



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Ireland

### 1. Basic statistical data

	2016	2017	2018	2019	2020
Population (thousands, annual average)	4,749	4,802	4,861	4,927	4,980
GDP (EUR billions)	270	297	326	357	373
GDP per capita (EUR)	56,866	61,830	67,078	72,359	74,868
HICP (annual percentage changes)	-0.2	0.3	0.7	0.9	-0.5

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

(EUR millions; end of period)

	2016	2017	2018	2019	2020
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	155,115	168,440	186,102	219,823	270,804
<i>of which:</i>					
Transferable deposits	102,875	113,731	132,194	156,011	198,024
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	19,933	20,186	19,790	26,440	35,006
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.



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### 3. Settlement media used by credit institutions

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

	2016	2017	2018	2019	2020
Overnight deposits held at the central bank	19,061	22,027	23,569	39,128	62,459
Overnight deposits held at other credit institutions (end of period)	24,757	33,815	34,063	35,148	33,118
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	2,294	15,934	17,641	25,156	22,509
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	7,427	7,478	3,023	2,033	7,289
Intraday borrowing from the central bank (average for last reserve maintenance period)	30	94	99	82	3

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



Ireland

5. Institutions offering payment services to non-MFIs - page 1

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

	2016	2017	2018	2019	2020
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	385	364	342	348	326
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	.	.	.	.	.
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	6,632.7	6,830.3	7,007.1	6,252.7	6,290.0
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	10,282.1	.	.	.	.
Number of e-money accounts (thousands)	324.4	296.6	1,188.3	2,561.3	9,948.1
Outstanding value on e-money storages issued	22	23	80	103	1,242
<b>Central bank</b>					
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	10,404	12,842	19,343	21,968	19,225
<i>of which:</i>					
Value of transferable deposits	10,405	12,843	19,344	21,969	19,216
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	370	347	327	314	301
Number of offices	1,313	1,295	1,233	969	935
Number of overnight deposits (thousands)	13,760.0	13,099.4	13,357.5	11,664.3	14,645.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	6,632.7	6,830.3	7,007.1	6,252.7	6,290.0
Number of transferable overnight deposits (thousands)	11,945.9	11,192.8	11,455.0	10,433.8	10,754.1
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	6,221.1	5,879.1	6,218.1	5,566.1	5,627.9
Value of overnight deposits	146,618	157,055	168,241	203,158	257,087
<i>of which:</i>					
Value of transferable deposits	92,470	100,888	112,850	134,042	178,808
Number of payment accounts (thousands)	10,153.1	10,278.9	10,602.7	9,454.6	9,547.2
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	337	312	291	282	270
Number of offices	1,301	1,277	1,220	960	929
Value of overnight deposits	.	.	.	.	.
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	18	21	23	26	25
Number of offices	5	8	7	6	5
Value of overnight deposits	.	.	.	.	.
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	14	13	13	6	3
Number of offices	7	10	6	3	1
Value of overnight deposits	.	.	.	.	.
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	1	1	0	0	3
Number of offices	0	0	0	0	0
Value of overnight deposits	.	.	.	.	.
<b>Electronic money institutions</b>					
Number of institutions	2	2	2	12	12
Number of payment accounts (thousands)	.	.	.	.	.
Number of e-money accounts (thousands)	.	.	.	.	.
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	12	14	12	21	12
Number of offices	.	.	.	.	.
Number of overnight deposits (thousands)	.	.	.	.	.
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	129.0	.	.	.	.
Number of e-money accounts (thousands)	0.0	0.0	0.0	0.0	0.0
Outstanding value on e-money storages issued	0.0	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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### 5. Institutions offering payment services to non-MFIs - page 2

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

	2016	2017	2018	2019	2020
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	87	98	124	125	143
<i>of which:</i>					
Institutions providing services through an established branch	4	4	3	3	0
Institutions providing services through an agent	8	10	10	12	15
Institutions providing services neither establishing a branch nor through an agent	75	84	111	110	128

