in the reporting country	.	-	11.1	11.4	12.1
At terminals located abroad	.	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	-	-	-	-
POS transactions (except e-money transactions)	-	-	49.8	62.5	82.8
At terminals located in the reporting country	.	-	49.8	62.5	82.8
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	.	-	-	-	-

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)

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	-	66.2	80.3	107.7	155.3
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	66.2	80.3	107.7	155.3
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	8.4	9.2	9.2	9.9	11.1
At terminals located in the reporting country	.	-	-	-	.
At terminals located abroad	.	9.2	9.2	9.9	11.1
ATM cash deposits (except e-money transactions)	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	-	0.0	0.0	0.0
POS transactions (except e-money transactions)	45.8	57.0	71.1	97.8	144.3
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	57.0	71.1	97.8	144.3
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	3.3	4.7	7.9	11.3	14.4
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)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	35,494.6	37,249.7	47,529.8	53,735.3	56,631.3
Domestic	.	37,249.7	46,200.6	52,422.2	55,195.0
Cross-border	.	-	1,329.2	1,313.2	1,436.3
Credit transfers					
Initiated in paper-based form	-	-	15,490.9	21,153.9	21,926.0
Initiated electronically	-	-	32,038.9	32,581.4	34,705.2
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	.	-	-	-	-
Cross-border credit transfers received	.	-	-	-	-
Direct debits	19.5	20.6	26.6	27.5	28.2
Domestic	.	20.6	26.6	27.4	28.2
Cross-border	.	-	0.1	0.1	0.0
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*	133.4	157.0	182.8	220.0	260.3
Domestic card payments	.	157.0	168.1	202.2	237.9
Cross-border card payments	.	-	14.6	17.7	22.4
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	101.0	122.7	148.2	180.1	217.1
Payments with cards with a delayed debit function	3.0	3.1	3.0	3.5	3.6
Payments with cards with a credit function	29.4	31.2	31.6	36.4	39.6
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	.	-	-	-	-
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.

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)

	2013	2014	2015	2016	2017
Cheques	0.8	0.8	0.9	0.8	0.8
Domestic	.	0.8	0.9	0.8	0.8
Cross-border	.	-	-	-	-
Cross-border cheques received	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Other cross-border payment services received	.	-	-	-	-
Total payments involving non-MFIs	35,648.3	37,428.1	47,740.1	53,983.5	56,920.5
Domestic	.	37,428.1	46,396.2	52,652.6	55,461.8
Cross-border	-	-	1,343.9	1,331.0	1,458.7
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.

Poland

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	419.6	451.0	509.8	567.9	614.9
At terminals located in the reporting country	.	451.0	509.8	567.9	614.9
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)	290.0	295.7	295.6	305.9	317.8
At terminals located in the reporting country	.	295.7	295.6	305.9	317.8
At terminals located abroad	.	-	-	-	-
ATM cash deposits (except e-money transactions)	6.6	10.6	46.1	59.8	59.2
At terminals located in the reporting country	.	10.6	46.1	59.8	59.2
At terminals located abroad	.	-	-	-	-
POS transactions (except e-money transactions)	123.0	144.6	168.1	202.2	237.9
At terminals located in the reporting country	.	144.6	168.1	202.2	237.9
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	-	-	18.3	18.3	20.9
At terminals located in the reporting country	.	-	18.3	18.3	20.9
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
At terminals located in the reporting country	.	-	6.9	7.1	7.4
At terminals located abroad	.	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	0.0	0.0	0.0
At terminals located abroad	.	-	-	-	-
POS transactions (except e-money transactions)	-	-	11.4	11.2	13.4
At terminals located in the reporting country	.	-	11.4	11.2	13.4
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	.	-	-	-	-

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)

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	-	17.1	19.5	23.1	28.6
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	17.1	19.5	23.1	28.6
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	4.2	4.8	4.8	5.5	6.3
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	4.8	4.8	5.5	6.3
ATM cash deposits (except e-money transactions)	-	-	0.0	0.0	0.0
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	-	0.0	0.0	0.0
POS transactions (except e-money transactions)	10.5	12.3	14.6	17.7	22.4
At terminals located in the reporting country	.	-	-	-	-
At terminals located abroad	.	12.3	14.6	17.7	22.4
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	0.4	0.5	0.8	1.2	1.6
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)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-NBP					
Number of participants	23	21	22	22	22
<i>of which:</i>					
Direct participants	23	21	22	22	22
<i>of which:</i>					
Credit institutions	20	18	18	18	18
Central bank	1	1	1	1	1
Other direct participants	2	2	3	3	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
LVPS (NON-TARGET SYSTEM): SORBNET2					
Number of participants	51	49	48	49	49
<i>of which:</i>					
Direct participants	51	49	48	49	49
<i>of which:</i>					
Credit institutions	48	46	44	45	45
Central bank	1	1	1	1	1
Other direct participants	2	2	3	3	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	2	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: ELIXIR					
Number of participants	644	630	620	619	618
<i>of which:</i>					
Direct participants	46	44	40	41	40
<i>of which:</i>					
Credit institutions	45	43	39	40	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	598	586	580	578	578
RETAIL SYSTEM: EuroELIXIR					
Number of participants	617	605	594	593	590
<i>of which:</i>					
Direct participants	24	24	21	20	20
<i>of which:</i>					
Credit institutions	23	23	20	19	19
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	593	581	573	573	570

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)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: Express ELIXIR					
Number of participants	8	9	9	11	13
<i>of which:</i>					
Direct participants	8	9	9	11	13
<i>of which:</i>					
Credit institutions	8	9	9	11	12
Central bank	-	-	-	-	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: BlueCash					
Number of participants	16	53	76	92	105
<i>of which:</i>					
Direct participants	16	53	76	92	105
<i>of which:</i>					
Credit institutions	16	53	76	92	105
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: BLIK					
Number of participants	.	.	18	22	25
<i>of which:</i>					
Direct participants	.	.	18	22	25
<i>of which:</i>					
Credit institutions	.	.	6	7	9
Central bank	.	.	-	-	-
Other direct participants	.	.	12	15	16
<i>of which:</i>					
Public administration	.	.	-	-	-
Clearing and settlement organisations	.	.	-	-	-
Other financial institutions	.	.	-	-	-
Others	.	.	12	15	16
Indirect participants	.	.	-	-	-
RETAIL SYSTEM: Krajowy System Rozliczen					
Number of participants	22	21	14	13	13
<i>of which:</i>					
Direct participants	.	.	.	.	.
<i>of which:</i>					
Credit institutions	20	19	12	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)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-NBP					
Credit transfers and direct debits	0.8	0.8	0.8	0.8	0.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.1	0.1	0.1	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	0.6	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)	73.0	74.8	76.5	81.0	82.3
LVPS (NON-TARGET SYSTEM): SORBNET2					
Total transactions	3.1	3.1	3.5	3.9	4.0
Domestic	.	3.1	3.5	3.9	4.0
Cross-border	.	-	-	-	-
Credit transfers	3.1	3.1	3.5	3.9	4.0
Domestic	.	3.1	3.5	3.9	4.0
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	3.1	3.1	3.5	3.9	4.0
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 volume (percentages)	55.5	55.5	56.8	56.7	55.3

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)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: ELIXIR					
Total transactions	1,527.9	1,607.0	1,668.0	1,715.3	1,798.6
Domestic	.	1,607.0	1,668.0	1,715.3	1,798.6
Cross-border	.	-	-	-	-
Credit transfers	1,507.1	1,586.4	1,647.0	1,694.0	1,776.8
Domestic	.	1,586.4	1,647.0	1,694.0	1,776.8
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1,507.1	1,586.4	1,647.0	1,694.0	1,776.8
Direct debits	20.8	20.6	21.0	21.3	21.7
Domestic	.	20.6	21.0	21.3	21.7
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
Cross-border	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Concentration ratio in terms of volume (percentages)	52.3	53.8	53.7	55.4	57.0
RETAIL SYSTEM: EuroELIXIR					
Total transactions	3.3	4.2	5.2	6.5	8.6
Domestic	.	1.2	1.5	2.0	2.8
Cross-border	.	3.0	3.7	4.5	5.8
Credit transfers	3.3	4.2	5.2	6.5	8.6
Domestic	.	1.2	1.5	2.0	2.8
Cross-border	.	3.0	3.7	4.5	5.8
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	3.3	4.2	5.2	6.5	8.6
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)	79.2	82.0	82.7	79.7	75.6

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)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: Express ELIXIR					
Total transactions	0.3	0.9	1.5	2.7	5.0
Domestic	.	0.9	1.5	2.7	5.0
Cross-border	.	-	-	-	-
Credit transfers	0.3	0.9	1.5	2.7	5.0
Domestic	.	0.9	1.5	2.7	5.0
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.3	0.9	1.5	2.7	5.0
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 volume (percentages)	99.6	98.5	97.4	91.1	82.5
RETAIL SYSTEM: BlueCash					
Total transactions	1.0	1.6	2.4	3.3	3.5
Domestic	.	1.6	2.4	3.3	3.5
Cross-border	.	-	-	-	-
Credit transfers	1.0	1.6	2.4	3.3	3.5
Domestic	.	1.6	2.4	3.3	3.5
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1.0	1.6	2.4	3.3	3.5
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)	99.9	99.0	96.1	93.5	90.6

