



EUROPEAN CENTRAL BANK

**BLUE BOOK**

**MARCH 2006**

BCE ECB EZB EKT EKP

**PAYMENT AND  
SECURITIES  
SETTLEMENT  
SYSTEMS  
IN THE  
EUROPEAN UNION  
AND IN THE ACCEDING  
COUNTRIES**

**ADDENDUM  
INCORPORATING  
2004 DATA**





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In 2006 all ECB publications will feature a motif taken from the €5 banknote.

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**MARCH 2006**

# **PAYMENT AND SECURITIES SETTLEMENT SYSTEMS IN THE EUROPEAN UNION AND IN THE ACCEDING COUNTRIES**

## **ADDENDUM INCORPORATING 2004 DATA**

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In accordance with Community practice, countries are listed using the alphabetical order of the country names in the national languages.

#### **Comparative data**

For the non-euro area Member States, figures have been converted into euro using the exchange rate shown in Table 1 of the respective country's table.

#### **Euro area aggregate data**

These tables contain aggregates of all euro area countries, or figures that are only available at an aggregated euro area level.

#### **Non-euro area country tables, acceding countries tables**

Figures are presented in the respective national currency.

#### **Totals**

Where data for certain countries are confidential, or where the composition of the EU or euro area changes (refer to Comparative tables 1.3 and 1.4 for details), this will affect the total.

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#### **Conventions used in the statistical tables**

“-” Data are not available/data are not applicable.

“.” Data are confidential/data have not been reported.

“0” Nil or negligible figures (very small values).

Due to rounding, totals may not equate to the sum of components.

# INTRODUCTION

## INTRODUCTION

The central banks of the European Union (EU) and the acceding countries have, together with the ECB, undertaken a comprehensive review of the data collected on payment and securities settlement systems in the countries concerned, and have agreed on enhancements to the definition and collection of data on such systems.

This work has resulted not only in enhanced data requirements for payments data, but also in the transfer of the data to the statistical database and the use of the statistical infrastructure for the transfer and management of the data. For data on securities, the work is expected to be finalised in 2006.

The work performed has resulted in restructured country and comparative tables. In a number of cases the data are not comparable to data presented in previous editions of the Blue Book Addendum. Thus, this year's Blue Book Addendum includes, for each country, a list of discrepancies between the enhanced requirements and the actual data provided in the Addendum. It should be noted that, while the enhanced requirements have been introduced as far as possible, some historical data have not yet been revised accordingly; this may result in possible changes in the data over time owing to the methodological change.

This volume also contains "Detailed explanatory notes" which explain the purpose and structure of the Blue Book statistics in general and detail the enhanced requirements.





## GENERAL TERMS AND ACRONYMS

### 1. Countries

BE	Belgium
CZ	Czech Republic
DK	Denmark
DE	Germany
EE	Estonia
GR	Greece
ES	Spain
FR	France
IE	Ireland
IT	Italy
CY	Cyprus
LV	Latvia
LT	Lithuania
LU	Luxembourg
HU	Hungary
MT	Malta
NL	Netherlands
AT	Austria
PL	Poland
PT	Portugal
SI	Slovenia
SK	Slovakia
FI	Finland
SE	Sweden
UK	United Kingdom
BG	Bulgaria
RO	Romania

### 2. Currencies

€ or EUR	euro
CZK	Czech koruna
DKK	Danish krone
EEK	Estonian kroon
CYP	Cyprus pound
LVL	Latvian lats
LTL	Lithuanian litas
HUF	Hungarian forint
MTL	Maltese lira
PLN	Polish zloty
SIT	Slovenian tolar
SKK	Slovak koruna
SEK	Swedish krona
GBP	pound sterling
BGN	Bulgarian lev (redenominated)
ROL	Romanian leu

### 3. Other terms (except systems and markets)

ATM	automated teller machine
BIS	Bank for International Settlements
CCP	central counterparty
CDs	certificates of deposit
CP	commercial paper
CSD	central securities depository (see also “CSD” in “4. Systems, trading platforms and clearing houses”)
DvD	delivery versus delivery
DvP	delivery versus payment
EBA	Euro Banking Association
ECB	European Central Bank
EEA	European Economic Area
EFTPOS	electronic funds transfer at point of sale

EMU	Economic and Monetary Union
ESCB	European System of Central Banks
EU	European Union
FOP	free of payment
HICP	Harmonised Index of Consumer Prices
IBAN	International Bank Account Number
ICSD	international central securities depository
IFTS	interbank funds transfer system
ISIN	International Securities Identification Number
LVPS	large-value payment system
MFI	monetary financial institution
NCB	national central bank
NextTrack	Euronext's dedicated product segment for trackers and structured funds
OTC	over the counter
PIN	personal identification number
POS	point of sale
PvP	payment versus payment
RTGS	real-time gross settlement
SSS	securities settlement system
STP	straight-through processing

#### 4. Systems, trading platforms and clearing houses

ACO	Greek retail payment system
ADECH	Athens Derivatives Exchange Clearing House
APK Money Market	Finnish SSS
APK Shares	Finnish SSS
ARTIS	Austrian TARGET component
ASE	Athens Stock Exchange
ASE's CSD	Greek SSS
BACS	Bankers' Automated Clearing Service; retail payment system in the United Kingdom
Bankgirot	Swedish retail payment system
BI-COMP	Italian retail payment system
BI-REL	Italian TARGET component
BISERA	Integrated Bank System for Electronic tRAnsfers; Bulgarian retail payment system
BoF-RTGS	Finnish TARGET component

BOGS	Greek SSS
BORICA	Bulgarian retail payment system
Borsa Italiana	Italian stock exchange
Bourse de Luxembourg	Stock exchange of Luxembourg
BSSE	Bratislava Stock Exchange; Slovak trading platform, clearing house and SSS
Budapest Commodity Exchange	Hungarian trading platform
Budapest Stock Exchange	Hungarian trading platform
BVB	Romanian clearing house and SSS
CADE	Spanish SSS
CAT	Italian SSS. Closed in 2000.
CBISSO	Irish SSS
CCG	Italian clearing house
CCH	Cyprus Clearing House; retail payment system in Cyprus
CDAD	Bulgarian trading platform and SSS
CEC	Belgian retail payment system
Central Registry	Slovak SSS
CERTIS	Czech large-value and retail payment system
CGO	SSS in the United Kingdom. Closed in July 2000.
CH Paris	Clearing House Paris; French retail payment system. Closed in 2002.
CH Province	Clearing House Province; French retail payment system. Closed in 2002.
CHAPS EURO	TARGET component of the United Kingdom
CHAPS STERLING	LVPS in the United Kingdom
Cheque and Credit Clearings	Retail payment system in the United Kingdom
CIK SA	Belgian SSS
Clearing House	Belgian retail payment system
Clearnet Amsterdam	Clearing house in the Netherlands
Clearnet SA Brussels Branch	Belgian clearing house
Clearstream Banking Frankfurt	German SSS
Clearstream Banking Luxembourg	SSS in Luxembourg
CLS	Continuous Linked Settlement; foreign exchange PvP system
CMO	SSS in the United Kingdom. Closed in October 2003.

Copenhagen Stock Exchange Ltd.	Danish trading platform
CREIC	Centres régionaux d'échanges d'images-chèques; French retail payment system. Closed in 2002.
CREST	SSS in the United Kingdom
CSD	Slovak SSS (see also "CSD" in "3. Other terms (except systems and markets)")
Cyprus Stock Exchange	trading platform, clearing house and SSS of Cyprus
Dataclearing	Swedish retail payment system
DENOS	Latvian SSS
DIAS	Greek retail payment system
Direct Settlement (DS) system	Austrian SSS
EAF	German large-value payment system. Closed on 5 November 2001.
ECSD	Estonian SSS
EKS	Latvian retail payment system
ELIXIR	Polish retail payment system
ELLIPS	Belgian TARGET component
ELS	Former German TARGET component. Since the introduction of RTGS <sup>plus</sup> on 5 November 2001, ELS serves, along with SWIFT, as a means of communication to RTGS <sup>plus</sup> only.
EPM	ECB payment mechanism; TARGET component of the ECB
E-RIX	Swedish TARGET component
Estonian DNS	Estonian large-value and retail payment system
Estonian RTGS	Estonian LVPS
Eurex	European Exchange, the common futures market of the German and Swiss stock exchanges
Eurex Clearing (Equities)	German clearing house
EURO1	Euro clearing system of the EBA Clearing Company; EU-wide LVPS
Euroclear Bank	Belgian SSS
Euroclear Netherlands	SSS in the Netherlands
Euroclear France	French SSS
Euronext	stock exchange created by the merger between the Amsterdam, Brussels, Paris and Lisbon stock exchanges
Euronext Amsterdam	Trading platform in the Netherlands
Euronext Brussels	Belgian trading platform
Euronext Liffe	Trading platform for derivatives in the Netherlands
Euronext Paris	French trading platform

EXPRESS II	Italian SSS
Frankfurt (Floor)	German trading platform
Giro Clearing System	Slovenian retail payment system
Gross settlement payment subsystem	Romanian LVPS
GSD	Bulgarian SSS
HDAT	Greek trading platform
Helsinki Stock Exchange	Finnish trading platform
HERMES	Greek TARGET component
HERMES GRD	Greek LVPS. Closed in January 2001.
ICS	Hungarian retail payment system
INTERBOLSA	Portuguese SSS
Interpay	Retail payment system in the Netherlands
IPCC	Irish Paper Clearing Company Limited. Irish paper clearing system.
IRECC	Irish Retail Electronic Payments Clearing Company Limited. Irish retail electronic payments clearing system.
IRIS	Irish TARGET component
Irish Stock Exchange	Irish trading platform
JCC Multipack	Retail payment system in Cyprus
JCC Transfer	Retail payment system in Cyprus
KDD	Slovenian clearing house and SSS
KDPW-IRIP	Polish clearing house
KDPW-SSS	Polish SSS
KELER	Hungarian clearing house and SSS
K-RIX	Swedish LVPS
KRONOS	Danish TARGET component
Kronos DN Inquiry and Transfer System	Danish LVPS
Large-value credit transfer system	LVPS in Cyprus
LCH.Clearnet SA	French clearing house
LCVPD	Lietuvos centrinis vertybinių popierių depozitoriumas; Lithuanian SSS
LDT	Italian SSS
LCH.Clearnet Ltd.	Clearing house in the United Kingdom
LCH.Clearnet SA	French clearing house
LIPS-Gross	TARGET component of Luxembourg
LIPS-Net	Retail payment system in Luxembourg



LIST	Portuguese trading platform
LITAS	Lithuanian large-value and retail payment system
Ljubljana Stock Exchange	Slovenian trading platform
London Stock Exchange	Trading platform in the United Kingdom
Malta Clearing House	Maltese retail payment system
Malta Stock Exchange	Maltese trading platform and SSS
MaRIS	Maltese large-value and retail payment system
MEFFCLEAR	Spanish clearing house
Monte Titoli	Italian SSS
MTS	Italian trading platform
MTS CeTO	Polish trading platform
MTS España	Spanish trading platform
MTS Poland	Polish trading platform
MTS Portugal	Portuguese trading platform
Nasdaq Europe	Belgian stock exchange
NBB SSS	Belgian SSS
Banca Națională a României government securities system	Romanian SSS
Banca Națională a României certificates of deposit system	Romanian SSS
Net settlement payment subsystem	Romanian retail payment system
NTMA settlement system	Irish SSS
OeKB	Austrian CSD
PCT	Italian trading platform
PMJ	Finnish retail payment system
PNS	Paris Net Settlement; French LVPS
POPS	Finnish LVPS
Postgirot	Swedish retail payment system
RASDAQ	Romanian trading platform
Regional SSSs	Spanish regional SSSs: SCL Barna, SCL Bilbao, SCL Valencia
Regulated off-exchange market	Belgian trading platform
Retail Clearings	Irish retail payment systems, comprising IPCC and IRECC
Riga Stock Exchange	Latvian trading platform
RINGS	Bulgarian LVPS
RM-system	Czech SSS

RM-System Slovakia, a.s.	Slovak trading platform, clearing house and SSS
RPS	German retail payment system; formerly DTA
RPW	Polish SSS
RTGS <sup>plus</sup>	German TARGET component
SAMS	Latvian LVPS
SCL Barna	Spanish SSS
SCL Bilbao	Spanish SSS
SCL Valencia	Spanish SSS
SCLV	Spanish SSS
SCLV AIAF	Spanish SSS
SENAF	Spanish trading platform
SEND	Portuguese trading platform
SIBPS	Slovenian LVPS
SICOI	Portuguese retail payment system
SIPS	Slovak large-value and retail payment system
SIT	Système Interbancaire de Télécompensation; French retail payment system
SITEME	Portuguese SSS
SKD	Czech SSS
SLBE	Spanish TARGET component
SLOD	Portuguese retail payment system
SNCDD	Romanian clearing house and SSS
SNCE	Spanish retail payment system
SORBNET	Polish LVPS
SPGT	Portuguese TARGET component
SPI	Spanish LVPS. Closed on 15 December 2004.
STEP2	Retail clearing system of the EBA Clearing Company
Stockholmsbörsen-CLICK	Swedish trading platform
Stockholmsbörsen-SAXESS	Swedish trading platform and SSS
Sumclearing	Danish retail payment system
SYBIR	Polish retail payment system
TARGET	Trans-European Automated Real-time Gross settlement Express Transfer system
TARPBANK	Lithuanian large-value and retail payment system. Closed in 2004.
TBF	Transferts Banque de France; French TARGET component
TOP	TARGET component of the Netherlands

TSE	Tallinn Stock Exchange; Estonian trading platform
UNIVYC	Czech SSS
VIBER	Hungarian LVPS
Vilnius Stock Exchange	Lithuanian trading platform
Virt-x	Trading platform in the United Kingdom
VNS	Latvian SSS
VP A/S	Danish SSS
VPC AB	Swedish SSS
Warsaw Stock Exchange	Polish trading platform
Wiener Börse AG	Austrian stock exchange
Xetra	German trading platform



# COMPARATIVE DATA

## 1.1 Basic statistical data

	GDP (EUR billions)					Population (millions)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	251.74	258.88	267.58	274.58	288.09	10.25	10.28	10.33	10.37	10.42
Czech Republic	60.40	67.96	78.39	80.25	86.79	10.27	10.22	10.20	10.20	10.21
Denmark	173.60	179.23	184.74	188.66	196.30	5.34	5.36	5.38	5.39	5.40
Germany	2,062.50	2,113.16	2,145.02	2,163.40	2,215.65	82.19	82.34	82.48	82.52	82.50
Estonia	5.94	6.68	7.47	8.14	9.04	1.37	1.37	1.36	1.36	1.36
Greece	123.17	131.77	142.37	154.15	167.17	10.92	10.95	10.99	11.02	11.06
Spain	630.26	679.84	729.02	780.55	837.32	40.26	40.72	41.31	42.00	42.69
France	1,441.37	1,497.18	1,548.56	1,585.17	1,648.37	60.67	61.04	61.43	61.80	62.18
Ireland	104.38	117.11	130.52	139.10	148.56	3.80	3.86	3.93	3.99	4.06
Italy	1,191.06	1,218.53	1,260.60	1,300.93	1,351.33	57.76	57.93	58.03	58.13	58.25
Cyprus	9.90	10.60	11.07	11.70	12.53	0.69	0.70	0.71	0.72	0.74
Latvia	8.50	9.32	9.91	9.98	11.14	2.37	2.36	2.34	2.33	2.31
Lithuania	12.41	13.56	15.02	16.44	18.08	3.50	3.48	3.47	3.45	3.44
Luxembourg	21.28	22.02	22.81	23.96	25.66	0.44	0.44	0.45	0.45	0.45
Hungary	51.04	58.42	69.62	73.54	81.12	10.21	10.19	10.16	10.13	10.11
Malta	4.09	4.22	4.28	4.22	4.27	0.39	0.39	0.40	0.40	0.40
Netherlands	402.29	447.73	465.21	476.35	488.64	15.92	16.04	16.15	16.22	16.27
Austria	210.39	215.88	220.69	226.97	237.04	8.01	8.04	8.08	8.12	8.17
Poland	185.77	212.20	209.43	191.41	203.71	38.26	38.25	38.23	38.21	38.17
Portugal	122.27	129.14	135.00	136.97	142.30	10.23	10.29	10.37	10.44	10.50
Slovenia	20.81	22.02	23.70	24.86	26.15	1.99	1.99	2.00	2.00	2.00
Slovakia	21.93	23.32	25.73	28.95	33.12	5.40	5.40	5.39	5.38	5.38
Finland	130.86	136.47	140.85	143.81	149.73	5.18	5.19	5.20	5.21	5.23
Sweden	262.55	247.25	258.88	269.55	282.01	8.87	8.90	8.93	8.96	8.99
United Kingdom	1,564.57	1,602.84	1,667.31	1,598.17	1,716.53	58.64	59.05	59.32	59.55	59.84
<b>Euro area total</b>	<b>6,585.63</b>	<b>6,993.33</b>	<b>7,234.70</b>	<b>7,433.26</b>	<b>7,728.23</b>	<b>294.70</b>	<b>306.19</b>	<b>307.87</b>	<b>309.76</b>	<b>311.66</b>
<b>EU total</b>	<b>8,709.52</b>	<b>9,022.65</b>	<b>9,344.26</b>	<b>9,489.65</b>	<b>10,409.05</b>	<b>378.47</b>	<b>379.49</b>	<b>381.49</b>	<b>383.66</b>	<b>460.06</b>

	Comparison of GDP per capita (EUR thousands)					Harmonised index of consumer prices (HICP)					Exchange rate vis-à-vis the euro (average for the year)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	24.57	25.18	25.90	26.47	27.65	115.30	115.20	115.80	115.60	115.20	.	.	.	.	.
Czech Republic	5.88	6.65	7.68	7.87	8.50	99.00	98.30	98.80	98.60	98.60	35.60	34.07	30.80	31.85	31.89
Denmark	32.52	33.46	34.36	35.00	36.33	97.80	98.60	99.00	98.70	98.40	7.45	7.45	7.43	7.43	7.44
Germany	25.09	25.66	26.01	26.22	26.86	98.60	98.30	98.50	98.10	99.20	.	.	.	.	.
Estonia	4.33	4.88	5.49	6.00	6.67	146.50	146.80	147.30	147.90	148.20	15.65	15.65	15.65	15.65	15.65
Greece	11.28	12.03	12.96	13.98	15.12	95.10	97.20	97.90	98.00	98.50	.	.	.	.	.
Spain	15.65	16.69	17.65	18.58	19.61	97.01	97.17	98.18	98.42	98.34	.	.	.	.	.
France	23.76	24.53	25.21	25.65	26.51	98.35	98.43	98.78	98.78	98.95	.	.	.	.	.
Ireland	27.47	30.35	33.24	34.85	36.60	98.40	98.50	98.60	98.80	98.90	.	.	.	.	.
Italy	20.62	21.04	21.72	22.38	23.20	97.80	98.30	98.60	98.80	99.10	.	.	.	.	.
Cyprus	14.26	15.11	15.59	16.19	16.94	124.30	125.60	126.90	127.40	127.70	0.57	0.58	0.58	0.58	0.58
Latvia	3.58	3.96	4.24	4.29	4.82	136.00	136.60	137.10	137.80	138.20	0.56	0.56	0.58	0.64	0.67
Lithuania	3.55	3.89	4.33	4.76	5.26	121.80	122.50	122.70	123.00	122.90	3.70	3.58	3.46	3.45	3.45
Luxembourg	48.53	49.88	51.11	53.24	56.58	96.94	97.10	97.59	97.92	97.67	.	.	.	.	.
Hungary	5.00	5.73	6.85	7.26	8.03	210.40	210.60	211.60	211.70	211.60	260.04	256.59	242.96	253.62	251.66
Malta	10.50	10.73	10.81	10.58	10.64	127.20	127.80	127.80	122.70	123.90	0.40	0.40	0.41	0.43	0.43
Netherlands	25.27	27.91	28.81	29.36	30.03	98.29	99.10	99.26	98.85	98.05	.	.	.	.	.
Austria	26.26	26.84	27.30	27.96	29.00	112.50	112.40	113.00	113.20	113.70	.	.	.	.	.
Poland	4.86	5.55	5.48	5.01	5.34	170.50	171.00	172.00	172.50	172.50	4.01	3.67	3.86	4.40	4.53
Portugal	11.96	12.55	13.02	13.12	13.55	98.12	98.04	98.51	98.82	98.90	.	.	.	.	.
Slovenia	10.46	11.05	11.88	12.45	13.09	98.47	98.07	98.18	98.75	98.30	206.61	217.98	225.98	233.85	239.09
Slovakia	4.06	4.32	4.77	5.38	6.15	181.60	181.80	182.10	181.90	181.60	42.60	43.30	42.69	41.49	40.02
Finland	25.28	26.31	27.08	27.59	28.64	113.50	114.00	114.40	113.80	113.80	.	.	.	.	.
Sweden	29.59	27.79	29.01	30.09	31.36	98.88	99.67	100.11	99.41	99.41	8.45	9.26	9.16	9.12	9.12
United Kingdom	26.68	27.14	28.11	26.84	28.69	111.30	111.40	111.70	111.90	112.50	0.61	0.62	0.63	0.69	0.68
<b>Euro area total</b>	<b>22.35</b>	<b>22.84</b>	<b>23.50</b>	<b>24.00</b>	<b>24.80</b>	<b>115.90</b>	<b>116.10</b>	<b>116.50</b>	<b>116.40</b>	<b>116.90</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>
<b>EU total</b>	<b>23.01</b>	<b>23.78</b>	<b>24.49</b>	<b>24.73</b>	<b>22.63</b>	<b>119.04</b>	<b>119.24</b>	<b>119.65</b>	<b>119.61</b>	<b>120.08</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>

## 1.2 Comparison with EU totals

	Share in total GDP (percentages)					Share in the total population (percentages)					Comparison of GDP per capita with EU average				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	2.89	2.87	2.86	2.89	2.77	2.71	2.71	2.71	2.70	2.26	106.77	105.91	105.75	107.01	122.22
Czech Republic	.	.	.	.	0.83	.	.	.	.	2.22	25.55	27.96	31.37	31.81	37.58
Denmark	1.99	1.99	1.98	1.99	1.89	1.41	1.41	1.41	1.40	1.17	141.32	140.72	140.30	141.51	160.58
Germany	23.68	23.42	22.96	22.80	21.29	21.72	21.70	21.62	21.51	17.93	109.05	107.94	106.17	105.99	118.70
Estonia	.	.	.	.	0.09	.	.	.	.	0.29	18.81	20.54	22.41	24.26	29.48
Greece	1.41	1.46	1.52	1.62	1.61	2.88	2.89	2.88	2.87	2.40	49.03	50.61	52.90	56.54	66.82
Spain	7.24	7.53	7.80	8.23	8.04	10.64	10.73	10.83	10.95	9.28	68.02	70.22	72.04	75.13	86.69
France	16.55	16.59	16.57	16.70	15.84	16.03	16.09	16.10	16.11	13.51	103.24	103.16	102.92	103.70	117.17
Ireland	1.20	1.30	1.40	1.47	1.43	1.00	1.02	1.03	1.04	0.88	119.37	127.65	135.71	140.91	161.76
Italy	13.68	13.51	13.49	13.71	12.98	15.26	15.26	15.21	15.15	12.66	89.60	88.48	88.69	90.48	102.53
Cyprus	.	.	.	.	0.12	.	.	.	.	0.16	61.96	63.55	63.64	65.47	74.85
Latvia	.	.	.	.	0.11	.	.	.	.	0.50	15.56	16.64	17.30	17.35	21.30
Lithuania	.	.	.	.	0.17	.	.	.	.	0.75	15.40	16.38	17.67	19.25	23.26
Luxembourg	0.24	0.24	0.24	0.25	0.25	0.12	0.12	0.12	0.12	0.10	210.87	209.77	208.67	215.23	250.06
Hungary	.	.	.	.	0.78	.	.	.	.	2.20	21.72	24.12	27.98	29.35	35.47
Malta	.	.	.	.	0.04	.	.	.	.	0.09	45.63	45.13	44.14	42.78	47.03
Netherlands	4.62	4.96	4.98	5.02	4.69	4.21	4.23	4.23	4.23	3.54	109.79	117.38	117.63	118.71	132.72
Austria	2.42	2.39	2.36	2.39	2.28	2.12	2.12	2.12	2.12	1.78	114.12	112.89	111.46	113.04	128.16
Poland	.	.	.	.	1.96	.	.	.	.	8.30	21.10	23.33	22.37	20.26	23.59
Portugal	1.40	1.43	1.44	1.44	1.37	2.70	2.71	2.72	2.72	2.28	51.96	52.77	53.16	53.04	59.88
Slovenia	.	.	.	.	0.25	.	.	.	.	0.43	45.46	46.49	48.50	50.35	57.86
Slovakia	.	.	.	.	0.32	.	.	.	.	1.17	17.64	18.16	19.49	21.76	27.20
Finland	1.50	1.51	1.51	1.52	1.44	1.37	1.37	1.36	1.36	1.14	109.86	110.64	110.57	111.53	126.60
Sweden	3.01	2.74	2.77	2.84	2.71	2.34	2.34	2.34	2.33	1.95	128.60	116.90	118.42	121.65	138.59
United Kingdom	17.96	17.76	17.84	16.84	16.49	15.49	15.56	15.55	15.52	13.01	115.94	114.16	114.75	108.50	126.80
<b>Euro area total</b>	75.61	77.51	77.42	78.33	74.25	77.87	80.68	80.70	80.74	67.74	97.11	96.07	95.94	97.02	109.60
<b>EU total</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

## 1.3 Data on EU membership

	Application for membership	Start of negotiations	Conclusion of negotiations	EU Member State since	Euro area member since
Bulgaria	1995	1999	2005		
Belgium	Founding member	Founding member	Founding member	1957	1999
Czech Republic	1996	1998	2002	2004	
Denmark	1967	1970	1972	1973	
Germany	Founding member	Founding member	Founding member	1957	1999
Estonia	1995	1998	2002	2004	
Greece	1975	1976	1979	1981	2001
Spain	1977	1979	1985	1986	1999
France	Founding member	Founding member	Founding member	1957	1999
Ireland	1967	1970	1972	1973	1999
Italy	Founding member	Founding member	Founding member	1957	1999
Cyprus	1990	1998	2002	2004	
Latvia	1995	1999	2002	2004	
Lithuania	1995	1999	2002	2004	
Luxembourg	Founding member	Founding member	Founding member	1957	1999
Hungary	1994	1998	2002	2004	
Malta	1990	1999	2002	2004	
Netherlands	Founding member	Founding member	Founding member	1957	1999
Austria	1989	1993	1994	1995	1999
Poland	1994	1998	2002	2004	
Portugal	1977	1978	1985	1986	1999
Romania	1995	1999	2005		
Slovenia	1996	1998	2002	2004	
Slovakia	1995	1999	2002	2004	
Finland	1992	1993	1994	1995	1999
Sweden	1991	1993	1994	1995	
United Kingdom	1967	1970	1972	1973	

## 1.4 Number of countries

*(end of period)*

	2000	2001	2002	2003	2004
Euro area members	11	12	12	12	12
EU Member States	15	15	15	15	25
Reporting acceding/accession countries	12	12	12	12	2



## 2 Currency in circulation outside MFLs

(end of period)

	Total value (EUR millions)					Value per capita (EUR)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>Euro area total</b>	348,369.00	239,720.00	312,477.00	363,003.00	428,325.00	1,182.11	782.92	1,014.97	1,171.88	1,374.33
Czech Republic	.	.	5,968.01	6,586.24	7,594.42	.	.	585.05	645.61	744.05
Denmark	4,858.01	5,042.64	5,178.98	5,278.99	5,593.44	910.08	941.32	963.35	979.40	1,035.25
Estonia	465.11	515.54	518.51	532.01	493.03	338.97	377.14	380.92	392.34	363.59
Greece	6,923.74	.	.	.	.	634.19	.	.	.	.
Cyprus	580.91	620.01	685.39	796.83	885.60	837.04	883.83	964.93	1,102.43	1,196.76
Latvia	740.80	871.83	884.36	824.91	865.93	312.18	370.20	378.16	354.74	374.41
Lithuania	780.04	926.25	1,221.72	1,486.50	1,387.22	.	.	.	.	.
Hungary	.	.	.	.	.	360.00	455.78	533.08	479.71	529.65
Malta	972.52	1,048.79	1,044.55	1,066.54	1,119.03	2,493.89	2,668.03	2,638.20	2,676.61	2,789.27
Poland	.	.	.	.	12,318.24	.	.	.	.	322.75
Slovenia	.	.	.	.	638.93	.	.	.	.	319.90
Slovakia	1,526.05	1,892.45	2,029.03	2,230.41	2,592.78	282.57	350.28	376.38	414.60	481.72
Sweden	8,642.64	8,874.54	9,814.61	10,173.76	10,402.99	974.15	997.59	1,099.68	1,135.72	1,156.66
United Kingdom	40,002.27	43,849.49	44,474.63	44,356.67	47,146.77	682.13	742.57	749.72	744.81	787.95

	Value as a percentage of GDP					Value as a percentage of narrow money (M1)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>Euro area total</b>	5.29	3.43	4.32	4.88	5.54	16.71	10.52	12.50	13.31	14.52
Czech Republic	.	.	7.61	8.21	8.75	.	.	22.39	22.14	22.54
Denmark	2.80	2.81	2.80	2.80	2.85	9.39	9.04	8.93	8.38	7.75
Estonia	7.83	.	.	.	.	31.10	.	.	.	.
Greece	5.62	.	.	.	.	.	.	.	.	.
Cyprus	5.87	5.85	6.19	6.81	7.07	33.09	35.03	35.91	32.78	32.13
Latvia	8.72	9.35	8.92	8.27	7.77	44.85	42.98	40.37	34.84	30.22
Lithuania	.	.	.	.	.	.	.	.	.	.
Hungary	.	.	.	.	.	.	.	.	.	.
Malta	23.75	24.87	24.40	25.29	26.21	32.98	32.65	31.95	30.88	30.74
Poland	.	.	.	.	6.05	.	.	.	.	28.63
Slovenia	.	.	.	.	2.44	.	.	.	.	11.20
Slovakia	6.96	8.11	7.88	7.70	7.83	29.39	29.00	27.49	25.94	24.82
Sweden	3.29	3.59	3.79	3.77	3.69	.	11.51	12.27	11.93	10.01
United Kingdom	2.56	2.74	2.67	2.78	2.75	5.58	5.37	5.39	5.31	4.98

## 3 Overnight deposit accounts held by credit institutions

(end of period)

