

# Belgium

## 1. Basic statistical data

|  | 2015   | 2016   | 2017   | 2018   | 2019   |
|--|--------|--------|--------|--------|--------|
| Population (thousands, annual average) | 11,274 | 11,331 | 11,375 | 11,427 | 11,484 |
| GDP (EUR billions)                     | 417    | 430    | 446    | 460    | 473    |
| GDP per capita (EUR)                   | 36,961 | 37,969 | 39,205 | 40,215 | 41,195 |
| HICP (annual percentage changes)       | 0.6    | 1.8    | 2.2    | 2.3    | 1.2    |

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

# Belgium

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

|   | 2015    | 2016    | 2017    | 2018    | 2019    |
|---|---------|---------|---------|---------|---------|
| Currency in circulation outside MFIs                  | .       | .       | .       | .       | .       |
| Value of overnight deposits held at MFIs              | 201,758 | 221,351 | 227,842 | 227,590 | 230,679 |
| <i>of which:</i>                                      |         |         |         |         |         |
| Transferable deposits                                 | 182,609 | 202,221 | 207,877 | 206,767 | 208,105 |
| Narrow money supply (M1)                              | .       | .       | .       | .       | .       |
| <i>Memorandum items:</i>                              |         |         |         |         |         |
| Overnight deposits in foreign currencies held at MFIs | 45,015  | 42,475  | 34,918  | 21,896  | 17,250  |
| Outstanding value on e-money storages issued by MFIs  | .       | .       | .       | .       | .       |
| <i>of which:</i>                                      |         |         |         |         |         |
| Hardware-based electronic money                       | 28      | 18      | 18      | 10      | 11      |
| Software-based electronic money                       | .       | .       | .       | .       | .       |

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

# Belgium

## 3. Settlement media used by credit institutions

(EUR millions; average for the first reserve maintenance period, unless otherwise indicated)

|  | 2015   | 2016   | 2017   | 2018   | 2019   |
|--|--------|--------|--------|--------|--------|
| Overnight deposits held at the central bank  | 23,968 | 65,394 | 90,793 | 89,478 | 65,274 |
| Overnight deposits held at other credit institutions (end of period)                   | 10,493 | 14,060 | 20,113 | 16,150 | 17,114 |
| <i>of which:</i>   |        |        |        |        |        |
| Transferable deposits at other MFIs (end of period)                                    | 9,011  | 11,243 | 15,250 | 12,588 | 16,203 |
| <i>Memorandum items:</i>   |        |        |        |        |        |
| Non-intraday borrowing from the central bank   | 7,653  | 14,021 | 24,369 | 22,694 | 18,963 |
| Intraday borrowing from the central bank (average for last reserve maintenance period) | 851    | 115    | 167    | 21     | 165    |

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

# Belgium

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

|  | 2015     | 2016     | 2017     | 2018     | 2019     |
|--|----------|----------|----------|----------|----------|
| <b>Central bank</b>  |          |          |          |          |          |
| Number of offices  | 5        | 3        | 3        | 3        | 1        |
| Number of overnight deposits (thousands)                                 | 0.2      | 0.2      | 0.2      | 0.1      | 0.1      |
| Value of overnight deposits  | 1,280    | 2,366    | 6,508    | 6,270    | 722      |
| <i>of which:</i>   |          |          |          |          |          |
| Value of transferable deposits   | 1,280    | 2,366    | 6,508    | 6,270    | 802      |
| <b>Credit institutions irrespective of their legal incorporation</b>     |          |          |          |          |          |
| Number of institutions   | 99       | 92       | 88       | 88       | 85       |
| Number of offices  | 6,706    | 6,843    | 6,411    | 5,660    | 5,240    |
| Number of overnight deposits (thousands)                                 | 29,371.7 | 28,750.0 | 28,477.0 | 29,703.9 | 29,544.8 |
| <i>of which:</i>   |          |          |          |          |          |
| Number of internet/PC-linked overnight deposits (thousands)              | 19,039.3 | 19,558.9 | 20,285.3 | 22,671.8 | 23,416.6 |
| Number of transferable overnight deposits (thousands)                    | 12,748.5 | 13,123.6 | 13,462.5 | 12,485.1 | 12,843.5 |
| <i>of which:</i>   |          |          |          |          |          |
| Number of internet/PC-linked transferable overnight deposits (thousands) | 10,526.2 | 10,962.1 | 11,255.2 | 11,386.3 | 11,846.9 |
| Value of overnight deposits  | 200,419  | 218,977  | 221,333  | 221,321  | 230,381  |
| <i>of which:</i>   |          |          |          |          |          |
| Value of transferable deposits   | 181,329  | 199,855  | 201,369  | 200,497  | 207,303  |
| Number of payment accounts (thousands)                                   | 17,846.9 | 18,788.1 | 19,823.0 | 20,519.0 | 25,173.6 |
| Number of e-money accounts (thousands)                                   | 194.7    | 237.2    | 286.7    | 316.7    | 355.4    |
| Outstanding value on e-money storages issued                             | 29       | 19       | 19       | 10       | 11       |
| <b>Credit institutions irrespective of their legal incorporation</b>     |          |          |          |          |          |
| <b>Credit institutions legally incorporated in the reporting country</b> |          |          |          |          |          |
| Number of institutions   | 37       | 33       | 39       | 32       | 32       |
| Number of offices  | 6,634    | 6,772    | 6,334    | 5,558    | 5,137    |
| Value of overnight deposits  | 160,204  | 178,046  | 187,682  | 200,919  | 212,475  |
| <b>Branches of euro area-based credit institutions</b>                   |          |          |          |          |          |
| Number of institutions   | 44       | 42       | 39       | 42       | 44       |
| Number of offices  | 63       | 63       | 66       | 88       | 94       |
| Value of overnight deposits  | 13,334   | 13,720   | 13,133   | 12,235   | 14,162   |
| <b>Branches of EEA-based credit institutions outside the euro area</b>   |          |          |          |          |          |
| Number of institutions   | 8        | 9        | 7        | 6        | 2        |
| Number of offices  | 3        | 3        | 3        | 4        | 3        |
| Value of overnight deposits  | 475      | 180      | 202      | 167      | 264      |
| <b>Branches of non-EEA-based credit institutions</b>                     |          |          |          |          |          |
| Number of institutions   | 10       | 8        | 8        | 8        | 7        |
| Number of offices  | 6        | 5        | 8        | 10       | 6        |
| Value of overnight deposits  | 26,406   | 27,031   | 20,316   | 8,000    | 3,480    |
| <b>Electronic money institutions</b>                                     |          |          |          |          |          |
| Number of institutions   | 10       | 8        | 7        | 7        | 8        |
| Number of payment accounts (thousands)                                   | 3,341.7  | 4,070.4  | 7,459.9  | 7,706.8  | 15,758.2 |
| Number of e-money accounts (thousands)                                   | 3,341.7  | 4,070.4  | 3,958.3  | 7,009.1  | 15,201.1 |
| Outstanding value on e-money storages issued                             | 46       | 67       | 107      | 143      | 577      |
| <b>Other payment service providers</b>                                   |          |          |          |          |          |
| Number of institutions   | 15       | 17       | 17       | 20       | 30       |
| Number of offices  | 1,343    | 1,339    | 1,340    | 1,400    | 1,417    |
| Number of overnight deposits (thousands)                                 | 2.6      | 2.4      | 2.4      | 2.3      | 2.2      |
| Value of overnight deposits  | 4,441    | 5,676    | 7,668    | 8,225    | 10,328   |
| Number of payment accounts (thousands)                                   | 272.2    | 249.5    | 236.9    | 232.1    | 234.8    |
| 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.