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)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: BLIK					
Total transactions	-	-	1.4	8.3	33.0
Domestic	.	.	1.4	8.3	33.0
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
Domestic	.	.	1.1	3.2	8.1
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	0.3	5.1	24.9
Domestic	.	.	0.3	5.1	24.9
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	.	.	98.2	97.0	95.5
RETAIL SYSTEM: Krajowy System Rozliczen					
Total transactions	52.6	53.0	56.9	66.6	67.4
Domestic	52.6	53.0	56.9	66.6	67.4
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)	27.0	27.3	31.8	38.8	38.5
Domestic	27.0	27.3	31.8	38.8	38.5
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	25.6	25.6	25.1	27.8	28.8
Domestic	25.6	25.6	25.1	27.8	28.8
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)	80.6	86.5	88.9	90.6	92.7

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)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-NBP (EUR billions)					
Credit transfers and direct debits	322.8	410.8	447.8	486.1	593.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	77.4	108.4	115.3	120.7	146.5
Credit transfers and direct debits to another TARGET component	245.4	302.4	332.5	365.3	446.6
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	241.2	296.7	330.1	364.3	445.3
Credit transfers and direct debits to a non-euro area TARGET component	4.3	5.6	2.4	1.0	1.3
Concentration ratio in terms of value (percentages)	68.3	67.5	67.0	70.6	71.3
LVPS (NON-TARGET SYSTEM): SORBNET2					
Total transactions	69,919.9	68,128.9	72,210.8	70,951.0	73,098.3
Domestic	.	68,128.9	72,210.8	70,951.0	73,098.3
Cross-border	.	-	-	-	-
Credit transfers	69,919.9	68,128.9	72,210.8	70,951.0	73,098.3
Domestic	.	68,128.9	72,210.8	70,951.0	73,098.3
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	69,919.9	68,128.9	72,210.8	70,951.0	73,098.3
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)	57.0	58.0	60.6	63.3	64.3

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)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: ELIXIR					
Total transactions	3,847.9	4,023.8	4,265.0	4,422.5	4,762.7
Domestic	.	4,023.8	4,265.0	4,422.5	4,762.7
Cross-border	.	-	-	-	-
Credit transfers	3,831.3	4,007.8	4,249.0	4,406.1	4,745.0
Domestic	.	4,007.8	4,249.0	4,406.1	4,745.0
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	3,831.3	4,007.8	4,249.0	4,406.1	4,745.0
Direct debits	16.5	16.1	16.0	16.3	17.7
Domestic	.	16.1	16.0	16.3	17.7
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)	47.7	50.1	50.3	51.0	53.0
RETAIL SYSTEM: EuroELIXIR					
Total transactions	140.2	169.4	190.1	227.5	314.6
Domestic	.	41.6	44.4	51.0	66.8
Cross-border	.	127.9	145.7	176.5	247.8
Credit transfers	140.2	169.4	190.1	227.5	314.6
Domestic	.	41.6	44.4	51.0	66.8
Cross-border	.	127.9	145.7	176.5	247.8
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	140.2	169.4	190.1	227.5	314.6
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)	79.3	81.0	82.0	80.0	82.0

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)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: Express ELIXIR					
Total transactions	1.8	4.3	6.7	10.3	17.0
Domestic	.	4.3	6.7	10.3	17.0
Cross-border	.	-	-	-	-
Credit transfers	1.8	4.3	6.7	10.3	17.0
Domestic	.	4.3	6.7	10.3	17.0
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	1.8	4.3	6.7	10.3	17.0
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)	98.8	96.1	91.9	85.2	80.2
RETAIL SYSTEM: BlueCash					
Total transactions	0.7	1.2	2.4	4.6	5.7
Domestic	.	1.2	2.4	4.6	5.7
Cross-border	.	-	-	-	-
Credit transfers	0.7	1.2	2.4	4.6	5.7
Domestic	.	1.2	2.4	4.6	5.7
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	0.7	1.2	2.4	4.6	5.7
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)	99.5	99.0	89.2	90.1	88.3

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)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: BLIK					
Total transactions	-	-	0.4	1.5	4.7
Domestic	.	.	0.4	1.5	4.7
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
Domestic	.	.	0.4	1.1	2.6
Cross-border	.	.	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Cheques	-	-	-	-	-
Domestic	.	.	-	-	-
Cross-border	.	.	-	-	-
Other payment services	-	-	0.0	0.4	2.1
Domestic	.	.	0.0	0.4	2.1
Cross-border	.	.	-	-	-
Concentration ratio in terms of value (percentages)	.	.	98.9	97.9	96.1
RETAIL SYSTEM: Krajowy System Rozliczen					
Total transactions	14.0	13.9	14.3	16.5	18.2
Domestic	14.0	13.9	14.3	16.5	18.2
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)	3.5	3.0	3.0	3.2	2.9
Domestic	3.5	3.0	3.0	3.2	2.9
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	10.5	10.9	1.1	13.3	15.3
Domestic	10.5	10.9	1.1	13.3	15.3
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

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

Romania

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	19,989	19,916	19,820	19,707	19,644
GDP (RON billions)	635	669	713	767	859
GDP per capita (RON)	31,791	33,570	35,954	38,940	43,710
HICP (annual percentage changes)	3.2	1.4	-0.4	-1.1	1.1
Exchange rate (national currency vis-à-vis the euro)					
End of period	4.471	4.483	4.524	4.539	4.659
Average	4.419	4.444	4.445	4.490	4.569

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

Romania

2. Settlement media used by non-MFIs (RON millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	34,784	39,890	46,482	54,672	63,273
Value of overnight deposits held at MFIs	104,225	.	.	.	.
<i>of which:</i>					
Transferable deposits	54,073	57,421	77,768	98,339	109,560
Narrow money supply (M1)	100,311	118,582	149,550	179,980	210,636
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	49,965	.	.	.	.
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.

Romania

3. Settlement media used by credit institutions

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

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	28,441	28,799	32,005	28,788	30,984
Overnight deposits held at other credit institutions (end of period)	3,045	2,930	8,242	3,143	2,557
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	3,045	1,724	2,131	1,797	1,698
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	29	0	0	0	89
Intraday borrowing from the central bank	26	0	0	13	101

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

Romania

4. Banknotes and coins

(RON millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation	40,344	46,369	53,593	63,020	73,473
Total banknotes in circulation	39,996	45,986	53,166	62,544	72,957
<i>of which:</i>					
RON 500	3,441	3,610	4,219	4,931	5,503
RON 200	9,137	9,650	12,153	15,174	5,414
RON 100	17,411	21,282	23,143	26,514	30,766
RON 50	7,735	9,006	10,659	12,523	14,202
RON 10	1,359	1,510	1,865	2,141	2,295
RON 5	560	547	703	828	863
RON 1	267	296	338	347	367
ROL 1000000	11	11	10	10	10
ROL 500000	26	26	25	25	25
ROL 100000	22	22	22	22	22
ROL 50000	11	11	11	11	11
ROL 10000	16	16	16	16	16
ROL 2000	-	-	-	-	-
Total coins in circulation	348	383	427	476	515
<i>of which:</i>					
RON 0.50	156	173	194	219	240
RON 0.10	103	117	134	152	164
RON 0.05	35	39	44	49	54
RON 0.01	5	5	6	7	8
ROL 5000	19	19	19	19	19
ROL 1000	19	19	19	19	19
ROL 500	8	8	8	8	8
ROL 100	3	3	3	3	3
ROL 50	-	-	0	-	-
ROL 20	-	-	0	-	-
ROL 10	-	-	0	-	-
ROL 5	-	-	0	-	-
ROL 1	0	0	0	0	0
Currency in circulation held by MFIs	5,560	6,478	7,112	8,348	10,200
Currency in circulation outside MFIs	34,784	39,890	46,482	54,672	63,273
<i>Memorandum item:</i>					
Total commemorative coins	-	-	-	-	-

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

Romania

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

	2013	2014	2015	2016	2017
Central bank					
Number of offices	20	-	1	1	1
Number of overnight deposits (thousands)	0.0	-	0.0	0.0	0.0
Value of overnight deposits	31,161	.	.	.	.
<i>of which:</i>					
Value of transferable deposits	4,532	7,100	5,104	8,827	3,075
Credit institutions irrespective of their legal incorporation					
Number of institutions	39	39	36	37	36
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	40,933.9	14,760.5	17,720.7	17,731.7	17,924.0
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	7,545.1	4,325.4	5,967.6	6,656.9	7,536.5
Number of transferable overnight deposits (thousands)	28,276.6	13,790.1	16,740.6	16,793.5	17,000.5
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	6,168.5	4,033.6	5,411.3	6,340.2	7,187.3
Value of overnight deposits	.	.	.	.	.
<i>of which:</i>					
Value of transferable deposits	49,541	50,322	72,664	89,512	106,485
Number of payment accounts (thousands)	.	22,048.9	23,086.7	22,900.8	22,695.8
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	32	33	29	29	28
Number of offices	6,130	6,058	4,858	4,709	4,482
Value of overnight deposits	55,318	48,901	81,540	108,736	127,456
Branches of euro area-based credit institutions					
Number of institutions	6	5	6	6	6
Number of offices	83	80	76	76	70
Value of overnight deposits	16,409	9,776	13,754	16,800	19,130
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	1	1	1	2	2
Number of offices	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	-	0	0	0	0
Value of overnight deposits	-	0	0	0	0
Electronic money institutions					
Number of institutions	2	2	2	3	2
Number of payment accounts (thousands)	.	.	.	445.6	.
Number of e-money accounts (thousands)	.	.	.	445.5	.
Outstanding value on e-money storages issued	-	.	.	2	.
Other payment service providers					
Number of institutions	7	2	2	2	2
Number of offices	283	.	.	.	.
Number of overnight deposits (thousands)	0.4	.	.	.	.
Value of overnight deposits	9,409	.	.	.	.
Number of payment accounts (thousands)	.	.	846.4	865.5	982.8
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.