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



Ireland

6. Payment card functions and accepting devices

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

	2016	2017	2018	2019	2020
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	7,303	7,258	7,560	8,295	9,360
Cards with a payment function*	7,052	7,030	7,428	7,659	8,043
<i>of which:</i>					
Cards with a debit function	4,500	4,716	4,904	5,241	5,682
Cards with a delayed debit function	.	.	.	.	.
Cards with a credit function	1,736	1,741	1,969	1,871	1,845
Cards with a debit and/or delayed debit function	.	.	.	.	.
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	.	.	1,179	2,550	8,960
Cards on which e-money can be stored directly	0	0	0	0	564
Cards which give access to e-money stored on e-money accounts	.	.	1,179	2,550	8,395
Cards with an e-money function	.	.	1,179	2,550	8,395
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	.	.	1,179	2,550	7,895
Total number of cards (irrespective of the number of functions on the card)	7,626	7,551	8,878	11,038	17,217
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	.	.	.	.	.
<b>Terminals provided by resident PSPs</b>					
ATMs	3,401	3,404	3,014	2,876	2,369
Located in the reporting country	3,401	3,404	3,014	2,876	2,369
Located abroad	0	0	0	0	0
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	3,401	3,404	3,014	2,876	2,369
Located in the reporting country	3,401	3,404	3,014	2,876	2,369
Located abroad	0	0	0	0	0
ATMs with a credit transfer function	948	952	967	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	0
POS terminals	.	.	230,335	313,152	330,214
Located in the reporting country	.	.	87,904	111,153	115,237
Located abroad	98,976	116,799	142,431	201,999	214,977
POS terminals					
<i>of which:</i>					
EFTPOS terminals	.	.	230,328	313,152	330,210
Located in the reporting country	.	.	87,897	111,153	115,233
Located abroad	98,976	116,799	142,431	201,999	214,977
E-money card POS terminals	0	0	0	0	0
Located in the reporting country	0	0	0	0	0
Located abroad	0	0	0	0	0
E-money card terminals	20	13	0	0	0
Located in the reporting country	.	.	.	.	.
Located abroad	.	.	.	.	.
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	.	.	0	0	0
Located in the reporting country	.	.	.	.	.
Located abroad	0	0	0	0	0
E-money card accepting terminals	0	0	0	0	0
Located in the reporting country	0	0	.	.	.
Located abroad	0	0	0	0	0

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

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



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Ireland

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

	2016	2017	2018	2019	2020
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	1,227.9	1,416.4	1,650.6	1,909.9	2,139.3
Domestic	1,052.6	1,216.2	1,409.6	1,571.2	1,752.8
Cross-border	175.3	200.1	241.0	338.7	386.5
<b>Credit transfers</b>	254.9	279.4	310.5	335.1	368.1
Domestic	242.8	265.8	296.1	315.8	340.0
Cross-border	12.1	13.5	14.4	19.2	28.1
Credit transfers					
Initiated in paper-based form	0.9	0.9	0.9	0.7	0.6
Initiated electronically	254.0	278.4	309.6	334.4	367.5
Initiated in a file/batch	118.2	127.8	137.2	141.6	155.7
Initiated on a single payment basis	135.9	150.6	172.4	192.8	211.8
of which (memorandum item):					
Online banking based e-payments	0.0	0.0	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	6.5	6.4	6.1	6.9	8.2
<b>Direct debits</b>	123.1	126.7	132.3	139.8	149.6
Domestic	122.8	126.3	131.8	133.1	135.0
Cross-border	0.3	0.4	0.5	6.8	14.6
Direct debits					
Initiated in a file/batch	122.0	125.1	130.7	132.0	133.7
Initiated on a single payment basis	1.1	1.5	1.6	7.8	15.9
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>	760.7	907.1	1,100.8	1,324.2	1,363.5
Domestic card payments	639.2	764.2	925.8	1,075.5	1,117.7
Cross-border card payments	121.5	142.9	175.0	248.6	245.8
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	564.4	687.8	853.0	999.6	1,074.1
Payments with cards with a delayed debit function	.	.	.	.	.
Payments with cards with a credit function	105.6	113.4	127.4	150.8	131.0
Payments with cards with a debit and/or delayed debit function	.	.	.	.	.
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	588.0	700.6	848.3	1,019.6	980.7
Payments initiated remotely	172.6	206.5	252.5	304.6	382.8
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	6.3	15.4	180.8
Domestic	.	.	.	.	.
Cross-border	1.3	1.1	5.2	14.1	54.8
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	.	.	.	.	.
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	1.6	5.8	13.7
<b>Cheques</b>	47.4	41.5	36.8	32.1	23.8
Domestic	46.8	41.0	36.4	31.7	23.6
Cross-border	0.6	0.5	.	.	.
<b>Other payment services</b>	.	.	64.0	63.4	53.4
Domestic	.	.	18.5	13.8	10.5
Cross-border	39.5	41.7	45.5	49.6	42.9

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

\*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)