# Belgium

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

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

|  | 2015     | 2016     | 2017     | 2018     | 2019     |
|--|----------|----------|----------|----------|----------|
| <b>Institutions offering payment services to non-MFIs (total)</b>                      |          |          |          |          |          |
| Number of institutions   | 125      | 118      | 113      | 116      | 124      |
| Number of offices  | 8,054    | 8,185    | 7,754    | 7,063    | 6,658    |
| Number of overnight deposits (thousands)   | 29,374.5 | 28,752.6 | 28,479.6 | 29,706.4 | 29,547.1 |
| <i>of which:</i>   |          |          |          |          |          |
| Number of internet/PC-linked overnight deposits (thousands)                            | 19,039.3 | 19,558.9 | 20,285.3 | 22,671.8 | 23,416.6 |
| Value of overnight deposits  | 206,140  | 227,019  | 235,509  | 235,816  | 241,431  |
| Number of payment accounts (thousands)   | 21,460.8 | 23,107.9 | 27,519.8 | 28,457.9 | 41,166.5 |
| Number of e-money accounts (thousands)   | 3,536.4  | 4,307.6  | 4,245.0  | 7,325.8  | 15,556.5 |
| Outstanding value on e-money storages issued   | 75       | 86       | 126      | 153      | 588      |
| <i>Memorandum items:</i>   |          |          |          |          |          |
| <b>Number of payment institutions operating in the country on a cross-border basis</b> | 352      | 392      | 429      | 440      | 515      |
| <i>of which:</i>   |          |          |          |          |          |
| Institutions providing services through an established branch                          | 3        | 3        | 2        | 3        | 4        |
| Institutions providing services through an agent                                       | -        | -        | -        | 21       | 20       |
| Institutions providing services neither establishing a branch nor through an agent     | 349      | 389      | 427      | 416      | 491      |

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.

# Belgium

## 6. Payment card functions and accepting devices

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

|   | 2015    | 2016    | 2017    | 2018    | 2019    |
|---|---------|---------|---------|---------|---------|
| <b>Cards issued by resident PSPs</b>  |         |         |         |         |         |
| Cards with a cash function  | 21,875  | 22,593  | 22,538  | 23,905  | 35,187  |
| Cards with a payment function*  | 22,588  | 22,517  | 22,203  | 23,779  | 39,926  |
| <i>of which:</i>  |         |         |         |         |         |
| Cards with a debit function   | 17,022  | 16,901  | 16,397  | 17,953  | 33,903  |
| Cards with a delayed debit function   | 3,225   | 3,331   | 3,440   | 3,626   | 3,827   |
| Cards with a credit function  | 2,333   | 2,276   | 2,359   | 2,260   | 2,269   |
| Cards with a debit and/or delayed debit function                            | -       | -       | -       | -       | -       |
| Cards with a credit and/or delayed debit function                           | 8       | 9       | 8       | 0       | 0       |
| Cards with an e-money function  | 4,824   | 4,863   | 4,680   | 1,543   | 2,111   |
| Cards on which e-money can be stored directly                               | 4,524   | 4,369   | 3,824   | 25      | 23      |
| Cards which give access to e-money stored on e-money accounts               | 188     | 349     | 857     | 1,518   | 2,087   |
| Cards with an e-money function  |         |         |         |         |         |
| <i>of which:</i>  |         |         |         |         |         |
| Cards with an e-money function which have been loaded at least once         | 126     | 277     | 493     | 1,094   | 1,148   |
| Total number of cards (irrespective of the number of functions on the card) | 22,954  | 23,098  | 23,086  | 25,248  | 41,934  |
| <i>of which:</i>  |         |         |         |         |         |
| Cards with a combined debit, cash and e-money function                      | 4,519   | 4,366   | 3,839   | -       | -       |
| <b>Terminals provided by resident PSPs</b>                                  |         |         |         |         |         |
| <b>ATMs</b>   | 15,978  | 11,580  | 10,360  | 9,738   | 8,812   |
| Located in the reporting country  | 15,950  | 11,548  | 10,327  | 9,700   | 8,767   |
| Located abroad  | 28      | 32      | 33      | 38      | 45      |
| <b>ATMs</b>   |         |         |         |         |         |
| <i>of which:</i>  |         |         |         |         |         |
| ATMs with a cash withdrawal function  | 8,410   | 8,307   | 8,253   | 7,674   | 7,165   |
| Located in the reporting country  | 8,382   | 8,275   | 8,220   | 7,636   | 7,120   |
| Located abroad  | 28      | 32      | 33      | 38      | 45      |
| ATMs with a credit transfer function  | 7,911   | 7,779   | 6,222   | 5,939   | 5,239   |
| Located in the reporting country  | 7,911   | 7,779   | 6,222   | 5,939   | 5,239   |
| Located abroad  | -       | -       | -       | -       | -       |
| <b>POS terminals</b>  | 183,262 | 190,249 | 214,702 | 217,730 | 234,587 |
| Located in the reporting country  | 180,460 | 187,606 | 212,172 | 215,231 | 230,449 |
| Located abroad  | 2,802   | 2,643   | 2,530   | 2,499   | 4,138   |
| <b>POS terminals</b>  |         |         |         |         |         |
| <i>of which:</i>  |         |         |         |         |         |
| EFTPOS terminals  | 183,262 | 190,249 | 214,702 | 217,730 | 234,483 |
| Located in the reporting country  | 180,460 | 187,606 | 212,172 | 215,231 | 230,345 |
| Located abroad  | 2,802   | 2,643   | 2,530   | 2,499   | 4,138   |
| E-money card POS terminals  | 566     | 544     | -       | -       | 2,800   |
| Located in the reporting country  | 566     | 544     | -       | -       | 2,800   |
| Located abroad  | -       | -       | -       | -       | -       |
| <b>E-money card terminals</b>   | 20,036  | 18,264  | 11,591  | 14,761  | 17,322  |
| Located in the reporting country  | 20,036  | 18,264  | 11,591  | 14,761  | 17,322  |
| Located abroad  | -       | -       | -       | -       | -       |
| <b>E-money card terminals</b>   |         |         |         |         |         |
| <i>of which:</i>  |         |         |         |         |         |
| E-money card loading/unloading terminals                                    | 20,036  | 18,264  | 11,591  | 14,761  | 14,522  |
| Located in the reporting country  | 20,036  | 18,264  | 11,591  | 14,761  | 14,522  |
| Located abroad  | -       | -       | -       | -       | -       |
| E-money card accepting terminals  | 16,303  | 15,812  | 9,201   | 12,407  | 15,071  |
| Located in the reporting country  | 16,303  | 15,812  | 9,201   | 12,407  | 15,071  |
| Located abroad  | -       | -       | -       | -       | -       |