Romania

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

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	49	44	41	43	41
Number of offices	.	6,389	5,191	5,042	4,840
Number of overnight deposits (thousands)	40,934.3	.	.	.	.
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	7,545.1	4,325.4	5,967.6	6,656.9	7,536.5
Value of overnight deposits	.	111,932	134,056	257,436	277,428
Number of payment accounts (thousands)	.	22,872.8	.	24,211.9	.
Number of e-money accounts (thousands)	.	164.8	397.1	.	119.1
Outstanding value on e-money storages issued	-	3	4	.	333
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	213	270	303	344
<i>of which:</i>					
Institutions providing services through an established branch	.	0	2	3	4
Institutions providing services through an agent	.	8	3	9	7
Institutions providing services neither establishing a branch nor through an agent	.	205	265	291	333

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.

Romania

6. Payment card functions and accepting devices

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

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	14,130	14,437	14,866	15,895	16,390
Cards with a payment function*	14,147	14,446	14,873	15,900	16,395
<i>of which:</i>					
Cards with a debit function	11,911	12,135	12,384	13,067	13,572
Cards with a delayed debit function	16	10	10	7	8
Cards with a credit function	2,227	2,302	2,479	2,825	2,815
Cards with a debit and/or delayed debit function	-	0	0	0	0
Cards with a credit and/or delayed debit function	-	0	0	0	0
Cards with an e-money function	.	.	.	.	.
Cards on which e-money can be stored directly	.	.	.	0	0
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)	14,149	14,493	14,959	15,961	16,432
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	.	0	0	0
Terminals provided by resident PSPs					
ATMs	10,772	11,542	11,492	11,127	11,069
Located in the reporting country	.	11,542	11,492	11,127	11,069
Located abroad	.	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	10,564	10,735	10,682	10,341	10,293
Located in the reporting country	.	10,735	10,682	10,341	10,293
Located abroad	.	0	0	0	0
ATMs with a credit transfer function	7,978	9,749	10,019	9,616	9,701
Located in the reporting country	.	9,749	10,019	9,616	9,701
Located abroad	.	0	0	0	0
POS terminals	128,043	130,521	144,441	161,905	193,934
Located in the reporting country	.	130,521	144,441	161,905	193,934
Located abroad	.	0	0	0	0
POS terminals					
<i>of which:</i>					
EFTPOS terminals	124,884	128,041	142,001	160,630	192,822
Located in the reporting country	.	128,041	142,001	160,630	192,822
Located abroad	.	0	0	0	0
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.

Romania

7a. Payments per type of payment service involving non-MFIs - page 1 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	177.4	197.1	221.7	236.3	249.3
Domestic	.	194.0	217.4	232.8	245.7
Cross-border	.	3.1	4.3	3.6	3.7
Credit transfers					
Initiated in paper-based form	98.9	81.5	93.5	87.3	81.6
Initiated electronically	78.5	115.6	128.3	149.1	167.7
Initiated in a file/batch	.	18.4	17.8	21.2	20.2
Initiated on a single payment basis <i>of which (memorandum item):</i>	.	97.2	110.4	127.8	147.5
Online banking based e-payments	.	1.8	1.7	1.9	2.0
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	169.8	187.2	206.1	221.5
Cross-border credit transfers received	.	20.0	22.3	23.8	25.3
Direct debits	7.9	9.4	10.3	10.8	11.5
Domestic	.	9.4	10.3	10.8	11.5
Cross-border	.	0.0	0.0	0.0	-
Direct debits					
Initiated in a file/batch	.	9.0	9.9	10.5	11.3
Initiated on a single payment basis	.	0.4	0.4	0.4	0.2
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	9.3	10.0	10.6	11.3
Cross-border direct debits received	.	1.4	0.0	.	.
Card payments with cards issued by resident PSPs*	187.7	228.4	276.6	350.1	460.9
Domestic card payments	.	202.6	245.4	307.7	396.6
Cross-border card payments	.	25.8	31.3	42.4	64.3
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	155.7	189.4	234.1	300.2	402.7
Payments with cards with a delayed debit function	0.4	0.2	0.2	0.2	0.2
Payments with cards with a credit function	31.6	38.8	42.3	49.6	58.0
Payments with cards with a debit and/or delayed debit function	-	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	-	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	197.2	249.9	310.9	400.0
Payments initiated remotely	.	21.2	26.8	39.2	60.9
E-money payments with e-money issued by resident PSPs	-	.	0.5	0.4	0.4
Domestic	-	.	0.5	0.4	0.4
Cross-border	-	.	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	.	0.0	0.0	.
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.

Romania

7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Cheques	5.9	2.0	1.8	1.6	1.4
Domestic	.	2.0	1.8	1.6	1.4
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border cheques received	.	0.3	0.3	0.2	0.2
Other payment services	0.1	0.0	-	0.0	-
Domestic	.	-	-	0.0	-
Cross-border	.	0.0	-	0.0	-
Other cross-border payment services received	.	0.0	-	0.0	-
Total payments involving non-MFIs	378.9	436.9	511.0	599.3	723.6
Domestic	.	408.0	475.4	553.3	655.6
Cross-border	5.9	28.9	35.6	46.0	68.0
Total cross-border payments received (excluding card payments)	15.8	21.6	22.6	24.0	25.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	221.3	262.6	259.5	254.4	249.3
Debits from the accounts by simple book entry	563.5	715.1	676.6	677.5	670.2
Money remittances	-	0.0	0.0	0.0	0.1
Domestic	.	0.0	0.0	0.0	0.1
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border money remittances received	.	0.5	0.4	0.3	0.4
Transactions via telecommunication, digital or IT device	.	0.0	0.0	0.0	0.0
Cross-border transactions via telecommunication, digital or IT device received	.	0.0	0.0	0.0	0.0
Other services (not included in the Payment Services Directive)	.	0.0	5.1	4.2	3.9
Domestic	.	0.0	4.4	4.2	3.9
Cross-border	.	0.0	0.7	0.0	0.0

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

Romania

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	394.7	412.4	455.6	520.2	633.2
At terminals located in the reporting country	.	412.4	455.6	520.2	633.2
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	226.8	219.8	228.5	239.9	252.4
At terminals located in the reporting country	.	219.8	228.5	239.9	252.4
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	6.4	7.5	7.7	8.8	11.0
At terminals located in the reporting country	.	7.5	7.7	8.8	11.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	161.4	184.9	219.1	271.3	369.6
At terminals located in the reporting country	.	184.9	219.1	271.3	369.6
At terminals located abroad	.	0.0	0.0	0.0	0.0
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	.	.	.	.	.
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	11.6	15.1	16.6	27.4	43.7
At terminals located in the reporting country	.	15.1	16.6	27.4	43.7
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	5.6	6.1	6.5	7.5	7.7
At terminals located in the reporting country	.	6.1	6.5	7.5	7.7
At terminals located abroad	.	0.0	0.0	0.0	0.0
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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	5.8	8.4	9.2	14.7	16.0
At terminals located in the reporting country	.	8.4	9.2	14.7	16.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
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	.	.	.	.	.