	Accounts held at the central bank (average for last reserve maintenance period)									
	Total value (EUR billions)					Value as a percentage of GDP				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	7.25	7.66	7.33	7.59	8.33	2.88	2.96	2.74	2.76	2.89
Czech Republic	0.82	1.18	0.93	0.92	1.03	1.37	1.73	1.19	1.14	1.18
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	36.01	39.26	38.75	37.93	37.50	1.75	1.86	1.81	1.75	1.69
Estonia	0.30	0.19	0.23	0.31	0.53	5.10	2.84	3.04	3.80	5.89
Greece	1.93	2.21	2.29	2.59	2.92	1.56	1.68	1.61	1.68	1.75
Spain	9.70	10.99	11.56	12.78	14.10	1.54	1.62	1.59	1.64	1.68
France	21.26	23.42	23.60	23.67	25.51	1.47	1.56	1.52	1.49	1.55
Ireland	3.98	4.12	4.45	4.59	5.46	3.82	3.51	3.41	3.30	3.67
Italy	12.09	13.09	13.56	14.56	15.15	1.01	1.07	1.08	1.12	1.12
Cyprus	0.91	0.78	0.88	1.09	1.10	9.22	7.37	7.99	9.34	8.77
Latvia	0.14	0.17	0.19	0.16	0.28	1.61	1.79	1.87	1.60	2.51
Lithuania	0.12	0.15	0.15	0.25	0.23	1.01	1.13	0.98	1.51	1.29
Luxembourg	7.14	7.30	7.03	6.75	6.53	33.54	33.15	30.83	28.16	25.45
Hungary	2.09	1.71	1.55	1.76	2.47	4.10	2.93	2.22	2.39	3.05
Malta	0.00	0.00	0.00	0.00	0.00	0.08	0.01	0.02	0.00	0.03
Netherlands	12.24	13.45	13.83	13.57	13.69	3.04	3.00	2.97	2.85	2.80
Austria	3.86	4.17	4.13	4.24	4.50	1.84	1.93	1.87	1.87	1.90
Poland	2.65	4.74	3.81	2.58	3.26	1.43	2.23	1.82	1.35	1.60
Portugal	3.10	3.24	3.27	3.38	3.28	2.54	2.51	2.42	2.47	2.30
Slovenia	0.31	0.52	0.44	0.42	0.42	1.50	2.37	1.85	1.69	1.60
Slovakia	-	-	-	-	0.54	-	-	-	-	1.62
Finland	1.72	2.04	2.03	2.08	2.25	1.31	1.50	1.44	1.45	1.50
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	2.51	2.80	2.84	2.79	2.93	0.16	0.17	0.17	0.17	0.17
<b>Euro area total</b>	118.36	130.92	131.83	133.73	139.21	1.80	1.87	1.82	1.80	1.80
<b>EU total</b>	122.79	133.73	134.67	136.51	152.00	1.41	1.48	1.44	1.44	1.46

	Accounts held at other credit institutions									
	Total value (EUR billions)					Value as a percentage of GDP				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	0.32	0.22	0.21	-	-	0.40	0.28	0.24
Denmark	55.30	64.85	60.96	78.75	68.84	31.85	36.19	33.00	41.74	35.07
Germany	-	-	-	-	-	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	0.02	0.04	0.00	0.05	0.03
Greece	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-
France	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	-	-	-
Cyprus	0.27	0.17	0.18	0.38	0.28	2.68	1.63	1.65	3.25	2.25
Latvia	0.02	0.09	0.09	0.13	0.10	0.26	0.99	0.89	1.32	0.91
Lithuania	0.02	0.02	0.04	0.05	0.07	0.13	0.13	0.23	0.31	0.38
Luxembourg	-	-	-	-	-	-	-	-	-	-
Hungary	0.15	0.12	0.13	0.15	0.23	0.29	0.20	0.18	0.20	0.29
Malta	-	-	-	0.27	0.35	-	-	-	6.42	8.21
Netherlands	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	-
Poland	0.48	0.48	1.97	1.77	2.18	0.26	0.22	0.94	0.92	1.07
Portugal	-	-	-	-	-	-	-	-	-	-
Slovenia	0.31	0.52	0.44	0.42	0.42	1.50	2.37	1.85	1.69	1.60
Slovakia	-	-	-	-	0.41	-	-	-	-	1.25
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	-	27.39	27.74	29.76	43.27	-	11.08	10.72	11.04	15.34
United Kingdom	101.30	138.34	205.98	208.37	225.42	6.47	8.63	12.35	13.04	13.13
<b>Euro area total</b>	-	-	-	-	-	-	-	-	-	-
<b>EU total</b>	-	-	-	-	-	-	-	-	-	-

#### 4a Institutions offering payment services to non-MFIs

(end of period)

	Number of institutions									
	Total number					Number per million inhabitants				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	120	114	113	110	106	12	11	11	11	10
Czech Republic	2	121	86	79	72	0	12	8	8	7
Denmark	211	204	179	204	203	40	38	33	38	38
Germany	2,743	2,527	2,364	2,226	2,149	33	31	29	27	26
Estonia	10	19	20	20	22	7	14	15	15	16
Greece	58	62	62	60	63	5	6	6	5	6
Spain	369	367	360	349	347	9	9	9	8	8
France	1,102	1,053	992	941	899	18	17	16	15	14
Ireland	82	89	86	82	82	22	23	22	21	20
Italy	872	857	835	815	800	15	15	14	14	14
Cyprus	362	45	409	409	406	522	64	576	566	549
Latvia	2	41	25	25	25	1	17	11	11	11
Lithuania	2	53	70	73	76	1	15	20	21	22
Luxembourg	204	196	186	174	167	465	444	417	387	368
Hungary	3	243	230	225	220	0	24	23	22	22
Malta	12	36	29	29	30	31	92	73	73	75
Netherlands	631	599	566	514	492	40	37	35	32	30
Austria	852	837	824	817	798	106	104	102	101	98
Poland	2	760	668	662	746	0	20	17	17	20
Portugal	220	214	204	202	199	22	21	20	19	19
Slovenia	9	101	59	42	34	5	51	30	21	17
Slovakia	2	25	24	24	24	0	5	4	4	4
Finland	342	370	370	367	364	66	71	71	70	70
Sweden	148	151	218	224	214	17	17	24	25	24
United Kingdom	493	454	453	428	415	8	8	8	7	7
<b>Euro area total</b>	<b>7,537</b>	<b>7,285</b>	<b>6,962</b>	<b>6,657</b>	<b>6,466</b>	<b>26</b>	<b>24</b>	<b>23</b>	<b>21</b>	<b>21</b>
<b>EU total</b>	<b>8,447</b>	<b>8,094</b>	<b>7,812</b>	<b>7,513</b>	<b>8,953</b>	<b>22</b>	<b>21</b>	<b>20</b>	<b>20</b>	<b>19</b>

## 4b Institutions offering payment services to non-MFIs (continued)

(end of period)

	Number of offices									
	Total number					Number per million inhabitants				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	8,092	7,639	7,052	6,536	6,160	790	743	683	630	591
Czech Republic	1,934	5,166	5,136	5,092	5,197	188	505	503	499	509
Denmark	2,366	2,377	2,129	2,119	2,022	443	444	396	393	374
Germany	59,828	56,833	53,392	49,630	47,648	728	690	647	601	578
Estonia	215	781	760	770	760	157	571	558	568	560
Greece	3,224	3,374	3,551	3,612	3,852	295	308	323	328	348
Spain	39,353	39,065	39,062	39,793	40,636	977	959	945	947	952
France	46,361	41,487	37,465	26,000	40,003	764	680	610	421	643
Ireland	1,008	1,003	1,123	2,112	2,112	265	260	286	529	520
Italy	42,138	43,100	43,827	44,771	44,870	730	744	755	770	770
Cyprus	960	923	996	1,074	1,064	1,383	1,316	1,402	1,486	1,438
Latvia	1,558	1,565	1,541	1,551	1,552	657	665	659	667	671
Lithuania	960	945	964	1,675	1,727	274	271	278	485	503
Luxembourg	329	250	294	321	406	750	566	659	713	895
Hungary	6,288	6,242	6,289	6,298	5,815	616	613	619	622	575
Malta	125	107	107	112	153	321	272	270	281	381
Netherlands	6,266	5,592	4,918	4,529	4,118	394	349	305	279	253
Austria	5,412	5,390	5,297	5,218	5,162	676	670	655	643	631
Poland	21,540	21,162	21,630	20,099	19,467	563	553	566	526	510
Portugal	6,297	6,448	6,486	6,543	6,488	616	626	626	627	618
Slovenia	712	718	722	721	707	358	360	362	361	354
Slovakia	2,745	2,704	2,662	2,680	2,686	508	500	494	498	499
Finland	1,554	1,631	1,638	1,622	1,590	300	314	315	311	304
Sweden	3,359	3,337	3,105	2,927	2,675	379	375	348	327	297
United Kingdom	33,453	32,529	32,085	31,520	29,977	570	551	541	529	501
<b>Euro area total</b>	216,638	211,812	204,105	190,687	203,045	735	692	663	616	651
<b>EU total</b>	259,040	250,055	241,424	227,253	276,847	684	659	633	592	602

## 5a Overnight deposits held by non-MFIs

(end of period)

	Number of overnight deposits									
	Total number (thousands)					Number per capita				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	12,229.90	12,536.35	12,696.70	12,983.37	12,678.38	1.19	1.22	1.23	1.25	1.22
Czech Republic	6,739.00	6,867.00	7,174.00	7,496.00	7,810.00	0.66	0.67	0.70	0.73	0.77
Denmark	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Germany	88,532.76	88,925.29	87,906.09	84,356.26	85,162.89	1.08	1.08	1.07	1.02	1.03
Estonia	0.00	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00
Greece	21,871.00	24,844.00	24,720.00	26,257.00	28,661.00	2.00	2.27	2.25	2.38	2.59
Spain	23,522.00	20,915.00	22,594.00	22,841.00	22,898.00	0.58	0.51	0.55	0.54	0.54
France	66,745.00	68,090.00	68,294.00	58,230.00	69,749.00	1.10	1.12	1.11	0.94	1.12
Ireland	6,023.00	6,251.00	6,342.00	6,290.00	5,647.00	1.59	1.62	1.62	1.58	1.39
Italy	33,805.66	35,479.87	36,742.89	36,822.23	37,050.30	0.59	0.61	0.63	0.63	0.64
Cyprus	0.10	1,481.80	1,631.60	2,072.50	1,930.80	0.00	2.11	2.30	2.87	2.61
Latvia	1,444.20	1,707.51	2,119.51	2,302.18	2,512.08	0.61	0.73	0.91	0.99	1.09
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	121.50	125.00	130.00	-	-	0.28	0.28	0.29	-
Hungary	7,738.09	7,036.61	7,158.61	7,632.01	7,944.11	0.76	0.69	0.70	0.75	0.79
Malta	-	-	-	-	726.57	-	-	-	-	1.81
Netherlands	22,100.00	22,600.00	20,800.00	22,800.00	22,900.00	1.39	1.41	1.29	1.41	1.41
Austria	6,351.87	6,394.61	6,615.78	6,794.43	7,245.41	0.79	0.80	0.82	0.84	0.89
Poland	14,439.16	17,207.05	18,419.22	21,838.22	24,744.65	0.38	0.45	0.48	0.57	0.65
Portugal	21,240.40	20,618.40	22,110.70	22,455.30	20,273.70	2.08	2.00	2.13	2.15	1.93
Slovenia	0.06	0.27	0.30	0.32	0.33	0.00	0.00	0.00	0.00	0.00
Slovakia	27.19	2,634.91	2,843.17	3,137.52	3,234.04	0.01	0.49	0.53	0.58	0.60
Finland	10,853.00	10,714.00	9,951.00	11,986.00	12,311.00	2.10	2.07	1.91	2.30	2.36
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	159,142.00	157,458.00	157,578.90	141,901.76	142,216.47	2.71	2.67	2.66	2.38	2.38
<b>Euro area total</b>	291,403.59	317,490.02	318,898.17	311,945.58	324,576.67	.	.	.	.	.
<b>EU total</b>	472,416.59	474,948.02	476,477.06	453,847.34	515,695.72	.	.	.	.	.

## 5b Overnight deposits held by non-MFIs (continued)

(end of period)

	Value of overnight deposits														
	Total value (EUR billions)					Value per capita (EUR thousands)					Value as a percentage of GDP				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	69.38	76.97	77.27	86.96	94.03	6.77	7.49	7.48	8.38	9.03	27.56	29.73	28.88	31.67	32.64
Czech Republic	-	-	23.98	26.78	30.80	-	-	2.35	2.63	3.02	-	-	30.59	33.37	35.49
Denmark	56.10	61.19	64.70	68.10	79.02	10.51	11.42	12.04	12.63	14.62	32.32	34.14	35.02	36.09	40.25
Germany	479.45	561.44	609.75	656.77	683.86	5.83	6.82	7.39	7.96	8.29	23.25	26.57	28.43	30.36	30.87
Estonia	1.36	1.71	1.94	2.29	2.69	0.99	1.25	1.43	1.69	1.99	22.82	25.63	25.97	28.16	29.78
Greece	62.10	71.65	72.12	79.82	92.76	5.69	6.54	6.56	7.24	8.39	50.42	54.37	50.66	51.78	55.49
Spain	30.24	13.31	15.22	220.67	244.14	0.75	0.33	0.37	5.25	5.72	4.80	1.96	2.09	28.27	29.16
France	339.73	378.89	379.20	386.49	408.84	5.60	6.21	6.17	6.25	6.58	23.57	25.31	24.49	24.38	24.80
Ireland	16.13	20.13	21.01	55.08	64.72	4.25	5.22	5.35	13.80	15.95	15.46	17.19	16.10	39.60	43.57
Italy	430.64	479.76	521.73	541.15	573.66	7.46	8.28	8.99	9.31	9.85	36.16	39.37	41.39	41.60	42.45
Cyprus	1.80	1.82	2.10	3.86	4.78	2.60	2.60	2.95	5.33	6.46	18.20	17.21	18.93	32.95	38.12
Latvia	2.15	2.89	3.62	4.09	5.40	0.91	1.23	1.55	1.76	2.33	25.28	30.96	36.50	40.98	48.43
Lithuania	1.40	2.38	2.26	2.89	3.60	0.40	0.68	0.65	0.84	1.05	11.29	17.57	15.05	17.56	19.91
Luxembourg	59.46	60.47	55.59	63.30	64.98	135.59	136.96	124.58	140.68	143.25	279.43	274.62	243.74	264.25	253.20
Hungary	7.33	9.90	10.67	10.79	12.84	0.72	0.97	1.05	1.06	1.27	14.37	16.94	15.33	14.67	15.83
Malta	-	-	-	3.22	3.46	-	-	-	8.08	8.62	-	-	-	76.34	81.03
Netherlands	231.38	270.52	289.13	322.90	344.41	14.53	16.86	17.91	19.90	21.16	57.52	60.42	62.15	67.79	70.48
Austria	35.92	39.07	42.34	49.91	53.35	4.48	4.86	5.24	6.15	6.53	17.07	18.10	19.18	21.99	22.51
Poland	18.53	22.67	23.21	22.97	30.81	0.48	0.59	0.61	0.60	0.81	9.97	10.68	11.08	12.00	15.13
Portugal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Slovenia	2.16	2.40	2.58	2.81	4.06	1.08	1.21	1.29	1.41	2.03	10.37	10.91	10.90	11.28	15.52
Slovakia	-	-	-	-	9.21	-	-	-	-	1.71	-	-	-	-	27.82
Finland	0.00	0.00	0.00	44.58	46.44	0.00	0.00	0.00	8.55	8.88	0.00	0.00	0.00	31.00	31.01
Sweden	65.76	71.22	73.89	81.95	99.22	7.41	8.01	8.28	9.15	11.03	25.05	28.81	28.54	30.40	35.18
United Kingdom	3,125.21	3,540.05	3,954.07	3,982.32	4,439.69	53.29	59.95	66.65	66.87	74.20	199.75	220.86	237.15	249.18	258.64
<b>Euro area total</b>	1,692.36	1,972.23	2,083.37	2,507.63	2,671.19	5.74	6.44	6.77	8.10	8.57	25.70	28.20	28.80	33.74	34.56
<b>EU total</b>	5,001.53	5,644.69	6,176.04	6,639.99	7,396.78	1,321.51	1,487.44	1,618.92	1,730.68	1,607.77	57.43	62.56	66.09	69.97	71.06



## 6a Payment transactions with payment instruments by non-MFIs: Total number of transactions

(total for the period)

	Total number of transactions (millions)					Increase in the number of transactions (annual percentage changes)			
	2000	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	1,391.34	1,543.21	1,704.45	1,658.52	1,786.71	10.92	10.45	-2.69	7.73
Czech Republic	564.30	920.10	754.30	669.10	819.50	63.05	-18.02	-11.30	22.48
Denmark	823.99	869.98	928.29	1,004.03	1,087.62	5.58	6.70	8.16	8.33
Germany	12,209.05	12,520.97	12,156.76	13,567.85	14,785.73	2.55	-2.91	11.61	8.98
Estonia	49.10	67.38	86.22	106.59	134.52	37.23	27.96	23.63	26.20
Greece	78.25	78.56	84.56	109.93	123.62	0.40	7.63	30.01	12.45
Spain	1,713.19	1,676.43	2,784.25	3,279.51	4,466.44	-2.15	66.08	17.79	36.19
France	11,979.94	12,365.64	13,347.32	13,691.77	14,070.96	3.22	7.94	2.58	2.77
Ireland	292.96	292.00	284.09	294.60	313.10	-0.33	-2.71	3.70	6.28
Italy	2,063.55	3,017.61	3,129.44	3,232.75	3,428.80	46.23	3.71	3.30	6.06
Cyprus	37.46	39.92	44.62	47.09	49.69	6.57	11.77	5.54	5.52
Latvia	58.91	64.96	75.77	89.57	107.55	10.26	16.64	18.22	20.06
Lithuania	26.46	39.89	54.89	67.73	86.85	50.77	37.59	23.40	28.23
Luxembourg	-	43.52	50.59	53.34	56.54	-	16.25	5.45	5.99
Hungary	188.86	209.89	224.76	250.34	325.40	11.14	7.09	11.38	29.98
Malta	13.41	14.47	16.80	19.52	21.44	7.90	16.10	16.17	9.85
Netherlands	2,894.36	3,140.89	3,408.81	3,582.46	3,738.39	8.52	8.53	5.09	4.35
Austria	-	-	-	-	1,704.94	-	-	-	-
Poland	490.42	606.93	632.03	781.52	935.98	23.76	4.14	23.65	19.76
Portugal	943.59	1,012.03	1,074.91	1,157.21	1,149.38	7.25	6.21	7.66	-0.68
Slovenia	-	-	-	-	307.38	-	-	-	-
Slovakia	-	-	-	155.54	172.00	-	-	-	10.58
Finland	863.81	915.74	1,032.61	1,152.63	1,244.33	6.01	12.76	11.62	7.96
Sweden	1,212.90	1,266.50	1,146.70	1,315.50	1,488.00	4.42	-9.46	14.72	13.11
United Kingdom	10,343.97	10,908.36	11,371.99	12,077.42	12,918.63	5.46	4.25	6.20	6.97
<b>Euro area total</b>	<b>34,351.79</b>	<b>36,606.59</b>	<b>39,057.77</b>	<b>41,780.56</b>	<b>46,868.94</b>	<b>6.56</b>	<b>6.70</b>	<b>6.97</b>	<b>12.18</b>
<b>EU total</b>	<b>46,810.90</b>	<b>49,651.43</b>	<b>52,504.74</b>	<b>56,177.51</b>	<b>65,323.49</b>	<b>6.07</b>	<b>5.75</b>	<b>7.00</b>	<b>16.28</b>

## 6b Payment transactions with payment instruments by non-MFIs: Total number of transactions (continued)

(total for the period)

	Number per capita					Number per overnight deposit held by non-MFIs					Country's share in the total EU number of transactions (percentages)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	135.79	150.10	165.00	159.87	171.50	113.77	123.10	134.24	127.74	140.93	2.97	3.11	3.25	2.95	2.74
Czech Republic	54.93	89.99	73.95	65.59	80.29	83.74	133.99	105.14	89.26	104.93	1.21	1.85	1.44	1.19	1.25
Denmark	154.36	162.40	172.67	186.28	201.30	.	.	.	.	.	1.76	1.75	1.77	1.79	1.66
Germany	148.55	152.06	147.39	164.42	179.22	137.90	140.80	138.29	160.84	173.62	26.08	25.22	23.15	24.15	22.63
Estonia	35.79	49.29	63.34	78.61	99.20	.	.	.	.	.	0.10	0.14	0.16	0.19	0.21
Greece	7.17	7.17	7.70	9.97	11.18	3.58	3.16	3.42	4.19	4.31	0.17	0.16	0.16	0.20	0.19
Spain	42.55	41.17	67.39	78.08	104.62	72.83	80.15	123.23	143.58	195.06	3.66	3.38	5.30	5.84	6.84
France	197.47	202.57	217.29	221.55	226.30	179.49	181.61	195.44	235.13	201.74	25.59	24.90	25.42	24.37	21.54
Ireland	77.10	75.67	72.36	73.82	77.13	48.64	46.71	44.79	46.84	55.44	0.63	0.59	0.54	0.52	0.48
Italy	35.73	52.09	53.93	55.61	58.86	61.04	85.05	85.17	87.79	92.54	4.41	6.08	5.96	5.75	5.25
Cyprus	53.98	56.91	62.82	65.15	67.15	.	26.94	27.35	22.72	25.74	0.08	0.08	0.08	0.08	0.08
Latvia	24.83	27.58	32.40	38.52	46.50	40.79	38.04	35.75	38.91	42.81	0.13	0.13	0.14	0.16	0.16
Lithuania	7.56	11.46	15.82	19.61	25.28	.	.	.	.	.	0.06	0.08	0.10	0.12	0.13
Luxembourg	-	98.56	113.37	118.54	124.64	.	.	.	.	.	-	0.09	0.10	0.09	0.09
Hungary	18.50	20.60	22.13	24.71	32.20	24.41	29.83	31.40	32.80	40.96	0.40	0.42	0.43	0.45	0.50
Malta	34.39	36.81	42.43	48.98	53.44	.	.	.	.	29.51	0.03	0.03	0.03	0.03	0.03
Netherlands	181.78	195.78	211.11	220.83	229.73	130.97	138.98	163.88	157.13	163.25	6.18	6.33	6.49	6.38	5.72
Austria	-	-	-	-	208.56	-	-	-	-	235.31	-	-	-	-	2.61
Poland	12.82	15.87	16.53	20.46	24.52	33.96	35.27	34.31	35.79	37.83	1.05	1.22	1.20	1.39	1.43
Portugal	92.27	98.32	103.67	110.83	109.43	44.42	49.08	48.61	51.53	56.69	2.02	2.04	2.05	2.06	1.76
Slovenia	-	-	-	-	153.90	.	.	.	.	.	-	-	-	-	0.47
Slovakia	-	-	-	28.91	31.96	.	-	-	49.57	53.18	-	-	-	0.28	0.26
Finland	166.89	176.51	198.54	221.11	238.05	79.59	85.47	103.77	96.16	101.07	1.85	1.84	1.97	2.05	1.90
Sweden	136.71	142.37	128.48	146.85	165.44	.	.	.	.	.	2.59	2.55	2.18	2.34	2.28
United Kingdom	176.39	184.73	191.70	202.80	215.90	65.00	69.28	72.17	85.11	90.84	22.10	21.97	21.66	21.50	19.78
<b>Euro area total</b>	116.56	119.56	126.86	134.88	150.38	117.88	115.30	122.48	133.94	144.40	73.38	73.73	74.39	74.37	71.75
<b>EU total</b>	123.68	130.84	137.63	146.42	141.99	.	.	.	.	.	100.00	100.00	100.00	100.00	100.00

## 7.1a Number of transactions per payment instrument

(millions; total for the period)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	510.91	578.71	662.46	636.47	692.70	166.17	176.93	168.79	192.35	211.35
Czech Republic	423.10	691.20	503.30	362.30	410.01	124.20	200.30	209.70	250.30	269.72
Denmark	213.06	210.24	227.16	241.80	245.13	129.83	137.74	145.93	151.43	157.93
Germany	5,585.04	5,688.53	5,552.55	5,838.98	6,241.74	4,766.23	4,834.36	4,554.32	5,541.70	6,156.57
Estonia	34.54	42.51	49.55	54.60	63.98	2.78	4.94	6.59	8.57	10.34
Greece	6.59	5.11	9.56	12.56	16.71	3.43	6.47	10.89	11.79	13.10
Spain	338.10	354.30	409.60	622.13	731.56	1,175.90	1,154.30	1,192.20	1,382.95	2,118.15
France	2,093.61	2,175.45	2,564.22	2,587.53	2,599.23	1,968.60	2,063.54	2,183.81	2,353.22	2,542.73
Ireland	40.06	38.00	37.41	40.90	47.27	50.00	50.00	36.83	37.90	42.21
Italy	319.66	1,046.49	989.11	1,018.41	1,048.80	326.44	361.87	401.55	414.35	453.22
Cyprus	2.71	3.05	3.77	4.23	5.79	5.13	5.46	5.94	6.65	7.33
Latvia	53.49	56.56	62.60	68.81	77.15	0.02	0.05	0.17	0.37	0.82
Lithuania	20.65	30.28	35.58	39.38	46.34	0.83	0.72	0.83	1.83	2.86
Luxembourg	11.69	12.56	13.29	13.13	13.04	2.69	3.74	4.24	4.90	5.30
Hungary	125.40	134.20	131.90	139.50	199.91	42.80	46.50	51.20	54.70	55.06
Malta	1.28	1.86	2.53	1.48	3.26	-	-	0.30	0.40	0.48
Netherlands	1,170.36	1,226.64	1,260.55	1,271.37	1,264.20	836.22	876.08	947.04	1,000.75	1,051.31
Austria	498.80	532.80	480.30	879.10	892.00	268.50	272.80	347.30	647.40	615.80
Poland	427.65	511.57	507.10	619.79	726.61	0.25	0.96	2.26	4.43	7.54
Portugal	71.05	41.04	62.01	90.16	75.98	113.32	119.11	121.53	143.05	144.60
Slovenia	-	-	-	-	159.07	-	-	-	-	35.38
Slovakia	-	-	-	128.80	139.57	-	-	-	2.42	2.83
Finland	501.00	508.00	533.00	569.00	573.00	43.00	48.00	54.00	64.00	85.00
Sweden	793.00	764.00	436.00	425.00	462.00	91.00	98.00	119.00	131.00	143.00
United Kingdom	1,845.30	1,932.30	2,009.40	2,211.50	2,600.70	2,009.67	2,152.06	2,288.59	2,429.92	2,589.93
<b>Euro area total</b>	11,140.28	12,207.63	12,574.06	13,579.74	14,196.23	9,717.06	9,967.20	10,022.49	11,794.35	13,439.33
<b>EU total</b>	13,998.23	15,114.17	15,246.62	16,458.04	19,335.75	11,950.99	12,355.00	12,576.01	14,506.69	16,722.53

## 7.1b Number of transactions per payment instrument (continued)

(millions; total for the period)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	70.73	60.05	28.91	23.72	19.14	51.27	60.46	120.83	107.06	106.90
Czech Republic	2.50	2.00	0.30	0.60	0.80	-	-	-	-	10.37
Denmark	48.20	48.20	41.60	36.70	30.00	7.90	7.80	7.60	7.10	-
Germany	393.27	319.76	149.70	133.29	112.73	26.63	29.35	35.85	37.37	38.31
Estonia	0.02	0.02	0.02	0.03	0.03	-	-	-	-	-
Greece	17.41	17.73	16.78	26.36	27.69	-	-	0.00	0.00	0.00
Spain	197.40	166.70	168.00	176.96	214.42	1.79	1.13	1.21	1.28	0.58
France	4,493.70	4,338.60	4,349.47	4,261.51	4,133.81	0.00	2.80	18.40	18.10	16.00
Ireland	120.89	88.00	74.86	73.80	72.62	-	-	-	-	-
Italy	565.10	583.92	538.15	505.76	487.19	-	-	1.03	2.74	14.77
Cyprus	22.12	21.68	21.90	21.27	19.67	0.00	0.00	0.00	0.00	0.00
Latvia	0.10	0.10	0.06	0.05	0.05	-	-	-	-	-
Lithuania	-	-	0.02	0.01	0.01	0.64	0.87	1.80	1.18	1.12
Luxembourg	0.68	0.55	0.38	0.28	0.17	0.96	1.25	2.82	3.02	3.31
Hungary	0.12	0.08	0.00	0.00	0.00	-	-	-	-	-
Malta	9.71	9.87	10.97	13.78	12.97	-	-	-	-	-
Netherlands	14.15	5.35	0.07	0.00	0.00	25.33	30.90	87.02	109.16	127.27
Austria	12.00	9.90	6.70	6.60	5.90	-	-	-	-	-
Poland	8.06	4.84	2.31	1.67	0.40	-	-	-	-	-
Portugal	272.87	273.60	258.76	242.61	230.60	4.79	3.17	0.88	1.14	0.50
Slovenia	13.21	5.66	4.53	2.97	1.74	-	-	-	-	-
Slovakia	0.18	0.14	0.14	0.08	0.07	-	-	-	-	-
Finland	1.20	1.00	0.80	0.80	0.60	0.61	0.74	0.81	0.83	0.73
Sweden	2.00	2.00	1.00	0.00	0.00	2.90	1.50	0.70	0.20	0.00
United Kingdom	2,701.00	2,567.00	2,393.00	2,251.00	2,089.00	-	-	-	-	-
<b>Euro area total</b>	6,142.01	5,865.15	5,592.58	5,451.70	5,304.88	.	.	.	.	.
<b>EU total</b>	8,910.62	8,482.35	8,028.18	7,739.40	7,459.62	.	.	.	.	.