Except cards with an e-money function only.

# Belgium

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

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

|  | 2015    | 2016    | 2017    | 2018    | 2019    |
|--|---------|---------|---------|---------|---------|
| <b>Payments per type of payment service</b>  |         |         |         |         |         |
| <b>Credit transfers</b>  | 1,287.1 | 1,306.0 | 1,480.2 | 1,592.6 | 1,701.7 |
| Domestic   | 1,242.8 | 1,260.6 | 1,424.4 | 1,537.4 | 1,644.8 |
| Cross-border   | 44.3    | 45.5    | 55.7    | 55.2    | 57.0    |
| Credit transfers   |         |         |         |         |         |
| Initiated in paper-based form  | 43.5    | 30.7    | 27.0    | 22.1    | 17.9    |
| Initiated electronically   | 1,243.6 | 1,277.8 | 1,453.0 | 1,570.5 | 1,683.8 |
| Initiated in a file/batch  | 483.8   | 605.0   | 700.7   | 778.8   | 839.7   |
| Initiated on a single payment basis  | 759.6   | 672.6   | 752.1   | 791.7   | 844.2   |
| of which (memorandum item):  |         |         |         |         |         |
| Online banking based e-payments  | 227.3   | 156.4   | 167.3   | 229.3   | 255.6   |
| Credit transfers   |         |         |         |         |         |
| of which:  |         |         |         |         |         |
| Non-SEPA credit transfers  | 6.4     | 6.5     | 4.1     | 5.3     | 5.8     |
| <b>Cross-border credit transfers received</b>                                      | 47.3    | 55.9    | 62.1    | 84.7    | 96.7    |
| <b>Direct debits</b>   | 413.4   | 445.7   | 468.0   | 500.1   | 527.0   |
| Domestic   | 262.8   | 266.7   | 291.3   | 291.7   | 304.8   |
| Cross-border   | 150.5   | 179.0   | 176.7   | 208.4   | 222.2   |
| Direct debits  |         |         |         |         |         |
| Initiated in a file/batch  | 411.1   | 443.3   | 467.3   | 499.7   | 526.5   |
| Initiated on a single payment basis  | 2.2     | 2.4     | 0.5     | 0.4     | 0.5     |
| Direct debits  |         |         |         |         |         |
| of which:  |         |         |         |         |         |
| Non-SEPA direct debits   | 3.4     | 3.4     | 3.6     | 3.7     | 3.9     |
| <b>Cross-border direct debits received</b>   | 19.4    | 31.4    | 43.3    | 54.0    | 57.8    |
| <b>Card payments with cards issued by resident PSPs*</b>                           | 1,475.8 | 1,693.8 | 1,803.2 | 2,091.4 | 2,344.1 |
| Domestic card payments   | 1,312.2 | 1,505.1 | 1,574.9 | 1,814.4 | 1,984.3 |
| Cross-border card payments   | 163.6   | 188.7   | 228.3   | 277.0   | 359.7   |
| Card payments with cards issued by resident PSPs*                                  |         |         |         |         |         |
| Payments with cards with a debit function  | 1,275.5 | 1,481.5 | 1,564.1 | 1,832.4 | 2,061.0 |
| Payments with cards with a delayed debit function                                  | 122.5   | 129.0   | 141.7   | 151.1   | 166.8   |
| Payments with cards with a credit function   | 72.1    | 78.6    | 87.6    | 97.0    | 105.4   |
| Payments with cards with a debit and/or delayed debit function                     | -       | -       | -       | -       | -       |
| Payments with cards with a credit and/or delayed debit function                    | 5.7     | 9.5     | 22.8    | 22.2    | 11.0    |
| Card payments with cards issued by resident PSPs*                                  |         |         |         |         |         |
| Payments initiated at physical EFTPOS  | 1,402.6 | 1,608.0 | 1,713.3 | 1,945.4 | 2,150.6 |
| Payments initiated remotely  | 68.8    | 85.1    | 116.6   | 146.0   | 193.4   |
| <b>E-money payments with e-money issued by resident PSPs</b>                       | 7.0     | 10.9    | 18.3    | 49.2    | 69.1    |
| Domestic   | 4.0     | 5.3     | 4.0     | 9.1     | 11.1    |
| Cross-border   | 3.0     | 5.6     | 14.3    | 40.1    | 58.0    |
| E-money payments with e-money issued by resident PSPs                              |         |         |         |         |         |
| With cards on which e-money can be stored directly                                 | 1.5     | 3.0     | 2.1     | 3.8     | 4.5     |
| With e-money accounts  | 5.5     | 7.9     | 16.2    | 46.1    | 64.7    |
| of which:  |         |         |         |         |         |
| Accessed through a card  | 5.2     | 7.7     | 16.2    | 33.3    | 51.6    |
| <b>Cross-border e-money payments with e-money issued by resident PSPs received</b> | 0.0     | -       | -       | -       | -       |