	2016	2017	2018	2019	2020
<b>Total cross-border payments received (excluding card payments)</b>	39.2	50.0	56.1	61.9	94.0
Cross-border credit transfers received	16.4	18.8	19.0	22.6	30.7
Cross-border direct debits received	7.7	16.7	21.7	23.2	26.4
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	0.2	0.1	0.1	0.1	0.1
Other cross-border payment services received	.	.	15.3	16.0	15.2
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	4.3	4.8	4.7	4.1	3.1
Debits from the accounts by simple book entry	27.4	28.0	.	.	.
Money remittances	.	.	45.6	49.7	43.0
Domestic	.	.	0.1	0.1	0.1
Cross-border	39.5	41.7	45.5	49.6	42.9
Transactions via telecommunication, digital or IT device	0.0	0.0	.	.	.
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	.	.	15.3	15.7	15.2
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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





Ireland

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

	2016	2017	2018	2019	2020
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	458.3	496.1	582.6	795.0	826.8
At terminals located in the reporting country	454.2	491.7	576.8	788.3	815.5
At terminals located abroad	4.0	4.4	5.7	6.7	11.3
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	165.6	154.0	162.0	114.0	68.0
At terminals located in the reporting country	165.6	154.0	162.0	114.0	68.0
At terminals located abroad	0.0	0.0	.	.	.
ATM cash deposits (except e-money transactions)	14.1	15.7	15.8	15.5	11.8
At terminals located in the reporting country	.	.	15.8	15.5	11.8
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	.	.	404.7	665.4	745.4
At terminals located in the reporting country	.	.	399.0	658.7	735.6
At terminals located abroad	4.0	4.4	5.7	6.7	9.9
E-money card-loading/unloading transactions	0.4	0.4	0.0	0.0	0.0
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	0.8	0.9	0.0	0.0	1.5
At terminals located in the reporting country	.	.	0.0	0.0	0.1
At terminals located abroad	.	.	0.0	0.0	1.4
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	386.9	460.4	597.2	1,124.7	1,382.8
At terminals located in the reporting country	104.4	112.0	137.5	174.6	89.5
At terminals located abroad	282.4	348.4	459.6	950.1	1,293.3
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	9.3	8.9	8.4	7.4	4.3
At terminals located in the reporting country	.	.	8.4	7.4	4.3
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	.	.	588.8	1,117.4	1,378.5
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	282.4	348.4	459.6	950.1	1,293.3
E-money card-loading/unloading transactions	.	.	0.0	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	.	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	278.4	376.3	478.9	524.7	451.5
At terminals located in the reporting country	223.4	315.4	400.2	388.4	366.4
At terminals located abroad	55.0	61.0	78.6	136.3	85.2
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	13.7	22.8	30.2	40.7	24.6
At terminals located in the reporting country	4.6	13.3	20.1	31.2	21.4
At terminals located abroad	9.2	9.5	10.2	9.5	3.2
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	0.0	0.0
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	264.6	353.4	447.7	478.2	418.0
At terminals located in the reporting country	218.7	302.0	380.1	357.2	345.0
At terminals located abroad	45.8	51.4	67.5	121.0	73.0
E-money card-loading/unloading 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	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	0.1	0.1	1.0	5.8	8.9
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	0.9	5.8	8.9
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	.	9.6	15.6	8.6
OTC cash withdrawals	6.5	7.6	7.7	6.2	4.1
OTC cash deposits	55.9	11.7	10.7	7.5	6.3

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



Ireland

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)