## 7.1c Number of transactions per payment instrument (continued)

(millions, total for the period)

### Card payments (except with e-money cards)

	Card payments (except with e-money cards)														
	Total					By cards with a debit function					By cards with a delayed debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	445.63	502.22	577.28	614.47	671.34	379.92	432.78	506.79	544.07	597.31	65.71	69.44	70.49	70.40	74.03
Czech Republic	14.50	26.60	41.00	55.90	128.52	14.50	26.60	41.00	55.90	123.08	-	-	-	-	1.08
Denmark	425.00	466.00	506.00	567.00	648.10	412.00	453.00	492.00	552.00	611.31	-	-	-	-	-
Germany	1,437.88	1,648.97	1,864.34	2,016.52	2,236.38	1,133.89	1,334.15	1,535.77	1,670.31	1,869.03	-	-	-	-	-
Estonia	11.76	19.90	30.01	43.38	60.17	-	-	-	-	53.18	0.00	0.00	0.00	0.00	0.00
Greece	50.82	49.25	47.32	59.22	64.62	0.60	1.47	2.02	2.25	2.91	-	5.92	6.02	6.45	1.84
Spain	-	-	1,013.25	1,096.20	1,270.96	-	-	612.43	630.85	692.84	-	-	-	-	-
France	3,292.45	3,670.72	4,095.59	4,341.46	4,650.00	-	-	-	-	-	-	-	-	-	-
Ireland	82.00	116.00	135.00	142.00	151.00	34.00	43.00	55.00	60.00	68.00	-	-	-	-	-
Italy	590.24	747.84	910.39	984.74	1,105.59	317.92	433.39	552.04	610.73	671.97	-	-	-	-	-
Cyprus	7.50	9.73	13.01	14.94	16.90	2.45	3.24	4.65	5.60	6.53	0.00	0.00	0.00	0.00	0.00
Latvia	5.30	8.25	12.94	20.35	29.53	-	-	-	-	-	-	-	-	-	-
Lithuania	4.34	8.03	16.66	25.33	36.53	4.16	7.74	16.28	24.64	35.58	-	-	-	-	-
Luxembourg	-	25.42	29.85	32.01	34.71	-	13.53	16.91	18.70	20.62	-	-	-	-	-
Hungary	20.54	28.58	41.01	55.36	69.53	19.27	26.49	37.67	50.37	62.46	0.08	0.05	0.06	0.09	0.17
Malta	2.42	2.74	3.00	3.86	4.73	2.42	2.01	2.13	2.59	2.79	-	-	-	-	-
Netherlands	848.29	1,001.92	1,114.14	1,201.17	1,295.60	801.49	954.40	1,068.57	1,157.07	1,247.09	-	-	-	-	-
Austria	-	-	-	-	170.92	-	-	-	-	181.31	-	-	-	-	-
Poland	54.46	89.56	120.37	155.63	201.43	31.69	59.26	76.43	103.16	147.24	13.40	17.38	16.66	18.35	9.06
Portugal	475.95	569.26	625.59	675.66	693.00	452.69	527.47	600.46	643.89	666.00	-	-	-	-	-
Slovenia	65.87	81.45	86.98	97.31	111.20	13.93	26.39	31.99	37.78	46.59	-	-	-	-	62.50
Slovakia	-	11.36	18.41	24.23	29.52	-	10.97	17.38	22.59	26.74	-	0.10	0.21	0.27	0.25
Finland	318.00	358.00	444.00	518.00	585.00	256.00	293.00	376.00	448.00	506.00	-	-	-	-	-
Sweden	324.00	401.00	590.00	759.30	883.00	256.00	326.00	509.00	670.29	780.00	47.00	52.00	51.00	64.28	72.00
United Kingdom	3,788.00	4,257.00	4,681.00	5,185.00	5,639.00	2,337.00	2,696.00	2,994.00	3,364.00	3,690.00	118.00	140.00	137.00	143.00	151.00
<b>Euro area total</b>	7,490.44	8,689.60	10,856.74	11,681.45	12,929.12	3,375.91	4,033.20	5,325.99	5,785.88	6,523.08	-	-	-	-	-
<b>EU total</b>	12,078.26	13,813.60	16,633.74	18,192.75	20,787.26	6,381.51	7,508.20	9,320.99	10,372.17	12,108.58	-	-	-	-	-

## 7.1d Number of transactions per payment instrument (continued)

(millions; total for the period)

	Card payments (except with e-money cards)														
	By cards with a credit function					By cards with a debit and delayed debit function					By cards with a credit and delayed debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	-	4.37	-	-	-	-	-	-	-	-	-	-
Denmark	13.00	13.00	14.00	15.00	36.79	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	-	-	-	-	-	303.99	314.83	328.57	346.21	367.35
Estonia	-	-	-	-	6.99	-	-	-	-	-	-	-	-	-	-
Greece	50.22	41.86	39.28	50.52	59.87	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-	-	-	400.82	465.35	578.12
France	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ireland	48.00	73.00	80.00	82.00	83.00	-	-	-	-	-	-	-	-	-	-
Italy	272.32	314.44	358.35	374.01	433.62	-	-	-	-	-	-	-	-	-	-
Cyprus	5.05	6.49	8.36	9.34	10.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	0.18	0.29	0.38	0.69	0.96	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	11.89	12.94	13.31	14.10	-	-	-	-	-	-	-	-	-	-
Hungary	1.19	2.04	3.28	4.91	6.89	-	-	-	-	-	-	-	-	-	-
Malta	-	0.73	0.87	1.27	1.94	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	46.81	47.52	45.56	44.10	48.51
Austria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51.67
Poland	9.37	12.92	27.28	34.12	45.13	-	-	-	-	-	-	-	-	-	-
Portugal	171.79	223.45	247.89	266.03	286.40	-	-	-	-	-	-	-	-	-	-
Slovenia	51.93	55.06	54.99	59.53	2.10	-	-	-	-	-	-	-	-	-	-
Slovakia	-	0.29	0.82	1.37	2.52	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	62.00	65.00	68.00	70.00	79.00
Sweden	21.00	23.00	30.00	24.72	31.00	-	-	-	-	-	-	-	-	-	-
United Kingdom	1,264.00	1,341.00	1,471.00	1,597.00	1,727.00	-	-	-	-	-	69.00	80.00	79.00	81.00	71.00
<b>Euro area total</b>	492.11	664.64	738.45	785.87	876.99	-	-	-	-	-	-	-	-	-	-
<b>EU total</b>	1,840.33	2,041.64	2,253.45	2,422.59	2,753.04	-	-	-	-	-	-	-	-	-	-



## 7.2a Relative importance of payment instruments

(as a percentage of total transactions)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	36.72	37.50	38.87	38.38	38.77	11.94	11.47	9.90	11.60	11.83
Czech Republic	74.98	75.12	66.72	54.15	50.03	22.01	21.77	27.80	37.41	32.91
Denmark	25.86	24.17	24.47	24.08	22.54	15.76	15.83	15.72	15.08	14.52
Germany	45.75	45.43	45.67	43.04	42.21	39.04	38.61	37.46	40.84	41.64
Estonia	70.34	63.09	57.47	51.23	47.56	5.67	7.33	7.65	8.04	7.68
Greece	8.42	6.51	11.31	11.42	13.52	4.38	8.23	12.88	10.72	10.60
Spain	19.74	21.13	14.71	18.97	16.38	68.64	68.85	42.82	42.17	47.42
France	17.48	17.59	19.21	18.90	18.47	16.43	16.69	16.36	17.19	18.07
Ireland	13.68	13.01	13.17	13.88	15.10	17.07	17.12	12.96	12.86	13.48
Italy	15.49	34.68	31.61	31.50	30.59	15.82	11.99	12.83	12.82	13.22
Cyprus	7.23	7.64	8.45	8.98	11.65	13.69	13.68	13.31	14.12	14.75
Latvia	90.80	87.07	82.62	76.82	71.74	0.03	0.08	0.22	0.41	0.76
Lithuania	78.06	75.90	64.82	58.15	53.35	3.12	1.79	1.52	2.69	3.29
Luxembourg	-	28.85	26.28	24.61	23.07	-	8.59	8.38	9.19	9.37
Hungary	66.40	63.94	58.68	55.72	61.44	22.66	22.15	22.78	21.85	16.92
Malta	9.55	12.85	15.06	7.58	15.20	-	-	1.79	2.05	2.22
Netherlands	40.44	39.05	36.98	35.49	33.82	28.89	27.89	27.78	27.93	28.12
Austria	-	-	-	-	52.32	-	-	-	-	36.12
Poland	87.20	84.29	80.23	79.31	77.63	0.05	0.16	0.36	0.57	0.81
Portugal	7.53	4.06	5.77	7.79	6.61	12.01	11.77	11.31	12.36	12.58
Slovenia	-	-	-	-	51.75	-	-	-	-	11.51
Slovakia	-	-	-	82.81	81.15	-	-	-	1.56	1.65
Finland	58.00	55.47	51.62	49.37	46.05	4.98	5.24	5.23	5.55	6.83
Sweden	65.38	60.32	38.02	32.31	31.05	7.50	7.74	10.38	9.96	9.61
United Kingdom	17.84	17.71	17.67	18.31	20.13	19.43	19.73	20.12	20.12	20.05
<b>Euro area total</b>	32.43	33.35	32.19	32.50	30.29	28.29	27.23	25.66	28.23	28.67
<b>EU total</b>	29.90	30.44	29.04	29.30	29.60	25.53	24.88	23.95	25.82	25.60

## 7.2b Relative importance of payment instruments (continued)

(as a percentage of total transactions)

	Cheques					E-money payment transactions					Card payments (except with e-money cards)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	5.08	3.89	1.70	1.43	1.07	3.68	3.92	7.09	6.46	5.98	32.03	32.54	33.87	37.05	37.57
Czech Republic	0.44	0.22	0.04	0.09	0.10	-	-	-	-	1.27	2.57	2.89	5.44	8.35	15.68
Denmark	5.85	5.54	4.48	3.66	2.76	0.96	0.90	0.82	0.71	-	51.58	53.56	54.51	56.47	59.59
Germany	3.22	2.55	1.23	0.98	0.76	0.22	0.23	0.29	0.28	0.26	11.78	13.17	15.34	14.86	15.13
Estonia	0.04	0.04	0.03	0.03	0.02	-	-	-	-	-	23.95	29.54	34.81	40.69	44.73
Greece	22.25	22.57	19.85	23.98	22.40	-	-	0.00	0.00	0.00	64.95	62.69	55.97	53.87	52.27
Spain	11.52	9.94	6.03	5.40	4.80	0.10	0.07	0.04	0.04	0.01	-	-	36.39	33.43	28.46
France	37.51	35.09	32.59	31.12	29.38	0.00	0.02	0.14	0.13	0.11	27.48	29.68	30.68	31.71	33.05
Ireland	41.27	30.14	26.35	25.05	23.19	-	-	-	-	-	27.99	39.73	47.52	48.20	48.23
Italy	27.39	19.35	17.20	15.64	14.21	-	-	0.03	0.08	0.43	28.60	24.78	29.09	30.46	32.24
Cyprus	59.05	54.31	49.08	45.17	39.59	0.00	0.00	0.00	0.00	0.00	20.02	24.37	29.16	31.73	34.01
Latvia	0.17	0.16	0.08	0.06	0.05	-	-	-	-	-	8.99	12.69	17.08	22.72	27.45
Lithuania	-	-	0.04	0.02	0.01	2.40	2.17	3.28	1.75	1.29	16.41	20.13	30.35	37.39	42.06
Luxembourg	-	1.25	0.75	0.52	0.31	-	2.88	5.58	5.65	5.85	-	58.42	59.01	60.01	61.39
Hungary	0.06	0.04	0.00	0.00	0.00	-	-	-	-	-	10.88	13.62	18.24	22.11	21.37
Malta	72.41	68.21	65.30	70.59	60.52	-	-	-	-	-	18.05	18.94	17.86	19.78	22.06
Netherlands	0.49	0.17	0.00	0.00	0.00	0.88	0.98	2.55	3.05	3.40	29.31	31.90	32.68	33.53	34.66
Austria	-	-	-	-	0.35	-	-	-	-	-	-	-	-	-	10.02
Poland	1.64	0.80	0.36	0.21	0.04	-	-	-	-	-	11.10	14.76	19.04	19.91	21.52
Portugal	28.92	27.03	24.07	20.97	20.06	0.51	0.31	0.08	0.10	0.04	50.44	56.25	58.20	58.39	60.29
Slovenia	-	-	-	-	0.56	-	-	-	-	-	-	-	-	-	36.18
Slovakia	-	-	-	0.05	0.04	-	-	-	-	-	-	-	-	15.58	17.16
Finland	0.14	0.11	0.08	0.07	0.05	0.07	0.08	0.08	0.07	0.06	36.81	39.09	43.00	44.94	47.01
Sweden	0.16	0.16	0.09	0.00	0.00	0.24	0.12	0.06	0.02	0.00	26.71	31.66	51.45	57.72	59.34
United Kingdom	26.11	23.53	21.04	18.64	16.17	-	-	-	-	-	36.62	39.03	41.16	42.93	43.65
<b>Euro area total</b>	17.88	16.02	14.32	13.05	11.32	0.32	0.35	0.69	0.67	0.70	21.81	23.74	27.80	27.96	27.59
<b>EU total</b>	19.04	17.08	15.29	13.78	11.42	0.26	0.28	0.53	0.51	0.52	25.80	27.82	31.68	32.38	31.82

## 7.3a Increase in the number of transactions

(annual percentage changes)

	Credit transfers				Direct debits			
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	13.27	14.47	-3.92	8.83	6.48	-4.60	13.96	9.88
Czech Republic	63.37	-27.18	-28.02	13.17	61.27	4.69	19.36	7.76
Denmark	-1.32	8.05	6.44	1.38	6.09	5.95	3.77	4.29
Germany	1.85	-2.39	5.16	6.90	1.43	-5.79	21.68	11.10
Estonia	23.07	16.58	10.19	17.17	77.37	33.50	30.05	20.55
Greece	-22.38	87.05	31.32	33.05	88.63	68.34	8.28	11.10
Spain	4.79	15.61	51.89	17.59	-1.84	3.28	16.00	53.16
France	3.91	17.87	0.91	0.45	4.82	5.83	7.76	8.05
Ireland	-5.15	-1.56	9.34	15.56	0.00	-26.35	2.91	11.37
Italy	227.38	-5.48	2.96	2.98	10.85	10.96	3.19	9.38
Cyprus	12.55	23.61	12.20	36.88	6.43	8.79	11.95	10.23
Latvia	5.74	10.68	9.92	12.13	150.00	230.00	121.21	123.56
Lithuania	46.60	17.50	10.70	17.66	-13.21	16.34	119.09	56.44
Luxembourg	7.44	5.87	-1.23	-0.66	39.03	13.37	15.57	8.16
Hungary	7.02	-1.71	5.76	43.31	8.64	10.11	6.84	0.66
Malta	45.31	36.02	-41.50	120.14	-	-	33.33	19.00
Netherlands	4.81	2.76	0.86	-0.56	4.77	8.10	5.67	5.05
Austria	6.82	-9.85	83.03	1.47	1.60	27.31	86.41	-4.88
Poland	19.62	-0.87	22.22	17.23	279.45	135.10	96.28	70.14
Portugal	-42.23	51.08	45.40	-15.72	5.11	2.04	17.70	1.09
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	-	8.37	-	-	-	17.02
Finland	1.40	4.92	6.75	0.70	11.63	12.50	18.52	32.81
Sweden	-3.66	-42.93	-2.52	8.71	7.69	21.43	10.08	9.16
United Kingdom	4.71	3.99	10.06	17.60	7.09	6.34	6.18	6.59
<b>Euro area total</b>	9.58	3.00	8.00	4.54	2.57	0.55	17.68	13.95
<b>EU total</b>	7.97	0.88	7.95	17.49	3.38	1.79	15.35	15.27

## 7.3b Increase in the number of transactions (continued)

(annual percentage changes)

	Cheques				E-money payment transactions				Card payments (except with e-money cards)			
	2001	2002	2003	2004	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	-15.10	-51.86	-17.95	-19.31	17.92	99.85	-11.40	-0.14	12.70	14.95	6.44	9.26
Czech Republic	-20.00	-85.00	100.00	33.50	-	-	-	-	83.45	54.14	36.34	129.91
Denmark	0.00	-13.69	-11.78	-18.26	-1.27	-2.56	-6.58	-	9.65	8.58	12.06	14.30
Germany	-18.69	-53.18	-10.96	-15.43	10.21	22.15	4.24	2.52	14.68	13.06	8.16	10.90
Estonia	26.32	0.00	12.50	3.70	-	-	-	-	69.24	50.78	44.53	38.72
Greece	1.84	-5.36	57.11	5.05	-	-	-	-	-3.10	-3.91	25.14	9.11
Spain	-15.55	0.78	5.34	21.16	-36.87	6.64	5.98	-54.74	-	-	8.19	15.94
France	-3.45	0.25	-2.02	-3.00	-	557.14	-1.63	-11.60	11.49	11.57	6.00	7.11
Ireland	-27.21	-14.94	-1.41	-1.60	-	-	-	-	41.46	16.38	5.19	6.34
Italy	3.33	-7.84	-6.02	-3.67	-	-	166.83	439.96	26.70	21.74	8.17	12.27
Cyprus	-1.99	1.01	-2.88	-7.52	-	-	-	-	29.73	33.71	14.83	13.12
Latvia	1.00	-40.59	-16.67	2.00	-	-	-	-	55.61	56.96	57.24	45.08
Lithuania	-	-	-50.00	-45.45	36.16	107.62	-34.15	-5.49	84.92	107.41	52.06	44.24
Luxembourg	-20.32	-30.46	-26.12	-37.86	30.83	125.48	6.84	9.71	-	17.42	7.25	8.43
Hungary	-35.83	-100.00	-	-	-	-	-	-	39.15	43.47	35.00	25.59
Malta	1.65	11.14	25.58	-5.82	-	-	-	-	13.22	9.49	28.67	22.54
Netherlands	-62.24	-98.63	-100.00	-	21.98	181.61	25.45	16.58	18.11	11.20	7.81	7.86
Austria	-17.50	-32.32	-1.49	-10.61	-	-	-	-	-	-	-	-
Poland	-39.89	-52.38	-27.58	-76.05	-	-	-	-	64.45	34.40	29.30	29.43
Portugal	0.27	-5.43	-6.24	-4.95	-33.79	-72.13	28.51	-55.99	19.60	9.89	8.00	2.57
Slovenia	-57.11	-19.97	-34.53	-41.52	-	-	-	-	23.66	6.79	11.88	14.27
Slovakia	-20.56	0.70	-41.06	-13.23	-	-	-	-	-	62.06	31.60	21.82
Finland	-16.67	-20.00	0.00	-25.00	20.95	10.01	1.48	-11.15	12.58	24.02	16.67	12.93
Sweden	0.00	-50.00	-100.00	-	-48.28	-53.33	-71.43	-100.00	23.77	47.13	28.69	16.29
United Kingdom	-4.96	-6.78	-5.93	-7.20	-	-	-	-	12.38	9.96	10.77	8.76
<b>Euro area total</b>	-4.51	-4.65	-2.52	-2.69	16.54	107.12	4.40	16.76	16.01	24.94	7.60	10.68
<b>EU total</b>	-4.81	-5.35	-3.60	-3.62	13.85	99.24	3.91	17.79	14.37	20.42	9.37	14.26

## 7.4a Number of transactions per capita

(total for the period)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	49.86	56.29	64.13	61.35	66.49	16.22	17.21	16.34	18.54	20.29
Czech Republic	41.19	67.60	49.34	35.51	40.17	12.09	19.59	20.56	24.54	26.42
Denmark	39.91	39.25	42.25	44.86	45.37	24.32	25.71	27.14	28.09	29.23
Germany	67.95	69.09	67.32	70.76	75.66	57.99	58.71	55.22	67.16	74.62
Estonia	25.17	31.10	36.40	40.27	47.18	2.03	3.61	4.84	6.32	7.62
Greece	0.60	0.47	0.87	1.14	1.51	0.31	0.59	0.99	1.07	1.18
Spain	8.40	8.70	9.91	14.81	17.14	29.20	28.35	28.86	32.92	49.61
France	34.51	35.64	41.75	41.87	41.80	32.45	33.80	35.55	38.08	40.89
Ireland	10.54	9.85	9.53	10.25	11.64	13.16	12.96	9.38	9.50	10.40
Italy	5.53	18.07	17.05	17.52	18.00	5.65	6.25	6.92	7.13	7.78
Cyprus	3.90	4.35	5.31	5.85	7.82	7.39	7.78	8.36	9.20	9.91
Latvia	22.54	24.02	26.77	29.59	33.36	0.01	0.02	0.07	0.16	0.35
Lithuania	5.90	8.70	10.26	11.40	13.49	0.24	0.21	0.24	0.53	0.83
Luxembourg	26.65	28.44	29.79	29.18	28.75	6.13	8.47	9.50	10.89	11.68
Hungary	12.28	13.17	12.98	13.77	19.78	4.19	4.56	5.04	5.40	5.45
Malta	3.28	4.73	6.39	3.71	8.12	-	-	0.76	1.00	1.19
Netherlands	73.51	76.46	78.07	78.37	77.69	52.52	54.61	58.65	61.69	64.60
Austria	62.26	66.24	59.42	108.29	109.12	33.51	33.92	42.96	79.75	75.33
Poland	11.18	13.38	13.26	16.22	19.04	0.01	0.03	0.06	0.12	0.20
Portugal	6.95	3.99	5.98	8.63	7.23	11.08	11.57	11.72	13.70	13.77
Slovenia	-	-	-	-	79.64	-	-	-	-	17.71
Slovakia	-	-	-	23.94	25.93	-	-	-	0.45	0.53
Finland	96.79	97.92	102.48	109.15	109.62	8.31	9.25	10.38	12.28	16.26
Sweden	89.38	85.88	48.85	47.44	51.37	10.26	11.02	13.33	14.62	15.90
United Kingdom	31.47	32.72	33.87	37.13	43.46	34.27	36.44	38.58	40.80	43.28
<b>Euro area total</b>	37.80	39.87	40.84	43.84	45.55	32.97	32.55	32.55	38.08	43.12
<b>EU total</b>	36.99	39.83	39.97	42.90	42.03	31.58	32.56	32.97	37.81	36.35

## 7.4b Number of transactions per capita (continued)

(total for the period)

	Cheques					E-money payment transactions					Card payments (except with e-money cards)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6.90	5.84	2.80	2.29	1.84	5.00	5.88	11.70	10.32	10.26	43.49	48.85	55.88	59.23	64.44
Czech Republic	0.24	0.20	0.03	0.06	0.08	-	-	-	-	1.02	1.41	2.60	4.02	5.48	12.59
Denmark	9.03	9.00	7.74	6.81	5.55	1.48	1.46	1.41	1.32	-	79.62	86.99	94.12	105.19	119.95
Germany	4.79	3.88	1.81	1.62	1.37	0.32	0.36	0.43	0.45	0.46	17.50	20.03	22.60	24.44	27.11
Estonia	0.01	0.02	0.02	0.02	0.02	-	-	-	-	-	8.57	14.56	22.05	31.99	44.37
Greece	1.59	1.62	1.53	2.39	2.50	-	-	0.00	0.00	0.00	4.66	4.50	4.31	5.37	5.84
Spain	4.90	4.09	4.07	4.21	5.02	0.04	0.03	0.03	0.03	0.01	-	-	24.53	26.10	29.77
France	74.07	71.07	70.81	68.96	66.48	0.00	0.05	0.30	0.29	0.26	54.27	60.13	66.68	70.25	74.79
Ireland	31.81	22.80	19.07	18.49	17.89	-	-	-	-	-	21.58	30.06	34.38	35.58	37.20
Italy	9.78	10.08	9.27	8.70	8.36	-	-	0.02	0.05	0.25	10.22	12.91	15.69	16.94	18.98
Cyprus	31.87	30.91	30.83	29.43	26.58	0.00	0.00	0.00	0.00	0.00	10.81	13.87	18.32	20.67	22.84
Latvia	0.04	0.04	0.03	0.02	0.02	-	-	-	-	-	2.23	3.50	5.53	8.75	12.77
Lithuania	-	-	0.01	0.00	0.00	0.18	0.25	0.52	0.34	0.33	1.24	2.31	4.80	7.33	10.63
Luxembourg	1.56	1.23	0.85	0.62	0.38	2.18	2.84	6.33	6.70	7.29	-	57.58	66.90	71.14	76.53
Hungary	0.01	0.01	0.00	0.00	0.00	-	-	-	-	-	2.01	2.81	4.04	5.47	6.88
Malta	24.90	25.11	27.71	34.57	32.34	-	-	-	-	-	6.21	6.97	7.58	9.69	11.79
Netherlands	0.89	0.33	0.00	0.00	0.00	1.59	1.93	5.39	6.73	7.82	53.28	62.45	69.00	74.04	79.62
Austria	1.50	1.23	0.83	0.81	0.72	-	-	-	-	-	-	-	-	-	20.91
Poland	0.21	0.13	0.06	0.04	0.01	-	-	-	-	-	1.42	2.34	3.15	4.07	5.28
Portugal	26.68	26.58	24.96	23.24	21.95	0.47	0.31	0.09	0.11	0.05	46.54	55.31	60.34	64.71	65.98
Slovenia	6.64	2.84	2.27	1.49	0.87	-	-	-	-	-	33.11	40.89	43.60	48.75	55.67
Slovakia	0.03	0.03	0.03	0.02	0.01	-	-	-	-	-	-	2.10	3.42	4.50	5.48
Finland	0.23	0.19	0.15	0.15	0.11	0.12	0.14	0.16	0.16	0.14	61.44	69.01	85.37	99.37	111.91
Sweden	0.23	0.22	0.11	0.00	0.00	0.33	0.17	0.08	0.02	0.00	36.52	45.08	66.11	84.76	98.18
United Kingdom	46.06	43.47	40.34	37.80	34.91	-	-	-	-	-	64.59	72.09	78.91	87.06	94.24
<b>Euro area total</b>	20.84	19.16	18.17	17.60	17.02	0.38	0.42	0.87	0.91	1.05	25.42	28.38	35.26	37.71	41.48
<b>EU total</b>	23.54	22.35	21.04	20.17	16.21	0.32	0.37	0.73	0.75	0.74	31.91	36.40	43.60	47.42	45.18

## 7.5a Country's share in the total EU number of transactions

(as a percentage; total for the period)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	3.65	3.83	4.34	3.87	3.58	1.39	1.43	1.34	1.33	1.26
Czech Republic	3.02	4.57	3.30	2.20	2.12	1.04	1.62	1.67	1.73	1.61
Denmark	1.52	1.39	1.49	1.47	1.27	1.09	1.11	1.16	1.04	0.94
Germany	39.90	37.64	36.42	35.48	32.28	39.88	39.13	36.21	38.20	36.82
Estonia	0.25	0.28	0.33	0.33	0.33	0.02	0.04	0.05	0.06	0.06
Greece	0.05	0.03	0.06	0.08	0.09	0.03	0.05	0.09	0.08	0.08
Spain	2.42	2.34	2.69	3.78	3.78	9.84	9.34	9.48	9.53	12.67
France	14.96	14.39	16.82	15.72	13.44	16.47	16.70	17.36	16.22	15.21
Ireland	0.29	0.25	0.25	0.25	0.24	0.42	0.40	0.29	0.26	0.25
Italy	2.28	6.92	6.49	6.19	5.42	2.73	2.93	3.19	2.86	2.71
Cyprus	0.02	0.02	0.02	0.03	0.03	0.04	0.04	0.05	0.05	0.04
Latvia	0.38	0.37	0.41	0.42	0.40	0.00	0.00	0.00	0.00	0.00
Lithuania	0.15	0.20	0.23	0.24	0.24	0.01	0.01	0.01	0.01	0.02
Luxembourg	0.08	0.08	0.09	0.08	0.07	0.02	0.03	0.03	0.03	0.03
Hungary	0.90	0.89	0.87	0.85	1.03	0.36	0.38	0.41	0.38	0.33
Malta	0.01	0.01	0.02	0.01	0.02	-	-	0.00	0.00	0.00
Netherlands	8.36	8.12	8.27	7.72	6.54	7.00	7.09	7.53	6.90	6.29
Austria	3.56	3.53	3.15	5.34	4.61	2.25	2.21	2.76	4.46	3.68
Poland	3.06	3.38	3.33	3.77	3.76	0.00	0.01	0.02	0.03	0.05
Portugal	0.51	0.27	0.41	0.55	0.39	0.95	0.96	0.97	0.99	0.86
Slovenia	-	-	-	-	0.82	-	-	-	-	0.21
Slovakia	-	-	-	0.78	0.72	-	-	-	0.02	0.02
Finland	3.58	3.36	3.50	3.46	2.96	0.36	0.39	0.43	0.44	0.51
Sweden	5.67	5.05	2.86	2.58	2.39	0.76	0.79	0.95	0.90	0.86
United Kingdom	13.18	12.78	13.18	13.44	13.45	16.82	17.42	18.20	16.75	15.49
<b>Euro area total</b>	79.58	80.77	82.47	82.51	73.42	81.31	80.67	79.70	81.30	80.37
<b>EU total</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

## 7.5b Country's share in the total EU number of transactions (continued)

(as a percentage; total for the period)

	Cheques					E-money payment transactions					Card payments (except with e-money cards)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.79	0.71	0.36	0.31	0.26	41.96	43.46	43.60	37.18	31.52	3.69	3.64	3.47	3.38	3.23
Czech Republic	0.03	0.02	0.00	0.01	0.01	-	-	-	-	3.06	0.12	0.19	0.25	0.31	0.62
Denmark	0.54	0.57	0.52	0.47	0.40	6.47	5.61	2.74	2.47	-	3.52	3.37	3.04	3.12	3.12
Germany	4.41	3.77	1.86	1.72	1.51	21.80	21.10	12.94	12.98	11.29	11.90	11.94	11.21	11.08	10.76
Estonia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.10	0.14	0.18	0.24	0.29
Greece	0.20	0.21	0.21	0.34	0.37	-	-	0.00	0.00	0.00	0.42	0.36	0.28	0.33	0.31
Spain	2.22	1.97	2.09	2.29	2.87	1.47	0.81	0.43	0.44	0.17	-	-	6.09	6.03	6.11
France	50.43	51.15	54.18	55.06	55.42	0.00	2.01	6.64	6.29	4.72	27.26	26.57	24.62	23.86	22.37
Ireland	1.36	1.04	0.93	0.95	0.97	-	-	-	-	-	0.68	0.84	0.81	0.78	0.73
Italy	6.34	6.88	6.70	6.53	6.53	-	-	0.37	0.95	4.35	4.89	5.41	5.47	5.41	5.32
Cyprus	0.25	0.26	0.27	0.27	0.26	0.00	0.00	0.00	0.00	0.00	0.06	0.07	0.08	0.08	0.08
Latvia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.04	0.06	0.08	0.11	0.14
Lithuania	-	-	0.00	0.00	0.00	0.52	0.62	0.65	0.41	0.33	0.04	0.06	0.10	0.14	0.18
Luxembourg	0.01	0.01	0.00	0.00	0.00	0.78	0.90	1.02	1.05	0.98	-	0.18	0.18	0.18	0.17
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.17	0.21	0.25	0.30	0.33
Malta	0.11	0.12	0.14	0.18	0.17	-	-	-	-	-	0.02	0.02	0.02	0.02	0.02
Netherlands	0.16	0.06	0.00	0.00	0.00	20.73	22.21	31.40	37.91	37.52	7.02	7.25	6.70	6.60	6.23
Austria	0.13	0.12	0.08	0.09	0.08	-	-	-	-	-	-	-	-	-	0.82
Poland	0.09	0.06	0.03	0.02	0.01	-	-	-	-	-	0.45	0.65	0.72	0.86	0.97
Portugal	3.06	3.23	3.22	3.13	3.09	3.92	2.28	0.32	0.39	0.15	3.94	4.12	3.76	3.71	3.33
Slovenia	0.15	0.07	0.06	0.04	0.02	-	-	-	-	-	0.55	0.59	0.52	0.53	0.53
Slovakia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.08	0.11	0.13	0.14
Finland	0.01	0.01	0.01	0.01	0.01	0.50	0.53	0.29	0.29	0.22	2.63	2.59	2.67	2.85	2.81
Sweden	0.02	0.02	0.01	0.00	0.00	2.37	1.08	0.25	0.07	0.00	2.68	2.90	3.55	4.17	4.25
United Kingdom	30.31	30.26	29.81	29.08	28.00	-	-	-	-	-	31.36	30.82	28.14	28.50	27.13
<b>Euro area total</b>	68.93	69.15	69.66	70.44	71.11	91.16	93.31	97.01	97.47	96.61	62.02	62.91	65.27	64.21	62.20
<b>EU total</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00



## 8a Payment transactions by non-MFIs: Total value of transactions

(total for the period)