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

Romania

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	22.2	18.3	24.0	30.9	38.0
At terminals located in the reporting country	.	0.9	1.4	1.1	0.9
At terminals located abroad	.	17.5	22.6	29.7	37.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	2.8	3.3	3.9	4.2	4.7
At terminals located in the reporting country	.	0.5	0.1	0.2	0.1
At terminals located abroad	.	2.7	3.8	4.1	4.6
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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	19.3	15.1	20.1	26.6	33.3
At terminals located in the reporting country	.	0.3	1.3	1.0	0.8
At terminals located abroad	.	14.7	18.8	25.7	32.5
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	-	0.0	0.0	0.0	0.0
OTC cash withdrawals	84.0	26.3	23.1	22.6	19.2
OTC cash deposits	106.3	73.4	75.4	74.1	67.2

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

Romania

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

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

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	5,739.0	5,392.9	6,541.6	7,044.9	7,303.0
Domestic	.	5,050.9	6,151.0	6,645.9	6,881.5
Cross-border	.	341.9	390.6	399.0	421.4
Credit transfers					
Initiated in paper-based form	3,423.3	2,022.9	2,756.6	3,063.9	3,300.3
Initiated electronically	2,315.7	3,370.0	3,784.9	3,981.0	4,002.7
Initiated in a file/batch	.	267.6	205.1	237.6	245.8
Initiated on a single payment basis	.	3,102.4	3,579.9	3,743.3	3,756.9
<i>of which (memorandum item):</i>					
Online banking based e-payments	.	20.2	20.5	24.4	35.6
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	4,684.3	5,409.4	5,969.0	5,005.2
Cross-border credit transfers received	.	1,193.5	1,198.7	1,234.0	1,456.9
Direct debits	5.5	6.7	8.3	8.5	11.0
Domestic	.	6.7	8.3	8.5	11.0
Cross-border	.	0.0	0.0	0.0	0.0
Direct debits					
Initiated in a file/batch	.	3.1	3.9	3.9	5.1
Initiated on a single payment basis	.	3.6	4.4	4.6	5.9
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	6.6	8.2	7.9	10.8
Cross-border direct debits received	.	0.3	0.0	0.1	.
Card payments with cards issued by resident PSPs*	27.8	32.7	38.8	48.4	62.6
Domestic card payments	.	26.0	30.9	38.5	49.5
Cross-border card payments	.	6.7	7.9	9.9	13.1
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	23.0	26.8	32.2	40.2	52.7
Payments with cards with a delayed debit function	0.1	0.1	0.1	0.1	0.1
Payments with cards with a credit function	4.7	5.8	6.5	8.1	9.8
Payments with cards with a debit and/or delayed debit function	-	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	-	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	26.8	32.9	40.0	50.5
Payments initiated remotely	.	4.3	6.0	8.4	12.1
E-money payments with e-money issued by resident PSPs	-	.	0.0	0.0	0.0
Domestic	-	.	0.0	0.0	0.0
Cross-border	-	.	0.0	0.0	0.0
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	.	0.0	0.0	0.0
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.

Romania

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

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

	2013	2014	2015	2016	2017
Cheques	65.7	23.5	21.9	19.2	17.9
Domestic	.	23.4	21.8	19.1	17.8
Cross-border	.	0.1	0.1	0.1	0.1
Cross-border cheques received	.	4.0	4.0	3.8	3.3
Other payment services	2.1	0.0	-	0.0	-
Domestic	.	-	-	0.0	-
Cross-border	.	0.0	-	0.0	-
Other cross-border payment services received	.	0.0	-	0.0	-
Total payments involving non-MFIs	5,840.0	5,455.7	6,610.6	7,121.0	7,394.4
Domestic	.	5,107.0	6,212.0	6,712.0	6,959.8
Cross-border	366.5	348.7	398.6	409.0	434.6
Total cross-border payments received (excluding card payments)	442.2	1,197.7	1,202.6	1,237.8	1,460.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	820.5	877.0	986.8	1,157.5	1,209.2
Debits from the accounts by simple book entry	282.1	347.1	315.5	327.1	387.5
Money remittances	-	1.7	0.0	0.0	0.0
Domestic	.	1.7	0.0	0.0	0.0
Cross-border	.	0.0	0.0	0.0	0.0
Cross-border money remittances received	.	0.7	0.5	0.4	0.6
Transactions via telecommunication, digital or IT device	.	0.0	0.0	0.0	-
Cross-border transactions via telecommunication, digital or IT device received	.	0.0	0.0	0.0	-
Other services (not included in the Payment Services Directive)	.	0.0	55.2	46.9	44.8
Domestic	.	0.0	48.1	46.8	44.7
Cross-border	.	0.0	7.2	0.1	0.1

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

Romania

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	140.8	146.8	164.7	190.5	225.6
At terminals located in the reporting country	.	146.8	164.7	190.5	225.6
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	114.7	117.4	130.8	148.2	169.0
At terminals located in the reporting country	.	117.4	130.8	148.2	169.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	5.5	6.5	7.9	10.7	15.5
At terminals located in the reporting country	.	6.5	7.9	10.7	15.5
At terminals located abroad	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	20.6	22.8	26.0	31.6	41.0
At terminals located in the reporting country	.	22.8	26.0	31.6	41.0
At terminals located abroad	.	0.0	0.0	0.0	0.0
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	.	.	.	.	.
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	5.5	6.6	7.3	9.1	10.6
At terminals located in the reporting country	.	6.6	7.3	9.1	10.6
At terminals located abroad	.	0.0	0.0	0.0	0.0
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	3.8	4.2	4.6	5.2	5.5
At terminals located in the reporting country	.	4.2	4.6	5.2	5.5
At terminals located abroad	.	0.0	0.0	0.0	0.0
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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	1.7	2.1	2.4	3.4	3.9
At terminals located in the reporting country	.	2.1	2.4	3.4	3.9
At terminals located abroad	.	0.0	0.0	0.0	0.0
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	.	.	.	.	.

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

Romania

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	7.8	7.9	8.1	9.7	11.2
At terminals located in the reporting country	.	0.4	0.2	0.2	0.2
At terminals located abroad	.	7.5	7.9	9.5	11.1
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	2.2	2.8	3.1	3.4	3.9
At terminals located in the reporting country	.	0.1	0.0	0.1	0.0
At terminals located abroad	.	2.7	3.1	3.3	3.9
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	.	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	5.6	5.1	5.0	6.3	7.3
At terminals located in the reporting country	.	0.2	0.2	0.1	0.1
At terminals located abroad	.	4.9	4.8	6.2	7.2
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	-	0.0	0.0	0.0	0.0
OTC cash withdrawals	233.2	183.0	193.0	198.1	202.6
OTC cash deposits	292.7	287.8	282.7	290.4	311.9

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

Romania

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

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-RO					
Number of participants	24	24	24	24	23
<i>of which:</i>					
Direct participants	24	24	24	24	23
<i>of which:</i>					
Credit institutions	22	22	22	22	21
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	-	0	0	0	0
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	-	0	0	0	0
Others	-	0	0	0	0
Indirect participants	-	0	0	0	0
LVPS (NON-TARGET SYSTEM): REGIS (from Apr. 2005)					
Number of participants	47	47	45	45	42
<i>of which:</i>					
Direct participants	47	47	45	45	42
<i>of which:</i>					
Credit institutions	39	39	36	37	35
Central bank	1	1	1	1	1
Other direct participants	7	7	8	7	6
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	6	6	7	6	5
Other financial institutions	-	0	0	0	0
Others	-	0	0	0	0
Indirect participants	-	0	0	0	0
RETAIL SYSTEM: SENT					
Number of participants	40	42	39	40	38
<i>of which:</i>					
Direct participants	40	42	39	40	38
<i>of which:</i>					
Credit institutions	39	39	36	37	35
Central bank	-	0	0	0	0
Other direct participants	1	3	3	3	3
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	0	0	0	0
Other financial institutions	-	0	0	0	0
Others	-	2	2	2	2
Indirect participants	-	0	0	0	0

Romania

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

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-RO					
Credit transfers and direct debits	0.2	0.2	0.3	0.4	0.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.1	0.1	0.0
Credit transfers and direct debits to another TARGET component	0.2	0.2	0.2	0.3	0.1
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.2	0.2	0.2	0.3	0.1
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)	79.5	78.1	76.2	80.6	61.1
LVPS (NON-TARGET SYSTEM): REGIS					
Total transactions	3.3	3.5	3.8	4.0	4.5
Domestic	.	3.5	3.8	4.0	4.5
Cross-border	.	-	-	-	-
Credit transfers	3.3	3.5	3.8	4.0	4.5
Domestic	.	3.5	3.8	4.0	4.5
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	3.3	3.5	3.8	4.0	4.5
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)	53.0	52.8	52.4	53.8	55.0

Romania

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

	2013	2014	2015	2016	2017
RETAIL SYSTEM: SENT					
Total transactions	61.8	64.9	73.4	79.1	91.6
Domestic	.	64.9	73.4	79.0	91.4
Cross-border	.	0.0	0.0	0.0	0.2
Credit transfers	56.8	63.6	72.0	77.8	87.7
Domestic	.	63.6	72.0	77.8	87.5
Cross-border	.	0.0	0.0	0.0	0.2
Credit transfers					
Initiated in a paper-based form	-	0.0	0.0	0.0	0.0
Initiated electronically	56.8	63.6	72.0	77.8	87.5
Direct debits	0.2	0.2	0.2	0.2	0.2
Domestic	.	0.2	0.2	0.2	0.2
Cross-border	.	0.0	0.0	0.0	0.0
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	4.8	1.3	1.2	1.1	0.9
Domestic	.	1.3	1.2	1.1	0.9
Cross-border	.	-	-	0.0	0.0
Other payment services	0.0	-	0.0	0.0	2.7
Domestic	.	-	0.0	0.0	2.7
Cross-border	.	-	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	56.6	57.4	58.1	59.3	60.9

