

Netherlands

1. Basic statistical data

	2014	2015	2016	2017	2018
Population (thousands, annual average)	16,865	16,940	17,030	17,131	17,232
GDP (EUR billions)	672	690	708	738	774
GDP per capita (EUR)	39,820	40,732	41,593	43,088	44,919
HICP (annual percentage changes)	0.3	0.2	0.1	1.3	1.6

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

Netherlands

2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2014	2015	2016	2017	2018
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	500,337	492,873	469,181	462,882	462,035
<i>of which:</i>					
Transferable deposits	433,009	413,308	432,778	427,716	430,194
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	141,763	150,991	168,661	144,428	139,122
Outstanding value on e-money storages issued by MFIs	37	0	0	0	0
<i>of which:</i>					
Hardware-based electronic money	37	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.

Netherlands

3. Settlement media used by credit institutions

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

	2014	2015	2016	2017	2018
Overnight deposits held at the central bank	47,945	129,605	200,720	218,034	221,053
Overnight deposits held at other credit institutions (end of period)	47,002	72,407	81,034	91,897	63,866
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	43,627	51,179	48,617	47,823	35,219
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	9,888	12,783	15,749	28,169	27,742
Intraday borrowing from the central bank (average for last reserve maintenance period)	11,048	4,891	5,257	204	163

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

Netherlands

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

	2014	2015	2016	2017	2018
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	27.0	27.0	27.0	27.0	27.0
Value of overnight deposits	193	542	1,372	3,343	2,196
<i>of which:</i>					
Value of transferable deposits	193	542	1,372	3,343	2,196
Credit institutions irrespective of their legal incorporation					
Number of institutions	218	209	96	92	93
Number of offices	1,912	1,826	1,731	1,672	1,549
Number of overnight deposits (thousands)	46,806.1	27,997.0	28,138.7	28,096.8	29,741.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	35,774.4	25,042.8	25,474.6	25,724.5	27,331.0
Number of transferable overnight deposits (thousands)	23,290.0	22,164.8	22,220.1	22,411.1	23,543.7
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	20,701.0	19,915.8	20,259.7	20,571.0	21,814.4
Value of overnight deposits	466,208	492,380	467,855	459,584	463,705
<i>of which:</i>					
Value of transferable deposits	432,816	412,766	431,406	424,373	427,998
Number of payment accounts (thousands)	28,496.0	22,128.5	22,322.2	22,689.3	23,929.8
Number of e-money accounts (thousands)	705.0	138.9	64.6	18.8	14.2
Outstanding value on e-money storages issued	40	0	0	0	0
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	177	161	51	44	42
Number of offices	1,854	1,764	1,674	1,616	1,489
Value of overnight deposits	463,831	489,869	465,470	457,241	461,340
Branches of euro area-based credit institutions					
Number of institutions	21	26	26	28	33
Number of offices	26	28	27	28	32
Value of overnight deposits	1,212	1,280	1,216	1,195	1,206
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	13	17	16	17	15
Number of offices	17	20	19	17	17
Value of overnight deposits	559	591	561	551	556
Branches of non-EEA-based credit institutions					
Number of institutions	7	5	3	3	3
Number of offices	15	14	11	11	11
Value of overnight deposits	606	640	608	597	603
Electronic money institutions					
Number of institutions	2	2	2	2	2
Number of payment accounts (thousands)	0.0	0.6	0.9	0.0	0.0
Number of e-money accounts (thousands)	1.3	2.6	5.5	2.8	7.4
Outstanding value on e-money storages issued	21	26	31	31	107
Other payment service providers					
Number of institutions	50	35	37	37	32
Number of offices	403	420	437	440	400
Number of overnight deposits (thousands)	0.0	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	0.0
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.

