



EUROPEAN CENTRAL BANK

EUROSYSTEM

Finland

1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	5,508	5,516	5,522	5,531	5,542
GDP (EUR billions)	226	233	240	238	251
GDP per capita (EUR)	41,084	42,323	43,440	43,030	45,372
HICP (annual percentage changes)	0.8	1.2	1.1	0.4	2.1

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)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	.	.	.	.	.
Value of overnight deposits held at MFIs	136,358	148,454	153,149	185,498	199,906
<i>of which:</i>					
Transferable deposits	124,762	136,123	132,165	155,424	165,765
Narrow money supply (M1)	.	.	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	3,948	4,115	3,602	3,962	.
Outstanding value on e-money storages issued by MFIs	0	.	.	.	0
<i>of which:</i>					
Hardware-based electronic money	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.



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3. Settlement media used by credit institutions

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

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	91,394	88,451	94,884	117,047	147,902
Overnight deposits held at other credit institutions (end of period)	43,037	35,334	46,469	53,102	55,951
of which:					
Transferable deposits at other MFIs (end of period)	36,437	20,663	34,189	43,176	48,303
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	10,148	8,648	4,648	21,779	36,113
Intraday borrowing from the central bank (average for last reserve maintenance period)	59	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 1

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

	2017	2018	2019	2020	2021
Institutions offering payment services to non-MFIs (total)					
Number of institutions	284	276	260	248	230
Number of offices	1,217	940	877	801	871
Number of overnight deposits (thousands)	14,888.7	15,779.5	16,693.8	16,743.0	17,096.5
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	14,140.0	15,062.6	15,985.8	16,001.3	16,321.5
Value of overnight deposits	136,360	148,454	153,151	185,501	199,905
Number of payment accounts (thousands)	.	15,339.0	15,138.0	.	.
Number of e-money accounts (thousands)	.	0.0	0.0	3.5	.
Outstanding value on e-money storages issued	968	1,279	.	125	.
Central bank					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0.0	0.0	0.0	0.0	0.0
Value of overnight deposits	3,261	3,547	1,530	7,767	6,421
<i>of which:</i>					
Value of transferable deposits	3,261	3,574	1,530	7,767	6,421
Credit institutions irrespective of their legal incorporation					
Number of institutions	267	257	242	228	209
Number of offices	1,216	939	876	800	870
Number of overnight deposits (thousands)	14,888.7	15,779.5	16,693.8	16,743.0	17,096.5
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	14,140.0	15,062.6	15,985.8	16,001.3	16,321.5
Number of transferable overnight deposits (thousands)	13,709.2	14,552.0	13,982.1	13,904.5	13,792.5
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	13,334.8	14,222.4	13,690.2	13,668.8	13,578.5
Value of overnight deposits	133,099	144,907	151,621	177,734	193,484
<i>of which:</i>					
Value of transferable deposits	121,501	132,549	130,635	147,657	159,344
Number of payment accounts (thousands)	15,087.5	15,123.4	14,990.1	15,750.6	15,752.7
Number of e-money accounts (thousands)	0.0	0.0	0.0	.	0.0
Outstanding value on e-money storages issued	0	1,279	.	.	0
Credit institutions irrespective of their legal incorporation					
Credit institutions legally incorporated in the reporting country					
Number of institutions	235	225	213	196	178
Number of offices	970	858	801	738	810
Value of overnight deposits	89,045	116,788	123,761	141,086	157,639
Branches of euro area-based credit institutions					
Number of institutions	4	5	5	5	5
Number of offices	4	5	5	5	5
Value of overnight deposits	210	142	101	65	158
Branches of EEA-based credit institutions outside the euro area					
Number of institutions	28	27	24	27	26
Number of offices	242	76	70	57	55
Value of overnight deposits	43,844	27,977	27,759	36,583	35,687
Branches of non-EEA-based credit institutions					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
Electronic money institutions					
Number of institutions	1	0	1	1	1
Number of payment accounts (thousands)	.	0.0	0.0	.	.
Number of e-money accounts (thousands)	.	0.0	0.0	.	.
Outstanding value on e-money storages issued	968	0	0	.	.
Other payment service providers					
Number of institutions	15	18	16	18	19
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	174.1	215.6	148.0	130.3	131.2
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