Romania

11. Payments processed by selected payment systems - page 1 (value of transactions sent; RON billions; total for the period)

	2013	2014	2015	2016	2017
TARGET COMPONENT: TARGET2-RO (EUR billions)					
Credit transfers and direct debits	104.5	94.5	79.2	75.3	82.6
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	3.7	6.4	6.2	5.8	10.1
Credit transfers and direct debits to another TARGET component	100.8	88.2	73.0	69.5	72.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	100.4	87.7	72.7	69.2	71.5
Credit transfers and direct debits to a non-euro area TARGET component	0.5	0.5	0.4	0.3	1.0
Concentration ratio in terms of value (percentages)	83.4	81.3	78.0	77.7	80.1
LVPS (NON-TARGET SYSTEM): REGIS					
Total transactions	6,754.6	6,725.4	7,599.3	9,829.4	9,178.0
Domestic	.	6,725.4	7,599.3	9,829.4	9,178.0
Cross-border	.	-	0.0	-	-
Credit transfers	6,754.6	6,725.4	7,599.3	9,829.4	9,178.0
Domestic	.	6,725.4	7,599.3	9,829.4	9,178.0
Cross-border	.	-	0.0	-	-
Credit transfers					
Initiated in a paper-based form	-	-	0.0	0.0	0.0
Initiated electronically	6,754.6	6,725.4	7,599.3	9,829.4	9,178.0
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)	61.0	66.8	56.0	68.5	63.6

Romania

11. Payments processed by selected payment systems - page 2 (value of transactions sent; RON billions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: SENT					
Total transactions	259.5	241.9	267.2	285.4	349.7
Domestic	.	241.9	267.2	284.4	343.2
Cross-border	.	-	0.0	1.1	6.5
Credit transfers	205.8	223.5	249.6	269.2	302.7
Domestic	.	223.5	249.6	268.2	296.2
Cross-border	.	0.0	0.0	1.1	6.5
Credit transfers					
Initiated in a paper-based form	-	-	0.0	-	0.0
Initiated electronically	205.8	223.5	249.6	269.2	296.2
Direct debits	2.2	2.6	3.0	3.3	4.3
Domestic	.	2.6	3.0	3.3	4.3
Cross-border	.	-	0.0	0.0	0.0
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	51.5	15.8	14.6	12.9	11.9
Domestic	.	15.8	14.6	12.9	11.9
Cross-border	.	-	0.0	0.0	0.0
Other payment services	0.0	-	0.0	-	30.8
Domestic	.	-	0.0	-	30.8
Cross-border	.	-	0.0	-	0.0
Concentration ratio in terms of value (percentages)	57.6	56.3	56.9	57.9	58.8

Sweden

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	9,600	9,696	9,799	9,934	10,074
GDP (SEK billions)	3,770	3,937	4,200	4,405	4,600
GDP per capita (SEK)	392,683	406,023	428,592	443,429	456,603
HICP (annual percentage changes)	0.4	0.2	0.7	1.1	1.9
Exchange rate (national currency vis-à-vis the euro)					
End of period	8.859	9.393	9.190	9.553	9.844
Average	8.652	9.099	9.353	9.469	9.635

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

Sweden

2. Settlement media used by non-MFIs (SEK millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	82,454	81,091	71,700	60,718	56,248
Value of overnight deposits held at MFIs	1,834,576	2,040,920	2,335,369	2,571,813	2,787,998
<i>of which:</i>					
Transferable deposits	1,528,078	1,737,768	2,024,904	2,192,449	2,383,629
Narrow money supply (M1)	1,844,899	2,025,781	2,282,597	2,487,217	2,690,338
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	151,279	181,939	198,429	236,229	248,069
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	-	-	-	-	-

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

Sweden

3. Settlement media used by credit institutions

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

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	-	-	-	-	-
Overnight deposits held at other credit institutions (end of period)	399,385	344,422	297,932	292,181	203,158
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	226,873	217,361	217,425	216,210	130,624
<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.

Sweden

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

	2013	2014	2015	2016	2017
Currency in circulation	85,700	83,224	73,451	62,393	57,988
Total banknotes in circulation	80,294	77,887	68,193	57,535	55,215
<i>of which:</i>					
SEK 1,000	9,709	7,767	5,615	4,788	4,795
SEK 500	57,603	57,408	49,985	37,940	36,832
SEK 200	.	.	932	6,513	6,243
SEK 100	9,918	9,630	8,448	5,172	4,268
SEK 50	1,236	1,260	1,278	1,392	1,375
SEK 20	1,828	1,823	1,935	1,731	1,703
SEK 10	-	-	-	-	-
SEK 5	-	-	-	-	-
Total coins in circulation	5,406	5,337	5,200	4,858	2,773
<i>of which:</i>					
SEK 10	2,570	2,514	2,493	2,320	2,101
SEK 5	1,336	1,337	1,310	1,191	333
SEK 2	8	8	8	61	182
SEK 1	1,393	1,404	1,390	1,249	129
SEK 0.5	-	-	-	-	-
Currency in circulation held by MFIs	3,246	2,133	1,751	1,675	1,740
Currency in circulation outside MFIs	82,454	81,091	71,700	60,718	56,248
<i>Memorandum item:</i>					
Total commemorative coins	99	75	58	37	29

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

Sweden

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

	2013	2014	2015	2016	2017
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	.	.	.	.	.
<i>of which:</i>					
Value of transferable deposits	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Number of institutions	162	158	154	153	156
Number of offices	1,926	1,955	1,736	1,688	1,984
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	25,780.0	26,302.1	27,953.3	27,811.8	29,047.5
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	23,731.0	23,917.1	27,935.5	26,318.4	27,575.0
Value of overnight deposits	1,834,113	1,947,791	2,244,562	2,468,366	2,694,052
<i>of which:</i>					
Value of transferable deposits	1,528,078	1,737,768	2,024,904	2,192,449	2,383,629
Number of payment accounts (thousands)	.	-	-	-	-
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	.	0	0	0	0
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	133	127	124	123	125
Number of offices	1,846	1,831	1,663	1,599	1,902
Value of overnight deposits	1,707,651	1,827,153	2,105,132	2,303,556	2,519,181
Branches of euro area-based credit institutions					
Number of institutions	12	13	14	14	17
Number of offices	18	62	19	21	21
Value of overnight deposits	6,042	11,483	20,440	25,125	27,834
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	16	17	15	15	14
Number of offices	58	59	51	65	61
Value of overnight deposits	120,420	109,155	118,990	139,685	147,037
Branches of non-EEA-based credit institutions					
Number of institutions	1	1	1	1	0
Number of offices	4	3	3	3	0
Value of overnight deposits	0	0	0	0	0
Electronic money institutions					
Number of institutions	2	3	1	1	1
Number of payment accounts (thousands)	.	-	-	-	-
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	12	13	13	13	0
Other payment service providers					
Number of institutions	25	24	28	32	-
Number of offices	25	-	-	32	36
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.

Sweden

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

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	190	186	184	187	158
Number of offices	1,952	1,956	1,737	1,721	2,021
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked 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	12	13	13	13	0
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	-	-	-	-
<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.

Sweden

6. Payment card functions and accepting devices

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

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	12,600	13,262	15,914	17,399	15,951
Cards with a payment function*	21,969	22,100	21,729	21,047	20,295
<i>of which:</i>					
Cards with a debit function	8,995	9,529	10,430	10,569	9,965
Cards with a delayed debit function	688	702	859	767	735
Cards with a credit function	5,749	5,216	8,637	8,947	8,152
Cards with a debit and/or delayed debit function	1,746	1,792	1,942	0	0
Cards with a credit and/or delayed debit function	4,791	4,861	3,065	636	654
Cards with an e-money function	-	-	122	131	78
Cards on which e-money can be stored directly	.	-	122	131	78
Cards which give access to e-money stored on e-money accounts	.	-	-	0	0
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	122	131	78
Total number of cards (irrespective of the number of functions on the card)	21,969	22,100	24,932	21,329	20,905
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	3,237	3,231	3,285	2,850	2,655
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	3,237	3,231	3,285	2,850	2,655
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
ATMs with a credit transfer function	0	0	0	0	0
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals	195,709	196,985	183,818	257,874	219,158
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
POS terminals					
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	-
Located in the reporting country	.	.	.	.	.
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.