Netherlands

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

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

	2014	2015	2016	2017	2018
Institutions offering payment services to non-MFIs (total)					
Number of institutions	271	247	136	132	128
Number of offices	2,316	2,247	2,169	2,113	1,950
Number of overnight deposits (thousands)	46,833.1	28,024.0	28,165.7	28,123.8	29,768.7
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	35,774.4	25,042.8	25,474.6	25,724.5	27,331.0
Value of overnight deposits	466,401	492,922	469,227	462,927	465,901
Number of payment accounts (thousands)	28,496.0	22,129.1	22,323.1	22,689.4	23,929.8
Number of e-money accounts (thousands)	706.3	141.5	70.1	21.6	21.6
Outstanding value on e-money storages issued	61	26	31	31	107
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	305	354	394	399	404
<i>of which:</i>					
Institutions providing services through an established branch	14	14	14	14	14
Institutions providing services through an agent	0	0	0	0	0
Institutions providing services neither establishing a branch nor through an agent	291	340	380	385	390

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.

Netherlands

6. Payment card functions and accepting devices

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

	2014	2015	2016	2017	2018
Cards issued by resident PSPs					
Cards with a cash function	31,966	31,734	31,112	31,211	31,673
Cards with a payment function*	31,966	32,359	32,012	32,333	33,001
<i>of which:</i>					
Cards with a debit function	25,578	17,855	17,936	18,281	18,554
Cards with a delayed debit function	2,651	2,501	2,614	2,750	2,883
Cards with a credit function	449	419	397	379	348
Cards with a debit and/or delayed debit function	-	6,821	6,288	6,126	.
Cards with a credit and/or delayed debit function	3,289	3,300	3,286	3,240	3,277
Cards with an e-money function	25,776	105	25	24	18
Cards on which e-money can be stored directly	16,982	19	16	15	11
Cards which give access to e-money stored on e-money accounts	.	86	9	10	7
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	10,372	98	18	15	11
Total number of cards (irrespective of the number of functions on the card)	31,966	32,465	32,037	32,357	33,019
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	14,806	15,346	5,782	5,676	5,904
Terminals provided by resident PSPs					
ATMs	7,165	7,004	6,750	6,389	5,939
Located in the reporting country	7,165	7,004	6,750	6,389	5,939
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	7,165	7,004	6,750	6,389	5,939
Located in the reporting country	7,165	7,004	6,750	6,389	5,939
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals	398,569	444,859	476,839	496,532	511,775
Located in the reporting country	398,530	444,814	462,045	481,445	496,527
Located abroad	39	45	14,794	15,087	15,248
POS terminals					
<i>of which:</i>					
EFTPOS terminals	398,569	444,814	462,045	481,445	496,527
Located in the reporting country	398,530	444,814	462,045	481,445	496,527
Located abroad	39	-	-	-	-
E-money card POS terminals	29,383	-	-	-	-
Located in the reporting country	29,383	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	30,721	0	0	0	0
Located in the reporting country	30,721	0	0	0	0
Located abroad	-	-	-	-	-
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	1,338	0	0	0	0
Located in the reporting country	1,338	0	0	0	0
Located abroad	-	-	-	-	-
E-money card accepting terminals	29,383	0	0	0	0
Located in the reporting country	29,383	0	0	0	0
Located abroad	-	-	-	-	-

*Except cards with an e-money function only.