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



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

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

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
Number of payment institutions operating in the country on a cross-border basis	-	-	-	-	-
<i>of which:</i>					
Institutions providing services through an established branch	-	-	-	-	-
Institutions providing services through an agent	-	-	-	-	-
Institutions providing services neither establishing a branch nor through an agent	-	-	-	-	-

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



Finland

6. Payment card functions and accepting devices

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

	2017	2018	2019	2020	2021
Cards issued by resident PSPs					
Cards with a cash function	9,644	9,891	9,787	10,203	10,412
Cards with a payment function*	9,803	10,059	9,930	10,297	10,520
<i>of which:</i>					
Cards with a debit function	7,977	8,519	8,590	8,927	8,836
Cards with a delayed debit function	356	373	354	318	319
Cards with a credit function	4,101	4,379	4,341	4,398	4,386
Cards with a debit and/or delayed debit function	-	-	-	-	-
Cards with a credit and/or delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
Cards on which e-money can be stored directly	-	-	-	-	-
Cards which give access to e-money stored on e-money accounts	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	9,876	10,060	9,935	10,300	10,520
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
Terminals provided by resident PSPs					
ATMs	1,927	1,951	1,992	1,970	1,935
Located in the reporting country	1,927	1,951	1,992	1,970	1,935
Located abroad	-	-	-	-	-
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	1,498	1,606	1,751	1,737	1,718
Located in the reporting country	1,498	1,606	1,751	1,737	1,718
Located abroad	-	-	-	-	-
ATMs with a credit transfer function	429	345	241	233	217
Located in the reporting country	429	345	241	233	217
Located abroad	-	-	-	-	-
POS terminals	-	-	-	135,984	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
POS terminals					
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card POS terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-
Located in the reporting country	-	-	-	-	-
Located abroad	-	-	-	-	-

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

*Except cards with an e-money function only.



Finland

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

	2017	2018	2019	2020	2021
Payments per type of payment service					
Total payments involving non-MFIs	2,588.3	2,808.5	3,014.4	2,883.3	3,073.8
Domestic	2,453.9	2,646.1	2,832.6	2,748.0	2,928.2
Cross-border	134.4	162.4	181.8	135.3	145.6
Credit transfers	943.9	979.1	1,066.9	1,086.2	1,179.4
Domestic	931.1	962.4	1,048.0	1,071.8	1,160.8
Cross-border	12.8	16.7	18.9	14.4	18.6
Credit transfers					
Initiated in paper-based form	19.5	17.2	14.5	14.2	12.7
Initiated electronically	924.4	961.9	1,052.4	1,072.0	1,166.7
Initiated in a file/batch	355.9	365.3	376.7	386.9	423.6
Initiated on a single payment basis	568.5	596.6	675.7	685.1	743.1
<i>of which (memorandum item):</i>					
Online banking based e-payments	88.2	97.8	102.9	107.9	106.6
Credit transfers					
of which:					
Non-SEPA credit transfers	20.2	22.2	38.7	36.0	40.9
Direct debits	.	.	.	.	.
Domestic	.	.	.	.	0.1
Cross-border	0.0	.	0.0	0.3	.
Direct debits					
Initiated in a file/batch	.	.	.	.	.
Initiated on a single payment basis	.	.	.	0.0	0.0
Direct debits					
<i>of which:</i>					
Non-SEPA direct debits	-	-	-	-	-
Card payments with cards issued by resident PSPs*	1,643.1	1,828.7	1,947.0	1,796.5	1,893.1
Domestic card payments	1,521.7	1,683.1	1,784.2	1,676.0	1,767.1
Cross-border card payments	121.4	145.6	162.8	120.5	126.0
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	1,492.4	1,670.2	1,791.5	1,650.1	1,740.5
Payments with cards with a delayed debit function	20.9	21.7	21.6	14.8	13.4
Payments with cards with a credit function	129.7	136.9	133.9	131.6	139.3
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	1,576.7	1,731.9	1,821.6	1,613.9	1,671.9
Payments initiated remotely	66.4	96.9	125.4	182.6	221.2
E-money payments with e-money issued by resident PSPs	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	.	.	.	.	.
<i>of which:</i>					
Accessed through a card	.	.	.	.	.
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	.	.
Other payment services	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-