	Total value of transactions (EUR trillions)					Increase in the real value of transactions (annual percentage changes; HICP-adjusted)				Average value per transaction (EUR)				
	2000	2001	2002	2003	2004	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	16.30	17.54	13.34	14.05	14.96	5.18	-25.49	3.78	4.65	11,712.64	11,364.67	7,826.95	8,469.01	8,373.34
Czech Republic	1.36	2.48	2.18	1.56	2.05	77.99	-13.81	-28.28	29.06	2,411.70	2,699.94	2,886.07	2,331.53	2,505.54
Denmark	0.56	0.56	0.58	0.59	0.60	-2.40	-0.01	0.12	1.79	684.32	647.28	621.21	586.34	555.90
Germany	30.68	32.84	33.09	33.05	33.45	5.16	-0.62	-1.12	-0.60	2,512.57	2,622.95	2,721.84	2,436.25	2,262.37
Estonia	0.04	0.04	0.05	0.05	0.07	3.86	6.55	11.33	25.15	809.13	645.59	555.69	506.68	514.65
Greece	2.92	0.88	0.97	0.93	1.07	-73.48	6.43	-7.54	12.10	37,350.64	11,225.04	11,508.29	8,489.28	8,690.86
Spain	2.08	2.32	2.79	4.11	9.25	8.73	16.31	44.28	122.31	1,215.86	1,386.10	1,000.62	1,252.04	2,071.76
France	80.56	96.45	100.05	102.02	111.15	17.94	1.79	-0.20	6.61	6,724.47	7,799.54	7,495.70	7,450.84	7,899.28
Ireland	0.36	0.32	0.26	0.28	0.31	-14.93	-24.69	4.37	10.64	1,223.05	1,092.75	898.95	939.47	998.42
Italy	6.40	6.49	6.75	7.05	7.54	-1.01	1.47	1.69	4.57	3,102.86	2,149.50	2,156.83	2,181.83	2,197.99
Cyprus	0.06	0.06	0.07	0.07	0.11	-11.40	23.17	-11.64	65.51	1,681.63	1,429.46	1,610.89	1,409.36	2,235.90
Latvia	0.20	0.25	0.29	0.35	0.41	23.97	13.60	15.56	12.91	3,386.03	3,884.66	3,848.68	3,857.80	3,826.61
Lithuania	0.06	0.09	0.13	0.15	0.21	53.45	38.83	12.47	42.32	2,283.23	2,347.39	2,374.64	2,143.37	2,398.65
Luxembourg	-	0.05	0.05	0.05	0.05	-	-1.28	9.00	-1.84	-	1,066.06	924.14	977.55	935.15
Hungary	0.56	0.88	0.83	0.85	1.04	47.19	-10.38	-2.32	15.72	2,971.14	4,178.78	3,702.17	3,402.28	3,206.35
Malta	0.01	0.01	0.01	0.02	0.02	9.43	16.82	31.04	4.10	813.19	843.53	867.77	993.37	966.00
Netherlands	3.07	3.51	3.61	3.99	4.62	9.08	-0.97	8.27	14.55	1,060.65	1,116.07	1,058.25	1,112.78	1,236.25
Austria	-	-	-	-	2.79	-	-	-	-	-	-	-	-	1,633.97
Poland	0.96	1.25	1.24	0.43	0.45	24.39	-2.69	-66.29	2.05	1,958.03	2,052.78	1,956.46	544.36	480.22
Portugal	0.89	1.05	1.13	1.01	1.19	14.07	3.26	-13.89	16.27	941.28	1,039.87	1,046.91	869.17	1,039.42
Slovenia	-	-	-	-	0.22	-	-	-	-	-	-	-	-	707.78
Slovakia	-	-	-	-	0.25	-	-	-	-	-	-	-	-	1,429.22
Finland	2.31	2.33	3.02	3.86	3.83	-1.88	27.98	26.44	-0.91	2,671.82	2,540.00	2,928.20	3,351.02	3,080.06
Sweden	1.11	0.98	0.75	0.77	0.83	-14.63	-25.83	1.28	6.92	917.67	773.69	650.35	587.43	560.58
United Kingdom	111.06	121.60	117.60	112.15	116.87	8.27	-4.56	-6.00	2.87	10,736.90	11,147.36	10,341.34	9,286.18	9,046.89
<b>Euro area total</b>	142.64	163.77	165.04	170.39	190.23	12.47	-1.47	1.17	9.50	4,152.37	4,473.72	4,225.64	4,078.26	4,058.69
<b>EU total</b>	258.31	286.91	283.98	283.92	313.38	8.88	-3.10	-1.98	8.24	5,518.11	5,778.50	5,408.69	5,054.00	4,797.36

## 8b Payment transactions by non-MFIs: Total value of transactions (continued)

(total for the period)

	Value per capita (EUR thousands)					Value as a ratio to GDP				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,590.50	1,705.88	1,291.44	1,353.96	1,436.04	64.73	67.75	49.86	51.15	51.93
Czech Republic	132.48	242.97	213.41	152.92	201.17	22.53	36.55	27.77	19.44	23.66
Denmark	105.63	105.12	107.27	109.22	111.90	3.25	3.14	3.12	3.12	3.08
Germany	373.24	398.86	401.16	400.57	405.46	14.87	15.54	15.43	15.28	15.10
Estonia	28.95	31.82	35.20	39.83	51.05	6.69	6.52	6.41	6.64	7.66
Greece	267.70	80.53	88.56	84.66	97.17	23.73	6.69	6.83	6.05	6.43
Spain	51.73	57.06	67.43	97.75	216.75	3.30	3.42	3.82	5.26	11.05
France	1,327.88	1,579.93	1,628.76	1,650.74	1,787.63	55.89	64.42	64.61	64.36	67.43
Ireland	94.29	82.69	65.04	69.35	77.01	3.43	2.72	1.96	1.99	2.10
Italy	110.85	111.97	116.32	121.33	129.37	5.38	5.32	5.35	5.42	5.58
Cyprus	90.77	81.35	101.19	91.82	150.14	6.37	5.38	6.49	5.67	8.87
Latvia	84.06	107.15	124.69	148.60	177.94	23.48	27.08	29.42	34.63	36.93
Lithuania	17.26	26.90	37.57	42.03	60.63	4.87	6.91	8.68	8.83	11.52
Luxembourg	-	105.07	104.77	115.88	116.56	-	2.11	2.05	2.18	2.06
Hungary	54.95	86.09	81.91	84.08	103.23	10.99	15.01	11.95	11.58	12.86
Malta	27.96	31.05	36.82	48.65	51.62	2.66	2.89	3.41	4.60	4.85
Netherlands	192.81	218.50	223.41	245.73	284.00	7.63	7.83	7.75	8.37	9.46
Austria	-	-	-	-	340.78	-	-	-	-	11.75
Poland	25.10	32.57	32.34	11.14	11.78	5.17	5.87	5.90	2.22	2.21
Portugal	86.86	102.24	108.53	96.33	113.74	7.26	8.15	8.34	7.34	8.40
Slovenia	-	-	-	-	108.93	-	-	-	-	8.32
Slovakia	-	-	-	-	45.67	-	-	-	-	7.42
Finland	445.89	448.34	581.37	740.93	733.19	17.64	17.04	21.47	26.86	25.60
Sweden	125.46	110.15	83.56	86.27	92.74	4.24	3.96	2.88	2.87	2.96
United Kingdom	1,893.87	2,059.23	1,982.43	1,883.22	1,953.26	70.99	75.86	70.53	70.18	68.09
<b>Euro area total</b>	484.02	534.86	536.09	550.07	610.37	21.66	23.42	22.81	22.92	24.61
<b>EU total</b>	682.50	756.04	744.40	740.03	681.17	29.66	31.80	30.39	29.92	30.11



## 8c Payment transactions by non-MFIs: Total value of transactions (continued)

(total for the period)

	Value per overnight deposit held by non-MFIs					Country's share in the total EU value of transactions (percentages)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	234,881.28	227,850.71	172,653.79	161,531.89	159,107.32	6.31	6.11	4.70	4.95	4.77
Czech Republic	-	-	90,790.66	58,247.75	66,668.84	0.53	0.87	0.77	0.55	0.66
Denmark	10,051.33	9,202.61	8,912.40	8,645.23	7,651.54	0.22	0.20	0.20	0.21	0.19
Germany	63,982.41	58,495.83	54,266.51	50,329.25	48,914.49	11.88	11.45	11.65	11.64	10.67
Estonia	29,310.24	25,424.67	24,687.47	23,568.15	25,709.98	0.02	0.02	0.02	0.02	0.02
Greece	47,063.27	12,307.97	13,492.74	11,692.14	11,582.04	1.13	0.31	0.34	0.33	0.34
Spain	-	-	-	18,607.71	37,902.60	0.81	0.81	0.98	1.45	2.95
France	237,128.68	254,552.31	263,835.47	263,953.82	271,869.79	31.19	33.62	35.23	35.93	35.47
Ireland	22,210.51	15,850.38	12,153.52	5,024.81	4,829.76	0.14	0.11	0.09	0.10	0.10
Italy	14,868.53	13,520.05	12,937.13	13,033.78	13,137.44	2.48	2.26	2.38	2.48	2.40
Cyprus	34,977.61	31,284.37	34,299.93	17,210.90	23,256.48	0.02	0.02	0.03	0.02	0.04
Latvia	92,881.16	87,452.34	80,601.58	84,505.81	76,249.64	0.08	0.09	0.10	0.12	0.13
Lithuania	43,134.33	39,311.05	57,678.99	50,284.40	57,874.78	0.02	0.03	0.05	0.05	0.07
Luxembourg	-	767.15	840.98	823.74	813.68	-	0.02	0.02	0.02	0.02
Hungary	76,524.56	88,629.85	77,961.86	78,953.23	81,243.91	0.22	0.31	0.29	0.30	0.33
Malta	-	-	-	6,022.82	5,986.51	0.00	0.00	0.01	0.01	0.01
Netherlands	13,267.98	12,958.17	12,476.49	12,345.85	13,418.93	1.19	1.22	1.27	1.40	1.47
Austria	-	-	-	-	52,220.82	-	-	-	-	0.89
Poland	51,831.52	54,959.98	53,271.79	18,522.01	14,586.71	0.37	0.43	0.44	0.15	0.14
Portugal	-	-	-	-	-	0.34	0.37	0.40	0.35	0.38
Slovenia	-	-	-	-	518,529.87	-	-	-	-	0.07
Slovakia	-	-	-	-	26,684.99	-	-	-	-	0.08
Finland	-	-	-	86,650.97	82,533.83	0.89	0.81	1.06	1.36	1.22
Sweden	16,925.87	13,758.00	10,092.22	9,430.20	8,406.90	0.43	0.34	0.26	0.27	0.27
United Kingdom	35,537.48	34,349.67	29,741.89	28,162.76	26,324.67	43.00	42.38	41.41	39.50	37.29
<b>Euro area total</b>	84,285.29	83,036.85	79,219.60	67,949.44	71,214.01	55.22	57.08	58.12	60.01	60.70
<b>EU total</b>	51,645.70	50,828.46	45,981.20	42,759.28	42,367.09	.	.	.	.	.

## 9.1a Value of transactions per payment instrument

(EUR billions; total for the period)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	16,045.03	17,290.27	13,105.89	13,846.74	14,760.86	50.96	54.15	46.17	48.69	48.08
Czech Republic	1,340.59	2,404.53	2,109.75	1,461.14	1,889.72	13.07	72.68	65.06	96.19	135.15
Denmark	376.85	381.77	401.32	420.69	441.41	48.57	52.25	55.25	57.70	60.91
Germany	26,272.85	27,836.21	28,271.11	28,893.57	29,289.70	3,307.03	3,982.12	3,911.58	3,346.04	3,443.27
Estonia	39.43	42.32	46.77	52.91	68.00	0.04	0.08	0.13	0.19	0.28
Greece	2,621.17	615.41	712.52	587.91	722.57	1.89	1.97	2.94	5.30	5.95
Spain	965.10	1,277.60	1,563.00	2,536.61	7,057.65	368.40	310.70	438.20	459.86	770.88
France	76,870.56	92,907.57	96,181.03	98,095.60	107,554.31	657.80	703.66	751.38	755.57	782.46
Ireland	64.00	45.70	41.60	46.00	56.51	28.80	34.00	27.90	31.00	33.90
Italy	4,509.93	4,456.58	4,672.46	4,936.05	5,315.47	188.58	203.90	213.94	234.61	274.29
Cyprus	29.45	29.93	44.16	38.65	80.83	0.86	0.82	1.02	1.07	1.49
Latvia	199.14	251.96	291.18	345.00	410.78	0.00	0.00	0.01	0.03	0.05
Lithuania	59.73	92.95	129.43	144.20	206.50	0.56	0.47	0.46	0.36	0.94
Luxembourg	39.22	40.15	40.03	44.96	45.85	0.32	0.57	0.96	1.31	1.69
Hungary	559.20	868.45	819.22	836.58	1,024.71	0.90	1.11	2.40	2.42	3.09
Malta	4.05	5.62	4.37	6.35	5.33	-	-	0.04	0.07	0.08
Netherlands	2,863.64	3,280.11	3,363.68	3,715.90	4,340.04	162.00	175.31	187.58	211.46	219.22
Austria	1,258.70	1,235.90	1,105.20	2,912.00	2,547.10	110.70	101.70	80.20	111.20	200.70
Poland	952.26	1,235.75	1,225.28	416.82	442.03	0.46	0.83	0.99	1.11	1.48
Portugal	414.35	572.95	512.80	596.91	781.49	29.36	30.53	22.77	22.01	24.15
Slovenia	-	-	-	-	212.34	-	-	-	-	1.54
Slovakia	-	-	-	-	243.73	-	-	-	-	1.02
Finland	2,146.93	2,181.89	2,902.48	3,754.88	3,725.15	21.02	19.89	26.02	25.88	35.67
Sweden	1,055.04	921.76	677.00	701.10	756.55	30.43	28.20	27.29	30.03	33.10
United Kingdom	106,711.85	117,260.89	113,270.12	108,179.99	112,743.33	848.63	893.87	981.01	956.93	1,105.68
<b>Euro area total</b>	131,450.31	151,740.34	152,471.81	159,967.13	176,196.69	4,924.96	5,618.50	5,709.64	5,252.94	5,840.25
<b>EU total</b>	242,219.72	270,305.53	266,833.54	269,282.94	294,732.54	5,854.52	6,592.82	6,773.31	6,297.72	7,185.12

## 9.1b Value of transactions per payment instrument (continued)

(EUR billions; total for the period)

	Cheques					E-money payment transactions				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	86.78	99.07	99.31	86.40	81.13	0.20	0.27	0.67	0.55	0.53
Czech Republic	6.50	5.69	0.45	0.12	4.01	-	-	-	-	0.00
Denmark	117.51	106.32	95.33	83.00	70.16	0.01	0.01	-	-	-
Germany	986.49	902.12	772.90	674.55	567.77	0.07	0.07	0.08	0.08	0.08
Estonia	0.02	0.02	0.02	0.01	0.01	-	-	-	-	-
Greece	296.38	261.54	254.56	334.75	339.85	-	-	0.00	0.00	0.00
Spain	749.50	735.40	735.80	1,053.66	910.32	0.00	0.00	0.00	0.00	0.00
France	2,278.15	2,211.44	2,375.49	2,433.63	2,084.21	0.00	0.01	0.07	0.07	0.05
Ireland	259.70	230.79	175.30	188.00	208.55	-	-	-	-	-
Italy	1,147.03	1,200.63	1,195.78	1,180.09	1,186.82	-	-	0.06	0.18	0.95
Cyprus	31.99	25.45	25.67	25.48	27.13	0.00	0.00	0.00	0.00	0.01
Latvia	0.05	0.07	0.04	0.04	0.03	-	-	-	-	-
Lithuania	-	-	0.01	0.01	0.00	0.02	0.02	0.03	0.04	0.04
Luxembourg	3.65	3.64	3.33	3.17	2.57	0.00	0.00	0.01	0.01	0.01
Hungary	0.30	0.16	0.00	0.00	0.00	-	-	-	-	-
Malta	6.71	6.42	9.98	12.72	15.03	-	-	-	-	-
Netherlands	1.78	0.45	0.00	-	-	0.07	0.08	0.24	0.30	0.35
Austria	25.70	22.50	17.40	15.70	16.40	-	-	-	-	-
Poland	5.10	5.50	5.87	2.71	0.16	-	-	-	-	-
Portugal	424.74	427.12	395.17	361.55	361.36	0.00	0.00	-	0.00	0.00
Slovenia	0.77	0.41	0.36	0.22	0.14	-	-	-	-	-
Slovakia	0.04	0.04	0.06	0.07	0.06	-	-	-	-	-
Finland	126.00	108.00	77.00	62.00	50.00	0.00	0.00	0.00	0.00	0.00
Sweden	2.61	1.73	1.53	1.75	0.00	0.02	0.01	0.00	0.00	0.00
United Kingdom	3,237.65	3,141.48	3,014.94	2,663.72	2,622.28	-	-	-	-	-
<b>Euro area total</b>	6,089.52	6,202.70	6,102.04	6,393.51	5,808.98	0.36	0.45	1.13	1.20	2.10
<b>EU total</b>	9,743.80	9,452.25	9,214.19	9,142.33	8,548.28	0.39	0.46	1.13	1.20	2.15

## 9.1c Value of transactions per payment instrument (continued)

(EUR billions; total for the period)

### Card payments (except with e-money cards)

	Card payments (except with e-money cards)														
	Total					By cards with a debit function					By cards with a delayed debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	25.83	28.69	32.42	34.53	36.69	19.28	21.72	25.12	27.19	29.89	6.55	6.97	7.30	7.34	6.80
Czech Republic	0.76	1.31	1.70	2.58	24.40	0.76	1.31	1.70	2.58	10.46	-	-	-	-	13.75
Denmark	20.93	22.77	24.76	27.32	32.13	19.45	21.16	23.01	25.57	28.51	-	-	-	-	-
Germany	109.66	121.38	133.12	140.40	150.05	82.92	92.84	103.16	109.29	115.65	-	-	-	-	-
Estonia	0.23	0.38	0.50	0.66	0.94	-	-	-	-	0.74	0.00	0.00	0.00	0.00	0.00
Greece	3.13	2.90	3.07	5.28	6.00	0.04	0.11	0.16	0.18	0.25	-	0.67	0.72	0.81	0.32
Spain	-	-	48.98	55.96	65.97	-	-	25.06	27.49	30.57	-	-	-	-	-
France	153.00	170.00	190.00	204.00	219.60	-	-	-	-	-	-	-	-	-	-
Ireland	5.80	8.60	10.58	11.77	13.65	1.80	2.50	3.30	3.70	4.30	-	-	-	-	-
Italy	48.49	61.96	78.57	85.94	100.06	23.12	32.42	44.77	50.88	58.03	-	-	-	-	-
Cyprus	0.70	0.86	1.03	1.17	1.65	0.27	0.33	0.39	0.45	0.65	0.00	0.00	0.00	0.00	0.00
Latvia	0.29	0.31	0.38	0.50	0.68	-	-	-	-	-	-	-	-	-	-
Lithuania	0.10	0.20	0.41	0.57	0.84	0.09	0.17	0.38	0.53	0.78	-	-	-	-	-
Luxembourg	-	2.03	2.42	2.57	2.76	-	0.87	1.10	1.21	1.34	-	-	-	-	-
Hungary	0.72	0.98	1.45	1.87	2.39	0.66	0.89	1.29	1.65	2.09	0.01	0.01	0.01	0.01	0.03
Malta	0.15	0.17	0.18	0.24	0.27	0.15	0.11	0.10	0.13	0.14	-	-	-	-	-
Netherlands	42.42	49.48	55.85	58.81	61.98	37.27	44.20	50.58	53.87	56.73	-	-	-	-	-
Austria	-	-	-	-	20.73	-	-	-	-	9.09	-	-	-	-	-
Poland	2.43	3.82	4.41	4.79	5.80	1.35	2.57	2.40	2.84	3.85	0.62	0.64	0.88	0.70	0.37
Portugal	14.21	16.68	187.69	21.15	23.15	13.04	14.81	17.52	19.26	20.99	-	-	-	-	-
Slovenia	2.01	2.38	2.62	2.85	3.54	0.45	0.75	0.93	1.07	1.44	-	-	-	-	2.02
Slovakia	-	0.30	0.48	0.70	0.93	-	0.28	0.44	0.64	0.82	-	0.01	0.01	0.01	0.01
Finland	14.00	16.20	18.20	19.70	21.80	10.30	12.20	14.10	15.50	17.50	-	-	-	-	-
Sweden	24.95	28.18	39.94	39.88	44.50	16.93	20.08	32.47	31.44	35.18	6.06	5.63	5.42	5.92	6.47
United Kingdom	264.00	303.16	335.47	352.42	402.18	124.68	152.63	171.50	188.54	221.25	15.51	18.25	18.31	17.61	19.91
<b>Euro area total</b>	<b>413.42</b>	<b>477.91</b>	<b>760.89</b>	<b>640.10</b>	<b>722.45</b>	<b>187.72</b>	<b>221.66</b>	<b>284.86</b>	<b>308.57</b>	<b>344.34</b>	<b>6.55</b>	<b>7.64</b>	<b>8.02</b>	<b>8.15</b>	<b>7.12</b>
<b>EU total</b>	<b>726.44</b>	<b>832.02</b>	<b>1,161.11</b>	<b>1,059.78</b>	<b>1,242.74</b>	<b>348.82</b>	<b>415.53</b>	<b>511.87</b>	<b>554.14</b>	<b>650.25</b>	<b>28.12</b>	<b>31.51</b>	<b>31.76</b>	<b>31.67</b>	<b>49.66</b>

## 9.1d Value of transactions per payment instrument (continued)

(EUR billions; total for the period)

	Card payments (except with e-money cards)														
	By cards with a credit function					By cards with a debit and delayed debit function					By cards with a credit and delayed debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	-	0.20	-	-	-	-	-	-	-	-	-	-
Denmark	1.48	1.60	1.75	1.75	3.62	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	-	-	-	-	-	26.74	28.54	29.97	31.11	34.40
Estonia	-	-	-	-	0.19	-	-	-	-	-	-	-	-	-	-
Greece	3.09	2.12	2.19	4.29	5.43	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	-	-	-	-	-	-	-	23.91	28.47	35.40
France	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ireland	4.00	6.10	7.28	8.07	9.35	-	-	-	-	-	-	-	-	-	-
Italy	25.38	29.54	33.80	35.07	42.03	-	-	-	-	-	-	-	-	-	-
Cyprus	0.43	0.54	0.64	0.72	1.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	0.01	0.02	0.02	0.04	0.06	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	1.16	1.32	1.36	1.42	-	-	-	-	-	-	-	-	-	-
Hungary	0.05	0.08	0.15	0.21	0.28	-	-	-	-	-	-	-	-	-	-
Malta	-	0.07	0.08	0.11	0.13	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	5.16	5.28	5.27	4.94	5.26
Austria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.31
Poland	0.46	0.61	1.13	1.25	1.58	-	-	-	-	-	-	-	-	-	-
Portugal	6.41	9.20	10.36	11.09	11.55	-	-	-	-	-	-	-	-	-	-
Slovenia	1.56	1.64	1.69	1.79	0.08	-	-	-	-	-	-	-	-	-	-
Slovakia	-	0.02	0.04	0.06	0.10	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	3.70	4.00	4.10	4.20	4.30
Sweden	1.96	2.48	2.05	2.53	2.85	-	-	-	-	-	-	-	-	-	-
United Kingdom	108.49	115.19	128.98	132.04	146.51	-	-	-	-	-	15.33	17.10	16.68	14.24	14.52
<b>Euro area total</b>	35.79	48.12	54.95	59.87	69.79	-	-	-	-	-	-	-	-	-	-
<b>EU total</b>	150.81	167.38	187.74	196.20	226.42	-	-	-	-	0.00	-	-	-	-	-



## 9.2a Relative importance of payment instruments

(as a percentage of the total value of transactions)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	98.46	98.59	98.24	98.58	98.66	0.31	0.31	0.35	0.35	0.32
Czech Republic	98.51	96.79	96.91	93.66	92.03	0.96	2.93	2.99	6.17	6.58
Denmark	66.83	67.80	69.59	71.46	73.01	8.61	9.28	9.58	9.80	10.07
Germany	85.65	84.76	85.44	87.41	87.56	10.78	12.13	11.82	10.12	10.29
Estonia	99.26	97.28	97.62	97.97	98.23	0.11	0.19	0.28	0.34	0.40
Greece	89.69	69.79	73.22	63.00	67.26	0.06	0.22	0.30	0.57	0.55
Spain	46.33	54.98	56.10	61.78	76.27	17.69	13.37	15.73	11.20	8.33
France	95.42	96.33	96.14	96.16	96.76	0.82	0.73	0.75	0.74	0.70
Ireland	17.86	14.32	16.29	16.62	18.08	8.04	10.66	10.92	11.20	10.84
Italy	70.44	68.71	69.23	69.98	70.53	2.95	3.14	3.17	3.33	3.64
Cyprus	46.75	52.45	61.44	58.24	72.75	1.36	1.44	1.41	1.61	1.34
Latvia	99.83	99.85	99.85	99.84	99.82	0.00	0.00	0.00	0.01	0.01
Lithuania	98.87	99.27	99.31	99.33	99.12	0.93	0.50	0.35	0.25	0.45
Luxembourg	-	86.54	85.62	86.23	86.71	-	1.23	2.05	2.51	3.20
Hungary	99.66	99.01	98.45	98.22	98.21	0.16	0.13	0.29	0.28	0.30
Malta	37.16	46.01	29.99	32.77	25.74	-	-	0.31	0.39	0.40
Netherlands	93.28	93.57	93.25	93.21	93.91	5.28	5.00	5.20	5.30	4.74
Austria	-	-	-	-	91.43	-	-	-	-	7.20
Poland	99.17	99.19	99.09	97.98	98.34	0.05	0.07	0.08	0.26	0.33
Portugal	46.65	54.44	45.57	59.35	65.41	3.31	2.90	2.02	2.19	2.02
Slovenia	-	-	-	-	97.60	-	-	-	-	0.71
Slovakia	-	-	-	-	99.15	-	-	-	-	0.41
Finland	93.02	93.81	95.99	97.21	97.20	0.91	0.85	0.86	0.67	0.93
Sweden	94.79	94.07	90.78	90.73	90.70	2.73	2.88	3.66	3.89	3.97
United Kingdom	96.08	96.43	96.32	96.46	96.47	0.76	0.74	0.83	0.85	0.95
<b>Euro area total</b>	92.15	92.66	92.38	93.88	92.62	3.45	3.43	3.46	3.08	3.07
<b>EU total</b>	93.77	94.21	93.96	94.84	94.05	2.27	2.30	2.39	2.22	2.29

## 9.2b Relative importance of payment instruments (continued)

(as a percentage of the total value of transactions)

	Cheques					E-money payment transactions					Card payments (except with e-money cards)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.53	0.56	0.74	0.62	0.54	0.00	0.00	0.01	0.00	0.00	0.16	0.16	0.24	0.25	0.25
Czech Republic	0.48	0.23	0.02	0.01	0.20	-	-	-	-	0.00	0.06	0.05	0.08	0.17	1.19
Denmark	20.84	18.88	16.53	14.10	11.60	0.00	0.00	-	-	-	3.71	4.04	4.29	4.64	5.31
Germany	3.22	2.75	2.34	2.04	1.70	0.00	0.00	0.00	0.00	0.00	0.36	0.37	0.40	0.42	0.45
Estonia	0.04	0.04	0.04	0.03	0.02	-	-	-	-	-	0.59	0.87	1.05	1.21	1.35
Greece	10.14	29.66	26.16	35.87	31.63	-	-	0.00	0.00	0.00	0.11	0.33	0.32	0.57	0.56
Spain	35.98	31.65	26.41	25.66	9.84	0.00	0.00	0.00	0.00	0.00	-	-	1.76	1.36	0.71
France	2.83	2.29	2.37	2.39	1.88	0.00	0.00	0.00	0.00	0.00	0.19	0.18	0.19	0.20	0.20
Ireland	72.48	72.33	68.64	67.93	66.72	-	-	-	-	-	1.62	2.69	4.14	4.25	4.37
Italy	17.91	18.51	17.72	16.73	15.75	-	-	0.00	0.00	0.01	0.76	0.96	1.16	1.22	1.33
Cyprus	50.78	44.60	35.71	38.39	24.42	0.00	0.00	0.00	0.00	0.01	1.10	1.51	1.43	1.76	1.49
Latvia	0.02	0.03	0.01	0.01	0.01	-	-	-	-	-	0.14	0.12	0.13	0.14	0.17
Lithuania	-	-	0.00	0.00	0.00	0.03	0.03	0.03	0.03	0.02	0.17	0.21	0.31	0.39	0.41
Luxembourg	-	7.84	7.13	6.09	4.85	-	0.01	0.02	0.01	0.01	-	4.38	5.18	4.93	5.22
Hungary	0.05	0.02	0.00	0.00	0.00	-	-	-	-	-	0.13	0.11	0.17	0.22	0.23
Malta	61.49	52.58	68.47	65.61	72.57	-	-	-	-	-	1.35	1.42	1.23	1.24	1.29
Netherlands	0.06	0.01	0.00	-	-	0.00	0.00	0.01	0.01	0.01	1.38	1.41	1.55	1.48	1.34
Austria	-	-	-	-	0.59	-	-	-	-	-	-	-	-	-	0.74
Poland	0.53	0.44	0.47	0.64	0.04	-	-	-	-	-	0.25	0.31	0.36	1.13	1.29
Portugal	47.82	40.59	35.12	35.95	30.25	0.00	0.00	-	0.00	0.00	1.60	1.58	16.68	2.10	1.94
Slovenia	-	-	-	-	0.06	-	-	-	-	-	-	-	-	-	1.63
Slovakia	-	-	-	-	0.03	-	-	-	-	-	-	-	-	-	0.38
Finland	5.46	4.64	2.55	1.61	1.30	0.00	0.00	0.00	0.00	0.00	0.61	0.70	0.60	0.51	0.57
Sweden	0.23	0.18	0.20	0.23	0.00	0.00	0.00	0.00	0.00	0.00	2.24	2.88	5.36	5.16	5.33
United Kingdom	2.92	2.58	2.56	2.38	2.24	-	-	-	-	-	0.24	0.25	0.29	0.31	0.34
<b>Euro area total</b>	4.27	3.79	3.70	3.75	3.05	0.00	0.00	0.00	0.00	0.00	0.29	0.29	0.46	0.38	0.38
<b>EU total</b>	3.77	3.29	3.24	3.22	2.73	0.00	0.00	0.00	0.00	0.00	0.28	0.29	0.41	0.37	0.40

## 9.3a Increase in the real value of transactions

(annual percentage changes; HICP-adjusted)