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

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

# Belgium

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

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

|  | 2015    | 2016    | 2017    | 2018    | 2019    |
|--|---------|---------|---------|---------|---------|
| <b>Cheques</b>   | 2.5     | 1.9     | 1.5     | 1.1     | 0.8     |
| Domestic   | 2.2     | 1.7     | 1.3     | 1.0     | 0.7     |
| Cross-border   | 0.3     | 0.2     | 0.2     | 0.1     | 0.1     |
| <b>Cross-border cheques received</b>   | 0.2     | 0.2     | 0.1     | 0.1     | 0.1     |
| <b>Other payment services</b>  | 1.0     | 1.4     | 2.8     | 6.1     | 25.2    |
| Domestic   | 1.0     | 1.4     | 2.8     | 5.5     | 5.0     |
| Cross-border   | 0.0     | 0.0     | 0.0     | 0.6     | 20.2    |
| <b>Other cross-border payment services received</b>                            | 0.0     | 0.0     | 0.0     | 0.3     | 7.5     |
| <b>Total payments involving non-MFIs</b>                                       | 3,193.8 | 3,459.8 | 3,773.8 | 4,240.7 | 4,668.0 |
| Domestic   | 2,832.0 | 3,040.8 | 3,298.6 | 3,659.3 | 3,950.7 |
| Cross-border   | 361.7   | 419.0   | 475.2   | 581.5   | 717.3   |
| <b>Total cross-border payments received (excluding card payments)</b>          | 66.9    | 90.9    | 103.6   | 169.8   | 217.0   |
| <i>Memorandum items:</i>   |         |         |         |         |         |
| Credits to the accounts by simple book entry                                   | 19.2    | 26.8    | 26.5    | 27.9    | 28.5    |
| Debits from the accounts by simple book entry                                  | 90.4    | 88.5    | 88.5    | 94.3    | 91.3    |
| Money remittances  | 0.4     | 0.4     | 0.4     | 0.6     | 20.2    |
| Domestic   | 0.0     | 0.1     | 0.0     | 0.1     | 0.1     |
| Cross-border   | 0.3     | 0.4     | 0.4     | 0.6     | 20.1    |
| Cross-border money remittances received  | 0.1     | 0.1     | 0.0     | 0.0     | 7.2     |
| 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.



## Belgium

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

|   | 2015    | 2016    | 2017    | 2018    | 2019    |
|---|---------|---------|---------|---------|---------|
| <b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>               | 1,444.7 | 1,561.0 | 2,038.8 | 2,094.1 | 2,038.0 |
| At terminals located in the reporting country   | 1,444.7 | 1,561.0 | 2,038.8 | 2,090.9 | 2,037.3 |
| At terminals located abroad   | 0.0     | 0.0     | 0.0     | 3.2     | 0.7     |
| At terminals provided by resident PSPs with cards issued by resident PSPs<br><i>of which:</i>     |         |         |         |         |         |
| ATM cash withdrawals (except e-money transactions)  | 296.4   | 289.9   | 276.9   | 267.2   | 230.8   |
| At terminals located in the reporting country   | 296.4   | 289.9   | 276.9   | 267.2   | 230.8   |
| At terminals located abroad   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     |
| ATM cash deposits (except e-money transactions)   | 22.0    | 22.2    | 22.2    | 30.4    | 29.6    |
| At terminals located in the reporting country   | 22.0    | 22.2    | 22.2    | 30.4    | 29.6    |
| At terminals located abroad   | -       | -       | -       | -       | -       |
| POS transactions (except e-money transactions)  | 1,125.2 | 1,247.3 | 1,737.1 | 1,751.7 | 1,768.6 |
| At terminals located in the reporting country   | 1,123.5 | 1,244.9 | 1,735.0 | 1,749.4 | 1,767.9 |
| At terminals located abroad   | 1.7     | 2.4     | 2.2     | 2.3     | 0.7     |
| E-money card-loading/unloading transactions   | 1.5     | 2.4     | 3.8     | 5.1     | 6.7     |
| At terminals located in the reporting country   | 1.5     | 2.4     | 3.8     | 5.1     | 6.7     |
| At terminals located abroad   | -       | -       | -       | -       | -       |
| E-money payments with cards with an e-money function  | 1.4     | 1.6     | 1.0     | 1.2     | 2.3     |
| At terminals located in the reporting country   | 1.4     | 1.6     | 1.0     | 1.2     | 2.3     |
| At terminals located abroad   | 0.0     | 0.0     | -       | 0.0     | -       |
| <b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>           | 72.0    | 77.5    | 85.7    | 93.6    | 110.0   |
| At terminals located in the reporting country   | 71.7    | 77.1    | 84.7    | 92.7    | 109.0   |
| At terminals located abroad   | 0.4     | 0.4     | 1.0     | 1.0     | 1.1     |
| At terminals provided by resident PSPs with cards issued by non-resident PSPs<br><i>of which:</i> |         |         |         |         |         |
| ATM cash withdrawals (except e-money transactions)  | 6.6     | 7.5     | 7.1     | 7.4     | 9.8     |
| At terminals located in the reporting country   | 6.6     | 7.5     | 6.5     | 6.8     | 9.5     |
| At terminals located abroad   | -       | -       | 0.6     | 0.6     | 0.3     |
| ATM cash deposits (except e-money transactions)   | -       | -       | -       | -       | -       |
| At terminals located in the reporting country   | -       | -       | -       | -       | -       |
| At terminals located abroad   | -       | -       | -       | -       | -       |
| POS transactions (except e-money transactions)  | 65.4    | 70.0    | 78.6    | 86.2    | 100.2   |
| At terminals located in the reporting country   | 65.1    | 69.6    | 78.3    | 85.8    | 99.4    |
| At terminals located abroad   | 0.4     | 0.4     | 0.4     | 0.4     | 0.8     |
| 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   | -       | -       | -       | -       | -       |