	2016	2017	2018	2019	2020
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	2,611.5	2,233.1	2,918.3	4,971.3	7,580.6
Domestic	1,132.7	1,152.8	1,493.8	2,071.5	2,540.7
Cross-border	1,478.8	1,080.3	1,424.5	2,899.8	5,039.9
<b>Credit transfers</b>	2,209.7	1,913.5	2,580.9	4,612.0	7,245.5
Domestic	851.6	861.0	1,189.7	1,758.7	2,249.0
Cross-border	1,358.1	1,052.4	1,391.2	2,853.3	4,996.5
Credit transfers					
Initiated in paper-based form	600.4	115.2	80.6	89.8	81.0
Initiated electronically	1,609.3	1,798.3	2,500.3	4,522.2	7,164.5
Initiated in a file/batch	260.5	374.3	426.7	430.9	507.1
Initiated on a single payment basis	1,348.8	1,424.0	2,073.7	4,091.3	6,657.5
of which (memorandum item):					
Online banking based e-payments	0.0	0.0	.	.	.
Credit transfers					
of which:					
Non-SEPA credit transfers	1,139.2	1,221.6	1,692.2	3,548.2	6,141.8
<b>Direct debits</b>	103.9	111.4	123.1	134.0	139.4
Domestic	101.4	106.7	116.6	122.8	127.1
Cross-border	2.5	4.7	6.5	11.2	12.3
Direct debits					
Initiated in a file/batch	102.8	109.5	120.4	128.4	131.6
Initiated on a single payment basis	1.1	1.9	.	.	.
Direct debits					
of which:					
Non-SEPA direct debits	0.0	0.0	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	41.1	46.3	52.2	63.3	61.6
Domestic card payments	33.9	38.1	42.6	46.5	47.5
Cross-border card payments	7.2	8.2	9.7	16.9	14.1
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	26.8	31.0	35.6	40.1	43.9
Payments with cards with a delayed debit function	.	.	.	.	.
Payments with cards with a credit function	8.7	9.0	9.8	12.1	9.0
Payments with cards with a debit and/or delayed debit function	.	.	.	.	.
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	27.3	30.5	33.2	39.8	35.8
Payments initiated remotely	13.8	15.8	19.1	23.5	25.9
<b>E-money payments with e-money issued by resident PSPs</b>	.	.	0.2	0.4	7.2
Domestic	.	.	.	.	.
Cross-border	0.2	0.2	0.1	0.4	2.0
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	0.0	0.0
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	0.1	0.2	0.7
<b>Cheques</b>	146.5	137.5	134.6	134.0	104.0
Domestic	145.3	136.6	133.8	133.3	103.5
Cross-border	1.2	0.9	0.8	0.8	0.4
<b>Other payment services</b>	.	.	.	.	.
Domestic	.	.	11.1	10.2	8.4
Cross-border	12.6	13.9	16.2	17.3	14.5

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

\*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; EUR billions; total for the period)

	2016	2017	2018	2019	2020
<b>Total cross-border payments received (excluding card payments)</b>	1,406.0	1,066.3	1,486.9	2,720.9	4,728.1
Cross-border credit transfers received	1,393.1	1,051.9	1,469.2	2,636.9	4,709.8
Cross-border direct debits received	6.3	6.5	9.9	10.7	9.7
Cross-border e-money payments with e-money issued by resident PSPs received	.	.	.	.	.
Cross-border cheques received	0.8	1.2	0.6	0.7	0.5
Other cross-border payment services received	.	.	7.1	8.1	6.4
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	1.4	1.3	.	4.3	6.4
Debits from the accounts by simple book entry	2.5	2.3	.	4.1	5.3
Money remittances	.	.	16.5	18.2	15.4
Domestic	.	.	0.5	0.9	0.9
Cross-border	12.6	13.9	16.0	17.3	14.5
Transactions via telecommunication, digital or IT device	0.0	0.0	.	.	.
Other services (not included in the Payment Services Directive)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cross-border money remittances received	.	.	7.0	8.0	6.4
Cross-border transactions via telecommunication, digital or IT device received	0.0	0.0	0.0	0.0	0.0

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



Ireland

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

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

	2016	2017	2018	2019	2020
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	43.8	44.6	48.1	53.7	46.5
At terminals located in the reporting country	43.6	44.3	47.8	53.3	45.9
At terminals located abroad	0.2	0.2	0.3	0.4	0.5
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	20.1	19.4	20.4	16.9	11.7
At terminals located in the reporting country	20.1	19.4	20.4	16.9	11.7
At terminals located abroad	0.0	0.0	0.0	.	.
ATM cash deposits (except e-money transactions)	7.9	8.3	8.4	8.1	6.1
At terminals located in the reporting country	.	.	8.4	8.1	6.1
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	.	.	19.4	28.7	28.6
At terminals located in the reporting country	.	.	19.1	28.3	28.1
At terminals located abroad	0.2	0.2	0.3	0.4	0.5
E-money card-loading/unloading transactions	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	0.0	0.0	0.0	0.0	0.1
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	.	.	0.0	0.0	0.1
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	25.4	29.0	35.8	60.8	50.8
At terminals located in the reporting country	8.0	8.9	10.2	12.1	4.0
At terminals located abroad	17.4	20.1	25.6	48.7	46.8
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	.	.	1.2	1.0	0.7
At terminals located in the reporting country	1.3	1.3	1.2	1.0	0.7
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	0.0	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	.	.	34.5	59.8	50.2
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	17.4	20.1	25.6	48.7	46.8
E-money card-loading/unloading 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	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
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	.	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	14.3	17.9	21.8	27.9	22.2
At terminals located in the reporting country	10.0	13.4	16.4	17.0	16.9
At terminals located abroad	4.3	4.6	5.4	10.9	5.4
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	1.7	2.6	3.4	4.7	3.0
At terminals located in the reporting country	0.5	1.3	2.1	3.4	2.5
At terminals located abroad	1.3	1.3	1.3	1.3	0.5
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	0.0	0.0
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	12.5	15.3	18.4	23.0	18.8
At terminals located in the reporting country	9.5	12.0	14.4	13.6	14.4
At terminals located abroad	3.0	3.3	4.0	9.4	4.4
E-money card-loading/unloading 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	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
E-money payments with cards with an e-money function	.	.	0.0	0.2	0.4
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	0.0	0.0	0.0	0.2	0.4
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	.	0.4	0.7	0.4
OTC cash withdrawals	5.8	5.9	5.7	5.4	4.5
OTC cash deposits	6.3	5.6	4.8	3.9	3.1