	Credit transfers				Direct debits			
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	5.32	-25.76	4.15	4.74	3.82	-16.29	3.95	-3.11
Czech Republic	74.82	-13.70	-30.68	26.77	451.38	-11.92	47.92	37.94
Denmark	-0.96	2.70	2.86	4.01	5.32	3.33	2.46	4.65
Germany	4.05	0.19	1.19	-0.43	18.51	-3.15	-15.47	1.11
Estonia	1.68	6.93	11.73	25.49	87.34	57.04	36.38	46.49
Greece	-80.18	11.86	-20.93	19.88	0.67	45.03	76.95	9.16
Spain	29.55	18.75	59.18	175.18	-18.49	37.45	1.84	64.58
France	19.08	1.58	-0.18	7.30	5.19	4.84	-1.61	1.22
Ireland	-32.58	-13.70	6.57	20.53	14.07	-22.67	7.10	7.03
Italy	-3.49	2.25	2.83	5.40	5.82	2.33	6.85	14.63
Cyprus	-0.35	44.75	-16.45	107.23	-6.65	21.27	1.25	37.48
Latvia	24.00	13.61	15.54	12.88	84.99	315.23	157.71	91.90
Lithuania	54.07	38.89	12.49	42.03	-18.35	-2.11	-20.64	160.22
Luxembourg	-0.05	-2.35	9.79	-1.27	75.72	66.37	33.91	25.93
Hungary	46.19	-10.92	-2.56	15.71	13.30	111.29	-3.65	20.71
Malta	36.08	-24.75	43.35	-18.81	-	-	66.22	7.75
Netherlands	9.43	-1.32	8.23	15.42	3.11	3.12	10.50	2.29
Austria	-4.11	-12.27	162.19	-14.48	-10.43	-22.84	37.36	78.53
Poland	24.41	-2.79	-66.68	2.44	74.90	17.29	12.06	29.49
Portugal	33.86	-14.17	13.13	28.42	-0.43	-29.09	-6.63	7.25
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-
Finland	-1.04	31.01	28.07	-0.93	-8.04	28.80	-1.81	37.66
Sweden	-15.30	-28.49	1.22	6.89	-10.00	-5.17	7.70	9.20
United Kingdom	8.66	-4.68	-5.86	2.88	4.11	8.48	-3.82	14.21
<b>Euro area total</b>	13.09	-1.77	2.84	8.00	11.74	-0.63	-10.07	9.04
<b>EU total</b>	9.41	-3.37	-1.04	7.31	10.42	0.65	-8.98	11.95

## 9.3b Increase in the real value of transactions (continued)

(annual percentage changes; HICP-adjusted)

	Cheques				E-money payment transactions				Card payments (except with e-money cards)			
	2001	2002	2003	2004	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	11.72	-1.32	-14.51	-7.96	32.56	146.55	-19.21	-6.01	12.70	14.95	6.44	9.26
Czech Republic	-16.90	-93.51	-74.19	3,348.24	-	-	-	-	83.45	54.14	36.34	129.91
Denmark	-11.79	-12.75	-14.91	-16.38	-2.24	-	-	-	9.65	8.58	12.06	14.30
Germany	-10.45	-15.70	-13.74	-17.63	-1.90	12.91	-1.02	-1.80	14.68	13.06	8.16	10.90
Estonia	-11.37	5.90	-22.49	-0.01	-	-	-	-	69.24	50.78	44.53	38.72
Greece	-15.41	-6.59	28.06	-1.50	-	-	-46.30	-28.03	-3.10	-3.91	25.14	9.11
Spain	-4.71	-3.53	40.09	-16.65	-44.17	-32.67	-7.32	-31.13	-	-	8.19	15.94
France	-4.71	5.48	0.28	-16.70	-1.78	598.06	-2.17	-26.77	11.49	11.57	6.00	7.11
Ireland	-15.12	-28.77	3.24	8.62	-	-	-	-	41.46	16.38	5.19	6.34
Italy	2.37	-3.00	-4.12	-1.71	-	-	197.61	415.96	26.70	21.74	8.17	12.27
Cyprus	-22.42	-1.93	-4.72	4.58	-1.98	-2.79	-3.98	-1.90	29.73	33.71	14.83	13.12
Latvia	40.43	-49.95	-7.17	-30.09	-	-	-	-	55.61	56.96	57.24	45.08
Lithuania	-	-	-13.83	-38.50	46.87	37.04	25.52	-11.69	84.92	107.41	52.06	44.24
Luxembourg	-2.67	-10.45	-7.31	-22.38	34.62	154.93	-16.90	6.79	-	17.42	7.25	8.43
Hungary	-57.27	-103.66	-104.68	-6.78	-	-	-	-	39.15	43.47	35.00	25.59
Malta	-6.79	52.92	25.49	15.43	-	-	-	-	13.22	9.49	28.67	22.54
Netherlands	-79.65	-103.07	-	-	11.64	174.80	23.94	16.08	18.11	11.20	7.81	7.86
Austria	-14.75	-24.37	-11.07	2.51	-	-	-	-	-	-	-	-
Poland	2.51	4.79	-54.59	-97.73	-	-	-	-	64.45	34.40	29.30	29.43
Portugal	-3.85	-11.16	-11.77	-2.56	-30.92	-	-	-75.59	19.60	9.89	8.00	2.57
Slovenia	-54.84	-19.12	-44.85	-42.74	-	-	-	-	23.66	6.79	11.88	14.27
Slovakia	-10.99	52.60	-3.44	-11.68	-	-	-	-	-	62.06	31.60	21.82
Finland	-16.95	-30.72	-20.78	-19.50	20.73	9.10	5.10	-13.08	12.58	24.02	16.67	12.93
Sweden	-36.31	-13.54	12.40	-101.02	-70.73	-44.21	-77.24	-101.02	23.77	47.13	28.69	16.29
United Kingdom	-4.19	-5.30	-13.01	-2.89	-	-	-	-	12.38	9.96	10.77	8.76
<b>Euro area total</b>	-0.48	-3.87	2.70	-11.28	23.03	151.11	3.94	73.22	16.01	24.94	7.60	10.68
<b>EU total</b>	-5.18	-4.60	-2.74	-8.64	16.87	142.93	3.74	77.13	14.37	20.42	9.37	14.26

## 9.4a Average value per transaction

(EUR; total for the period)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	31,404.81	29,877.26	19,783.67	21,755.53	21,309.17	306.67	306.05	273.54	253.13	227.49
Czech Republic	3,168.50	3,478.78	4,191.83	4,032.96	4,608.96	105.26	362.84	310.24	384.32	501.08
Denmark	1,768.77	1,815.89	1,766.68	1,739.82	1,800.71	374.07	379.32	378.61	381.02	385.65
Germany	4,704.15	4,893.39	5,091.55	4,948.39	4,692.55	693.85	823.71	858.87	603.79	559.28
Estonia	1,141.78	995.53	943.89	969.02	1,062.89	15.60	16.98	20.43	21.64	26.84
Greece	397,931.16	120,361.43	74,499.84	46,812.02	43,241.91	551.75	305.18	270.03	449.89	454.28
Spain	2,854.48	3,605.98	3,815.92	4,077.32	9,647.45	313.29	269.17	367.56	332.53	363.94
France	36,716.72	42,707.27	37,508.90	37,910.86	41,379.35	334.15	341.00	344.07	321.08	307.73
Ireland	1,597.48	1,202.63	1,112.09	1,124.69	1,195.51	576.00	680.00	757.60	817.94	803.01
Italy	14,108.60	4,258.60	4,723.89	4,846.80	5,068.13	577.68	563.45	532.79	566.20	605.20
Cyprus	10,866.96	9,813.72	11,713.60	9,137.14	13,959.94	167.52	150.05	171.11	160.83	203.36
Latvia	3,722.77	4,454.61	4,651.42	5,014.01	5,324.18	62.23	46.67	59.01	69.53	61.60
Lithuania	2,891.85	3,069.97	3,638.10	3,661.34	4,456.36	680.57	652.43	550.96	196.84	328.91
Luxembourg	3,356.25	3,197.31	3,011.04	3,424.49	3,514.97	118.96	152.41	226.42	267.35	319.25
Hungary	4,459.36	6,471.30	6,210.93	5,997.01	5,125.77	21.13	23.81	46.83	44.28	56.08
Malta	3,165.65	3,019.01	1,728.34	4,292.47	1,636.14	-	-	148.60	187.41	173.98
Netherlands	2,446.81	2,674.07	2,668.44	2,922.74	3,433.02	193.72	200.11	198.07	211.30	208.52
Austria	2,523.46	2,319.63	2,301.06	3,312.48	2,855.49	412.29	372.80	230.92	171.76	325.92
Poland	2,226.73	2,415.59	2,416.25	672.52	608.35	1,816.45	862.92	437.62	251.41	196.67
Portugal	5,831.87	13,959.98	8,270.23	6,620.66	10,284.87	259.12	256.36	187.38	153.85	167.04
Slovenia	-	-	-	-	1,334.89	-	-	-	-	43.60
Slovakia	-	-	-	-	1,746.25	-	-	-	-	359.92
Finland	4,285.28	4,295.06	5,445.56	6,599.09	6,501.14	488.77	414.31	481.76	404.44	419.62
Sweden	1,330.44	1,206.49	1,552.74	1,649.65	1,637.55	334.41	287.76	229.32	229.24	231.46
United Kingdom	57,829.00	60,684.62	56,370.12	48,917.02	43,351.15	422.27	415.35	428.66	393.81	426.92
<b>Euro area total</b>	11,799.55	12,429.96	12,125.90	11,779.83	12,411.51	506.84	563.70	569.68	445.38	434.56
<b>EU total</b>	17,303.60	17,884.24	17,501.16	16,361.78	15,242.88	489.88	533.62	538.59	434.13	429.67

## 9.4b Average value per transaction (continued)

(EUR; total for the period)

	Cheques					E-money payment transactions					Card payments (except with e-money cards)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,226.9	1,649.8	3,435.1	3,642.5	4,238.8	3.9	4.5	5.5	5.1	4.9	58.0	57.1	56.2	56.2	54.7
Czech Republic	2,598.9	2,847.2	1,504.2	193.6	5,005.4	-	-	-	-	0.2	52.3	49.3	41.6	46.1	189.9
Denmark	2,438.0	2,205.9	2,291.7	2,261.5	2,338.8	1.2	1.2	-	-	-	49.2	48.9	48.9	48.2	49.6
Germany	2,508.4	2,821.2	5,163.0	5,060.8	5,036.5	2.6	2.4	2.2	2.1	2.1	76.3	73.6	71.4	69.6	67.1
Estonia	882.0	658.2	720.7	505.4	502.1	-	-	-	-	-	19.9	18.9	16.8	15.1	15.6
Greece	17,023.4	14,751.1	15,170.4	12,697.8	12,271.7	-	-	-	-	-	61.7	58.8	64.8	89.1	92.8
Spain	3,796.9	4,411.5	4,379.8	5,954.1	4,245.5	2.6	2.4	1.6	1.4	2.3	-	-	48.3	51.0	51.9
France	507.0	509.7	546.2	571.1	504.2	-	3.6	3.8	3.9	3.3	46.5	46.3	46.4	47.0	47.2
Ireland	2,148.2	2,622.6	2,341.9	2,547.4	2,871.9	-	-	-	-	-	70.7	74.1	78.4	82.9	90.4
Italy	2,029.8	2,056.2	2,222.0	2,333.3	2,436.1	-	-	59.5	67.0	64.3	82.2	82.8	86.3	87.3	90.5
Cyprus	1,446.2	1,174.0	1,172.1	1,197.8	1,379.2	-	-	-	-	-	92.8	88.5	79.3	78.3	97.9
Latvia	494.9	700.4	613.2	704.7	525.7	-	-	-	-	-	53.8	37.1	29.4	24.5	23.1
Lithuania	-	-	285.6	486.0	558.4	26.2	28.5	18.9	35.7	33.8	23.8	24.3	24.3	22.5	23.1
Luxembourg	5,334.3	6,677.4	8,796.3	11,339.2	14,752.5	2.4	2.6	2.9	2.3	2.3	-	79.9	81.1	80.3	79.5
Hungary	2,493.2	2,014.4	-	-	-	-	-	-	-	-	35.2	34.4	35.3	33.8	34.4
Malta	690.6	650.2	909.9	923.3	1,158.3	-	-	-	-	-	60.9	63.2	59.9	62.1	56.6
Netherlands	125.8	84.9	49.8	-	-	2.9	2.7	2.7	2.7	2.8	50.0	49.4	50.1	49.0	47.8
Austria	2,141.7	2,272.7	2,597.0	2,378.8	2,779.7	-	-	-	-	-	-	-	-	-	121.3
Poland	632.9	1,135.7	2,545.9	1,621.0	397.6	-	-	-	-	-	44.6	42.7	36.6	30.8	28.8
Portugal	1,556.5	1,561.1	1,527.2	1,490.3	1,567.1	1.0	1.1	-	3.1	1.9	29.9	29.3	300.0	31.3	33.4
Slovenia	58.2	72.9	80.5	74.9	78.0	-	-	-	-	-	30.5	29.3	30.1	29.3	31.8
Slovakia	231.6	280.4	434.6	774.2	854.8	-	-	-	-	-	-	26.2	26.3	29.1	31.5
Finland	105,000.0	108,000.0	96,250.0	77,500.0	83,333.3	2.0	2.0	2.1	2.2	2.1	44.0	45.3	41.0	38.0	37.3
Sweden	1,302.5	864.4	1,528.2	-	-	8.2	5.0	6.2	5.5	-	77.0	70.3	67.7	52.5	50.4
United Kingdom	1,198.7	1,223.8	1,259.9	1,183.4	1,255.3	-	-	-	-	-	69.7	71.2	71.7	68.0	71.3
<b>Euro area total</b>	991.5	1,057.6	1,091.1	1,172.8	1,095.0	3.2	3.4	4.2	4.3	6.4	55.2	55.0	70.1	54.8	55.9
<b>EU total</b>	1,093.5	1,114.3	1,147.7	1,181.3	1,145.9	3.2	3.3	4.1	4.2	6.3	60.1	60.2	69.8	58.3	59.8

## 9.5a Value of transactions per capita

(EUR; total for the period)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,565,979.89	1,681,769.28	1,268,721.20	1,334,754.19	1,416,861.20	4,973.65	5,267.00	4,469.51	4,693.46	4,615.09
Czech Republic	130,503.02	235,180.78	206,822.56	143,225.93	185,140.56	1,272.64	7,108.35	6,377.69	9,429.32	13,240.98
Denmark	70,598.33	71,266.25	74,649.92	78,049.64	81,697.01	9,098.11	9,753.06	10,277.36	10,704.54	11,272.64
Germany	319,667.71	338,064.25	342,754.90	350,140.21	355,022.36	40,237.38	48,361.91	47,423.44	40,548.23	41,736.10
Estonia	28,740.42	30,956.00	34,361.83	39,020.14	50,148.79	31.66	61.33	98.93	136.82	204.57
Greece	240,090.03	56,201.88	64,847.56	53,332.47	65,350.94	173.29	180.26	267.58	481.13	538.15
Spain	23,969.18	31,374.17	37,832.21	60,388.84	165,316.26	9,149.57	7,629.89	10,606.57	10,947.96	18,056.81
France	1,267,082.66	1,521,965.09	1,565,814.29	1,587,316.95	1,729,797.55	10,842.74	11,526.99	12,232.39	12,226.08	12,584.36
Ireland	16,842.50	11,843.05	10,595.30	11,525.83	13,920.51	7,579.12	8,811.02	7,105.98	7,767.41	8,350.43
Italy	78,077.73	76,934.44	80,521.12	84,910.75	91,245.98	3,264.74	3,519.91	3,686.89	4,035.75	4,708.46
Cyprus	42,434.38	42,668.34	62,171.32	53,472.74	109,227.13	1,238.33	1,167.88	1,430.91	1,479.70	2,014.39
Latvia	83,918.46	106,988.09	124,510.03	148,361.25	177,610.00	0.52	0.99	4.16	10.91	21.73
Lithuania	17,065.20	26,702.82	37,311.23	41,748.23	60,098.63	160.42	134.20	132.30	104.01	273.29
Luxembourg	89,443.93	90,929.71	89,703.71	99,919.10	101,070.69	729.76	1,291.05	2,151.50	2,911.11	3,730.16
Hungary	54,765.01	85,245.81	80,643.09	82,588.35	101,385.11	88.58	108.68	236.01	239.12	305.52
Malta	10,390.83	14,285.01	11,044.06	15,943.30	13,286.81	-	-	112.59	188.13	206.42
Netherlands	179,854.56	204,457.61	208,316.32	229,051.42	266,701.69	10,174.33	10,927.53	11,616.86	13,034.76	13,471.10
Austria	157,110.36	153,660.69	136,717.93	358,719.91	311,582.04	13,817.52	12,644.46	9,921.08	13,698.37	24,551.26
Poland	24,890.44	32,308.79	32,050.27	10,910.14	11,581.52	12.01	21.66	25.84	29.15	38.84
Portugal	40,519.74	55,663.60	49,458.35	57,168.94	74,400.83	2,871.42	2,966.48	2,196.37	2,107.78	2,299.61
Slovenia	-	-	-	-	106,313.70	-	-	-	-	772.32
Slovakia	-	-	-	-	45,282.88	-	-	-	-	189.50
Finland	414,784.97	420,565.15	558,062.68	720,291.77	712,634.44	4,060.47	3,833.27	5,001.92	4,965.28	6,823.41
Sweden	118,917.79	103,615.22	75,853.79	78,265.30	84,116.88	3,430.06	3,170.04	3,057.63	3,352.30	3,680.04
United Kingdom	1,819,686.00	1,985,756.18	1,909,411.74	1,816,502.46	1,884,237.12	14,471.15	15,137.21	16,537.12	16,068.34	18,478.86
<b>Euro area total</b>	<b>446,045.79</b>	<b>495,583.54</b>	<b>495,249.30</b>	<b>516,419.70</b>	<b>565,349.37</b>	<b>16,711.71</b>	<b>18,350.01</b>	<b>18,545.69</b>	<b>16,957.98</b>	<b>18,739.20</b>
<b>EU total</b>	<b>639,994.04</b>	<b>712,287.86</b>	<b>699,447.64</b>	<b>701,872.04</b>	<b>640,634.98</b>	<b>15,468.84</b>	<b>17,372.89</b>	<b>17,754.81</b>	<b>16,414.69</b>	<b>15,617.68</b>

## 9.5b Value of transactions per capita (continued)

(EUR; total for the period)

	Cheques					E-money payment transactions					Card payments (except with e-money cards)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	8,469.65	9,636.22	9,613.75	8,328.51	7,787.48	19.52	26.26	64.85	53.14	50.72	2,520.98	2,790.58	3,138.43	3,328.51	3,521.79
Czech Republic	632.49	556.95	44.24	11.39	392.80	-	-	-	-	0.21	73.83	128.33	167.08	252.71	2,390.87
Denmark	22,014.57	19,847.59	17,733.39	15,398.30	12,986.01	1.76	1.75	-	-	-	3,920.73	4,249.82	4,606.17	5,068.48	5,947.22
Germany	12,002.85	10,956.04	9,370.53	8,174.38	6,881.98	0.85	0.85	0.97	0.97	0.97	1,334.26	1,474.13	1,613.93	1,701.41	1,818.77
Estonia	12.21	11.56	12.71	10.06	10.37	-	-	-	-	-	170.62	275.61	370.84	483.58	690.33
Greece	27,147.03	23,884.76	23,168.01	30,366.99	30,736.90	-	-	0.00	0.00	0.00	287.09	264.64	279.12	478.58	542.43
Spain	18,614.55	18,059.30	17,809.94	25,084.28	21,323.02	0.11	0.07	0.05	0.04	0.03	-	-	1,185.44	1,332.21	1,545.36
France	37,551.56	36,226.73	38,672.60	39,379.40	33,520.31	0.00	0.16	1.14	1.13	0.85	2,521.95	2,784.85	3,093.17	3,300.99	3,531.83
Ireland	68,343.70	59,808.17	44,647.97	47,105.58	51,378.23	-	-	-	-	-	1,526.35	2,227.63	2,695.18	2,948.28	3,361.68
Italy	19,857.82	20,726.65	20,607.05	20,300.11	20,373.09	-	-	1.05	3.15	16.30	839.53	1,069.56	1,353.96	1,478.36	1,717.72
Cyprus	46,093.63	36,281.79	36,139.63	35,249.26	36,659.91	0.00	0.00	0.00	0.00	11.91	1,002.70	1,227.91	1,452.12	1,617.47	2,236.16
Latvia	20.85	30.04	15.73	15.15	11.59	-	-	-	-	-	120.16	129.95	162.97	214.49	295.33
Lithuania	-	-	1.81	1.55	0.98	4.76	7.10	9.79	12.23	11.00	29.53	56.18	116.76	164.88	245.65
Luxembourg	8,320.74	8,242.82	7,471.56	7,055.50	5,659.01	5.33	7.25	18.44	15.66	17.09	-	4,602.07	5,423.15	5,710.05	6,084.90
Hungary	29.30	15.23	0.24	0.00	0.00	-	-	-	-	-	70.76	96.46	142.62	184.49	236.86
Malta	17,195.07	16,325.54	25,210.08	31,920.40	37,458.02	-	-	-	-	-	378.11	440.22	453.89	601.14	667.81
Netherlands	111.87	28.27	0.23	-	-	4.56	5.28	14.63	18.37	21.51	2,664.55	3,084.37	3,458.88	3,625.36	3,808.97
Austria	3,207.86	2,797.45	2,152.45	1,934.03	2,006.18	-	-	-	-	-	-	-	-	-	2,536.11
Poland	133.28	143.81	153.56	70.86	4.17	-	-	-	-	-	63.52	99.95	115.27	125.33	152.04
Portugal	41,535.81	41,495.88	38,112.60	34,627.74	34,403.38	0.45	0.33	-	0.34	0.09	1,389.36	1,620.34	18,101.98	2,025.62	2,203.95
Slovenia	386.44	207.39	182.94	111.25	67.73	-	-	-	-	-	1,009.26	1,196.13	1,314.23	1,428.30	1,772.11
Slovakia	7.72	7.42	11.61	12.21	11.70	-	-	-	-	-	-	55.04	89.86	131.03	172.62
Finland	24,343.12	20,817.27	14,804.85	11,893.34	9,565.17	0.24	0.29	0.32	0.34	0.30	2,704.79	3,122.59	3,499.33	3,779.01	4,170.41
Sweden	293.62	194.33	171.23	195.75	0.00	2.67	0.85	0.49	0.12	0.00	2,811.95	3,167.42	4,474.54	4,452.35	4,947.33
United Kingdom	55,209.42	53,199.36	50,823.23	44,727.88	43,825.25	-	-	-	-	-	4,501.81	5,133.94	5,655.09	5,917.70	6,721.56
<b>Euro area total</b>	20,663.36	20,258.00	19,820.26	20,640.07	18,638.84	1.21	1.46	3.67	3.86	6.73	1,402.83	1,560.86	2,471.48	2,066.44	2,318.06
<b>EU total</b>	25,745.11	24,907.82	24,153.05	23,829.00	18,580.67	1.03	1.22	2.97	3.12	4.67	1,092.33	1,259.36	1,994.51	1,668.40	1,570.32



## 9.6a Value of transactions as a ratio to GDP

(percentages, total for the period)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6,373.64	6,678.78	4,897.97	5,042.84	5,123.71	20.24	20.92	17.25	17.73	16.69
Czech Republic	2,219.65	3,538.17	2,691.41	1,820.64	2,177.42	21.65	106.94	82.99	119.86	155.73
Denmark	217.08	213.01	217.23	222.98	224.86	27.98	29.15	29.91	30.58	31.03
Germany	1,273.84	1,317.28	1,317.99	1,335.56	1,321.95	160.34	188.44	182.36	154.67	155.41
Estonia	663.91	633.85	625.96	650.17	751.98	0.73	1.26	1.80	2.28	3.07
Greece	2,128.04	467.04	500.47	381.38	432.24	1.54	1.50	2.07	3.44	3.56
Spain	153.13	187.93	214.40	324.98	842.89	58.45	45.70	60.11	58.92	92.07
France	5,333.15	6,205.49	6,211.02	6,188.33	6,524.89	45.64	47.00	48.52	47.66	47.47
Ireland	61.32	39.02	31.87	33.07	38.04	27.59	29.03	21.38	22.29	22.82
Italy	378.65	365.73	370.65	379.42	393.35	15.83	16.73	16.97	18.03	20.30
Cyprus	297.62	282.41	398.81	330.23	644.94	8.69	7.73	9.18	9.14	11.89
Latvia	2,344.01	2,703.52	2,937.92	3,457.67	3,685.80	0.01	0.03	0.10	0.25	0.45
Lithuania	481.39	685.68	861.93	876.97	1,141.93	4.53	3.45	3.06	2.18	5.19
Luxembourg	184.32	182.32	175.51	187.69	178.64	1.50	2.59	4.21	5.47	6.59
Hungary	1,095.64	1,486.58	1,176.68	1,137.62	1,263.28	1.77	1.90	3.44	3.29	3.81
Malta	98.96	133.14	102.14	150.66	124.86	-	-	1.04	1.78	1.94
Netherlands	711.83	732.61	723.04	780.08	888.18	40.27	39.16	40.32	44.39	44.86
Austria	598.26	572.50	500.80	1,283.00	1,074.55	52.62	47.11	36.34	48.99	84.67
Poland	512.59	582.36	585.05	217.77	216.99	0.25	0.39	0.47	0.58	0.73
Portugal	338.88	443.65	379.85	435.80	549.19	24.01	23.64	16.87	16.07	16.97
Slovenia	-	-	-	-	812.11	-	-	-	-	5.90
Slovakia	-	-	-	-	735.92	-	-	-	-	3.08
Finland	1,640.64	1,598.78	2,060.65	2,611.06	2,488.00	16.06	14.57	18.47	18.00	23.82
Sweden	401.84	372.80	261.51	260.10	268.27	11.59	11.41	10.54	11.14	11.74
United Kingdom	6,820.51	7,315.82	6,793.58	6,768.98	6,568.09	54.24	55.77	58.84	59.88	64.41
<b>Euro area total</b>	1,996.02	2,169.79	2,107.51	2,152.04	2,279.91	74.78	80.34	78.92	70.67	75.57
<b>EU total</b>	2,781.09	2,995.85	2,855.59	2,837.65	2,831.50	67.22	73.07	72.49	66.36	69.03

## 9.6b Value of transactions as a ratio to GDP (continued)

(percentages, total for the period)

	Cheques					E-money payment transactions					Card payments (except with e-money cards)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	34.47	38.27	37.11	31.47	28.16	0.08	0.10	0.25	0.20	0.18	10.26	11.08	12.12	12.58	12.74
Czech Republic	10.76	8.38	0.58	0.14	4.62	-	-	-	-	0.00	1.26	1.93	2.17	3.21	28.12
Denmark	67.69	59.32	51.60	43.99	35.74	0.01	0.01	-	-	-	12.06	12.70	13.40	14.48	16.37
Germany	47.83	42.69	36.03	31.18	25.63	0.00	0.00	0.00	0.00	0.00	5.32	5.74	6.21	6.49	6.77
Estonia	0.28	0.24	0.23	0.17	0.16	-	-	-	-	-	3.94	5.64	6.76	8.06	10.35
Greece	240.62	198.48	178.80	217.16	203.30	-	-	0.00	0.00	0.00	2.54	2.20	2.15	3.42	3.59
Spain	118.92	108.17	100.93	134.99	108.72	0.00	0.00	0.00	0.00	0.00	-	-	6.72	7.17	7.88
France	158.05	147.71	153.40	153.52	126.44	0.00	0.00	0.00	0.00	0.00	10.61	11.35	12.27	12.87	13.32
Ireland	248.80	197.06	134.31	135.16	140.39	-	-	-	-	-	5.56	7.34	8.11	8.46	9.19
Italy	96.30	98.53	94.86	90.71	87.83	-	-	0.00	0.01	0.07	4.07	5.08	6.23	6.61	7.40
Cyprus	323.28	240.14	231.82	217.69	216.46	0.00	0.00	0.00	0.00	0.07	7.03	8.13	9.31	9.99	13.20
Latvia	0.58	0.76	0.37	0.35	0.24	-	-	-	-	-	3.36	3.28	3.85	5.00	6.13
Lithuania	-	-	0.04	0.03	0.02	0.13	0.18	0.23	0.26	0.21	0.83	1.44	2.70	3.46	4.67
Luxembourg	17.15	16.53	14.62	13.25	10.00	0.01	0.01	0.04	0.03	0.03	-	9.23	10.61	10.73	10.75
Hungary	0.59	0.27	0.00	0.00	0.00	-	-	-	-	-	1.42	1.68	2.08	2.54	2.95
Malta	163.75	152.16	233.16	301.64	352.02	-	-	-	-	-	3.60	4.10	4.20	5.68	6.28
Netherlands	0.44	0.10	0.00	-	-	0.02	0.02	0.05	0.06	0.07	10.55	11.05	12.01	12.35	12.68
Austria	12.22	10.42	7.88	6.92	6.92	-	-	-	-	-	-	-	-	-	8.75
Poland	2.74	2.59	2.80	1.41	0.08	-	-	-	-	-	1.31	1.80	2.10	2.50	2.85
Portugal	347.38	330.73	292.71	263.97	253.95	0.00	0.00	-	0.00	0.00	11.62	12.91	139.03	15.44	16.27
Slovenia	3.69	1.88	1.54	0.89	0.52	-	-	-	-	-	9.65	10.82	11.06	11.47	13.54
Slovakia	0.19	0.17	0.24	0.23	0.19	-	-	-	-	-	-	1.28	1.88	2.43	2.81
Finland	96.29	79.14	54.67	43.11	33.39	0.00	0.00	0.00	0.00	0.00	10.70	11.87	12.92	13.70	14.56
Sweden	0.99	0.70	0.59	0.65	0.00	0.01	0.00	0.00	0.00	0.00	9.50	11.40	15.43	14.80	15.78
United Kingdom	206.93	195.99	180.83	166.67	152.77	-	-	-	-	-	16.87	18.91	20.12	22.05	23.43
<b>Euro area total</b>	92.47	88.69	84.34	86.01	75.17	0.01	0.01	0.02	0.02	0.03	6.28	6.83	10.52	8.61	9.35
<b>EU total</b>	111.88	104.76	98.61	96.34	82.12	0.00	0.01	0.01	0.01	0.02	4.75	5.30	8.14	6.75	6.94

## 9.7a Country's share in the total EU value of transactions

(percentages; total for the period)

	Credit transfers					Direct debits				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	6.62	6.40	4.91	5.14	5.01	0.87	0.82	0.68	0.77	0.67
Czech Republic	0.55	0.89	0.79	0.54	0.64	0.22	1.10	0.96	1.53	1.88
Denmark	0.16	0.14	0.15	0.16	0.15	0.83	0.79	0.82	0.92	0.85
Germany	10.85	10.30	10.60	10.73	9.94	56.49	60.40	57.75	53.13	47.92
Estonia	0.02	0.02	0.02	0.02	0.02	0.00	0.00	0.00	0.00	0.00
Greece	1.08	0.23	0.27	0.22	0.25	0.03	0.03	0.04	0.08	0.08
Spain	0.40	0.47	0.59	0.94	2.39	6.29	4.71	6.47	7.30	10.73
France	31.74	34.37	36.05	36.43	36.49	11.24	10.67	11.09	12.00	10.89
Ireland	0.03	0.02	0.02	0.02	0.02	0.49	0.52	0.41	0.49	0.47
Italy	1.86	1.65	1.75	1.83	1.80	3.22	3.09	3.16	3.73	3.82
Cyprus	0.01	0.01	0.02	0.01	0.03	0.01	0.01	0.02	0.02	0.02
Latvia	0.08	0.09	0.11	0.13	0.14	0.00	0.00	0.00	0.00	0.00
Lithuania	0.02	0.03	0.05	0.05	0.07	0.01	0.01	0.01	0.01	0.01
Luxembourg	0.02	0.01	0.02	0.02	0.02	0.01	0.01	0.01	0.02	0.02
Hungary	0.23	0.32	0.31	0.31	0.35	0.02	0.02	0.04	0.04	0.04
Malta	0.00	0.00	0.00	0.00	0.00	-	-	0.00	0.00	0.00
Netherlands	1.18	1.21	1.26	1.38	1.47	2.77	2.66	2.77	3.36	3.05
Austria	0.52	0.46	0.41	1.08	0.86	1.89	1.54	1.18	1.77	2.79
Poland	0.39	0.46	0.46	0.15	0.15	0.01	0.01	0.01	0.02	0.02
Portugal	0.17	0.21	0.19	0.22	0.27	0.50	0.46	0.34	0.35	0.34
Slovenia	-	-	-	-	0.07	-	-	-	-	0.02
Slovakia	-	-	-	-	0.08	-	-	-	-	0.01
Finland	0.89	0.81	1.09	1.39	1.26	0.36	0.30	0.38	0.41	0.50
Sweden	0.44	0.34	0.25	0.26	0.26	0.52	0.43	0.40	0.48	0.46
United Kingdom	44.06	43.38	42.45	40.17	38.25	14.50	13.56	14.48	15.19	15.39
<b>Euro area total</b>	54.27	56.14	57.14	59.40	59.78	84.12	85.22	84.30	83.41	81.28
<b>EU total</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