Netherlands

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

	2014	2015	2016	2017	2018
Payments per type of payment service					
Credit transfers	2,043.2	1,970.2	2,109.7	2,303.2	2,567.9
Domestic	2,013.8	1,914.7	2,040.0	2,214.3	2,464.7
Cross-border	29.4	55.5	69.7	88.9	103.2
Credit transfers					
Initiated in paper-based form	62.0	47.3	40.9	35.5	31.6
Initiated electronically	1,981.3	1,922.9	2,068.8	2,267.8	2,536.3
Initiated in a file/batch	726.6	631.2	642.1	662.0	686.9
Initiated on a single payment basis	1,254.6	1,291.6	1,426.7	1,605.8	1,849.5
<i>of which (memorandum item):</i>					
Online banking based e-payments	180.5	219.1	263.9	332.8	444.4
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	186.0	11.3	10.2	9.3	9.3
Cross-border credit transfers received	47.0	43.4	48.6	64.2	74.4
Direct debits	1,163.4	1,289.0	1,161.6	1,211.0	1,406.2
Domestic	1,151.6	1,272.7	1,142.7	1,180.5	1,365.6
Cross-border	11.9	16.2	18.9	30.5	40.6
Direct debits					
Initiated in a file/batch	1,156.2	1,282.5	1,155.7	1,205.3	1,400.7
Initiated on a single payment basis	7.3	6.5	5.9	5.6	5.5
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	9.5	0.0	0.0	0.0	0.0
Cross-border direct debits received	12.1	22.6	28.8	53.5	65.0
Card payments with cards issued by resident PSPs*	3,168.7	3,533.2	3,902.0	4,285.2	4,732.0
Domestic card payments	2,978.8	3,334.8	3,676.6	4,024.0	4,427.0
Cross-border card payments	189.9	198.4	225.4	261.2	305.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	3,037.5	3,392.0	3,743.1	4,105.3	4,528.6
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	131.2	141.2	158.8	179.9	203.4
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	3,116.6	3,464.4	3,819.6	4,214.5	4,650.0
Payments initiated remotely	52.1	68.8	82.4	70.7	82.0
E-money payments with e-money issued by resident PSPs	78.0	2.4	0.4	0.4	0.6
Domestic	78.0	2.4	0.4	0.4	0.6
Cross-border	0.0	0.0	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	77.4	0.0	0.0	0.0	0.0
With e-money accounts	0.5	2.4	0.4	0.4	0.6
<i>of which:</i>					
Accessed through a card	0.5	2.4	0.4	0.4	0.6
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-

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

*Except cards with an e-money function only.

Netherlands

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

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

	2014	2015	2016	2017	2018
Cheques	0.2	0.2	0.2	0.1	0.1
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.2	0.2	0.2	0.1	0.1
Cross-border cheques received	0.0	0.0	0.0	0.0	0.0
Other payment services	0.0	0.9	0.3	0.3	0.3
Domestic	0.0	0.9	0.3	0.3	0.3
Cross-border	0.0	0.0	0.0	0.0	0.0
Other cross-border payment services received	-	-	-	-	-
Total payments involving non-MFIs	6,453.5	6,795.9	7,174.1	7,800.2	8,707.0
Domestic	6,222.2	6,525.6	6,860.0	7,419.5	8,258.1
Cross-border	231.3	270.3	314.1	380.7	448.9
Total cross-border payments received (excluding card payments)	59.1	66.0	77.5	117.8	139.5
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	93.1	70.6	81.3	20.5	27.0
Debits from the accounts by simple book entry	207.2	210.5	218.9	225.3	256.8
Money remittances	-	-	2.4	2.4	2.5
Domestic	-	-	0.3	0.2	0.2
Cross-border	-	-	2.1	2.2	2.3
Cross-border money remittances received	-	0.0	0.3	0.3	0.3
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.