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

## Belgium

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

|   | 2015  | 2016  | 2017  | 2018  | 2019  |
|---|-------|-------|-------|-------|-------|
| <b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>           | 135.1 | 158.5 | 340.3 | 356.0 | 410.1 |
| At terminals located in the reporting country   | 0.0   | 0.0   | 133.8 | 148.9 | 89.7  |
| At terminals located abroad   | 135.1 | 158.5 | 206.5 | 207.1 | 320.4 |
| At terminals provided by non-resident PSPs with cards issued by resident PSPs<br><i>of which:</i> |       |       |       |       |       |
| ATM cash withdrawals (except e-money transactions)  | 14.9  | 15.4  | 14.5  | 14.5  | 15.5  |
| At terminals located in the reporting country   | 0.0   | 0.0   | 0.0   | 0.0   | -     |
| At terminals located abroad   | 14.9  | 15.4  | 14.5  | 14.5  | 15.5  |
| ATM cash deposits (except e-money transactions)   | -     | -     | -     | -     | -     |
| At terminals located in the reporting country   | -     | -     | -     | -     | -     |
| At terminals located abroad   | -     | -     | -     | -     | -     |
| POS transactions (except e-money transactions)  | 118.4 | 140.6 | 320.5 | 300.3 | 382.4 |
| At terminals located in the reporting country   | 0.0   | 0.0   | 133.8 | 111.6 | 82.1  |
| At terminals located abroad   | 118.4 | 140.6 | 186.7 | 188.7 | 300.3 |
| 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  | 0.1   | 0.1   | 5.2   | 3.4   | 4.8   |
| At terminals located in the reporting country   | -     | -     | -     | 0.2   | 0.3   |
| At terminals located abroad   | 0.1   | 0.1   | 5.2   | 3.2   | 4.5   |
| <i>Memorandum items:</i>  |       |       |       |       |       |
| Cash advances at POS terminals  | -     | -     | -     | -     | -     |
| OTC cash withdrawals  | 4.8   | 4.1   | 3.6   | 3.0   | 2.7   |
| OTC cash deposits   | 1.1   | 2.3   | 2.3   | 1.8   | 1.7   |

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

# Belgium

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

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

|  | 2015    | 2016    | 2017    | 2018    | 2019    |
|--|---------|---------|---------|---------|---------|
| <b>Payments per type of payment service</b>  |         |         |         |         |         |
| <b>Credit transfers</b>  | 6,090.1 | 5,984.3 | 5,982.6 | 7,045.4 | 8,221.9 |
| Domestic   | 4,718.3 | 4,476.1 | 4,629.4 | 5,175.0 | 5,326.6 |
| Cross-border   | 1,371.8 | 1,508.2 | 1,353.3 | 1,870.4 | 2,895.3 |
| Credit transfers   |         |         |         |         |         |
| Initiated in paper-based form  | 218.9   | 246.5   | 215.7   | 176.7   | 175.0   |
| Initiated electronically   | 5,864.4 | 5,727.8 | 5,765.5 | 6,868.8 | 8,046.9 |
| Initiated in a file/batch  | 2,129.4 | 2,172.3 | 2,695.1 | 2,799.1 | 3,027.0 |
| Initiated on a single payment basis  | 3,735.0 | 3,555.6 | 3,070.4 | 4,069.7 | 5,019.9 |
| <i>of which (memorandum item):</i>   |         |         |         |         |         |
| Online banking based e-payments  | 164.7   | 1,013.9 | 1,000.8 | 1,042.3 | 882.9   |
| Credit transfers   |         |         |         |         |         |
| <i>of which:</i>   |         |         |         |         |         |
| Non-SEPA credit transfers  | 1,303.1 | 1,183.1 | 1,249.5 | 1,384.6 | 2,888.1 |
| <b>Cross-border credit transfers received</b>                                      | 1,239.5 | 1,314.6 | 1,929.4 | 2,665.8 | 2,720.8 |
| <b>Direct debits</b>   | 101.4   | 104.6   | 110.5   | 132.2   | 140.6   |
| Domestic   | 65.2    | 69.7    | 76.9    | 76.6    | 81.4    |
| Cross-border   | 36.2    | 34.9    | 33.6    | 55.7    | 59.2    |
| Direct debits  |         |         |         |         |         |
| Initiated in a file/batch  | 100.0   | 103.5   | 108.8   | 130.6   | 139.3   |
| Initiated on a single payment basis  | 1.4     | 1.7     | 1.6     | 1.7     | 1.3     |
| Direct debits  |         |         |         |         |         |
| <i>of which:</i>   |         |         |         |         |         |
| Non-SEPA direct debits   | 1.6     | 1.7     | 1.8     | 1.9     | 2.0     |
| <b>Cross-border direct debits received</b>   | 73.9    | 41.5    | 11.2    | 13.6    | 15.2    |
| <b>Card payments with cards issued by resident PSPs*</b>                           | 83.2    | 91.8    | 93.3    | 97.0    | 104.8   |
| Domestic card payments   | 70.9    | 77.7    | 77.8    | 79.5    | 84.2    |
| Cross-border card payments   | 12.4    | 14.1    | 15.6    | 17.5    | 20.6    |
| Card payments with cards issued by resident PSPs*                                  |         |         |         |         |         |
| Payments with cards with a debit function  | 65.2    | 73.2    | 73.3    | 76.7    | 83.2    |
| Payments with cards with a delayed debit function                                  | 12.1    | 12.4    | 13.0    | 12.9    | 14.0    |
| Payments with cards with a credit function   | 5.4     | 5.5     | 6.1     | 6.5     | 6.8     |
| Payments with cards with a debit and/or delayed debit function                     | -       | -       | -       | -       | -       |
| Payments with cards with a credit and/or delayed debit function                    | 0.5     | 0.8     | 1.4     | 1.7     | 0.8     |
| Card payments with cards issued by resident PSPs*                                  |         |         |         |         |         |
| Payments initiated at physical EFTPOS  | 77.8    | 85.5    | 86.6    | 87.6    | 93.0    |
| Payments initiated remotely  | 5.1     | 6.0     | 8.3     | 9.3     | 11.9    |
| <b>E-money payments with e-money issued by resident PSPs</b>                       | 0.4     | 0.6     | 0.9     | 1.3     | 1.9     |
| Domestic   | 0.2     | 0.3     | 0.4     | 0.6     | 0.8     |
| Cross-border   | 0.2     | 0.3     | 0.4     | 0.7     | 1.1     |
| E-money payments with e-money issued by resident PSPs                              |         |         |         |         |         |
| With cards on which e-money can be stored directly                                 | 0.1     | 0.2     | 0.2     | 0.2     | 0.2     |
| With e-money accounts  | 0.3     | 0.4     | 0.8     | 1.2     | 1.7     |
| <i>of which:</i>   |         |         |         |         |         |
| Accessed through a card  | 0.1     | 0.2     | 0.5     | 0.8     | 1.2     |
| <b>Cross-border e-money payments with e-money issued by resident PSPs received</b> | -       | -       | -       | -       | -       |