## 9.7b Country's share in the total EU value of transactions (continued)

(percentages; total for the period)

	Cheques					E-money payment transactions					Card payments (except with e-money cards)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.89	1.05	1.08	0.95	0.95	51.48	58.37	59.11	46.02	24.61	3.56	3.45	2.79	3.26	2.95
Czech Republic	0.07	0.06	0.00	0.00	0.05	-	-	-	-	0.10	0.10	0.16	0.15	0.24	1.96
Denmark	1.21	1.12	1.03	0.91	0.82	2.42	2.03	-	-	-	2.88	2.74	2.13	2.58	2.59
Germany	10.12	9.54	8.39	7.38	6.64	18.02	15.13	7.06	6.68	3.73	15.10	14.59	11.46	13.25	12.07
Estonia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.03	0.05	0.04	0.06	0.08
Greece	3.04	2.77	2.76	3.66	3.98	-	-	0.00	0.00	0.00	0.43	0.35	0.26	0.50	0.48
Spain	7.69	7.78	7.99	11.53	10.65	1.19	0.59	0.17	0.15	0.06	-	-	4.22	5.28	5.31
France	23.38	23.40	25.78	26.62	24.38	0.00	2.16	6.18	5.84	2.46	21.06	20.43	16.36	19.25	17.67
Ireland	2.67	2.44	1.90	2.06	2.44	-	-	-	-	-	0.80	1.03	0.91	1.11	1.10
Italy	11.77	12.70	12.98	12.91	13.88	-	-	5.38	15.30	44.22	6.68	7.45	6.77	8.11	8.05
Cyprus	0.33	0.27	0.28	0.28	0.32	0.00	0.00	0.00	0.00	0.41	0.10	0.10	0.09	0.11	0.13
Latvia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.04	0.04	0.03	0.05	0.05
Lithuania	-	-	0.00	0.00	0.00	4.29	5.34	3.00	3.53	1.76	0.01	0.02	0.03	0.05	0.07
Luxembourg	0.04	0.04	0.04	0.03	0.03	0.60	0.69	0.73	0.59	0.36	-	0.24	0.21	0.24	0.22
Hungary	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	0.10	0.12	0.12	0.18	0.19
Malta	0.07	0.07	0.11	0.14	0.18	-	-	-	-	-	0.02	0.02	0.02	0.02	0.02
Netherlands	0.02	0.00	0.00	-	-	18.69	18.33	20.84	24.88	16.30	5.84	5.95	4.81	5.55	4.99
Austria	0.26	0.24	0.19	0.17	0.19	-	-	-	-	-	-	-	-	-	1.67
Poland	0.05	0.06	0.06	0.03	0.00	-	-	-	-	-	0.33	0.46	0.38	0.45	0.47
Portugal	4.36	4.52	4.29	3.95	4.23	1.19	0.74	-	0.30	0.04	1.96	2.00	16.16	2.00	1.86
Slovenia	0.01	0.00	0.00	0.00	0.00	-	-	-	-	-	0.28	0.29	0.23	0.27	0.28
Slovakia	0.00	0.00	0.00	0.00	0.00	-	-	-	-	-	-	0.04	0.04	0.07	0.07
Finland	1.29	1.14	0.84	0.68	0.58	0.31	0.32	0.15	0.15	0.07	1.93	1.95	1.57	1.86	1.75
Sweden	0.03	0.02	0.02	0.02	0.00	6.10	1.64	0.39	0.09	0.00	3.43	3.39	3.44	3.76	3.58
United Kingdom	33.23	33.24	32.72	29.14	30.68	-	-	-	-	-	36.34	36.44	28.89	33.25	32.36
<b>Euro area total</b>	62.50	65.62	66.22	69.93	67.95	91.49	96.33	99.61	99.91	97.73	56.91	57.44	65.53	60.40	58.13
<b>EU total</b>	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

## 10.1a Number of cards issued in the country

(thousands; end of period)

	Cards with a cash function					Cards with an e-money function loaded at least once				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	13,930.00	13,987.00	14,902.00	15,619.00	15,727.00	1,425.76	1,811.71	2,467.37	2,126.22	2,068.79
Czech Republic	3,976.60	4,556.30	5,768.90	6,651.10	6,720.78	-	-	-	-	101.54
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	109,449.71	125,508.16	119,391.63	116,950.26	115,622.94	-	-	-	-	-
Estonia	858.41	987.15	1,119.57	1,197.90	1,303.58	-	-	-	-	-
Greece	5,888.81	7,154.24	7,548.12	7,869.43	7,657.56	-	-	-	-	-
Spain	46,682.00	51,575.00	57,082.95	58,430.73	63,026.78	-	-	-	-	-
France	40,945.02	43,315.22	45,404.11	47,645.52	49,112.00	-	-	-	-	-
Ireland	3,089.00	3,219.00	3,382.00	3,901.00	4,125.14	-	-	-	-	-
Italy	21,217.00	24,892.70	28,038.77	30,605.61	46,483.48	-	-	-	-	-
Cyprus	435.40	489.43	559.19	629.82	693.06	0.00	0.00	0.00	0.00	0.30
Latvia	634.87	893.16	1,021.46	1,176.16	1,359.72	-	-	-	-	-
Lithuania	505.23	812.68	1,600.00	2,305.17	2,698.31	-	-	-	-	-
Luxembourg	590.10	673.30	720.60	761.40	780.47	-	-	-	92.30	-
Hungary	4,446.02	5,012.80	5,501.25	6,042.84	6,511.50	-	-	-	-	-
Malta	327.73	344.80	372.79	391.71	428.46	-	-	-	-	-
Netherlands	26,000.00	27,500.00	28,000.00	28,200.00	28,300.00	-	-	-	-	-
Austria	-	-	-	-	8,750.72	-	-	-	-	0.00
Poland	11,264.54	14,356.36	16,834.70	14,985.15	16,636.62	-	-	-	-	-
Portugal	11,756.00	13,250.00	14,574.00	14,688.00	15,775.00	184.74	119.42	4.07	23.18	20.33
Slovenia	2,134.45	2,283.44	2,283.44	2,869.37	2,742.38	-	-	-	-	-
Slovakia	1,719.50	1,974.58	2,420.22	3,024.83	3,561.21	-	-	-	-	-
Finland	6,109.25	6,150.60	6,305.87	6,332.85	6,288.75	110.38	23.15	22.09	21.46	17.72
Sweden	4,892.00	4,769.00	4,780.00	5,181.00	-	0.00	0.00	0.00	0.00	-
United Kingdom	120,682.00	132,623.00	142,092.00	158,123.00	165,915.00	-	-	-	-	-
<b>Euro area total</b>	<b>279,768.07</b>	<b>317,225.23</b>	<b>325,350.05</b>	<b>331,003.79</b>	<b>361,649.85</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>
<b>EU total</b>	<b>411,230.88</b>	<b>454,617.23</b>	<b>472,222.05</b>	<b>494,307.79</b>	<b>570,220.47</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>

## 10.1b Number of cards issued in the country (continued)

(thousands, end of period)

	Cards with a payment function									
	Total					Cards with a debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	13,930.00	13,987.00	14,902.00	15,619.00	15,727.00	10,960.00	10,942.00	11,863.00	12,522.00	12,551.00
Czech Republic	3,999.10	4,569.50	5,771.50	6,317.50	6,580.10	3,960.40	4,516.30	5,658.30	6,102.80	6,173.96
Denmark	3,476.00	3,677.00	3,831.00	3,993.00	4,399.58	3,018.00	3,180.00	3,290.00	3,403.00	3,609.65
Germany	109,449.71	123,900.46	113,351.13	110,719.47	109,585.90	92,809.58	105,931.24	93,657.52	90,516.21	89,153.98
Estonia	853.92	982.26	1,112.04	1,189.61	1,293.50	810.61	872.12	956.95	1,003.34	1,060.94
Greece	6,554.22	8,965.03	10,738.00	11,366.35	11,057.84	3,524.07	4,515.27	5,274.60	5,488.61	5,339.42
Spain	45,801.00	50,582.00	53,622.30	56,952.73	61,727.04	29,744.00	32,836.00	32,673.91	33,095.66	32,764.92
France	36,908.17	39,733.25	41,851.88	44,382.73	45,985.00	-	-	-	-	-
Ireland	2,150.00	2,647.00	2,914.00	3,072.00	3,295.05	798.00	902.00	1,044.00	1,079.00	1,293.05
Italy	38,141.00	44,858.70	49,411.77	54,905.46	71,282.84	21,172.00	24,862.70	27,654.77	29,260.46	44,262.84
Cyprus	441.88	493.88	567.01	640.86	699.55	163.29	203.32	267.23	312.28	350.36
Latvia	540.35	715.08	863.53	1,125.92	1,318.10	532.60	702.91	854.04	1,117.97	1,251.28
Lithuania	411.67	683.75	1,463.98	2,150.31	2,539.08	402.46	670.75	1,427.70	2,098.17	2,453.49
Luxembourg	590.10	673.30	720.60	761.40	780.47	303.30	353.30	391.50	424.70	447.40
Hungary	4,392.28	5,041.41	5,661.95	6,225.92	6,546.30	4,192.07	4,632.19	5,025.39	5,290.50	6,029.98
Malta	325.83	342.99	372.79	389.76	426.86	240.00	249.00	274.40	288.04	318.38
Netherlands	-	-	-	-	-	21,000.00	22,500.00	22,900.00	22,500.00	22,500.00
Austria	-	-	-	-	8,750.72	-	-	-	-	6,619.00
Poland	11,291.13	14,557.52	17,159.75	15,675.23	17,751.71	9,905.66	12,740.63	15,080.29	13,315.84	14,282.90
Portugal	13,031.00	15,371.00	16,166.00	16,583.00	18,003.00	11,756.00	13,250.00	14,574.00	14,688.00	15,775.00
Slovenia	2,134.45	2,283.44	2,283.44	3,394.76	3,321.43	1,392.18	1,495.66	1,495.66	2,466.58	2,310.19
Slovakia	1,719.50	1,974.58	2,420.22	3,024.84	3,562.39	1,712.66	1,952.22	2,162.21	2,547.83	2,870.21
Finland	4,735.00	5,413.00	5,867.00	6,246.00	6,945.00	2,910.00	3,384.00	3,770.00	4,042.00	4,373.00
Sweden	8,381.00	8,162.00	8,250.00	9,240.00	-	4,570.00	4,818.00	4,894.00	5,574.00	-
United Kingdom	100,582.00	110,432.00	122,524.00	134,110.00	141,087.00	49,730.00	54,305.00	59,419.00	62,854.00	66,776.00
<b>Euro area total</b>	264,735.98	306,130.74	309,544.68	320,608.14	353,139.87	191,452.88	219,476.52	213,803.30	213,616.64	235,079.60
<b>EU total</b>	383,729.19	428,401.74	444,149.68	467,951.14	542,665.47	252,294.95	281,779.52	281,406.30	285,447.64	342,566.95

## 10.1c Number of cards issued in the country (continued)

(thousands; end of period)

### Cards with a payment function, of which:

	Cards with a delayed debit function					Cards with a credit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	2,970.00	3,045.00	3,039.00	3,097.00	3,176.00	-	-	-	-	-
Czech Republic	-	-	-	-	3.79	38.70	53.20	113.20	214.70	402.35
Denmark	-	-	-	-	-	458.00	497.00	541.00	590.00	789.93
Germany	-	-	-	-	-	-	-	-	-	-
Estonia	0.00	0.00	0.00	0.00	0.00	43.30	110.14	155.09	186.27	232.56
Greece	-	305.63	306.33	297.87	76.49	3,030.15	4,144.13	5,157.07	5,579.88	5,641.93
Spain	-	-	-	-	-	-	-	-	-	-
France	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	1,352.00	1,745.00	1,870.00	1,993.00	2,002.00
Italy	-	-	-	-	-	16,969.00	19,996.00	21,757.00	25,645.00	27,020.00
Cyprus	0.00	0.00	0.00	0.00	0.00	278.59	290.56	299.78	328.58	349.18
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	9.21	13.00	36.28	52.14	85.59
Luxembourg	-	-	-	-	-	286.80	320.00	329.10	336.70	333.08
Hungary	6.43	3.06	5.27	10.75	17.20	269.90	447.38	641.58	933.61	506.82
Malta	-	-	-	-	-	85.83	93.99	98.39	101.72	108.48
Netherlands	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	0.00	-	-	-	-	0.00
Poland	1,009.81	1,047.09	1,028.58	641.67	632.20	375.66	769.81	1,050.88	1,717.71	2,836.61
Portugal	-	-	-	-	-	3,032.11	3,255.68	3,865.69	4,665.39	5,177.00
Slovenia	-	-	-	-	932.44	742.07	787.78	787.78	928.18	78.80
Slovakia	4.35	4.96	6.41	9.01	7.92	2.50	17.40	251.60	468.00	684.27
Finland	-	-	-	-	-	-	-	-	-	-
Sweden	1,009.00	1,025.00	772.00	839.00	-	2,802.00	2,319.00	2,584.00	2,827.00	-
United Kingdom	1,848.00	2,396.00	2,193.00	2,220.00	2,302.00	47,080.00	51,701.00	58,794.00	66,825.00	69,888.00
<b>Euro area total</b>	<b>2,970.00</b>	<b>3,350.63</b>	<b>3,345.33</b>	<b>3,394.87</b>	<b>3,252.49</b>	<b>21,639.91</b>	<b>29,460.80</b>	<b>32,978.86</b>	<b>38,219.97</b>	<b>40,174.01</b>
<b>EU total</b>	<b>5,827.00</b>	<b>6,771.63</b>	<b>6,310.33</b>	<b>6,453.87</b>	<b>7,148.04</b>	<b>75,010.06</b>	<b>83,977.80</b>	<b>94,897.86</b>	<b>108,461.97</b>	<b>116,136.60</b>

## 10.1d Number of cards issued in the country (continued)

(thousands; end of period)

	Cards with a payment function, of which:									
	Cards with a debit and delayed debit function					Cards with a credit and delayed debit function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	-	-	-	-	-	-	-	-	-	-
Czech Republic	-	-	-	-	-	-	-	-	-	-
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	16,640.13	17,969.22	19,693.61	20,203.26	20,431.93
Estonia	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	-	-	-	-	-	16,057.00	17,746.00	20,948.40	23,857.07	28,962.12
France	-	-	-	-	-	-	-	-	-	-
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	-	-	-
Cyprus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	.	.	.	.	.	7.75	12.17	9.49	7.95	66.81
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	-	-	-	-	-	-	-	-	-
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	5,000.00	5,000.00	5,100.00	5,700.00	5,800.00
Austria	-	-	-	-	0.00	-	-	-	-	2,131.72
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	-	-	-	-	-	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	-	-	-	-	-	1,825.00	2,029.00	2,097.00	2,204.00	2,572.00
Sweden	-	-	-	-	-	-	-	-	-	-
United Kingdom	-	-	-	-	-	1,925.00	2,030.00	2,118.00	2,211.00	2,121.00
<b>Euro area total</b>	-	-	-	-	0.00	39,522.13	42,744.22	47,839.00	51,964.33	59,897.77
<b>EU total</b>	-	-	-	-	0.00	41,447.13	44,774.22	49,957.00	54,175.33	62,085.58



## 10.2 Increase in the number of cards issued in the country

(annual percentage changes)

	Cards with a cash function				Cards with an e-money function loaded at least once				Cards with a payment function			
	2001	2002	2003	2004	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	0.41	6.54	4.81	0.69	27.07	36.19	-13.83	-2.70	0.41	6.54	4.81	0.69
Czech Republic	14.58	26.61	15.29	1.05	-	-	-	-	14.26	26.30	9.46	4.16
Denmark	-	-	-	-	-	-	-	-	5.78	4.19	4.23	10.18
Germany	14.67	-4.87	-2.04	-1.13	-	-	-	-	13.20	-8.51	-2.32	-1.02
Estonia	15.00	13.41	7.00	8.82	-	-	-	-	15.03	13.21	6.98	8.73
Greece	21.49	5.51	4.26	-2.69	-	-	-	-	36.78	19.78	5.85	-2.71
Spain	10.48	10.68	2.36	7.87	-	-	-	-	10.44	6.01	6.21	8.38
France	5.79	4.82	4.94	3.08	-	-	-	-	7.65	5.33	6.05	3.61
Ireland	4.21	5.06	15.35	5.75	-	-	-	-	23.12	10.09	5.42	7.26
Italy	17.32	12.64	9.15	51.88	-	-	-	-	17.61	10.15	11.12	29.83
Cyprus	12.41	14.25	12.63	10.04	-	-	-	-	11.77	14.81	13.02	9.16
Latvia	40.68	14.37	15.14	15.61	-	-	-	-	32.34	20.76	30.39	17.07
Lithuania	60.85	96.88	44.07	17.05	-	-	-	-	66.09	114.11	46.88	18.08
Luxembourg	14.10	7.03	5.66	2.51	-	-	-	-	14.10	7.03	5.66	2.51
Hungary	12.75	9.74	9.84	7.76	-	-	-	-	14.78	12.31	9.96	5.15
Malta	5.21	8.12	5.08	9.38	-	-	-	-	5.27	8.69	4.55	9.52
Netherlands	5.77	1.82	0.71	0.35	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	-	-	-
Poland	27.45	17.26	-10.99	11.02	-	-	-	-	28.93	17.88	-8.65	13.25
Portugal	12.71	9.99	0.78	7.40	-35.36	-96.59	469.55	-12.26	17.96	5.17	2.58	8.56
Slovenia	6.98	0.00	25.66	-4.43	-	-	-	-	6.98	0.00	48.67	-2.16
Slovakia	14.83	22.57	24.98	17.73	-	-	-	-	14.83	22.57	24.98	17.77
Finland	0.68	2.52	0.43	-0.70	-79.03	-4.55	-2.88	-17.44	14.32	8.39	6.46	11.19
Sweden	-2.51	0.23	8.39	-	-	-	-	-	-2.61	1.08	12.00	-
United Kingdom	9.89	7.14	11.28	4.93	-	-	-	-	9.79	10.95	9.46	5.20
<b>Euro area total</b>	13.39	2.56	1.74	9.26	13.56	27.59	-9.24	-6.91	15.64	1.12	3.57	10.15
<b>EU total</b>	10.55	3.87	4.68	15.36	13.56	27.59	-9.24	-2.41	11.64	3.68	5.36	15.97

## 10.3 Number of cards issued in the country per capita

(end of period)

	Cards with a cash function					Cards with an e-money function loaded at least once					Cards with a payment function				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1.36	1.36	1.44	1.51	1.51	0.14	0.18	0.24	0.20	0.20	1.36	1.36	1.44	1.51	1.51
Czech Republic	0.39	0.45	0.57	0.65	0.66	-	-	-	-	0.01	0.39	0.45	0.57	0.62	0.64
Denmark	-	-	-	-	-	-	-	-	-	-	0.65	0.69	0.71	0.74	0.81
Germany	1.33	1.52	1.45	1.42	1.40	-	-	-	-	-	1.33	1.50	1.37	1.34	1.33
Estonia	0.63	0.72	0.82	0.88	0.96	-	-	-	-	-	0.62	0.72	0.82	0.88	0.95
Greece	0.54	0.65	0.69	0.71	0.69	-	-	-	-	-	0.60	0.82	0.98	1.03	1.00
Spain	1.16	1.27	1.38	1.39	1.48	-	-	-	-	-	1.14	1.24	1.30	1.36	1.45
France	0.67	0.71	0.74	0.77	0.79	-	-	-	-	-	0.61	0.65	0.68	0.72	0.74
Ireland	0.81	0.83	0.86	0.98	1.02	-	-	-	-	-	0.57	0.69	0.74	0.77	0.81
Italy	0.37	0.43	0.48	0.53	0.80	-	-	-	-	-	0.66	0.77	0.85	0.94	1.22
Cyprus	0.63	0.70	0.79	0.87	0.94	0.00	0.00	0.00	0.00	0.00	0.64	0.70	0.80	0.89	0.95
Latvia	0.27	0.38	0.44	0.51	0.59	-	-	-	-	-	0.23	0.30	0.37	0.48	0.57
Lithuania	0.14	0.23	0.46	0.67	0.79	-	-	-	-	-	0.12	0.20	0.42	0.62	0.74
Luxembourg	1.35	1.53	1.61	1.69	1.72	-	-	-	0.21	-	1.35	1.53	1.61	1.69	1.72
Hungary	0.44	0.49	0.54	0.60	0.64	-	-	-	-	-	0.43	0.49	0.56	0.61	0.65
Malta	0.84	0.88	0.94	0.98	1.07	-	-	-	-	-	0.84	0.87	0.94	0.98	1.06
Netherlands	1.63	1.71	1.73	1.74	1.74	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	1.07	-	-	-	-	0.00	-	-	-	-	1.07
Poland	0.29	0.38	0.44	0.39	0.44	-	-	-	-	-	0.30	0.38	0.45	0.41	0.47
Portugal	1.15	1.29	1.41	1.41	1.50	0.02	0.01	0.00	0.00	0.00	1.27	1.49	1.56	1.59	1.71
Slovenia	1.07	1.15	1.14	1.44	1.37	-	-	-	-	-	1.07	1.15	1.14	1.70	1.66
Slovakia	0.32	0.37	0.45	0.56	0.66	-	-	-	-	-	0.32	0.37	0.45	0.56	0.66
Finland	1.18	1.19	1.21	1.21	1.20	0.02	0.00	0.00	0.00	0.00	0.91	1.04	1.13	1.20	1.33
Sweden	0.55	0.54	0.54	0.58	-	0.00	0.00	0.00	0.00	-	0.94	0.92	0.92	1.03	-
United Kingdom	2.06	2.25	2.40	2.66	2.77	-	-	-	-	-	1.72	1.87	2.07	2.25	2.36
<b>Euro area total</b>	0.95	1.04	1.06	1.07	1.16	.	.	.	.	.	0.90	1.00	1.01	1.04	1.13
<b>EU total</b>	1.09	1.20	1.24	1.29	1.24	.	.	.	.	.	1.01	1.13	1.16	1.22	1.18

## 11.1a Number of terminals located in the country

(thousands; end of period)

	ATMs					POS terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	10.90	11.39	11.68	12.50	13.20	116.44	144.42	135.74	113.08	108.28
Czech Republic	1.60	1.92	2.25	2.56	2.75	-	-	-	-	44.40
Denmark	2.70	2.76	2.82	2.87	2.94	-	-	-	-	50.14
Germany	47.65	49.62	50.49	51.13	52.60	591.28	435.68	460.61	495.79	520.02
Estonia	0.63	0.68	0.72	0.75	0.78	4.08	5.26	7.35	9.18	11.11
Greece	3.47	4.38	5.08	5.47	5.86	201.55	277.30	350.55	417.71	454.48
Spain	44.85	46.99	49.88	51.98	55.40	802.70	853.06	874.73	937.85	1,075.07
France	35.16	36.91	38.98	41.99	43.71	839.03	904.27	956.44	1,000.00	1,060.00
Ireland	1.30	1.34	1.41	2.28	2.93	42.00	48.00	50.00	50.00	50.00
Italy	31.72	36.62	39.65	39.06	39.70	598.50	774.70	847.54	927.98	1,007.54
Cyprus	0.27	0.31	0.36	0.37	0.42	7.67	9.66	11.06	12.06	16.51
Latvia	0.64	0.79	0.84	0.87	0.88	5.38	6.91	8.33	10.27	11.83
Lithuania	0.47	0.69	0.89	0.99	1.01	6.10	9.26	10.34	11.04	13.56
Luxembourg	0.33	0.36	0.38	0.39	0.40	5.74	6.40	7.20	7.58	7.84
Hungary	2.48	2.54	2.74	2.98	3.30	40.65	38.34	37.68	39.87	43.71
Malta	0.14	0.14	0.14	0.15	0.15	5.43	6.17	6.48	6.44	6.65
Netherlands	6.92	7.14	7.53	7.56	7.62	155.62	165.77	177.17	186.27	194.97
Austria	-	-	-	-	7.97	-	-	-	-	86.69
Poland	5.27	6.48	7.15	7.58	8.05	88.18	112.90	112.02	132.70	143.23
Portugal	9.70	10.52	11.12	11.99	12.63	91.29	103.58	113.65	125.46	137.12
Slovenia	0.87	1.03	1.03	1.24	1.39	21.72	26.19	26.19	32.04	40.97
Slovakia	1.08	1.18	1.37	1.51	1.70	9.86	13.19	15.87	16.97	19.64
Finland	4.55	4.33	4.13	3.96	3.47	-	-	-	-	-
Sweden	2.62	2.57	2.65	2.68	2.81	87.13	88.22	102.02	108.06	123.66
United Kingdom	33.00	36.67	40.83	46.46	54.41	735.00	772.00	810.60	861.35	920.02
<b>Euro area total</b>	193.08	209.60	220.30	228.28	245.49	3,242.58	3,713.16	3,973.63	4,261.72	4,702.01
<b>EU total</b>	234.87	251.60	266.60	280.29	326.07	4,266.26	4,573.39	4,886.25	5,231.12	6,147.44

## 11.1b Number of terminals located in the country (continued)

(thousands; end of period)

	E-money card loading/unloading terminals					E-money card accepting terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	122.91	182.77	208.15	213.25	213.61	67.84	88.85	104.54	107.99	114.77
Czech Republic	-	-	-	-	0.68	-	-	-	-	0.77
Denmark	0.02	0.15	0.31	0.62	0.64	1.95	1.89	1.76	1.41	0.85
Germany	24.50	36.05	35.80	32.40	30.00	66.95	80.19	98.49	120.91	142.34
Estonia	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	27.28	29.42	32.03	39.62	40.61	188.51	186.79	195.20	212.88	148.48
France	-	2.10	15.90	23.06	23.00	-	13.64	69.17	105.80	77.80
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	2.65	5.48	7.75	11.89	-	-	24.31	87.80	143.40
Cyprus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	0.42	0.46	0.48	0.58	0.60	1.13	1.64	1.82	1.97	2.04
Luxembourg	-	0.25	0.28	0.28	0.35	2.13	4.18	6.40	8.74	9.75
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	7.25	4.26	4.82	5.06	5.40	133.55	148.21	164.86	180.11	192.26
Austria	-	-	-	-	6.45	-	-	-	-	86.69
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	129.18	129.18	143.83	147.24	150.06	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	2.13	2.13	2.11	2.00	1.73	6.15	6.71	7.46	7.78	7.93
Sweden	6.92	7.00	6.56	5.86	-	43.00	47.00	37.91	38.11	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	313.26	388.81	448.40	470.66	483.11	465.12	528.57	670.44	832.00	923.41
<b>EU total</b>	320.20	395.96	455.28	477.14	485.03	510.08	577.46	710.11	871.51	927.06

## 11.2a Increase in the number of terminals located in the country

(annual percentage changes)

	ATMs				POS terminals			
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	4.55	2.48	7.01	5.62	24.03	-6.01	-16.69	-4.24
Czech Republic	20.04	17.21	13.35	7.63	-	-	-	-
Denmark	2.30	2.14	1.81	2.44	-	-	-	-
Germany	4.13	1.75	1.27	2.87	-26.32	5.72	7.64	4.89
Estonia	7.94	5.74	3.89	4.28	28.80	39.79	24.90	21.00
Greece	26.07	16.02	7.68	7.24	37.58	26.42	19.16	8.80
Spain	4.77	6.14	4.21	6.58	6.27	2.54	7.22	14.63
France	4.98	5.59	7.73	4.11	7.78	5.77	4.55	6.00
Ireland	2.53	5.77	61.33	28.71	14.29	4.17	0.00	0.00
Italy	15.45	8.27	-1.49	1.65	29.44	9.40	9.49	8.57
Cyprus	16.48	14.15	3.38	13.08	25.96	14.43	9.12	36.89
Latvia	23.02	6.45	3.09	0.81	28.38	20.53	23.32	15.20
Lithuania	45.67	29.03	11.81	1.81	51.75	11.69	6.74	22.82
Luxembourg	9.23	5.63	3.20	2.58	11.58	12.47	5.35	3.35
Hungary	2.75	7.78	8.50	10.79	-5.67	-1.71	5.81	9.63
Malta	2.21	-0.72	7.97	0.67	13.69	5.02	-0.63	3.26
Netherlands	3.19	5.43	0.35	0.85	6.52	6.87	5.14	4.67
Austria	-	-	-	-	-	-	-	-
Poland	22.98	10.33	6.02	6.32	28.04	-0.78	18.46	7.94
Portugal	8.48	5.63	7.81	5.36	13.46	9.73	10.38	9.30
Slovenia	18.73	0.00	20.74	12.02	20.55	0.00	22.34	27.90
Slovakia	9.04	15.57	10.18	12.96	33.75	20.36	6.95	15.73
Finland	-4.83	-4.73	-4.17	-12.26	-	-	-	-
Sweden	-1.91	3.12	1.10	4.86	1.25	15.64	5.91	14.44
United Kingdom	11.11	11.34	13.81	17.11	5.03	5.00	6.26	6.81
<b>Euro area total</b>	8.56	5.10	3.62	7.54	14.51	7.01	7.25	10.33
<b>EU total</b>	7.12	5.96	5.14	16.34	7.20	6.84	7.06	17.52

## 11.2b Increase in the number of terminals located in the country (continued)

(annual percentage changes)

	E-money card loading/unloading terminals				E-money card accepting terminals			
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	48.70	13.89	2.45	0.17	30.97	17.67	3.30	6.27
Czech Republic	-	-	-	-	-	-	-	-
Denmark	776.47	110.74	98.73	2.40	-3.43	-6.89	-20.03	-39.79
Germany	47.11	-0.68	-9.50	-7.40	19.78	22.82	22.76	17.73
Estonia	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	7.85	8.85	23.73	2.50	-0.91	4.50	9.06	-30.25
France	-	657.33	44.98	-0.25	-	406.98	52.95	-26.47
Ireland	-	-	-	-	-	-	-	-
Italy	-	106.60	41.47	53.38	-	-	261.19	63.33
Cyprus	-	-	-	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	8.83	6.14	19.21	4.16	45.79	11.02	7.73	3.72
Luxembourg	-	10.40	0.36	25.99	95.87	53.23	36.46	11.55
Hungary	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	-41.25	13.27	4.96	6.70	10.98	11.24	9.25	6.74
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-
Portugal	0.00	11.34	2.37	1.92	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-
Finland	-0.09	-1.03	-5.17	-13.59	9.17	11.16	4.27	1.89
Sweden	1.20	-6.24	-10.74	-	9.30	-19.34	0.52	-
United Kingdom	-	-	-	-	-	-	-	-
<b>Euro area total</b>	24.12	15.33	4.96	2.65	13.64	26.84	24.10	10.99
<b>EU total</b>	23.66	14.98	4.80	1.65	13.21	22.97	22.73	6.37