Netherlands

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

	2014	2015	2016	2017	2018
a) At terminals provided by resident PSPs with cards issued by resident PSPs	3,461.1	3,562.7	3,889.8	4,165.8	4,376.4
At terminals located in the reporting country	3,459.6	3,562.4	3,889.5	4,165.7	4,376.2
At terminals located abroad	1.5	0.2	0.3	0.2	0.2
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	379.1	321.9	307.3	282.5	260.3
At terminals located in the reporting country	379.1	321.9	307.3	282.5	260.3
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	15.4	16.4	16.2	16.1	15.7
At terminals located in the reporting country	15.4	16.4	16.2	16.1	15.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2,968.3	3,224.3	3,566.2	3,867.3	4,100.4
At terminals located in the reporting country	2,966.8	3,224.1	3,566.0	3,867.1	4,100.2
At terminals located abroad	1.5	0.2	0.3	0.2	0.2
E-money card-loading/unloading transactions	11.8	0.0	0.0	0.0	0.0
At terminals located in the reporting country	11.8	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	86.6	0.0	0.0	0.0	0.0
At terminals located in the reporting country	86.6	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	82.9	92.8	112.0	122.5	138.5
At terminals located in the reporting country	56.7	84.7	99.0	100.7	122.7
At terminals located abroad	26.2	8.1	13.0	21.8	15.8
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	12.8	11.9	12.6	14.5	11.5
At terminals located in the reporting country	12.8	11.9	12.6	14.5	11.5
At terminals located abroad	0.0	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	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	70.1	80.9	99.4	108.0	127.0
At terminals located in the reporting country	43.9	72.8	86.4	86.2	111.2
At terminals located abroad	26.2	8.1	13.0	21.8	15.8
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	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

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

Netherlands

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

	2014	2015	2016	2017	2018
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	202.8	265.9	310.9	308.5	563.5
At terminals located in the reporting country	33.4	76.4	93.0	99.8	136.3
At terminals located abroad	169.4	189.6	217.9	208.7	427.3
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	36.0	24.0	25.9	25.4	46.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	36.0	24.0	25.9	25.4	46.0
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	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	167.0	242.0	284.9	283.1	517.5
At terminals located in the reporting country	33.4	76.4	93.0	99.8	136.3
At terminals located abroad	133.6	165.6	192.0	183.3	381.3
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	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
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	1.7	0.9	0.3	0.3	0.3
OTC cash deposits	18.5	21.2	20.5	19.8	19.7

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

Netherlands

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)

	2014	2015	2016	2017	2018
Payments per type of payment service					
Credit transfers	17,374.0	18,800.4	19,127.2	23,476.4	19,090.2
Domestic	14,166.5	13,604.8	14,028.7	18,974.3	14,088.3
Cross-border	3,207.5	5,195.6	5,098.5	4,502.1	5,001.9
Credit transfers					
Initiated in paper-based form	134.6	362.4	364.1	280.8	59.3
Initiated electronically	17,239.4	18,438.0	18,763.1	23,195.6	19,031.0
Initiated in a file/batch	9,341.7	1,826.9	1,983.6	2,028.9	2,200.8
Initiated on a single payment basis	7,897.7	16,611.1	16,779.5	21,166.7	16,830.2
<i>of which (memorandum item):</i>					
Online banking based e-payments	13.9	17.7	22.9	30.7	38.2
Credit transfers					
<i>of which:</i>					
Non-SEPA credit transfers	10,866.3	14,231.3	14,080.1	19,259.9	14,496.6
Cross-border credit transfers received	3,349.0	5,607.5	5,032.5	4,753.7	5,469.7
Direct debits	218.7	240.5	227.0	235.6	267.1
Domestic	211.4	230.0	214.0	219.0	251.7
Cross-border	7.3	10.4	13.0	16.6	15.4
Direct debits					
Initiated in a file/batch	212.1	232.4	221.2	232.6	264.0
Initiated on a single payment basis	6.6	8.1	5.9	3.0	3.1
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	3.1	0.2	3.2	1.3	0.7
Cross-border direct debits received	7.6	6.4	7.7	12.6	14.2
Card payments with cards issued by resident PSPs*	109.5	117.8	127.0	134.0	142.9
Domestic card payments	96.9	104.1	110.1	118.2	125.7
Cross-border card payments	12.6	13.7	16.9	15.8	17.2
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	97.4	104.4	112.5	118.3	125.9
Payments with cards with a delayed debit function	-	-	-	-	-
Payments with cards with a credit function	-	-	-	-	-
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	12.1	13.4	14.5	15.7	17.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	105.0	111.7	119.9	128.7	136.8
Payments initiated remotely	4.5	6.2	7.1	5.4	6.0
E-money payments with e-money issued by resident PSPs	0.2	0.0	0.0	0.0	0.0
Domestic	0.2	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	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	0.1	0.0	0.0	0.0	0.0
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	0.0	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-

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

*Except cards with an e-money function only.