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)

	2017	2018	2019	2020	2021
Total cross-border payments received (excluding card payments)	8.4	10.6	14.2	17.2	18.1
Cross-border credit transfers received	8.3	10.4	14.0	16.9	17.8
Cross-border direct debits received	0.1	0.2	0.2	0.3	0.4
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	-	-	-	-	-
Other cross-border payment services received	-	-	-	-	-
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	11.0	11.0	11.4	10.4	11.4
Debits from the accounts by simple book entry	109.4	105.7	148.6	105.5	112.1
Money remittances	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	0.1	0.1	-	0.1	0.1
Domestic	-	-	-	-	-
Cross-border	-	-	0.0	-	-
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



Finland

7b. Payments per type of terminal involving non-MFIs

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

	2017	2018	2019	2020	2021
a) At terminals provided by resident PSPs with cards issued by resident PSPs	1,237.9	.	1,335.0	1,146.0	1,121.5
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs					
<i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	108.8	98.9	88.5	63.5	54.4
At terminals located in the reporting country	108.8	98.9	88.5	63.5	54.4
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	4.2	4.4	4.5
At terminals located in the reporting country	.	.	4.2	4.4	4.5
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	1,125.7	.	1,242.3	1,078.1	1,062.6
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	0.0	0.0
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	36.6	.	52.3	38.9	39.7
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs					
<i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	1.3	1.3	.	0.9	0.8
At terminals located in the reporting country	1.3	1.3	.	0.9	0.8
At terminals located abroad	.	.	.	.	.
ATM cash deposits (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	35.3	.	51.0	38.0	38.9
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	83.5	92.0	99.9	31.9	36.7
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	83.5	92.0	99.9	31.9	36.7
At terminals provided by non-resident PSPs with cards issued by resident PSPs					
<i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	4.5	4.5	4.0	1.5	1.2
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	4.5	4.5	4.0	1.5	1.2
ATM cash deposits (except e-money transactions)	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
POS transactions (except e-money transactions)	78.9	87.5	95.9	30.4	35.5
At terminals located in the reporting country	.	.	0.0	0.0	0.0
At terminals located abroad	78.9	87.5	95.9	30.4	35.5
E-money card-loading/unloading transactions	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
E-money payments with cards with an e-money function	.	.	.	.	.
At terminals located in the reporting country	.	.	.	.	.
At terminals located abroad	.	.	.	.	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	.	.	2.5	2.5	2.2
OTC cash withdrawals	.	.	.	2.3	1.8
OTC cash deposits	.	.	.	0.5	.

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



Finland

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)

	2017	2018	2019	2020	2021
Payments per type of payment service					
Total payments involving non-MFIs	2,628.8	2,875.7	2,802.7	2,867.1	3,003.3
Domestic	2,181.6	2,366.5	2,211.0	2,285.3	2,089.6
Cross-border	447.2	509.2	591.7	581.8	913.7
Credit transfers	2,579.8	2,823.9	2,748.1	2,814.4	2,945.3
Domestic	2,138.1	2,320.8	2,162.7	2,237.0	2,036.6
Cross-border	441.8	503.1	585.3	577.5	908.7
Credit transfers					
Initiated in paper-based form	295.5	302.8	280.8	270.2	305.7
Initiated electronically	2,284.4	2,521.1	2,467.3	2,544.2	2,639.6
Initiated in a file/batch	1,172.4	1,332.3	1,408.2	1,449.8	1,616.9
Initiated on a single payment basis	1,112.0	1,188.7	1,059.1	1,094.5	1,022.7
of which (memorandum item):					
Online banking based e-payments	7.0	7.8	8.9	10.2	10.9
Credit transfers					
of which:					
Non-SEPA credit transfers	642.8	698.4	836.6	878.5	1,139.5
Direct debits	0.3	.	.	0.4	0.9
Domestic	.	.	0.3	0.2	0.5
Cross-border	.	.	.	0.2	0.5
Direct debits					
Initiated in a file/batch	.	.	.	.	.
Initiated on a single payment basis	.	.	.	0.1	0.1
Direct debits					
of which:					
Non-SEPA direct debits	-	-	-	-	-
Card payments with cards issued by resident PSPs*	47.4	51.0	54.1	52.2	57.0
Domestic card payments	42.1	45.1	47.9	48.1	52.4
Cross-border card payments	5.3	6.0	6.2	4.1	4.6
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	38.7	42.1	45.3	44.4	48.5
Payments with cards with a delayed debit function	2.0	2.1	2.1	1.3	1.4
Payments with cards with a credit function	6.7	6.9	6.7	6.5	7.1
Payments with cards with a debit and/or delayed debit function	-	-	-	-	-
Payments with cards with a credit and/or delayed debit function	-	-	-	-	-
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	44.4	47.5	49.4	46.0	49.2
Payments initiated remotely	3.0	3.5	4.8	6.2	7.8
E-money payments with e-money issued by resident PSPs	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	.	.	.	.	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	-	-	-	-	-
With e-money accounts	.	.	.	.	.
of which:					
Accessed through a card	.	.	.	.	.
Cheques	1.2	0.3	0.1	0.0	0.0
Domestic	.	.	.	0.0	0.0
Cross-border	.	.	.	0.0	.
Other payment services	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-