Sweden

7a. Payments per type of payment service involving non-MFIs - page 1 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	894.0	957.0	1,074.0	1,303.0	1,317.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	67.0	69.0	58.0	59.0	46.0
Initiated electronically	827.0	888.0	1,016.0	1,244.0	1,271.0
Initiated in a file/batch	.	-	764.0	925.0	1,110.0
Initiated on a single payment basis	.	-	78.0	168.0	276.0
<i>of which (memorandum item):</i>					
Online banking based e-payments	.	-	-	665.4	666.0
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	-	-	2.0	2.0
Cross-border credit transfers received	.	.	.	.	.
Direct debits	312.0	323.0	280.0	301.0	334.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	-	280.0	301.0	334.0
Initiated on a single payment basis	.	-	0.0	0.0	0.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	-	0.0	0.0	0.0
Cross-border direct debits received	.	.	.	.	.
Card payments with cards issued by resident PSPs*	2,398.0	2,619.9	2,845.0	3,166.0	3,352.0
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,819.0	1,989.1	2,343.0	2,604.0	2,778.0
Payments with cards with a delayed debit function	43.0	44.7	61.0	61.0	67.0
Payments with cards with a credit function	132.0	144.5	292.0	362.0	361.0
Payments with cards with a debit and/or delayed debit function	168.0	180.4	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	236.0	261.3	149.0	139.0	146.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	-	1,965.0	2,327.0	2,503.0
Payments initiated remotely	.	-	49.0	62.0	90.0
E-money payments with e-money issued by resident PSPs	-	-	3.5	6.6	5.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	3.5	6.6	5.0
With e-money accounts	-	-	0.0	0.0	0.0
<i>of which:</i>					
Accessed through a card	.	-	0.0	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.

*Except cards with an e-money function only.

Sweden

7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Cheques	0.1	0.0	0.1	0.1	0.1
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payments involving non-MFIs	3,604.1	3,900.0	4,204.5	4,776.7	5,008.0
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-
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.

Sweden

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	2,344.0	2,482.9	2,541.5	2,789.0	2,932.0
At terminals located in the reporting country	.	.	.	.	.
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)	205.0	211.8	151.0	136.0	117.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	5.4	5.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	2,138.7	2,271.1	2,387.0	2,641.0	2,810.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	-	-	3.5	6.6	0.0
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	105.0	100.9	117.2	169.0	198.0
At terminals located in the reporting country	.	.	.	.	.
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)	4.0	2.2	3.2	3.0	4.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	100.5	98.7	114.0	166.0	194.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	-	-	-	0.0	0.0
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.

Sweden

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	98.0	57.3	178.3	203.9	258.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	9.0	4.2	12.3	12.9	13.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	88.3	53.1	166.0	191.0	245.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	-	-	-	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	-	-	-	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

Sweden

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

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

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	14,175.0	14,769.0	13,042.4	14,561.3	17,449.7
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	151.0	142.0	227.9	179.6	369.4
Initiated electronically	14,024.0	14,627.0	12,814.6	14,381.4	17,080.3
Initiated in a file/batch	.	-	12,666.8	13,371.6	14,845.5
Initiated on a single payment basis	.	-	42.4	91.7	150.2
<i>of which (memorandum item):</i>					
Online banking based e-payments	.	-	-	6,556.9	3,622.3
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	.	-	-	-	2,076.3
Cross-border credit transfers received	.	.	.	.	.
Direct debits	553.0	558.0	477.7	508.1	545.3
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Direct debits					
Initiated in a file/batch	.	-	477.7	508.1	545.3
Initiated on a single payment basis	.	-	0.0	0.0	0.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	.	-	0.0	0.0	0.0
Cross-border direct debits received	.	.	.	.	.
Card payments with cards issued by resident PSPs*	900.0	980.6	916.3	1,003.1	1,037.0
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	550.5	604.3	668.6	731.7	765.0
Payments with cards with a delayed debit function	35.5	36.2	40.8	40.9	43.8
Payments with cards with a credit function	75.3	81.1	148.5	178.9	174.5
Payments with cards with a debit and/or delayed debit function	107.3	114.7	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	131.4	144.3	58.5	51.5	53.6
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	.	-	580.8	685.7	736.5
Payments initiated remotely	.	-	22.4	30.0	36.7
E-money payments with e-money issued by resident PSPs	-	-	0.0	0.0	0.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	0.0	0.0	0.0
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.

Sweden

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

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

	2013	2014	2015	2016	2017
Cheques	12.6	6.6	4.5	3.7	0.8
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	.	.	.	.
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	.	.	.	.
Total payments involving non-MFIs	15,640.6	16,314.0	14,441.0	16,076.1	19,032.7
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
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.

Sweden

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	827.2	873.2	836.0	1,030.6	949.4
At terminals located in the reporting country	.	.	.	.	.
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)	206.4	209.8	149.8	108.0	125.1
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	5.7	19.6
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	620.8	663.4	686.2	916.9	804.7
At terminals located in the reporting country	.	.	.	.	.
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	-	-	0.0	0.0	0.0
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	57.2	57.1	64.3	82.5	81.1
At terminals located in the reporting country	.	.	.	.	.
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)	12.1	3.3	3.5	2.2	4.4
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	45.1	53.7	60.8	80.4	76.7
At terminals located in the reporting country	.	.	.	.	.
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.

Sweden

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	39.8	38.1	93.9	108.1	130.2
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	7.9	1.6	17.5	19.3	19.2
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	31.9	36.5	76.4	88.8	110.9
At terminals located in the reporting country	.	.	.	.	.
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	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

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

Sweden

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

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): RIX					
Number of participants	27	27	29	29	32
<i>of which:</i>					
Direct participants	27	27	29	29	32
<i>of which:</i>					
Credit institutions	19	19	23	23	25
Central bank	1	1	1	1	1
Other direct participants	7	7	5	5	6
<i>of which:</i>					
Public administration	0	0	1	1	1
Clearing and settlement organisations	5	5	4	4	5
Other financial institutions	2	2	0	0	0
Others	0	0	0	0	0
Indirect participants	0	0	0	0	0
RETAIL SYSTEM: Bankgirot					
Number of participants	21	21	22	23	23
<i>of which:</i>					
Direct participants	21	21	22	23	23
<i>of which:</i>					
Credit institutions	21	21	21	22	22
Central bank	0	0	0	0	0
Other direct participants	0	0	1	1	1
<i>of which:</i>					
Public administration	0	0	1	1	1
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	0	0	0	0	0
RETAIL SYSTEM: Dataclearing					
Number of participants	21	21	29	31	32
<i>of which:</i>					
Direct participants	21	21	29	30	31
<i>of which:</i>					
Credit institutions	21	21	29	30	31
Central bank	0	0	0	0	0
Other direct participants	0	0	0	1	1
<i>of which:</i>					
Public administration	0	0	0	1	1
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	0	0	0	0	0

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

Sweden

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

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): RIX					
Total transactions	3.8	4.1	4.4	4.5	5.1
Domestic	.	.	.	-	-
Cross-border	.	.	.	-	-
Credit transfers	3.8	4.1	4.4	4.5	5.1
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)	-	-	-	-	-
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)	86.5	89.2	88.0	88.0	90.0
RETAIL SYSTEM: Bankgirot					
Total transactions	850.0	903.0	1,173.3	1,303.9	1,476.0
Domestic	.	.	1,173.3	1,303.9	1,476.0
Cross-border	.	.	-	-	-
Credit transfers	590.0	634.0	893.7	1,002.9	1,142.0
Domestic	.	.	893.7	1,002.9	1,142.0
Cross-border	.	.	-	-	-
Credit transfers					
Initiated in a paper-based form	54.0	56.0	52.8	41.2	31.0
Initiated electronically	536.0	578.0	840.9	961.7	1,110.0
Direct debits	260.0	269.0	279.5	301.0	334.0
Domestic	.	.	279.5	301.0	334.0
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)	-	-	-	-	-

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

Sweden

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

	2013	2014	2015	2016	2017
RETAIL SYSTEM: Dataclearing					
Total transactions	140.0	145.0	146.0	144.3	157.4
Domestic	.	.	146.0	144.3	157.4
Cross-border	.	.	-	-	-
Credit transfers	140.0	145.0	146.0	144.3	157.4
Domestic	.	.	146.0	144.3	157.4
Cross-border	.	.	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	-	-
Initiated electronically	140.0	145.0	146.0	144.3	157.4
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)	-	-	-	-	-

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

Sweden

11. Payments processed by selected payment systems - page 1 (value of transactions sent; SEK billions; total for the period)

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): RIX					
Total transactions	111,986.0	117,537.0	133,635.0	158,662.0	157,406.0
Domestic	.	.	.	158,662.0	157,406.0
Cross-border	.	.	.	-	-
Credit transfers	111,986.0	117,537.0	133,635.0	158,662.0	157,406.0
Domestic	.	.	.	158,662.0	157,406.0
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)	-	-	-	-	-
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)	74.0	74.4	82.9	80.0	70.0
RETAIL SYSTEM: Bankgirot					
Total transactions	9,044.0	9,394.0	13,281.2	14,049.3	15,454.5
Domestic	.	.	13,281.2	14,049.3	15,454.5
Cross-border	.	.	.	-	-
Credit transfers	8,573.0	8,915.0	12,803.5	13,541.2	14,909.2
Domestic	.	.	12,803.5	13,541.2	14,909.2
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	117.0	112.0	105.7	79.0	63.7
Initiated electronically	8,456.0	8,803.0	12,697.8	13,462.2	14,845.5
Direct debits	471.0	479.0	477.7	508.1	545.3
Domestic	.	.	477.7	508.1	545.3
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)	-	-	.	-	-