Netherlands

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)

	2014	2015	2016	2017	2018
Cheques	1.9	2.0	1.8	0.8	0.7
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	1.9	2.0	1.8	0.8	0.7
Cross-border cheques received	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
Other cross-border payment services received	-	-	-	-	-
Total payments involving non-MFIs	17,704.3	19,160.7	19,483.0	23,846.8	19,500.9
Domestic	14,474.9	13,938.9	14,352.9	19,311.5	14,465.7
Cross-border	3,229.3	5,221.8	5,130.1	4,535.4	5,035.2
Total cross-border payments received (excluding card payments)	3,356.6	5,613.9	5,040.2	4,766.4	5,483.9
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	282.7	230.8	198.1	134.2	148.0
Debits from the accounts by simple book entry	213.4	176.3	156.1	146.3	163.9
Money remittances	-	-	0.7	0.7	0.7
Domestic	-	-	0.1	0.1	0.0
Cross-border	-	-	0.6	0.6	0.6
Cross-border money remittances received	-	-	0.1	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)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-

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

Netherlands

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

	2014	2015	2016	2017	2018
a) At terminals provided by resident PSPs with cards issued by resident PSPs	167.2	175.4	179.0	181.8	181.7
At terminals located in the reporting country	167.1	175.4	179.0	181.8	181.6
At terminals located abroad	0.1	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)	46.4	43.6	42.3	41.1	39.7
At terminals located in the reporting country	46.4	43.6	42.3	41.1	39.7
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
ATM cash deposits (except e-money transactions)	22.8	15.4	15.6	15.3	14.8
At terminals located in the reporting country	22.8	15.4	15.6	15.3	14.8
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	97.0	116.3	121.1	125.4	127.1
At terminals located in the reporting country	96.9	116.3	121.1	125.4	127.1
At terminals located abroad	0.1	0.0	0.0	0.0	0.0
E-money card-loading/unloading transactions	0.2	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.2	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	0.2	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.2	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	6.2	4.4	4.8	4.9	5.6
At terminals located in the reporting country	4.8	4.2	4.5	4.5	5.2
At terminals located abroad	1.4	0.2	0.2	0.3	0.3
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.8	1.7	1.7	1.9	1.5
At terminals located in the reporting country	1.8	1.7	1.7	1.9	1.5
At terminals located abroad	0.0	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	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	4.4	2.7	3.0	2.9	4.1
At terminals located in the reporting country	3.0	2.6	2.8	2.6	3.7
At terminals located abroad	1.4	0.2	0.2	0.3	0.3
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	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

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

Netherlands

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

	2014	2015	2016	2017	2018
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	14.4	21.7	23.9	22.0	44.0
At terminals located in the reporting country	1.4	3.9	4.5	4.4	5.5
At terminals located abroad	13.0	17.8	19.4	17.7	38.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	5.3	4.9	5.2	5.0	9.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	5.3	4.9	5.2	5.0	9.0
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	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	9.1	16.8	18.7	17.0	35.1
At terminals located in the reporting country	1.4	3.9	4.5	4.4	5.5
At terminals located abroad	7.7	12.8	14.2	12.6	29.5
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	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	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
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	3.2	2.4	1.1	1.1	1.0
OTC cash deposits	38.4	42.2	37.9	37.7	39.0

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

Netherlands

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

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-NL					
Number of participants	111	105	105	100	97
<i>of which:</i>					
Direct participants	66	63	66	60	60
<i>of which:</i>					
Credit institutions	59	55	58	51	50
Central bank	1	1	1	1	1
Other direct participants	6	7	7	8	9
<i>of which:</i>					
Public administration	2	2	2	2	2
Clearing and settlement organisations	4	5	5	6	7
Other financial institutions	0	0	0	0	0
Others	-	-	-	-	-
Indirect participants	45	42	39	40	37
RETAIL SYSTEM: equensWorldline					
Number of participants	161	27	28	25	25
<i>of which:</i>					
Direct participants	66	27	28	25	25
<i>of which:</i>					
Credit institutions	65	26	27	24	24
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	95	0	0	0	0