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

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

## Belgium

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

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

|  | 2015    | 2016    | 2017    | 2018    | 2019    |
|--|---------|---------|---------|---------|---------|
| <b>Cheques</b>   | 17.9    | 12.3    | 8.9     | 7.3     | 5.2     |
| Domestic   | 14.8    | 9.6     | 7.4     | 5.9     | 3.9     |
| Cross-border   | 3.0     | 2.7     | 1.5     | 1.4     | 1.3     |
| <b>Cross-border cheques received</b>   | 1.2     | 0.8     | 0.6     | 0.4     | 0.3     |
| <b>Other payment services</b>  | 2.0     | 3.3     | 5.7     | 8.8     | 12.9    |
| Domestic   | 1.1     | 2.7     | 4.4     | 5.9     | 5.0     |
| Cross-border   | 0.9     | 0.6     | 1.3     | 3.0     | 7.9     |
| <b>Other cross-border payment services received</b>                            | 3.0     | 2.5     | 1.8     | 1.9     | 3.8     |
| <b>Total payments involving non-MFIs</b>                                       | 6,294.9 | 6,196.8 | 6,201.5 | 7,292.0 | 8,487.3 |
| Domestic   | 4,870.5 | 4,636.1 | 4,796.2 | 5,343.4 | 5,501.8 |
| Cross-border   | 1,424.5 | 1,560.7 | 1,405.3 | 1,948.6 | 2,985.5 |
| <b>Total cross-border payments received (excluding card payments)</b>          | 1,341.6 | 1,492.3 | 1,941.1 | 2,684.5 | 2,786.1 |
| <i>Memorandum items:</i>   |         |         |         |         |         |
| Credits to the accounts by simple book entry                                   | 127.3   | 102.5   | 134.8   | 162.2   | 176.4   |
| Debits from the accounts by simple book entry                                  | 153.9   | 126.8   | 151.6   | 185.0   | 206.0   |
| Money remittances  | 1.1     | 1.3     | 1.5     | 1.4     | 6.6     |
| Domestic   | 0.1     | 0.1     | 0.1     | 0.1     | 0.1     |
| Cross-border   | 1.0     | 1.1     | 1.4     | 1.3     | 6.4     |
| Cross-border money remittances received  | 0.0     | 0.0     | 0.0     | 0.0     | 2.0     |
| 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.

## Belgium

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

|   | 2015  | 2016  | 2017  | 2018  | 2019  |
|---|-------|-------|-------|-------|-------|
| <b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>               | 122.0 | 123.0 | 140.9 | 142.6 | 135.6 |
| At terminals located in the reporting country   | 122.0 | 123.0 | 140.9 | 142.4 | 135.5 |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.2   | 0.1   |
| At terminals provided by resident PSPs with cards issued by resident PSPs<br><i>of which:</i>     |       |       |       |       |       |
| ATM cash withdrawals (except e-money transactions)  | 41.5  | 41.4  | 38.9  | 39.6  | 35.9  |
| At terminals located in the reporting country   | 41.5  | 41.4  | 38.9  | 39.6  | 35.9  |
| At terminals located abroad   | -     | -     | -     | 0.0   | 0.0   |
| ATM cash deposits (except e-money transactions)   | 19.5  | 19.3  | 18.9  | 26.5  | 25.2  |
| At terminals located in the reporting country   | 19.5  | 19.3  | 18.9  | 26.5  | 25.2  |
| At terminals located abroad   | -     | -     | -     | -     | -     |
| POS transactions (except e-money transactions)  | 60.9  | 62.1  | 83.0  | 75.9  | 73.8  |
| At terminals located in the reporting country   | 60.8  | 62.0  | 82.9  | 75.7  | 73.8  |
| At terminals located abroad   | 0.1   | 0.1   | 0.1   | 0.1   | 0.1   |
| E-money card-loading/unloading transactions   | 0.2   | 0.3   | 0.4   | 0.5   | 0.6   |
| At terminals located in the reporting country   | 0.2   | 0.3   | 0.4   | 0.5   | 0.6   |
| At terminals located abroad   | -     | -     | -     | -     | -     |
| E-money payments with cards with an e-money function  | 0.1   | 0.1   | 0.1   | 0.1   | 0.1   |
| At terminals located in the reporting country   | 0.1   | 0.1   | 0.1   | 0.1   | 0.1   |
| At terminals located abroad   | -     | -     | -     | 0.0   | -     |
| <b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>           | 5.2   | 5.0   | 5.5   | 5.8   | 6.3   |
| At terminals located in the reporting country   | 5.1   | 5.0   | 5.3   | 5.6   | 6.1   |
| At terminals located abroad   | 0.0   | 0.0   | 0.2   | 0.2   | 0.1   |
| At terminals provided by resident PSPs with cards issued by non-resident PSPs<br><i>of which:</i> |       |       |       |       |       |
| ATM cash withdrawals (except e-money transactions)  | 1.0   | 0.9   | 1.1   | 1.2   | 1.3   |
| At terminals located in the reporting country   | 1.0   | 0.9   | 1.0   | 1.1   | 1.2   |
| At terminals located abroad   | -     | -     | 0.1   | 0.1   | 0.1   |
| ATM cash deposits (except e-money transactions)   | -     | -     | -     | -     | -     |
| At terminals located in the reporting country   | -     | -     | -     | -     | -     |
| At terminals located abroad   | -     | -     | -     | -     | -     |
| POS transactions (except e-money transactions)  | 4.2   | 4.1   | 4.3   | 4.6   | 5.0   |
| At terminals located in the reporting country   | 4.2   | 4.1   | 4.3   | 4.6   | 4.9   |
| At terminals located abroad   | 0.0   | 0.0   | 0.0   | 0.1   | 0.1   |
| 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.