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

Sweden

11. Payments processed by selected payment systems - page 2 (value of transactions sent; SEK billions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: Dataclearing					
Total transactions	2,720.0	2,938.0	3,234.0	3,302.4	3,836.7
Domestic	.	.	3,234.0	3,302.4	3,836.7
Cross-border	.	.	.	-	-
Credit transfers	2,720.0	2,938.0	3,234.0	3,302.4	3,836.7
Domestic	.	.	3,234.0	3,302.4	3,836.7
Cross-border	.	.	.	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	-	-
Initiated electronically	2,720.0	2,938.0	3,234.0	3,302.4	3,836.7
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)	-	-	.	-	-

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

United Kingdom

1. Basic statistical data

	2013	2014	2015	2016	2017
Population (thousands, annual average)	64,106	64,597	65,110	65,648	66,040
GDP (GBP billions)	1,761	1,844	1,896	1,970	2,041
GDP per capita (GBP)	27,476	28,551	29,117	30,001	30,900
HICP (annual percentage changes)	2.6	1.5	0.0	0.7	2.7
Exchange rate (national currency vis-à-vis the euro)					
End of period	0.834	0.779	0.734	0.856	0.887
Average	0.849	0.806	0.726	0.819	0.877

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

United Kingdom

2. Settlement media used by non-MFIs (GBP millions; end of period)

	2013	2014	2015	2016	2017
Currency in circulation outside MFIs	58,715	61,880	65,975	72,413	73,764
Value of overnight deposits held at MFIs	1,356,699	1,458,446	1,533,608	1,684,648	1,772,850
<i>of which:</i>					
Transferable deposits	.	.	.	.	.
Narrow money supply (M1)	1,277,370	1,368,535	1,458,315	1,620,215	1,699,874
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	252,694	269,395	270,997	297,345	303,006
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.

United Kingdom

3. Settlement media used by credit institutions

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

	2013	2014	2015	2016	2017
Overnight deposits held at the central bank	305,873	306,166	313,056	361,267	455,597
Overnight deposits held at other credit institutions (end of period)	317,957	228,906	227,805	217,607	182,654
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	.	.	.	.	.
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	5	763	11,750	6,695	2,911
Intraday borrowing from the central bank	-	-	-	-	-

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

United Kingdom

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

	2013	2014	2015	2016	2017
Currency in circulation	69,433	73,068	76,918	84,280	85,684
Total banknotes in circulation	58,071	61,605	65,120	71,576	68,876
<i>of which:</i>					
GBP 50	11,223	11,732	12,983	15,618	15,601
GBP 20	37,626	40,282	42,116	45,161	43,357
GBP 10	7,597	7,908	8,304	8,827	8,006
GBP 5	1,625	1,683	1,718	1,971	1,912
Total coins in circulation	4,011	4,203	4,644	4,858	4,773
<i>of which:</i>					
GBP 2	832	895	957	1,010	999
GBP 1	1,553	1,617	1,671	1,798	1,767
GBP 0.5	474	498	526	542	537
GBP 0.2	553	580	601	622	608
GBP 0.1	163	167	171	172	165
GBP 0.05	192	199	204	205	194
GBP 0.02	131	133	134	133	130
GBP 0.01	113	114	114	113	108
Currency in circulation held by MFIs	10,718	11,188	10,943	11,867	11,920
Currency in circulation outside MFIs	58,715	61,880	65,975	72,413	73,764
<i>Memorandum item:</i>					
Total commemorative coins	.	.	.	.	.

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

United Kingdom

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

	2013	2014	2015	2016	2017
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	5.0	4.5	3.4	3.2	2.3
Value of overnight deposits	8,235	.	5,437	.	17,594
<i>of which:</i>					
Value of transferable deposits	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Number of institutions	358	361	362	355	370
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Number of transferable overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	3,280,767	3,344,980	3,349,000	3,732,258	3,990,793
<i>of which:</i>					
Value of transferable deposits	.	.	.	.	.
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	203	222	222	225	236
Number of offices	-	-	-	-	-
Value of overnight deposits	2,456,406	2,517,884	2,570,695	2,838,080	3,095,251
Branches of euro area-based credit institutions					
Number of institutions	70	66	67	64	74
Number of offices	-	-	-	-	-
Value of overnight deposits	190,454	169,447	133,527	160,999	142,483
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	5	5	5	5	5
Number of offices	-	-	-	-	-
Value of overnight deposits	16,100	17,293	18,220	21,589	23,670
Branches of non-EEA-based credit institutions					
Number of institutions	80	68	68	61	59
Number of offices	-	-	-	-	-
Value of overnight deposits	617,808	640,355	626,557	711,590	729,389
Electronic money institutions					
Number of institutions	-	-	-	-	-
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	-	-	-	-	-
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.

United Kingdom

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

	2013	2014	2015	2016	2017
Institutions offering payment services to non-MFIs (total)					
Number of institutions	359	362	363	356	371
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	3,289,003	.	3,354,436	.	4,008,386
Number of payment accounts (thousands)	.	-	-	-	-
Number of e-money accounts (thousands)	.	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	.	-	-	-	-
<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.

United Kingdom

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

	2013	2014	2015	2016	2017
Cards issued by resident PSPs					
Cards with a cash function	175,593	178,869	175,630	174,257	180,219
Cards with a payment function*	157,339	159,013	163,470	163,623	166,786
<i>of which:</i>					
Cards with a debit function	95,689	95,663	98,804	99,632	102,733
Cards with a delayed debit function	2,262	2,150	2,219	2,117	2,116
Cards with a credit function	55,362	56,927	58,973	58,559	58,603
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	4,026	4,273	3,474	3,315	3,334
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)	175,593	178,869	175,630	174,257	180,219
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	67,963	69,382	70,270	70,020	69,603
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs	-	-	-	-	-
<i>of which:</i>					
ATMs with a cash withdrawal function	67,963	69,382	70,270	70,020	69,603
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	8,307	8,597	8,381	7,818	6,623
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	1,653,908	1,701,867	1,958,352	2,157,053	2,417,041
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	-	-	-	-	-
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
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.

United Kingdom

7a. Payments per type of payment service involving non-MFIs - page 1 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	3,871.7	3,939.7	4,051.8	4,233.3	4,445.5
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	331.1	286.7	243.8	214.3	186.5
Initiated electronically	3,540.0	3,653.0	3,808.0	4,019.0	4,259.0
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	-	-	-	-	-
Cross-border credit transfers received	.	.	.	.	.
Direct debits	3,524.9	3,672.0	3,908.3	4,071.9	4,227.0
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*	14,295.0	15,778.0	17,284.0	19,055.0	20,794.0
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	11,698.0	12,963.0	14,182.0	15,794.0	17,173.0
Payments with cards with a delayed debit function	166.0	163.0	165.0	168.0	176.0
Payments with cards with a credit function	2,221.0	2,434.0	2,732.0	2,905.0	3,259.0
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	210.0	218.0	205.0	188.0	186.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
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.

United Kingdom

7a. Payments per type of payment service involving non-MFIs - page 2 (number of payments sent, unless otherwise stated; millions; total for the period)

	2013	2014	2015	2016	2017
Cheques	718.0	644.0	558.0	477.0	405.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	-	-	-	.
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	-	-	-	.
Total payments involving non-MFIs	22,409.6	24,033.7	25,802.1	27,837.2	29,871.5
Domestic	.	.	.	.	.
Cross-border	941.0	-	-	-	-
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.

United Kingdom

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	13,567.0	14,348.0	15,459.0	17,045.0	19,480.0
At terminals located in the reporting country	.	.	.	.	.
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)	2,899.0	2,830.0	2,797.0	2,733.0	2,597.0
At terminals located in the reporting country	.	.	.	.	.
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)	10,668.0	11,518.0	12,662.0	14,312.0	16,883.0
At terminals located in the reporting country	.	.	.	.	.
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	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
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)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
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)	196.0	564.0	772.0	559.0	561.0
At terminals located in the reporting country	.	.	.	.	.
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.

United Kingdom

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	944.0	1,502.0	1,938.0	2,118.0	1,992.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	53.0	60.0	60.0	61.0	63.0
At terminals located in the reporting country	.	.	.	.	.
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)	891.0	1,442.0	1,878.0	2,057.0	1,929.0
At terminals located in the reporting country	.	.	.	.	.
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	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	267.7	244.8	235.3	199.9	196.2
OTC cash withdrawals	123.0	113.0	-	-	-
OTC cash deposits	-	-	-	-	-

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

United Kingdom

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

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

	2013	2014	2015	2016	2017
Payments per type of payment service					
Credit transfers	73,549.6	71,517.5	71,946.1	81,974.0	90,793.4
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Credit transfers					
Initiated in paper-based form	172.3	161.2	160.2	436.0	387.0
Initiated electronically	73,377.4	71,356.3	71,786.0	81,538.0	90,406.4
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	-	-	-	-	-
Cross-border credit transfers received	.	.	.	.	.
Direct debits	1,115.1	1,167.3	1,245.4	1,262.2	1,305.0
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*	747.3	791.3	849.4	897.7	936.8
Domestic card payments	.	.	.	.	.
Cross-border card payments	.	.	.	.	.
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	584.3	620.7	670.4	714.7	739.5
Payments with cards with a delayed debit function	19.0	18.5	18.1	18.1	18.9
Payments with cards with a credit function	129.4	138.6	149.4	154.4	168.3
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	14.6	13.5	11.6	10.5	10.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	-	-	-	-	-
Payments initiated remotely	-	-	-	-	-
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.