### 11.3a Number of terminals located in the country per million inhabitants

(end of period)

	ATMs					POS terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,063.54	1,108.16	1,130.30	1,204.45	1,266.75	11,364.04	14,047.37	13,140.66	10,900.42	10,393.93
Czech Republic	155.95	188.08	220.96	250.45	269.42	-	-	-	-	4,350.38
Denmark	505.99	515.77	524.93	533.02	544.70	-	-	-	-	9,280.40
Germany	579.77	602.62	612.10	619.60	637.51	7,194.24	5,291.23	5,584.36	6,008.12	6,303.20
Estonia	459.15	497.44	528.21	550.88	574.48	2,976.46	3,847.84	5,401.85	6,772.86	8,195.43
Greece	318.02	399.73	462.16	496.03	530.35	18,461.26	25,324.22	31,904.63	37,892.94	41,103.76
Spain	1,113.92	1,153.94	1,207.24	1,237.44	1,297.65	19,935.77	20,948.57	21,172.68	22,327.36	25,182.21
France	579.59	604.67	634.51	679.42	703.05	13,830.01	14,813.21	15,570.63	16,181.33	17,047.99
Ireland	342.64	345.96	359.63	570.78	722.31	11,052.89	12,439.09	12,734.73	12,528.08	12,317.73
Italy	549.15	632.19	683.26	671.90	681.56	10,361.41	13,373.64	14,605.72	15,963.18	17,295.50
Cyprus	384.73	443.34	499.79	507.75	560.81	11,051.87	13,771.92	15,563.85	16,689.26	22,314.86
Latvia	270.97	335.88	360.04	373.27	378.33	2,267.59	2,933.33	3,560.25	4,415.58	5,114.58
Lithuania	135.14	197.93	256.27	287.78	294.53	1,743.14	2,659.58	2,980.69	3,195.43	3,945.29
Luxembourg	741.16	804.08	840.43	860.00	875.22	13,078.68	14,493.77	16,129.54	16,848.89	17,275.12
Hungary	242.48	249.72	269.92	293.70	326.11	3,980.62	3,763.41	3,709.46	3,936.30	4,324.96
Malta	348.75	353.60	348.54	373.93	373.89	13,921.87	15,701.04	16,371.46	16,164.49	16,578.18
Netherlands	434.68	445.18	466.34	465.76	468.26	9,773.90	10,333.04	10,972.19	11,481.97	11,980.95
Austria	-	-	-	-	975.44	-	-	-	-	10,604.63
Poland	137.64	169.32	186.90	198.27	211.02	2,304.75	2,951.71	2,930.19	3,473.37	3,752.74
Portugal	948.68	1,022.44	1,072.20	1,147.87	1,202.15	8,926.90	10,062.66	10,961.57	12,015.62	13,054.71
Slovenia	434.81	515.57	514.78	621.15	695.45	10,919.40	13,145.91	13,125.60	16,047.33	20,514.00
Slovakia	200.72	218.78	253.39	279.76	315.85	1,825.54	2,440.66	2,944.01	3,155.25	3,649.70
Finland	879.44	835.00	793.50	758.68	663.82	-	-	-	-	-
Sweden	294.97	288.56	296.58	298.73	311.99	9,821.12	9,917.15	11,430.92	12,062.40	13,748.61
United Kingdom	562.73	620.92	688.19	780.15	909.37	12,533.47	13,073.44	13,664.41	14,463.28	15,375.87
<b>Euro area total</b>	655.18	684.56	715.57	736.95	787.70	11,002.93	12,127.18	12,906.88	13,758.06	15,086.98
<b>EU total</b>	620.58	662.99	698.82	730.56	708.76	11,272.34	12,051.42	12,808.26	13,634.65	13,362.17

## 11.3b Number of terminals located in the country per million inhabitants

(end of period)

	E-money card loading/unloading terminals					E-money card accepting terminals				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	11,996.19	17,777.16	20,150.15	20,556.10	20,504.22	6,620.83	8,641.86	10,120.23	10,409.87	11,016.13
Czech Republic	-	-	-	-	66.13	-	-	-	-	75.44
Denmark	3.18	27.81	58.41	115.77	118.27	366.05	352.25	326.82	260.67	156.58
Germany	298.12	437.76	434.03	392.61	363.63	814.55	973.90	1,194.10	1,465.16	1,725.30
Estonia	-	-	-	-	-	-	-	-	-	-
Greece	-	-	-	-	-	-	-	-	-	-
Spain	677.50	722.47	775.16	943.30	951.28	4,681.83	4,587.00	4,724.79	5,067.92	3,477.88
France	-	34.40	258.91	373.09	369.91	-	223.51	1,126.11	1,712.00	1,251.26
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	45.80	94.45	133.39	204.16	-	-	418.90	1,510.33	2,461.69
Cyprus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	119.71	131.00	139.52	167.05	174.91	322.00	471.99	525.80	568.91	593.13
Luxembourg	-	566.25	618.56	615.56	769.40	4,864.31	9,463.19	14,347.83	19,413.33	21,483.67
Hungary	-	-	-	-	-	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	455.22	265.41	298.69	312.03	331.90	8,387.64	9,238.11	10,210.13	11,102.02	11,814.36
Austria	-	-	-	-	789.26	-	-	-	-	10,604.63
Poland	-	-	-	-	-	-	-	-	-	-
Portugal	12,633.10	12,550.67	13,872.34	14,101.90	14,286.56	-	-	-	-	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	-	-	-	-	-	-	-	-
Finland	412.29	410.95	405.69	383.85	330.76	1,188.18	1,294.14	1,434.92	1,492.81	1,516.84
Sweden	779.76	786.98	735.46	654.05	-	4,846.71	5,283.27	4,247.51	4,253.96	-
United Kingdom	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	1,062.97	1,269.85	1,456.48	1,519.43	1,550.12	1,578.29	1,726.31	2,177.69	2,685.93	2,962.86
<b>EU total</b>	846.02	1,043.40	1,193.43	1,243.65	1,054.26	1,347.73	1,521.67	1,861.40	2,271.55	2,015.07



## 12.1a Number of cash withdrawals and loading transactions at terminals

(millions; total for the period)

### Cash withdrawals at ATMs located in the country

	Cards issued outside the country										Cards issued in the country				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	3.82	4.02	3.77	6.92	6.78	198.59	217.05	239.89	256.89	244.38					
Czech Republic	-	-	-	-	1.90	85.46	100.30	106.24	132.89	121.95					
Denmark	-	-	-	-	-	16.15	16.82	15.81	16.31	17.03					
Germany	-	-	-	-	-	1,724.05	1,648.40	1,668.31	2,036.37	2,398.67					
Estonia	0.29	0.37	0.48	0.54	0.73	36.69	42.44	45.89	46.61	48.77					
Greece	-	-	-	-	9.39	-	-	-	153.24	151.07					
Spain	-	-	32.92	35.23	37.32	-	-	866.15	887.89	905.18					
France	-	-	-	-	-	1,082.29	1,165.04	1,212.99	1,244.88	1,260.00					
Ireland	-	-	-	-	-	131.00	140.00	147.00	172.00	183.47					
Italy	-	-	-	-	-	430.24	452.46	460.60	434.55	453.79					
Cyprus	1.05	1.30	1.30	1.34	1.38	1.76	2.26	2.71	3.11	5.32					
Latvia	-	-	-	-	-	-	-	-	-	-					
Lithuania	-	-	-	-	-	-	-	-	-	-					
Luxembourg	0.65	0.70	0.73	0.83	0.88	4.91	5.30	5.20	4.52	4.51					
Hungary	2.20	2.56	2.42	2.45	2.40	82.54	83.24	93.33	100.01	101.55					
Malta	-	-	-	-	-	-	-	-	-	6.06					
Netherlands	-	-	-	-	-	470.00	490.00	493.00	494.00	484.00					
Austria	-	-	-	-	-	101.90	107.00	109.60	111.40	120.10					
Poland	-	-	-	-	-	222.61	290.40	332.96	384.05	445.61					
Portugal	5.64	6.68	6.74	7.26	8.07	268.96	293.38	316.03	334.59	357.96					
Slovenia	-	-	-	-	1.04	-	-	-	-	63.76					
Slovakia	-	-	0.78	0.90	1.08	-	-	59.58	64.53	69.90					
Finland	1.10	1.10	1.00	1.00	0.80	244.00	248.00	241.00	230.00	221.00					
Sweden	-	-	-	-	-	321.00	335.00	321.00	328.00	337.00					
United Kingdom	-	-	-	-	-	2,027.00	2,174.00	2,268.00	2,373.00	2,528.00					
<b>Euro area total</b>	11.21	12.50	45.16	51.24	63.23	4,655.94	4,766.63	5,759.77	6,360.33	6,784.13					
<b>EU total</b>	11.21	12.50	45.16	51.24	71.76	7,020.09	7,292.45	8,364.58	9,077.64	10,529.09					

## 12.1b Number of cash withdrawals and loading transactions at terminals (continued)

(millions; total for the period)

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals located in the country				
	Cards issued in the country									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	5.95	7.43	7.73	8.38	8.69	7.76	10.78	18.15	16.71	16.99
Czech Republic	0.34	0.40	0.56	1.21	1.32	-	-	-	-	0.37
Denmark	-	-	-	-	-	7.95	7.80	7.67	7.17	6.46
Germany	-	-	-	-	-	3.71	3.71	4.42	4.16	4.17
Estonia	0.17	0.20	0.23	0.29	0.38	-	-	-	-	-
Greece	-	-	-	-	3.31	-	-	-	-	-
Spain	-	-	5.13	5.72	6.58	-	-	0.25	0.20	0.12
France	-	-	-	-	-	0.00	0.60	2.60	2.79	2.00
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	3.34	3.32	8.98
Cyprus	0.16	0.21	0.26	0.29	0.35	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	0.90	0.98	1.07	1.18	0.07	0.13	0.21	0.18	0.24
Hungary	0.47	0.57	0.66	0.69	0.78	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	12.70	14.30	14.10	15.20	16.30	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	21.15
Poland	-	-	-	-	1.66	-	-	-	-	-
Portugal	2.03	2.17	2.31	2.61	2.93	0.38	0.28	0.13	0.86	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	0.37	0.69	1.04	-	-	-	-	-
Finland	0.90	0.80	0.80	0.80	0.80	0.11	0.14	0.16	0.15	0.13
Sweden	-	-	-	-	-	0.60	0.30	0.10	0.00	0.00
United Kingdom	2.00	1.00	1.00	3.00	4.00	-	-	-	-	-
<b>Euro area total</b>	21.58	25.59	31.05	33.77	39.79	12.03	15.64	29.25	28.37	53.78
<b>EU total</b>	23.58	26.59	32.05	36.77	49.32	20.58	23.74	37.02	35.54	60.60

## 12.2a Increase in the number of cash withdrawals and loading transactions at terminals

(annual percentage changes)

	Cash withdrawals at ATMs located in the country							
	Cards issued outside the country				Cards issued in the country			
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	5.24	-6.22	83.55	-2.02	9.30	10.52	7.09	-4.87
Czech Republic	-	-	-	-	17.37	5.93	25.09	-8.23
Denmark	-	-	-	-	4.15	-6.00	3.16	4.41
Germany	-	-	-	-	-4.39	1.21	22.06	17.79
Estonia	26.03	29.35	14.08	33.70	15.66	8.13	1.58	4.64
Greece	-	-	-	-	-	-	-	-1.42
Spain	-	-	7.02	5.92	-	-	2.51	1.95
France	-	-	-	-	7.65	4.12	2.63	1.21
Ireland	-	-	-	-	6.87	5.00	17.01	6.67
Italy	-	-	-	-	5.16	1.80	-5.66	4.43
Cyprus	23.81	0.00	3.08	2.99	28.41	19.91	14.76	71.06
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	7.38	5.16	13.08	5.90	8.00	-1.94	-13.15	-0.18
Hungary	16.57	-5.58	1.36	-2.12	0.85	12.12	7.16	1.54
Malta	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	4.26	0.61	0.20	-2.02
Austria	-	-	-	-	5.00	2.43	1.64	7.81
Poland	-	-	-	-	30.45	14.66	15.34	16.03
Portugal	18.36	0.84	7.77	11.15	9.08	7.72	5.87	6.99
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	15.27	19.59	-	-	8.31	8.32
Finland	0.00	-9.09	0.00	-20.00	1.64	-2.82	-4.56	-3.91
Sweden	-	-	-	-	4.36	-4.18	2.18	2.74
United Kingdom	-	-	-	-	7.25	4.32	4.63	6.53
<b>Euro area total</b>	11.45	261.37	13.46	23.40	2.38	20.84	10.43	6.66
<b>EU total</b>	11.45	261.37	13.46	40.04	3.88	14.70	8.52	15.99

## 12.2b Increase in the number of cash withdrawals and loading transactions at terminals (continued)

(annual percentage changes)

	Cash withdrawals at ATMs located outside the country				E-money loading/unloading transactions at terminals located in the country			
	Cards issued in the country							
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	24.87	4.04	8.41	3.70	38.85	68.38	-7.93	1.66
Czech Republic	17.49	38.71	115.92	9.03	-	-	-	-
Denmark	-	-	-	-	-1.89	-1.67	-6.52	-9.90
Germany	-	-	-	-	0.00	19.14	-5.88	0.24
Estonia	19.76	16.50	22.75	33.57	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	-	-	11.52	15.06	-	-	-19.92	-38.58
France	-	-	-	-	-	333.33	7.31	-28.32
Ireland	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-0.60	170.50
Cyprus	31.25	23.81	11.54	20.69	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	-	9.47	8.34	10.52	86.11	56.72	-12.86	30.60
Hungary	19.96	15.93	5.19	12.63	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	12.60	-1.40	7.80	7.24	-	-	-	-
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-
Portugal	6.65	6.69	12.81	12.24	-26.98	-52.54	556.49	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	87.07	52.38	-	-	-	-
Finland	-11.11	0.00	0.00	0.00	33.64	8.39	-3.23	-14.00
Sweden	-	-	-	-	-50.00	-66.67	-100.00	-
United Kingdom	-50.00	0.00	200.00	33.33	-	-	-	-
<b>Euro area total</b>	18.60	21.33	8.76	17.81	30.02	87.00	-3.01	89.55
<b>EU total</b>	12.78	20.52	14.72	34.12	15.36	55.93	-4.00	70.51

## 12.3 Number of cash withdrawals and loading transactions per terminal located in the country

(thousands; total for the period)

	Cash withdrawals at ATMs located in the country										E-money loading/unloading transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.57	0.59	0.56	0.97	0.94	29.73	31.97	35.39	36.11	33.77	0.06	0.06	0.09	0.08	0.08
Czech Republic	-	-	-	-	0.69	53.34	52.16	47.13	52.01	44.44	-	-	-	-	0.54
Denmark	-	-	-	-	-	5.98	6.09	5.60	5.68	5.79	467.65	52.35	24.43	11.49	10.11
Germany	-	-	-	-	-	36.18	33.22	33.04	39.83	45.61	0.15	0.10	0.12	0.13	0.14
Estonia	0.52	0.61	0.75	0.84	1.07	65.05	70.73	71.92	72.15	72.04	-	-	-	-	-
Greece	-	-	-	-	1.60	-	-	-	28.03	25.76	-	-	-	-	-
Spain	-	-	0.66	0.68	0.67	-	-	17.37	17.08	16.34	-	-	0.01	0.00	0.00
France	-	-	-	-	-	-	-	-	-	-	-	0.29	0.16	0.12	0.09
Ireland	-	-	-	-	-	100.61	104.87	104.11	75.50	62.58	-	-	-	-	-
Italy	-	-	-	-	-	29.86	40.36	37.88	39.66	54.79	-	-	0.61	0.43	0.75
Cyprus	3.93	4.18	3.66	3.65	3.33	6.59	7.27	7.63	8.47	12.82	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	2.00	1.97	1.96	2.14	2.21	15.11	14.94	13.87	11.67	11.36	-	0.54	0.76	0.66	0.68
Hungary	0.89	1.01	0.88	0.82	0.73	33.34	32.72	34.04	33.62	30.81	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	40.43	-	-	-	-	-
Netherlands	-	-	-	-	-	67.91	68.61	65.47	65.38	63.52	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	15.06	-	-	-	-	3.28
Poland	-	-	-	-	-	42.27	44.84	46.60	50.70	55.33	-	-	-	-	-
Portugal	0.58	0.63	0.61	0.61	0.64	27.72	27.88	28.43	27.92	28.35	0.00	0.00	0.00	0.01	-
Slovenia	-	-	-	-	0.75	-	-	-	-	45.90	-	-	-	-	-
Slovakia	-	-	0.57	0.60	0.64	-	-	43.62	42.88	41.12	-	-	-	-	-
Finland	0.52	0.52	0.47	0.50	0.46	114.34	116.32	114.22	114.94	127.82	0.05	0.07	0.07	0.07	0.07
Sweden	-	-	-	-	-	122.66	130.50	121.27	122.57	120.10	0.09	0.04	0.02	0.00	-
United Kingdom	-	-	-	-	-	61.42	59.29	55.55	51.08	46.46	-	-	-	-	-
Euro area total	0.08	0.09	0.31	0.34	0.39	34.75	33.93	39.20	42.16	41.71	0.04	0.04	0.07	0.06	0.11
EU total	0.06	0.07	0.23	0.25	0.30	39.94	39.96	43.29	44.75	43.31	0.06	0.06	0.08	0.07	0.12

## 12.4 Number of cash withdrawals and loading transactions per card issued in the country

(total for the period)

	Cash withdrawals at ATMs located in the country					Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals located in the country				
	Cards issued in the country														
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	14.26	15.52	16.10	16.45	15.54	0.43	0.53	0.52	0.54	0.55	0.98	1.35	2.19	1.90	1.89
Czech Republic	21.49	22.01	18.42	19.98	18.15	0.09	0.09	0.10	0.18	0.20	-	-	-	-	3.59
Denmark	-	-	-	-	-	-	-	-	-	-	13.41	12.44	8.56	22.48	13.83
Germany	15.75	13.13	13.97	17.41	20.75	-	-	-	-	-	0.06	0.06	0.07	0.07	0.07
Estonia	42.74	42.99	40.98	38.91	37.41	0.19	0.20	0.21	0.24	0.29	-	-	-	-	-
Greece	-	-	-	19.47	19.73	-	-	-	-	0.43	-	-	-	-	-
Spain	-	-	15.17	15.20	14.36	-	-	0.09	0.10	0.10	-	-	0.02	0.02	0.02
France	26.43	26.90	26.72	26.13	25.66	-	-	-	-	-	-	1.88	3.10	2.19	1.72
Ireland	42.41	43.49	43.47	44.09	44.48	-	-	-	-	-	-	-	-	-	-
Italy	20.28	18.18	16.43	14.20	9.76	-	-	-	-	-	-	-	45.12	4.97	6.27
Cyprus	4.04	4.62	4.85	4.94	7.68	0.37	0.43	0.46	0.46	0.51	-	-	-	-	0.00
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	8.32	7.88	7.22	5.93	5.78	-	1.33	1.36	1.40	1.51	0.24	0.38	0.54	0.43	0.53
Hungary	18.56	16.61	16.96	16.55	15.59	0.11	0.11	0.12	0.11	0.12	-	-	-	-	-
Malta	-	-	-	-	14.15	-	-	-	-	-	-	-	-	-	-
Netherlands	18.08	17.82	17.61	17.52	17.10	0.49	0.52	0.50	0.54	0.58	-	-	-	-	-
Austria	-	-	-	-	13.72	-	-	-	-	-	-	-	-	-	3.01
Poland	19.76	20.23	19.78	25.63	26.79	-	-	-	-	0.10	-	-	-	-	-
Portugal	22.88	22.14	21.68	22.78	22.69	0.17	0.16	0.16	0.18	0.19	0.11	0.08	0.04	2.96	-
Slovenia	-	-	-	-	23.25	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	24.62	21.33	19.63	-	-	0.15	0.23	0.29	-	-	-	-	-
Finland	39.94	40.32	38.22	36.32	35.14	0.15	0.13	0.13	0.13	0.13	0.17	0.19	0.17	0.15	0.10
Sweden	65.62	70.25	67.15	63.31	-	-	-	-	-	-	1.01	0.54	0.20	0.00	-
United Kingdom	16.80	16.39	15.96	15.01	15.24	0.02	0.01	0.01	0.02	0.02	-	-	-	-	-
<b>Euro area total</b>	16.64	15.03	17.70	19.22	18.76	0.08	0.08	0.10	0.10	0.11	0.12	0.14	0.28	0.28	0.49
<b>EU total</b>	17.07	16.04	17.71	18.36	18.46	0.06	0.06	0.07	0.07	0.09	0.20	0.21	0.35	0.34	0.55

### 13.1a Value of the cash withdrawals and loading transactions at terminals

(EUR billions; total for the period)

#### Cash withdrawals at ATMs located in the country

	Cards issued outside the country										Cards issued in the country				
	2000					2001					2002				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.47	0.50	0.58	1.02	0.94	20.95	22.43	24.87	27.13	27.51	20.95	22.43	24.87	27.13	27.51
Czech Republic	-	-	-	-	1.23	4.89	6.77	9.16	11.46	13.06	4.89	6.77	9.16	11.46	13.06
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	253.87	260.53	265.03	303.57	340.24	253.87	260.53	265.03	303.57	340.24
Estonia	0.04	0.05	0.07	0.08	0.10	1.78	2.11	2.27	2.33	2.54	1.78	2.11	2.27	2.33	2.54
Greece	-	-	-	-	1.45	-	-	-	32.24	35.03	-	-	-	32.24	35.03
Spain	-	-	4.83	5.20	5.56	-	-	77.19	85.82	90.46	-	-	77.19	85.82	90.46
France	-	-	-	-	-	66.00	71.00	76.00	81.00	85.20	66.00	71.00	76.00	81.00	85.20
Ireland	-	-	-	-	-	12.00	16.00	15.00	22.00	22.32	12.00	16.00	15.00	22.00	22.32
Italy	-	-	-	-	-	71.02	73.25	94.29	71.69	76.97	71.02	73.25	94.29	71.69	76.97
Cyprus	0.22	0.27	0.32	0.35	0.53	0.18	0.23	0.29	0.35	0.62	0.18	0.23	0.29	0.35	0.62
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	0.07	0.08	0.08	0.09	0.09	0.58	0.63	0.69	0.66	0.67	0.58	0.63	0.69	0.66	0.67
Hungary	0.31	0.37	0.39	0.39	0.43	7.79	6.49	8.68	9.99	11.24	7.79	6.49	8.68	9.99	11.24
Malta	-	-	-	-	-	-	-	-	-	0.49	-	-	-	-	0.49
Netherlands	-	-	-	-	-	40.72	44.59	52.96	50.91	51.01	40.72	44.59	52.96	50.91	51.01
Austria	-	-	-	-	-	13.50	14.90	14.60	14.70	15.70	13.50	14.90	14.60	14.70	15.70
Poland	-	-	-	-	-	13.44	18.93	22.44	23.41	28.88	13.44	18.93	22.44	23.41	28.88
Portugal	0.65	0.78	0.82	0.90	1.00	15.29	16.80	18.80	20.22	21.81	15.29	16.80	18.80	20.22	21.81
Slovenia	-	-	-	-	0.15	-	-	-	-	3.69	-	-	-	-	3.69
Slovakia	-	-	0.07	0.09	0.11	-	-	2.72	3.62	4.50	-	-	2.72	3.62	4.50
Finland	0.17	0.17	0.16	0.14	0.11	16.80	17.40	17.30	17.40	17.20	16.80	17.40	17.30	17.40	17.20
Sweden	-	-	-	-	-	32.09	30.47	29.36	30.91	31.13	32.09	30.47	29.36	30.91	31.13
United Kingdom	-	-	-	-	-	185.43	204.91	216.85	208.27	237.63	185.43	204.91	216.85	208.27	237.63
<b>Euro area total</b>	1.36	1.52	6.48	7.34	9.16	510.73	537.53	656.73	727.33	784.11	510.73	537.53	656.73	727.33	784.11
<b>EU total</b>	1.36	1.52	6.48	7.34	11.69	728.25	772.91	902.98	966.53	1,117.85	728.25	772.91	902.98	966.53	1,117.85

## 13.1b Value of cash withdrawals and loading transactions at terminals (continued)

(EUR billions; total for the period)

	Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals located in the country				
	Cards issued in the country									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	0.74	0.92	1.06	1.14	1.16	0.21	0.33	0.67	0.56	0.54
Czech Republic	0.04	0.06	0.10	2.02	4.92	-	-	-	-	0.00
Denmark	-	-	-	-	-	-	0.01	0.01	0.01	-
Germany	-	-	-	-	-	0.12	0.10	0.12	0.11	0.11
Estonia	0.02	0.02	0.03	0.04	0.05	-	-	-	-	-
Greece	-	-	-	-	0.78	-	-	-	-	-
Spain	-	-	0.67	0.74	0.85	-	-	0.00	0.00	0.00
France	-	-	-	-	-	0.00	0.02	0.08	0.08	0.00
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	0.42	1.24	2.07
Cyprus	0.05	0.05	0.07	0.08	0.08	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-
Luxembourg	-	0.16	0.20	0.22	0.25	0.00	0.01	0.01	0.01	0.01
Hungary	0.07	0.14	0.11	0.11	0.12	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	0.26
Poland	-	-	-	-	0.16	-	-	-	-	-
Portugal	0.17	0.19	0.22	0.24	0.28	4.47	16.05	8.56	1.30	-
Slovenia	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	0.03	0.04	0.07	-	-	-	-	-
Finland	0.13	0.12	0.12	0.12	0.12	0.00	0.00	0.00	0.00	0.00
Sweden	-	-	-	-	-	0.02	0.01	-	0.00	0.00
United Kingdom	0.30	0.16	0.17	0.41	0.47	-	-	-	-	-
<b>Euro area total</b>	1.04	1.39	2.27	2.46	3.43	4.80	16.51	9.86	3.31	3.00
<b>EU total</b>	1.35	1.55	2.44	2.87	9.29	4.82	16.53	9.87	3.32	3.00



### 13.2a Increase in the real value of cash withdrawals and loading transactions at terminals

(annual percentage changes; HICP-adjusted)

#### Cash withdrawals at ATMs located in the country

	Cash withdrawals at ATMs located in the country							
	Cards issued outside the country				Cards issued in the country			
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	4.01	16.42	72.30	-8.95	4.64	9.29	7.60	-0.47
Czech Republic	-	-	-	-	34.01	33.89	25.18	11.38
Denmark	-	-	-	-	-	-	-	-
Germany	-	-	-	-	0.72	0.35	13.53	10.28
Estonia	34.26	25.66	12.48	23.92	13.03	3.74	1.18	6.08
Greece	-	-	-	-	-	-	-	5.63
Spain	-	-	4.53	3.79	-	-	8.07	2.35
France	-	-	-	-	5.80	5.10	4.41	2.84
Ireland	-	-	-	-	29.35	-10.97	42.66	-0.88
Italy	-	-	-	-	0.83	26.13	-26.78	5.09
Cyprus	22.67	13.65	4.90	50.26	27.45	22.08	16.51	75.28
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	4.66	-0.11	7.76	0.96	6.32	8.01	-7.55	-1.76
Hungary	9.53	-1.31	-3.77	3.41	-25.78	28.44	10.44	5.73
Malta	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	4.40	14.90	-6.11	-1.17
Austria	-	-	-	-	8.07	-3.71	-0.61	4.85
Poland	-	-	-	-	35.52	16.56	3.64	19.74
Portugal	14.84	2.63	5.78	8.89	5.40	8.24	4.29	5.38
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	8.29	14.87	-	-	24.57	16.68
Finland	-2.67	-7.12	-12.26	-22.26	0.91	-2.59	-0.72	-1.29
Sweden	-	-	-	-	-7.72	-5.57	2.91	-0.31
United Kingdom	-	-	-	-	9.28	4.56	-5.32	12.76
<b>Euro area total</b>	9.49	325.24	11.29	22.53	2.90	19.92	8.68	5.67
<b>EU total</b>	9.65	325.41	11.41	57.07	3.94	14.75	5.08	13.52

## 13.2b Increase in the real value of cash withdrawals and loading transactions at terminals (continued)

(annual percentage changes; HICP-adjusted)

	Cash withdrawals at ATMs located outside the country				E-money loading/unloading transactions at terminals located in the country			
	Cards issued in the country							
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	22.63	13.28	5.95	-0.46	57.95	101.51	-17.75	-5.92
Czech Republic	34.01	69.33	1,826.74	140.53	-	-	-	-
Denmark	-	-	-	-	-	-0.84	-5.77	-
Germany	-	-	-	-	-18.57	18.63	-9.35	-1.80
Estonia	25.93	23.88	12.20	25.06	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	-	-	6.97	12.85	-	-	-3.52	-37.47
France	-	-	-	-	-1.78	298.06	-2.17	-102.34
Ireland	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	193.92	64.56
Cyprus	6.73	35.33	5.74	1.63	-1.98	-2.79	-3.98	-1.90
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-
Luxembourg	-	21.67	8.58	9.57	80.96	90.13	-25.66	18.46
Hungary	97.68	-28.28	-3.99	4.36	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-
Portugal	3.32	11.46	8.50	11.29	254.65	-50.34	-88.03	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	55.08	45.87	-	-	-	-
Finland	-12.05	-0.43	-5.74	1.06	35.42	-1.92	-13.85	-21.77
Sweden	-	-	-	-	-57.05	-	-	-1.02
United Kingdom	-49.02	7.71	138.44	13.51	-	-	-	-
<b>Euro area total</b>	31.08	60.53	6.25	37.44	241.55	-42.50	-68.52	-11.59
<b>EU total</b>	13.02	55.24	15.62	221.62	240.45	-42.35	-68.34	-11.80

### 13.3 Value of cash withdrawals and loading transactions per terminal located in the country

(EUR thousands; total for the period)