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)

	2017	2018	2019	2020	2021
Total cross-border payments received (excluding card payments)	687.2	697.6	878.9	967.7	1,279.1
Cross-border credit transfers received	686.7	695.8	876.6	965.8	1,276.3
Cross-border direct debits received	0.5	.	2.2	1.9	2.8
Cross-border e-money payments with e-money issued by resident PSPs received	-	-	-	-	-
Cross-border cheques received	.	.	-	-	-
Other cross-border payment services received	.	.	.	.	.
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	87.2	77.5	111.4	68.3	77.6
Debits from the accounts by simple book entry	.	90.3	680.7	67.0	56.7
Money remittances	.	.	.	.	.
Domestic	.	.	.	.	.
Cross-border	-	-	-	-	-
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	21.4	21.2	11.0	.	.
Domestic	.	.	2.4	0.1	0.1
Cross-border	.	.	8.6	.	.
Cross-border money remittances received	-	-	-	-	-
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

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



Finland

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

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

	2017	2018	2019	2020	2021
a) At terminals provided by resident PSPs with cards issued by resident PSPs	44.8	44.9	44.3	39.2	38.6
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	11.9	11.2	10.3	7.7	6.6
At terminals located in the reporting country	11.9	11.2	10.3	7.7	6.6
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	1.3	1.4	1.4	-	-
At terminals located in the reporting country	1.3	1.4	1.4	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	31.6	-	32.6	30.2	30.8
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	0.0	0.0
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
b) At terminals provided by resident PSPs with cards issued by non-resident PSPs	1.5	-	2.0	1.2	1.3
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
At terminals provided by resident PSPs with cards issued by non-resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.2	0.2	-	0.2	0.1
At terminals located in the reporting country	0.2	0.2	-	0.2	0.1
At terminals located abroad	-	-	-	-	-
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	1.3	-	1.7	1.1	1.1
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
c) At terminals provided by non-resident PSPs with cards issued by resident PSPs	4.2	4.3	4.1	1.3	1.5
At terminals located in the reporting country	-	-	0.0	0.0	0.0
At terminals located abroad	4.2	4.3	4.1	1.3	1.5
At terminals provided by non-resident PSPs with cards issued by resident PSPs <i>of which:</i>					
ATM cash withdrawals (except e-money transactions)	0.6	0.6	0.6	0.3	0.2
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	0.6	0.6	0.6	0.3	0.2
ATM cash deposits (except e-money transactions)	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
POS transactions (except e-money transactions)	3.5	3.7	3.5	1.1	1.3
At terminals located in the reporting country	-	-	0.0	0.0	0.0
At terminals located abroad	3.5	3.7	3.5	1.1	1.3
E-money card-loading/unloading transactions	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
E-money payments with cards with an e-money function	-	-	-	-	-
At terminals located in the reporting country	-	-	-	-	-
At terminals located abroad	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	0.1	0.1	0.1
OTC cash withdrawals	-	-	-	1.4	1.2
OTC cash deposits	-	-	-	0.6	0.4

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)