## Belgium

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

|   | 2015 | 2016 | 2017 | 2018 | 2019 |
|---|------|------|------|------|------|
| <b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>           | 10.6 | 12.1 | 21.9 | 19.4 | 22.1 |
| At terminals located in the reporting country   | -    | -    | 7.2  | 5.5  | 3.8  |
| At terminals located abroad   | 10.6 | 12.1 | 14.7 | 13.9 | 18.3 |
| At terminals provided by non-resident PSPs with cards issued by resident PSPs<br><i>of which:</i> |      |      |      |      |      |
| ATM cash withdrawals (except e-money transactions)  | 2.1  | 2.1  | 2.1  | 2.1  | 2.3  |
| At terminals located in the reporting country   | -    | -    | -    | -    | -    |
| At terminals located abroad   | 2.1  | 2.1  | 2.1  | 2.1  | 2.3  |
| ATM cash deposits (except e-money transactions)   | -    | -    | -    | -    | -    |
| At terminals located in the reporting country   | -    | -    | -    | -    | -    |
| At terminals located abroad   | -    | -    | -    | -    | -    |
| POS transactions (except e-money transactions)  | 8.4  | 9.8  | 19.6 | 17.1 | 19.2 |
| At terminals located in the reporting country   | -    | -    | 7.2  | 5.5  | 3.3  |
| At terminals located abroad   | 8.4  | 9.8  | 12.4 | 11.6 | 15.9 |
| 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  | 0.2  | 0.2  | 0.2  |
| At terminals located in the reporting country   | -    | -    | -    | 0.0  | 0.0  |
| At terminals located abroad   | 0.0  | 0.0  | 0.2  | 0.2  | 0.2  |
| <i>Memorandum items:</i>  |      |      |      |      |      |
| Cash advances at POS terminals  | -    | -    | -    | -    | -    |
| OTC cash withdrawals  | 4.8  | 4.1  | 3.1  | 2.6  | 2.5  |
| OTC cash deposits   | 2.3  | 2.4  | 2.1  | 1.8  | 1.7  |

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

# Belgium

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

|  | 2015 | 2016 | 2017 | 2018 | 2019 |
|--|------|------|------|------|------|
| <b>TARGET COMPONENT: RECOUR &amp; TARGET2-BE</b> |      |      |      |      |      |
| Number of participants                           | 46   | 19   | 71   | 79   | 76   |
| <i>of which:</i>                                 |      |      |      |      |      |
| Direct participants                              | 15   | 19   | 19   | 19   | 18   |
| <i>of which:</i>                                 |      |      |      |      |      |
| Credit institutions                              | 14   | 18   | 18   | 18   | 17   |
| 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                            | 31   | -    | 52   | 60   | 58   |
| <b>RETAIL SYSTEM: CEC</b>                        |      |      |      |      |      |
| Number of participants                           | 59   | 56   | 53   | 52   | 49   |
| <i>of which:</i>                                 |      |      |      |      |      |
| Direct participants                              | 14   | 14   | 13   | 13   | 13   |
| <i>of which:</i>                                 |      |      |      |      |      |
| Credit institutions                              | 13   | 13   | 12   | 12   | 12   |
| Central bank                                     | -    | -    | -    | -    | -    |
| Other direct participants                        | 1    | 1    | 1    | 1    | 1    |
| <i>of which:</i>                                 |      |      |      |      |      |
| Public administration                            | -    | -    | -    | -    | -    |
| Clearing and settlement organisations            | -    | -    | -    | -    | -    |
| Other financial institutions                     | -    | -    | -    | -    | -    |
| Others   | 1    | 1    | 1    | 1    | 1    |
| Indirect participants                            | 45   | 42   | 40   | 39   | 36   |