Netherlands

10. Payments processed by selected payment systems

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

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-NL					
Credit transfers and direct debits	6.4	5.7	5.6	5.6	6.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	2.0	1.6	1.3	1.1	1.2
Credit transfers and direct debits to another TARGET component	4.4	4.2	4.3	4.5	4.9
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	75.1	80.0	81.2	82.9	88.9
RETAIL SYSTEM: equensWorldline					
Total transactions	1,957.3	1,661.2	1,759.1	2,597.1	2,799.0
Domestic	1,921.9	1,619.4	1,709.1	2,549.4	2,743.1
Cross-border	35.4	41.8	49.9	47.7	55.9
Credit transfers	962.9	983.5	1,056.6	1,153.8	1,290.9
Domestic	938.4	956.5	1,025.9	1,117.8	1,248.3
Cross-border	24.6	27.0	30.7	36.0	42.7
Credit transfers					
Initiated in a paper-based form	2.6	0.0	0.0	0.0	0.0
Initiated electronically	960.4	983.5	1,056.6	1,153.8	1,290.9
Direct debits	759.6	677.6	702.5	1,443.3	1,507.1
Domestic	748.8	662.8	683.3	1,431.6	1,493.8
Cross-border	10.8	14.8	19.2	11.7	13.2
Card payments (except e-money transactions)	99.4	0.1	0.0	0.0	0.0
Domestic	99.4	0.1	0.0	0.0	0.0
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	135.3	0.0	0.0	0.0	0.0
Domestic	135.3	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	0.0	0.0	1.0
Domestic	0.0	0.0	0.0	0.0	1.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	98.4	98.5	98.5	98.8	97.9

Netherlands

11. Payments processed by selected payment systems

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

	2014	2015	2016	2017	2018
TARGET COMPONENT: TARGET2-NL					
Credit transfers and direct debits	58,931.6	60,247.5	69,908.1	68,758.2	69,870.1
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	40,067.4	42,027.3	50,882.7	50,721.2	51,252.5
Credit transfers and direct debits to another TARGET component	18,864.2	18,220.2	19,025.5	18,037.0	18,617.6
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	-	-	-	-	-
Credit transfers and direct debits to a non-euro area TARGET component	-	-	-	-	-
Concentration ratio in terms of value (percentages)	74.9	70.9	79.6	84.6	88.9
RETAIL SYSTEM: equensWorldline					
Total transactions	1,688.7	1,630.4	1,765.0	2,078.0	2,214.8
Domestic	1,584.2	1,513.5	1,631.0	1,916.6	2,037.7
Cross-border	104.5	116.9	134.0	161.4	177.1
Credit transfers	1,535.3	1,513.5	1,645.9	1,831.6	1,955.3
Domestic	1,433.5	1,400.0	1,516.1	1,681.7	1,791.9
Cross-border	101.8	113.4	129.8	149.9	163.4
Credit transfers					
Initiated in a paper-based form	0.2	0.0	0.0	0.0	0.0
Initiated electronically	1,535.1	1,513.5	1,645.9	1,831.6	1,955.3
Direct debits	136.7	116.9	119.1	246.4	259.5
Domestic	134.1	113.5	114.8	234.9	245.8
Cross-border	2.7	3.4	4.3	11.5	13.7
Card payments (except e-money transactions)	4.2	0.0	0.0	0.0	0.0
Domestic	4.2	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	12.5	0.0	0.0	0.0	0.0
Domestic	12.5	0.0	0.0	0.0	0.0
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)	90.2	89.0	93.5	95.0	94.1