	2017	2018	2019	2020	2021
TARGET COMPONENT: TARGET2-FI					
Number of participants	26	27	28	29	29
<i>of which:</i>					
Direct participants	24	25	26	26	26
<i>of which:</i>					
Credit institutions	19	20	20	20	20
Central bank	1	1	1	1	1
Other direct participants	4	4	5	5	5
<i>of which:</i>					
Public administration	1	1	2	2	2
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	2	2	2	3	3
LVPS (NON-TARGET SYSTEM): POPS					
Number of participants	11	10	10	10	10
<i>of which:</i>					
Direct participants	9	8	8	8	8
<i>of which:</i>					
Credit institutions	9	8	8	8	8
Central bank	-	-	-	-	-
Other direct participants	-	-	0	0	0
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	0	0	0
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	2	2	2	2	2
RETAIL SYSTEM: ARPP					
Number of participants	1	3	3	2	2
<i>of which:</i>					
Direct participants	1	3	3	2	2
<i>of which:</i>					
Credit institutions	1	3	3	2	2
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-

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



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10. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
TARGET COMPONENT: TARGET2-FI					
Credit transfers and direct debits	0.4	0.4	0.5	0.7	0.9
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.1	0.1	0.1	0.1	0.1
Credit transfers and direct debits to another TARGET component	0.3	0.3	0.4	0.5	0.8
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.3	0.3	0.4	0.5	0.7
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.1
Concentration ratio in terms of volume (percentages)	79.9	79.7	77.9	81.0	86.8
LVPS (NON-TARGET SYSTEM): POPS					
Total transactions	0.3	0.3	0.3	0.3	0.3
Domestic	0.3	0.3	0.3	0.3	0.3
Cross-border	-	-	-	-	-
Credit transfers	0.3	0.3	0.3	0.3	0.3
Domestic	0.3	0.3	0.3	0.3	0.3
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	0.3	0.3	0.3	0.3	0.3
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.0	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	93.7	94.9	94.9	95.4	95.2

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



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Finland

10. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
RETAIL SYSTEM: ARPP					
Total transactions	.	6.2	6.8	5.1	6.5
Domestic	.	6.2	6.8	.	.
Cross-border	-	-	-	-	-
Credit transfers	.	6.2	6.8	5.1	6.5
Domestic	.	6.2	6.8	.	.
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	.	6.2	6.8	.	.
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	100.0	100.0	100.0	100.0	100.0

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



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11. Payments processed by selected payment systems – page 1

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

	2017	2018	2019	2020	2021
TARGET COMPONENT: TARGET2-FI					
Credit transfers and direct debits	12,497.3	11,847.8	11,082.8	10,840.0	9,986.7
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	6,324.7	6,101.7	5,688.0	5,891.3	5,031.8
Credit transfers and direct debits to another TARGET component	6,172.6	5,746.1	5,394.7	4,948.7	4,954.9
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	5,831.6	5,520.6	5,165.6	4,706.0	4,740.5
Credit transfers and direct debits to a non-euro area TARGET component	341.0	225.5	229.1	242.6	214.5
Concentration ratio in terms of value (percentages)	84.1	83.9	84.6	85.6	80.5
LVPS (NON-TARGET SYSTEM): POPS					
Total transactions	208.1	186.9	180.3	165.2	153.2
Domestic	208.1	186.9	180.3	165.2	153.2
Cross-border	-	-	-	-	-
Credit transfers	207.5	186.8	180.2	165.2	153.2
Domestic	207.5	186.8	180.2	165.2	153.2
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	207.5	186.8	180.2	165.2	153.2
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	0.6	0.1	0.0	0.0	0.0
Domestic	0.6	0.1	0.0	0.0	0.0
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	93.8	93.9	93.6	93.5	93.2

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



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11. Payments processed by selected payment systems – page 2

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

	2017	2018	2019	2020	2021
RETAIL SYSTEM: ARPP					
Total transactions	.	0.5	0.6	0.3	0.4
Domestic	.	0.5	0.6	.	.
Cross-border	-	-	-	-	-
Credit transfers	.	0.5	0.6	0.3	0.4
Domestic	.	0.5	0.6	.	.
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	.	0.5	0.6	.	.
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	100.0	100.0

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