United Kingdom

8a. Payments per type of payment service involving non-MFIs - page 2 (value of payments sent, unless otherwise stated; GBP billions; total for the period)

	2013	2014	2015	2016	2017
Cheques	738.0	686.0	624.0	551.0	492.0
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Cross-border cheques received	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
Other cross-border payment services received	.	-	-	-	-
Total payments involving non-MFIs	76,150.0	74,162.1	74,664.9	84,684.9	93,527.2
Domestic	.	.	.	.	.
Cross-border	40.4	-	-	-	-
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.

United Kingdom

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

	2013	2014	2015	2016	2017
a) At terminals provided by resident PSPs with cards issued by resident PSPs	712.2	739.7	790.4	834.7	895.5
At terminals located in the reporting country	.	.	.	.	.
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)	191.8	189.4	194.3	194.1	187.5
At terminals located in the reporting country	.	.	.	.	.
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)	520.4	550.4	596.0	640.7	708.0
At terminals located in the reporting country	.	.	.	.	.
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	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
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)	-	-	-	-	-
At terminals located in the reporting country	.	.	.	.	.
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)	13.7	22.9	30.3	9.6	17.2
At terminals located in the reporting country	.	.	.	.	.
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.

United Kingdom

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

	2013	2014	2015	2016	2017
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	40.4	57.3	70.9	75.5	72.2
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	5.8	6.8	6.5	7.2	7.8
At terminals located in the reporting country	.	.	.	.	.
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)	34.6	50.4	64.4	68.3	64.4
At terminals located in the reporting country	.	.	.	.	.
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	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	6.7	6.1	5.9	5.0	4.9
OTC cash withdrawals	30.0	27.0	27.0	.	.
OTC cash deposits	-	-	-	.	.

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

United Kingdom

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

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Number of participants	-	-	-	24	31
<i>of which:</i>					
Direct participants	20	21	22	24	31
<i>of which:</i>					
Credit institutions	18	19	20	22	27
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	2
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	1	1	1	1	1
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
RETAIL SYSTEM: Cheque and Credit Clearings					
Number of participants	11	11	11	-	-
<i>of which:</i>					
Direct participants	11	11	11	11	11
<i>of which:</i>					
Credit institutions	10	10	10	10	10
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	0	0	0	0	0
RETAIL SYSTEM: BACS					
Number of participants	63,016	61,316	-	16	22
<i>of which:</i>					
Direct participants	16	16	16	16	22
<i>of which:</i>					
Credit institutions	15	15	15	15	21
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	63,000	61,300	-	-	-
RETAIL SYSTEM: Faster Payments Service					
Number of participants	-	-	-	-	-
<i>of which:</i>					
Direct participants	10	10	10	12	20
<i>of which:</i>					
Credit institutions	10	10	10	12	20
Central bank	0	0	0	0	0
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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

United Kingdom

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

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Total transactions	35.0	36.5	37.5	39.0	41.7
Domestic	.	36.5	37.5	39.0	41.7
Cross-border	.	-	-	-	-
Credit transfers	35.0	36.5	37.5	39.0	41.7
Domestic	.	36.5	37.5	39.0	41.7
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	35.0	36.5	37.5	39.0	41.7
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)	65.0	63.0	73.0	75.3	72.3
RETAIL SYSTEM: Cheque and Credit Clearings					
Total transactions	587.3	518.5	444.7	377.8	310.3
Domestic	.	518.5	444.7	377.8	310.3
Cross-border	.	-	-	-	-
Credit transfers	47.4	41.0	28.3	21.8	17.3
Domestic	.	41.0	28.3	21.8	17.3
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	47.4	41.0	28.3	21.8	17.3
Initiated electronically	-	-	-	-	-
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	539.9	477.5	416.3	355.7	293.0
Domestic	.	477.5	416.3	355.7	293.0
Cross-border	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Concentration ratio in terms of volume (percentages)	81.0	82.0	-	-	-

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

United Kingdom

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

	2013	2014	2015	2016	2017
RETAIL SYSTEM: BACS					
Total transactions	5,695.0	5,841.2	6,080.0	6,218.7	6,347.2
Domestic	.	5,841.2	6,080.0	6,218.7	6,347.2
Cross-border	.	-	-	-	-
Credit transfers	2,170.1	2,169.2	2,171.7	2,146.8	2,120.5
Domestic	.	2,169.2	2,171.7	2,146.8	2,120.5
Cross-border	.	-	-	-	-
Credit transfers	.	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	2,170.1	2,169.2	2,171.7	2,146.8	2,120.5
Direct debits	3,524.9	3,672.0	3,908.3	4,071.9	4,226.7
Domestic	.	3,672.0	3,908.3	4,071.9	4,226.7
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	-	-
RETAIL SYSTEM: Faster Payments Service					
Total transactions	967.6	1,100.9	1,247.0	1,426.1	1,655.8
Domestic	.	1,100.9	1,247.0	1,426.1	1,655.8
Cross-border	.	-	-	-	-
Credit transfers	967.6	1,100.9	1,247.0	1,426.1	1,655.8
Domestic	.	1,100.9	1,247.0	1,426.1	1,655.8
Cross-border	.	-	-	-	-
Credit transfers	.	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	967.6	1,100.9	1,247.0	1,426.1	1,655.8
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 volume (percentages)	87.0	88.0	92.0	-	-

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

United Kingdom

11. Payments processed by selected payment systems - page 1 (value of transactions sent; GBP billions; total for the period)

	2013	2014	2015	2016	2017
LVPS (NON-TARGET SYSTEM): CHAPS Sterling					
Total transactions	70,138.9	67,959.5	68,411.2	75,573.6	84,082.5
Domestic	.	67,959.5	68,411.2	75,573.6	84,082.5
Cross-border	.	-	-	-	-
Credit transfers	70,138.9	67,959.5	68,411.2	75,573.6	84,082.5
Domestic	.	67,959.5	68,411.2	75,573.6	84,082.5
Cross-border	.	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	70,138.9	67,959.5	68,411.2	75,573.6	84,082.5
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)	67.0	65.0	63.0	66.9	62.1
RETAIL SYSTEM: Cheque and Credit Clearings					
Total transactions	576.1	537.3	493.8	435.6	369.3
Domestic	.	537.3	493.8	435.6	369.3
Cross-border	.	-	-	-	-
Credit transfers	24.6	23.0	18.6	19.1	11.7
Domestic	.	23.0	18.6	19.1	11.7
Cross-border	.	-	-	-	-
Credit transfers	-	-	-	-	-
Initiated in a paper-based form	24.6	23.0	18.6	19.1	11.7
Initiated electronically	-	-	-	-	-
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	551.5	514.2	474.0	416.5	356.4
Domestic	.	514.2	474.0	416.5	356.4
Cross-border	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Concentration ratio in terms of value (percentages)	79.0	80.0	-	-	-

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

United Kingdom

11. Payments processed by selected payment systems - page 2 (value of transactions sent; GBP billions; total for the period)

	2013	2014	2015	2016	2017
RETAIL SYSTEM: BACS					
Total transactions	4,218.6	4,420.5	4,590.2	4,776.5	4,924.0
Domestic	.	4,420.5	4,590.2	4,776.5	4,924.0
Cross-border	.	-	-	-	-
Credit transfers	3,103.6	3,253.3	3,374.8	3,514.3	3,619.4
Domestic	.	3,253.3	3,374.8	3,514.3	3,619.4
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	3,103.6	3,253.3	3,374.8	3,514.3	3,619.4
Direct debits	1,115.1	1,167.3	1,215.4	1,262.2	1,304.6
Domestic	.	1,167.3	1,215.4	1,262.2	1,304.6
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	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	.	-	-	-	-
Cross-border	.	-	-	-	-
Concentration ratio in terms of value (percentages)	81.0	81.0	76.0	87.7	87.3
RETAIL SYSTEM: Faster Payments Service					
Total transactions	771.4	903.8	1,040.7	1,189.0	1,399.7
Domestic	.	903.8	1,040.7	1,189.0	1,399.7
Cross-border	.	-	-	-	-
Credit transfers	771.4	903.8	1,040.7	1,189.0	1,399.7
Domestic	.	903.8	1,040.7	1,189.0	1,399.7
Cross-border	.	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	771.4	903.8	1,040.7	1,189.0	1,399.7
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)	88.0	88.0	87.0	93.7	81.5

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