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

# Belgium

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

|  | 2015    | 2016    | 2017    | 2018    | 2019    |
|--|---------|---------|---------|---------|---------|
| <b>TARGET COMPONENT: RECOUR &amp; TARGET2-BE</b>                       |         |         |         |         |         |
| Credit transfers and direct debits                                     | 2.3     | 2.2     | 2.2     | 2.3     | 2.5     |
| <i>of which:</i>   |         |         |         |         |         |
| Credit transfers and direct debits within the same TARGET component    | 0.6     | 0.5     | 0.5     | 0.4     | 0.4     |
| Credit transfers and direct debits to another TARGET component         | 1.7     | 1.7     | 1.8     | 1.9     | 2.2     |
| <i>of which:</i>   |         |         |         |         |         |
| Credit transfers and direct debits to a euro area TARGET component     | 1.6     | 1.6     | 1.7     | 1.8     | 2.0     |
| Credit transfers and direct debits to a non-euro area TARGET component | 0.1     | 0.1     | 0.1     | 0.1     | 0.2     |
| Concentration ratio in terms of volume (percentages)                   | 93.9    | 94.3    | 95.0    | 95.6    | 96.2    |
| <b>RETAIL SYSTEM: CEC</b>  |         |         |         |         |         |
| <b>Total transactions</b>  | 1,402.2 | 1,387.1 | 1,311.2 | 1,456.6 | 1,513.0 |
| Domestic   | 1,402.2 | 1,387.1 | 1,311.2 | 1,456.6 | 1,513.0 |
| Cross-border   | -       | -       | -       | -       | -       |
| Credit transfers   | 586.9   | 606.8   | 637.2   | 672.9   | 631.3   |
| Domestic   | 586.9   | 606.8   | 637.2   | 672.9   | 631.3   |
| Cross-border   | -       | -       | -       | -       | -       |
| Credit transfers   |         |         |         |         |         |
| Initiated in a paper-based form  | -       | -       | -       | -       | -       |
| Initiated electronically   | 586.9   | 606.8   | 637.2   | 672.9   | 631.3   |
| Direct debits  | 125.5   | 182.6   | 188.7   | 200.7   | 209.3   |
| Domestic   | 125.5   | 182.6   | 188.7   | 200.7   | 209.3   |
| Cross-border   | -       | -       | -       | -       | -       |
| Card payments (except e-money transactions)                            | 249.1   | 296.8   | 373.6   | 522.9   | 607.8   |
| Domestic   | 249.1   | 296.8   | 373.6   | 522.9   | 607.8   |
| Cross-border   | -       | -       | -       | -       | -       |
| ATM transactions (except e-money transactions)                         | 19.8    | 21.2    | 21.5    | 19.9    | 18.9    |
| Domestic   | 19.8    | 21.2    | 21.5    | 19.9    | 18.9    |
| Cross-border   | -       | -       | -       | -       | -       |
| E-money payment transactions   | 0.0     | -       | -       | -       | -       |
| Domestic   | 0.0     | -       | -       | -       | -       |
| Cross-border   | -       | -       | -       | -       | -       |
| Cheques  | 1.5     | 1.2     | 0.9     | 0.6     | 0.5     |
| Domestic   | 1.5     | 1.2     | 0.9     | 0.6     | 0.5     |
| Cross-border   | -       | -       | -       | -       | -       |
| Other payment services   | 419.4   | 278.4   | 89.3    | 39.6    | 45.2    |
| Domestic   | 419.4   | 278.4   | 89.3    | 39.6    | 45.2    |
| Cross-border   | -       | -       | -       | -       | -       |
| Concentration ratio in terms of volume (percentages)                   | 87.6    | 87.7    | 84.2    | 84.1    | 84.5    |



# Belgium

## 11. Payments processed by selected payment systems

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

|  | 2015     | 2016     | 2017     | 2018     | 2019     |
|--|----------|----------|----------|----------|----------|
| <b>TARGET COMPONENT: RECOUR &amp; TARGET2-BE</b>                       |          |          |          |          |          |
| Credit transfers and direct debits                                     | 15,627.4 | 16,957.9 | 18,798.3 | 21,336.4 | 23,465.8 |
| <i>of which:</i>   |          |          |          |          |          |
| Credit transfers and direct debits within the same TARGET component    | 1,594.0  | 1,539.9  | 1,482.7  | 1,506.3  | 1,522.2  |
| Credit transfers and direct debits to another TARGET component         | 14,033.4 | 15,417.9 | 17,315.6 | 19,830.1 | 21,943.6 |
| <i>of which:</i>   |          |          |          |          |          |
| Credit transfers and direct debits to a euro area TARGET component     | 13,916.3 | 15,290.2 | 17,130.2 | 19,588.0 | 21,686.0 |
| Credit transfers and direct debits to a non-euro area TARGET component | 117.1    | 127.7    | 185.4    | 242.1    | 257.6    |
| Concentration ratio in terms of value (percentages)                    | 90.5     | 91.1     | 93.2     | 94.1     | 94.4     |
| <b>RETAIL SYSTEM: CEC</b>  |          |          |          |          |          |
| <b>Total transactions</b>  | 883.4    | 920.6    | 941.2    | 1,122.9  | 1,204.7  |
| Domestic   | 883.4    | 920.6    | 941.2    | 1,122.9  | 1,204.7  |
| Cross-border   | -        | -        | -        | -        | -        |
| Credit transfers   | 595.6    | 619.4    | 647.3    | 813.4    | 885.0    |
| Domestic   | 595.6    | 619.4    | 647.3    | 813.4    | 885.0    |
| Cross-border   | -        | -        | -        | -        | -        |
| Credit transfers   |          |          |          |          |          |
| Initiated in a paper-based form  | -        | -        | -        | -        | -        |
| Initiated electronically   | 595.6    | 619.4    | 647.3    | 813.4    | 885.0    |
| Direct debits  | 22.5     | 34.9     | 37.7     | 40.4     | 42.8     |
| Domestic   | 22.5     | 34.9     | 37.7     | 40.4     | 42.8     |
| Cross-border   | -        | -        | -        | -        | -        |
| Card payments (except e-money transactions)                            | 121.7    | 124.9    | 120.7    | 127.7    | 132.0    |
| Domestic   | 121.7    | 124.9    | 120.7    | 127.7    | 132.0    |
| Cross-border   | -        | -        | -        | -        | -        |
| ATM transactions (except e-money transactions)                         | 5.2      | 4.7      | 4.8      | 4.8      | 5.1      |
| Domestic   | 5.2      | 4.7      | 4.8      | 4.8      | 5.1      |
| Cross-border   | -        | -        | -        | -        | -        |
| E-money payment transactions   | 0.0      | -        | -        | -        | -        |
| Domestic   | 0.0      | -        | -        | -        | -        |
| Cross-border   | -        | -        | -        | -        | -        |
| Cheques  | 11.4     | 7.1      | 5.3      | 4.1      | 2.8      |
| Domestic   | 11.4     | 7.1      | 5.3      | 4.1      | 2.8      |
| Cross-border   | -        | -        | -        | -        | -        |
| Other payment services   | 127.0    | 129.6    | 125.5    | 132.5    | 137.0    |
| Domestic   | 127.0    | 129.6    | 125.5    | 132.5    | 137.0    |
| Cross-border   | -        | -        | -        | -        | -        |
| Concentration ratio in terms of value (percentages)                    | 86.2     | 85.7     | 84.0     | 83.7     | 83.5     |