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



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### 9. Participation in selected payment systems

(original units; end of period)

	2016	2017	2018	2019	2020
<b>TARGET COMPONENT: TARGET2-IE</b>					
Number of participants	20	22			
<i>of which:</i>					
Direct participants	14	15	15	20	20
<i>of which:</i>					
Credit institutions					
Central bank					
Other direct participants					
<i>of which:</i>					
Public administration					
Clearing and settlement organisations	0	0	0	0	0
Other financial institutions	-	-	-	-	-
Others	0	0	0	0	0
Indirect participants	6	7	6	6	6
<b>RETAIL SYSTEM: IPCC</b>					
Number of participants			10	10	10
<i>of which:</i>					
Direct participants			10	10	10
<i>of which:</i>					
Credit institutions			9	9	9
Central bank			1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	5	5	0	0	0

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



Ireland

10. Payments processed by selected payment systems

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

	2016	2017	2018	2019	2020
<b>TARGET COMPONENT: TARGET2-IE</b>					
Credit transfers and direct debits	0.9	0.8	0.9	0.9	0.7
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.4	0.4	0.4	0.4	0.3
Credit transfers and direct debits to another TARGET component	0.4	0.4	0.5	0.5	0.5
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.4	0.4	0.4	0.5	0.5
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)					
<b>RETAIL SYSTEM: IPCC</b>					
<b>Total transactions</b>	25.4	22.3	19.7	17.0	12.9
Domestic	25.4	22.3	19.7	17.0	12.9
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.1	0.1	0.0	0.1	0.0
Domestic	0.1	0.1	0.0	0.1	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.1	0.1	0.0	0.1	0.0
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	25.3	22.2	19.7	16.9	12.9
Domestic	25.3	22.2	19.7	16.9	12.9
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	99.4	99.4	99.5	98.7	99.7

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



Ireland

11. Payments processed by selected payment systems

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

	2016	2017	2018	2019	2020
<b>TARGET COMPONENT: TARGET2-IE</b>					
Credit transfers and direct debits	4,593.1	4,463.6	3,873.5	4,199.7	4,510.5
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	3,551.2	3,455.2	3,132.9	3,372.6	3,747.6
Credit transfers and direct debits to another TARGET component	1,041.9	1,008.4	740.6	827.1	762.9
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	1,025.6	993.4	724.6	812.1	755.2
Credit transfers and direct debits to a non-euro area TARGET component	16.3	15.0	15.9	15.0	7.7
Concentration ratio in terms of value (percentages)	84.6	83.5	85.5	84.1	84.8
<b>RETAIL SYSTEM: IPCC</b>					
<b>Total transactions</b>	55.5	51.2	46.8	42.0	32.6
Domestic	55.5	51.2	46.8	42.0	32.6
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers	0.9	0.5	0.4	0.6	0.2
Domestic	0.9	0.5	0.4	0.6	0.2
Cross-border	0.0	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.9	0.5	0.4	0.6	0.2
Initiated electronically	0.0	0.0	0.0	0.0	0.0
Direct debits	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Card payments (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
ATM transactions (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
E-money payment transactions	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Cheques	54.5	50.7	46.4	41.3	32.4
Domestic	54.5	50.7	46.4	41.3	32.4
Cross-border	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of value (percentages)	97.5	97.7	98.2	99.6	98.6

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