	Cash withdrawals at ATMs located in the country										E-money loading/unloading transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	69.62	72.90	86.16	142.68	130.30	3,136.70	3,303.98	3,668.78	3,813.75	3,801.02	1.67	1.80	3.21	2.62	2.51
Czech Republic	-	-	-	-	447.84	3,049.61	3,519.96	4,063.96	4,485.77	4,759.11	-	-	-	-	3.30
Denmark	-	-	-	-	-	-	-	-	-	-	-	70.25	33.86	16.39	-
Germany	-	-	-	-	-	5,327.81	5,250.50	5,249.47	5,937.33	6,469.06	4.90	2.77	3.35	3.40	3.67
Estonia	66.37	87.28	106.09	119.31	144.52	3,157.04	3,521.45	3,554.87	3,601.00	3,749.17	-	-	-	-	-
Greece	-	-	-	-	247.80	-	-	-	5,895.61	5,973.48	-	-	-	-	-
Spain	-	-	96.89	100.07	100.32	-	-	1,547.68	1,651.12	1,632.81	-	-	0.10	0.08	0.05
France	-	-	-	-	-	-	-	-	-	-	-	9.52	5.03	3.47	0.00
Ireland	-	-	-	-	-	9,216.59	11,985.02	10,623.23	9,657.59	7,610.85	-	-	-	-	-
Italy	-	-	-	-	-	4,929.34	6,534.43	7,755.00	6,542.48	9,293.88	-	-	76.33	160.11	174.17
Cyprus	824.54	882.40	900.15	948.03	1,275.66	675.49	750.63	821.13	957.03	1,499.50	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	226.63	222.14	214.39	229.15	232.75	1,777.02	1,768.87	1,843.17	1,696.68	1,678.26	-	21.79	37.93	29.06	28.07
Hungary	126.33	145.87	140.67	130.82	130.11	3,146.04	2,551.67	3,165.06	3,358.13	3,410.23	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	3,281.86	-	-	-	-	-
Netherlands	-	-	-	-	-	5,883.35	6,243.43	7,033.18	6,737.30	6,694.76	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	1,968.90	-	-	-	-	40.92
Poland	-	-	-	-	-	2,552.40	2,923.79	3,140.47	3,090.66	3,585.44	-	-	-	-	-
Portugal	67.02	73.67	74.14	75.00	79.30	1,576.49	1,595.88	1,690.71	1,686.78	1,727.29	34.60	124.22	59.50	8.86	-
Slovenia	-	-	-	-	106.22	-	-	-	-	2,654.58	-	-	-	-	-
Slovakia	-	-	53.95	57.15	61.91	-	-	1,992.73	2,405.58	2,644.12	-	-	-	-	-
Finland	77.98	78.05	74.83	70.26	63.33	7,872.54	8,161.35	8,199.05	8,695.65	9,947.95	1.05	1.45	1.47	1.35	1.23
Sweden	-	-	-	-	-	12,261.86	11,869.75	11,093.08	11,549.60	11,092.48	3.42	1.54	-	0.00	-
United Kingdom	-	-	-	-	-	5,618.97	5,588.55	5,311.77	4,482.73	4,367.22	-	-	-	-	-
<b>Euro area total</b>	10.12	10.79	44.10	48.69	56.29	3,812.26	3,826.51	4,469.91	4,821.42	4,820.66	15.32	42.45	21.99	7.03	6.20
<b>EU total</b>	7.71	8.31	33.53	36.21	48.10	4,143.42	4,235.78	4,673.41	4,764.45	4,597.77	15.06	41.74	21.68	6.96	6.18

## 13.4 Value of cash withdrawals and loading transactions per card issued in the country

(EUR; total for the period)

	Cash withdrawals at ATMs located in the country					Cash withdrawals at ATMs located outside the country					E-money loading/unloading transactions at terminals located in the country				
	Cards issued in the country														
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,503.95	1,603.92	1,668.70	1,737.05	1,749.09	52.98	65.99	71.13	72.92	73.44	25.86	41.13	80.75	63.54	59.77
Czech Republic	1,228.56	1,485.61	1,587.85	1,723.19	1,943.08	11.16	13.49	18.20	304.09	731.54	-	-	-	-	21.94
Denmark	-	-	-	-	-	-	-	-	-	-	-	16.69	11.87	32.06	-
Germany	2,319.51	2,075.80	2,219.84	2,595.72	2,942.67	-	-	-	-	-	1.98	1.49	1.92	1.75	1.72
Estonia	2,074.27	2,140.36	2,025.77	1,941.93	1,947.09	21.50	24.60	27.65	29.35	34.55	-	-	-	-	-
Greece	-	-	-	4,096.51	4,574.37	-	-	-	-	101.37	-	-	-	-	-
Spain	-	-	1,352.28	1,468.78	1,435.20	-	-	11.72	12.60	13.54	-	-	0.26	0.32	0.25
France	1,611.92	1,639.15	1,673.86	1,700.05	1,734.81	-	-	-	-	-	-	62.70	95.47	62.89	0.00
Ireland	3,884.75	4,970.49	4,435.25	5,639.58	5,409.52	-	-	-	-	-	-	-	-	-	-
Italy	3,347.41	2,942.67	3,362.95	2,342.25	1,655.90	-	-	-	-	-	-	-	5,653.92	1,858.53	1,446.56
Cyprus	414.23	476.98	521.29	557.67	897.89	105.29	101.82	123.10	119.91	112.81	-	-	-	-	0.00
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Luxembourg	978.70	932.65	959.18	862.38	853.67	-	242.17	279.97	294.45	324.02	9.80	15.42	26.74	18.95	21.90
Hungary	1,752.04	1,294.97	1,577.57	1,653.27	1,726.20	15.36	28.17	19.76	18.11	18.68	-	-	-	-	-
Malta	-	-	-	-	1,148.95	-	-	-	-	-	-	-	-	-	-
Netherlands	1,566.10	1,621.48	1,891.42	1,805.21	1,802.62	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	1,794.14	-	-	-	-	-	-	-	-	-	37.51
Poland	1,193.21	1,318.89	1,332.88	1,562.33	1,735.76	-	-	-	-	9.68	-	-	-	-	-
Portugal	1,300.91	1,267.55	1,289.67	1,376.36	1,382.60	14.85	14.19	14.86	16.48	17.46	1,348.18	4,503.95	2,354.52	4,487.53	-
Slovenia	-	-	-	-	1,344.53	-	-	-	-	-	-	-	-	-	-
Slovakia	-	-	1,124.72	1,196.90	1,262.21	-	-	11.11	14.53	18.92	-	-	-	-	-
Finland	2,749.93	2,828.99	2,743.48	2,747.58	2,735.04	21.62	19.46	19.28	18.35	18.70	3.59	4.21	3.47	2.76	1.57
Sweden	6,559.54	6,389.11	6,142.97	5,965.40	-	-	-	-	-	-	39.94	19.40	-	0.00	-
United Kingdom	1,536.48	1,545.05	1,526.15	1,317.15	1,432.23	2.50	1.19	1.21	2.60	2.85	-	-	-	-	-
<b>Euro area total</b>	1,825.55	1,694.47	2,018.53	2,197.33	2,168.15	3.73	4.39	6.97	7.43	9.49	46.03	148.51	93.19	32.25	27.16
<b>EU total</b>	1,770.91	1,700.13	1,912.19	1,955.32	1,960.39	3.27	3.41	5.17	5.81	16.29	45.74	147.14	92.08	32.16	27.00

## 14.1a Number of payment transactions at terminals

(millions; total for the period)

	POS transactions at terminals located in the country									
	Cards issued outside the country					Cards issued in the country				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	17.32	23.63	18.08	31.65	25.41	416.20	469.24	544.34	579.83	632.24
Czech Republic	-	-	-	-	8.25	13.33	24.57	38.72	53.66	85.79
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	1,464.51	1,678.33	1,900.19	2,053.89	2,274.69
Estonia	0.65	0.91	1.31	1.62	2.62	11.45	19.45	29.47	42.68	58.94
Greece	-	-	-	-	6.44	-	-	-	46.14	47.63
Spain	-	-	75.79	83.48	88.36	-	-	993.59	1,072.50	1,237.75
France	-	-	-	-	-	3,292.45	3,670.72	4,095.59	4,341.46	4,650.00
Ireland	-	-	-	-	-	82.00	116.00	135.00	142.00	151.00
Italy	-	-	-	-	-	317.92	433.39	552.04	610.73	671.97
Cyprus	2.33	2.76	2.74	2.84	2.91	8.22	10.06	11.55	13.18	14.62
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	4.07	7.61	16.13	24.16	34.51
Luxembourg	6.84	7.19	8.12	10.39	12.89	19.70	22.52	27.43	29.21	31.25
Hungary	2.65	3.07	3.26	3.44	4.07	19.44	33.44	48.71	62.86	79.23
Malta	-	-	-	-	-	-	-	-	-	2.96
Netherlands	-	-	-	-	-	826.82	985.30	1,155.59	1,266.24	1,374.36
Austria	-	-	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-	-	197.57
Portugal	188.99	214.00	238.56	256.15	285.59	422.20	483.05	546.54	595.14	627.03
Slovenia	-	-	-	-	19.13	-	-	-	-	91.59
Slovakia	-	-	1.13	1.61	2.10	-	-	14.18	18.87	23.28
Finland	5.60	5.10	4.70	4.80	4.10	318.00	358.00	444.00	518.00	585.00
Sweden	-	-	-	-	-	256.00	326.00	509.00	668.00	616.00
United Kingdom	-	-	-	-	-	3,984.00	4,336.00	4,755.00	5,224.00	5,762.00
<b>Euro area total</b>	218.74	249.92	345.25	386.48	422.79	7,159.80	8,216.56	10,394.31	11,255.14	12,282.91
<b>EU total</b>	218.74	249.92	345.25	386.48	461.86	11,399.80	12,878.56	15,658.31	17,147.14	19,249.39

## 14.1b Number of payment transactions at terminals (continued)

(millions; total for the period)

	POS transactions at terminals located outside the country					E-money loading/unloading transactions at terminals located in the country				
	Cards issued in the country									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	29.43	32.98	32.94	34.64	39.10	7.76	10.78	18.15	16.71	16.99
Czech Republic	1.18	2.03	2.28	2.24	1.79	-	-	-	-	0.37
Denmark	-	-	-	-	-	7.95	7.80	7.67	7.17	6.46
Germany	-	-	-	-	-	3.71	3.71	4.42	4.16	4.17
Estonia	0.31	0.45	0.54	0.70	1.24	-	-	-	-	-
Greece	-	-	-	-	2.42	-	-	-	-	-
Spain	-	-	21.82	26.16	36.00	-	-	0.25	0.20	0.12
France	-	-	-	-	-	0.00	0.60	2.60	2.79	2.00
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	3.34	3.32	8.98
Cyprus	1.06	1.09	1.23	1.34	1.58	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	0.28	0.42	0.53	0.66	0.91	-	-	-	-	-
Luxembourg	-	4.16	5.25	5.82	6.78	0.07	0.13	0.21	0.18	0.24
Hungary	1.10	1.27	1.65	2.16	2.77	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	21.15
Poland	-	-	-	-	4.67	-	-	-	-	-
Portugal	3.13	19.41	19.11	20.04	21.54	0.38	0.28	0.13	0.86	-
Slovenia	-	-	-	-	3.05	-	-	-	-	-
Slovakia	-	-	0.68	0.89	1.30	-	-	-	-	-
Finland	7.50	6.20	5.60	5.20	5.20	0.11	0.14	0.16	0.15	0.13
Sweden	-	-	-	-	-	0.60	0.30	0.10	0.00	0.00
United Kingdom	161.00	192.00	211.00	226.00	260.00	-	-	-	-	-
<b>Euro area total</b>	40.06	62.74	84.71	91.87	111.04	12.03	15.64	29.25	28.37	53.78
<b>EU total</b>	201.06	254.74	295.71	317.87	388.35	20.58	23.74	37.02	35.54	60.60

## 14.2a Increase in the number of payment transactions at terminals

(annual percentage changes)

	POS transactions at terminals located in the country							
	Cards issued outside the country				Cards issued in the country			
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	36.43	-23.49	75.06	-19.72	12.74	16.00	6.52	9.04
Czech Republic	-	-	-	-	84.37	57.61	38.56	59.88
Denmark	-	-	-	-	-	-	-	-
Germany	-	-	-	-	14.60	13.22	8.09	10.75
Estonia	38.59	44.97	23.63	61.28	69.83	51.52	44.80	38.09
Greece	-	-	-	-	-	-	-	3.23
Spain	-	-	10.14	5.85	-	-	7.94	15.41
France	-	-	-	-	11.49	11.57	6.00	7.11
Ireland	-	-	-	-	41.46	16.38	5.19	6.34
Italy	-	-	-	-	36.32	27.38	10.63	10.03
Cyprus	18.45	-0.72	3.65	2.46	22.38	14.81	14.11	10.93
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	87.21	111.79	49.81	42.86
Luxembourg	5.18	12.88	28.06	24.00	14.29	21.80	6.51	6.97
Hungary	15.95	6.29	5.37	18.40	72.00	45.69	29.05	26.04
Malta	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	19.17	17.28	9.57	8.54
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-
Portugal	13.23	11.48	7.37	11.49	14.41	13.14	8.89	5.36
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	42.44	30.33	-	-	33.03	23.35
Finland	-8.93	-7.84	2.13	-14.58	12.58	24.02	16.67	12.93
Sweden	-	-	-	-	27.34	56.13	31.24	-7.78
United Kingdom	-	-	-	-	8.84	9.66	9.86	10.30
<b>Euro area total</b>	14.25	38.15	11.94	9.39	14.76	26.50	8.28	9.13
<b>EU total</b>	14.25	38.15	11.94	19.51	12.97	21.58	9.51	12.26

## 14.2b Increase in the number of payment transactions at terminals (continued)

(annual percentage changes)

	POS transactions at terminals located outside the country				E-money loading/unloading transactions at terminals located in the country			
	Cards issued in the country							
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	12.06	-0.12	5.16	12.88	38.85	68.38	-7.93	1.66
Czech Republic	72.85	12.06	-1.45	-20.15	-	-	-	-
Denmark	-	-	-	-	-1.89	-1.67	-6.52	-9.90
Germany	-	-	-	-	0.00	19.14	-5.88	0.24
Estonia	47.23	19.03	29.37	77.44	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	-	-	19.90	37.63	-	-	-19.92	-38.58
France	-	-	-	-	-	333.33	7.31	-28.32
Ireland	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-0.60	170.50
Cyprus	2.83	12.84	8.94	17.91	-	-	-	-
Latvia	-	-	-	-	-	-	-	-
Lithuania	51.09	27.34	23.35	38.93	-	-	-	-
Luxembourg	-	26.20	11.02	16.35	86.11	56.72	-12.86	30.60
Hungary	15.50	29.59	30.77	28.11	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-
Portugal	519.97	-1.54	4.90	7.48	-26.98	-52.54	556.49	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	31.67	46.19	-	-	-	-
Finland	-17.33	-9.68	-7.14	0.00	33.64	8.39	-3.23	-14.00
Sweden	-	-	-	-	-50.00	-66.67	-100.00	-
United Kingdom	19.25	9.90	7.11	15.04	-	-	-	-
<b>Euro area total</b>	56.62	35.01	8.45	20.87	30.02	87.00	-3.01	89.55
<b>EU total</b>	26.70	16.08	7.49	22.17	15.36	55.93	-4.00	70.51



### 14.3 Number of payment transactions per terminal located in the country

(total for the period)

	POS transactions at terminals located in the country										E-money loading/unloading transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	148.75	163.62	133.19	279.89	234.66	3,574.50	3,249.11	4,010.08	5,127.56	5,838.72	63.16	58.98	87.20	78.36	79.53
Czech Republic	-	-	-	-	185.77	-	-	-	-	1,931.97	-	-	-	-	540.74
Denmark	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	2,476.85	3,852.21	4,125.39	4,142.66	4,374.24	151.42	102.93	123.46	128.40	139.00
Estonia	159.89	172.05	178.43	176.61	235.40	2,804.60	3,698.10	4,008.43	4,647.10	5,303.34	-	-	-	-	-
Greece	-	-	-	-	14.17	-	-	-	110.45	104.79	-	-	-	-	-
Spain	-	-	86.65	89.01	82.19	-	-	1,135.88	1,143.57	1,151.31	-	-	7.68	4.97	2.98
France	-	-	-	-	-	3,924.11	4,059.34	4,282.14	4,341.46	4,386.79	-	285.71	163.48	121.00	86.96
Ireland	-	-	-	-	-	1,952.38	2,416.67	2,700.00	2,840.00	3,020.00	-	-	-	-	-
Italy	-	-	-	-	-	531.20	559.44	651.34	658.13	666.94	-	-	609.20	428.04	754.90
Cyprus	303.78	285.68	247.85	235.43	176.22	1,071.71	1,041.30	1,044.78	1,092.60	885.36	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	666.61	822.42	1,559.57	2,188.91	2,545.96	-	-	-	-	-
Luxembourg	1,191.80	1,123.46	1,127.55	1,370.61	1,644.46	3,435.40	3,518.99	3,811.03	3,852.94	3,987.75	-	536.00	760.87	660.65	684.81
Hungary	65.07	79.99	86.51	86.15	93.04	478.25	872.07	1,292.63	1,576.56	1,812.55	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	445.05	-	-	-	-	-
Netherlands	-	-	-	-	-	5,313.08	5,943.69	6,522.57	6,797.78	7,049.22	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,278.09
Poland	-	-	-	-	-	-	-	-	-	1,379.40	-	-	-	-	-
Portugal	2,070.29	2,066.12	2,099.01	2,041.78	2,082.71	4,625.04	4,663.81	4,808.84	4,743.83	4,572.76	2.93	2.14	0.91	5.84	-
Slovenia	-	-	-	-	466.98	-	-	-	-	2,235.33	-	-	-	-	-
Slovakia	-	-	71.42	95.12	107.11	-	-	893.77	1,111.68	1,184.90	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	50.14	67.07	73.46	74.96	74.61
Sweden	-	-	-	-	-	2,938.04	3,695.18	4,989.17	6,182.04	4,981.60	86.73	42.85	15.23	0.00	-
United Kingdom	-	-	-	-	-	5,420.41	5,616.58	5,866.03	6,064.93	6,262.94	-	-	-	-	-
Euro area total	67.46	67.31	86.89	90.69	89.92	2,208.06	2,212.82	2,615.83	2,640.98	2,612.27	.	.	.	.	.
EU total	51.27	54.65	70.66	73.88	75.13	2,672.08	2,815.98	3,204.57	3,277.91	3,131.28	.	.	.	.	.

## 14.4 Number of payment transactions per card issued in the country

(total for the period)

	POS transactions at terminals located in the country					POS transactions at terminals located outside the country					E-money payment transactions at terminals located in the country				
	Cards issued in the country														
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	29.88	33.55	36.53	37.12	40.20	2.11	2.36	2.21	2.22	2.49	0.98	1.35	2.19	1.90	1.89
Czech Republic	3.33	5.38	6.71	8.49	13.04	0.29	0.44	0.39	0.36	0.27	-	-	-	-	3.59
Denmark	-	-	-	-	-	-	-	-	-	-	13.41	12.44	8.56	22.48	13.83
Germany	13.38	13.55	16.76	18.55	20.76	-	-	-	-	-	0.06	0.06	0.07	0.07	0.07
Estonia	13.41	19.80	26.50	35.88	45.56	0.36	0.46	0.48	0.59	0.95	-	-	-	-	-
Greece	-	-	-	4.06	4.31	-	-	-	-	0.22	-	-	-	-	-
Spain	-	-	18.53	18.83	20.05	-	-	0.41	0.46	0.58	-	-	0.02	0.02	0.02
France	89.21	92.38	97.86	97.82	101.12	-	-	-	-	-	-	1.88	3.10	2.19	1.72
Ireland	38.14	43.82	46.33	46.22	45.83	-	-	-	-	-	-	-	-	-	-
Italy	8.34	9.66	11.17	11.12	9.43	-	-	-	-	-	-	-	45.12	4.97	6.27
Cyprus	18.60	20.37	20.37	20.57	20.90	2.40	2.21	2.17	2.09	2.26	-	-	-	-	0.00
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	9.88	11.14	11.02	11.24	13.59	0.67	0.61	0.36	0.30	0.36	-	-	-	-	-
Luxembourg	33.39	33.44	38.06	38.37	40.04	-	6.17	7.28	7.65	8.68	0.24	0.38	0.54	0.43	0.53
Hungary	4.43	6.63	8.60	10.10	12.10	0.25	0.25	0.29	0.35	0.42	-	-	-	-	-
Malta	-	-	-	-	6.93	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.01
Poland	-	-	-	-	11.13	-	-	-	-	0.26	-	-	-	-	-
Portugal	32.40	31.43	33.81	35.89	34.83	0.24	1.26	1.18	1.21	1.20	0.11	0.08	0.04	2.96	-
Slovenia	-	-	-	-	27.57	-	-	-	-	0.92	-	-	-	-	-
Slovakia	-	-	5.86	6.24	6.53	-	-	0.28	0.29	0.37	-	-	-	-	-
Finland	67.16	66.14	75.68	82.93	84.23	1.58	1.15	0.95	0.83	0.75	0.17	0.19	0.17	0.15	0.10
Sweden	30.55	39.94	61.70	72.29	-	-	-	-	-	-	1.01	0.54	0.20	0.00	-
United Kingdom	39.61	39.26	38.81	38.95	40.84	1.60	1.74	1.72	1.69	1.84	-	-	-	-	-
<b>Euro area total</b>	27.05	26.84	33.58	35.11	34.78	0.15	0.20	0.27	0.29	0.31	0.12	0.14	0.28	0.28	0.49
<b>EU total</b>	29.71	30.06	35.25	36.64	35.47	0.52	0.59	0.67	0.68	0.72	0.20	0.21	0.35	0.34	0.55

## 15.1a Value of payment transactions at terminals

(EUR billions; total for the period)

### POS transactions at terminals located in the country

	POS transactions at terminals located in the country									
	Cards issued outside the country					Cards issued in the country				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1.85	2.70	1.84	3.22	2.82	22.95	25.58	29.23	31.21	33.42
Czech Republic	-	-	-	-	0.58	0.62	1.11	1.50	2.28	2.30
Denmark	-	-	-	-	-	-	-	-	-	-
Germany	-	-	-	-	-	109.73	121.45	133.20	140.48	150.13
Estonia	0.04	0.05	0.07	0.08	0.12	0.21	0.34	0.47	0.62	0.86
Greece	-	-	-	-	0.96	-	-	-	4.01	3.92
Spain	-	-	6.63	7.01	7.43	-	-	47.69	54.32	63.74
France	-	-	-	-	-	153.00	170.00	190.00	204.00	219.60
Ireland	-	-	-	-	-	5.80	8.60	10.58	11.77	13.65
Italy	-	-	-	-	-	23.12	32.42	44.77	50.88	58.03
Cyprus	0.27	0.33	0.36	0.37	0.40	0.55	0.68	0.80	0.90	1.02
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	0.08	0.16	0.36	0.46	0.68
Luxembourg	0.44	0.47	0.54	0.68	0.86	1.39	1.58	1.83	1.94	2.05
Hungary	0.25	0.30	0.33	0.32	0.40	0.61	3.75	5.16	6.36	6.73
Malta	-	-	-	-	-	-	-	-	-	0.16
Netherlands	-	-	-	-	-	37.34	44.28	50.81	54.17	57.08
Austria	-	-	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-	-	5.35
Portugal	7.92	8.77	9.96	10.52	12.02	11.23	13.04	15.30	16.86	18.47
Slovenia	-	-	-	-	0.79	-	-	-	-	2.73
Slovakia	-	-	0.07	0.09	0.15	-	-	0.31	0.46	0.63
Finland	0.39	0.37	0.36	0.35	0.30	14.00	16.20	18.20	19.70	21.80
Sweden	-	-	-	-	-	16.93	19.99	32.42	31.35	29.48
United Kingdom	-	-	-	-	-	282.60	300.75	338.65	349.72	402.70
<b>Euro area total</b>	10.60	12.30	19.34	21.77	24.40	378.55	433.14	541.61	589.34	641.88
<b>EU total</b>	10.60	12.30	19.34	21.77	26.84	678.10	753.88	912.73	970.45	1,094.54

## 15.1b Value of payment transactions at terminals (continued)

(EUR billions, total for the period)

	POS transactions at terminals located outside the country					E-money loading/unloading transactions at terminals located in the country				
	Cards issued in the country									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	2.88	3.11	3.19	3.32	3.27	0.21	0.33	0.67	0.56	0.54
Czech Republic	0.14	0.20	0.20	0.30	0.11	-	-	-	-	0.00
Denmark	-	-	-	-	-	-	0.01	0.01	0.01	-
Germany	-	-	-	-	-	0.12	0.10	0.12	0.11	0.11
Estonia	0.03	0.03	0.04	0.04	0.08	-	-	-	-	-
Greece	-	-	-	-	0.40	-	-	-	-	-
Spain	-	-	2.19	2.59	3.50	-	-	0.00	0.00	0.00
France	-	-	-	-	-	0.00	0.02	0.08	0.08	0.00
Ireland	-	-	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	-	0.42	1.24	2.07
Cyprus	0.15	0.16	0.21	0.23	0.26	0.00	0.00	0.00	0.00	0.00
Latvia	-	-	-	-	-	-	-	-	-	-
Lithuania	0.02	0.03	0.04	0.06	0.07	-	-	-	-	-
Luxembourg	-	0.46	0.59	0.64	0.71	0.00	0.01	0.01	0.01	0.01
Hungary	0.11	0.13	0.15	0.18	0.25	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	0.26
Poland	-	-	-	-	0.36	-	-	-	-	-
Portugal	0.33	1.50	1.53	1.58	1.75	4.47	16.05	8.56	1.30	-
Slovenia	-	-	-	-	0.22	-	-	-	-	-
Slovakia	-	-	0.05	0.06	0.09	-	-	-	-	-
Finland	0.56	0.47	0.46	0.43	0.46	0.00	0.00	0.00	0.00	0.00
Sweden	-	-	-	-	-	0.02	0.01	-	0.00	0.00
United Kingdom	19.65	22.52	25.30	26.08	29.01	-	-	-	-	-
<b>Euro area total</b>	3.77	5.54	7.96	8.57	10.08	4.80	16.51	9.86	3.31	3.00
<b>EU total</b>	23.42	28.05	33.26	34.65	40.52	4.82	16.53	9.87	3.32	3.00

## 15.2a Increase in the real value of payment transactions at terminals

(annual percentage changes; HICP-adjusted)

### POS transactions at terminals located in the country

	POS transactions at terminals located in the country							
	Cards issued outside the country				Cards issued in the country			
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	43.71	-33.21	72.90	-14.30	9.02	12.72	5.27	5.21
Czech Republic	-	-	-	-	74.90	34.06	51.79	-1.99
Denmark	-	-	-	-	-	-	-	-
Germany	-	-	-	-	8.78	8.30	4.45	5.07
Estonia	28.77	25.11	18.78	51.56	59.98	32.93	30.40	36.41
Greece	-	-	-	-	-	-	-	-5.41
Spain	-	-	2.60	3.03	-	-	10.80	14.28
France	-	-	-	-	9.33	9.82	5.20	5.30
Ireland	-	-	-	-	44.22	18.38	7.19	13.66
Italy	-	-	-	-	37.93	35.50	10.84	11.77
Cyprus	20.56	4.40	-1.59	7.14	20.38	15.04	9.27	10.89
Latvia	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	94.54	121.01	29.55	44.61
Luxembourg	2.89	14.75	21.94	23.62	10.84	14.23	3.04	2.91
Hungary	10.89	6.63	-7.31	16.50	505.69	32.52	18.48	-0.87
Malta	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	13.49	10.87	4.36	3.99
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-
Portugal	6.30	9.94	2.37	11.73	11.73	13.59	6.99	7.02
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	26.92	58.70	-	-	38.38	29.00
Finland	-6.84	-6.39	-3.38	-13.42	13.05	10.33	6.94	10.52
Sweden	-	-	-	-	15.38	60.25	-5.66	-6.96
United Kingdom	-	-	-	-	5.20	11.33	1.91	13.81
<b>Euro area total</b>	13.78	54.88	10.53	9.90	12.08	22.79	6.74	6.77
<b>EU total</b>	13.93	55.05	10.65	21.12	8.99	18.99	4.37	10.65

## 15.2b Increase in the real value of payment transactions at terminals (continued)

(annual percentage changes; HICP-adjusted)

	POS transactions at terminals located outside the country				E-money loading/unloading transactions at terminals located in the country			
	Cards issued in the country							
	2001	2002	2003	2004	2001	2002	2003	2004
Belgium	5.73	0.95	2.54	-3.43	57.95	101.51	-17.75	-5.92
Czech Republic	39.93	-2.33	47.78	-66.22	-	-	-	-
Denmark	-	-	-	-	-	-0.84	-5.77	-
Germany	-	-	-	-	-18.57	18.63	-9.35	-1.80
Estonia	19.25	4.38	4.18	93.07	-	-	-	-
Greece	-	-	-	-	-	-	-	-
Spain	-	-	15.43	31.98	-	-	-3.52	-37.47
France	-	-	-	-	-1.78	298.06	-2.17	-102.34
Ireland	-	-	-	-	-	-	-	-
Italy	-	-	-	-	-	-	193.92	64.56
Cyprus	-1.00	29.77	7.93	9.82	-1.98	-2.79	-3.98	-1.90
Latvia	-	-	-	-	-	-	-	-
Lithuania	58.98	34.63	27.50	29.52	-	-	-	-
Luxembourg	-	27.64	5.21	8.07	80.96	90.13	-25.66	18.46
Hungary	1.62	11.62	18.40	32.21	-	-	-	-
Malta	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-
Poland	-	-	-	-	-	-	-	-
Portugal	352.92	-1.55	-0.09	7.91	254.65	-50.34	-88.03	-
Slovenia	-	-	-	-	-	-	-	-
Slovakia	-	-	23.56	32.96	-	-	-	-
Finland	-20.04	-4.40	-5.92	5.37	35.42	-1.92	-13.85	-21.77
Sweden	-	-	-	-	-57.05	-	-	-1.02
United Kingdom	13.35	11.09	1.72	9.89	-	-	-	-
<b>Euro area total</b>	44.61	41.48	5.57	15.54	241.55	-42.50	-68.52	-11.59
<b>EU total</b>	17.59	16.48	2.21	14.80	240.45	-42.35	-68.34	-11.80

### 15.3 Value of payment transactions per terminal located in the country

(EUR thousands; total for the period)

	POS transactions at terminals located in the country										E-money loading/unloading transactions at terminals located in the country				
	Cards issued outside the country					Cards issued in the country									
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	15.85	18.68	13.58	28.44	26.01	197.07	177.09	215.33	276.00	308.61	1.67	1.80	3.21	2.62	2.51
Czech Republic	-	-	-	-	13.08	-	-	-	-	51.69	-	-	-	-	3.30
Denmark	-	-	-	-	-	-	-	-	-	-	-	70.25	33.86	16.39	-
Germany	-	-	-	-	-	185.58	278.76	289.18	283.35	288.70	4.90	2.77	3.35	3.40	3.67
Estonia	9.45	9.87	9.08	8.74	11.17	50.73	65.23	63.71	67.23	77.47	-	-	-	-	-
Greece	-	-	-	-	2.12	-	-	-	9.61	8.62	-	-	-	-	-
Spain	-	-	7.58	7.47	6.91	-	-	54.52	57.92	59.29	-	-	0.10	0.08	0.05
France	-	-	-	-	-	182.35	188.00	198.65	204.00	207.17	-	9.52	5.03	3.47	0.00
Ireland	-	-	-	-	-	138.10	179.08	211.64	235.33	272.91	-	-	-	-	-
Italy	-	-	-	-	-	38.62	41.85	52.82	54.82	57.59	-	-	76.33	160.11	174.17
Cyprus	35.55	34.59	32.40	30.40	24.22	72.02	69.97	72.05	74.77	61.61	-	-	-	-	-
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	-	-	-	-	-	13.65	17.64	34.96	42.08	49.94	-	-	-	-	-
Luxembourg	77.03	72.70	75.50	89.22	109.51	242.69	246.33	254.69	255.27	262.16	-	21.79	37.93	29.06	28.07
Hungary	6.08	7.73	8.80	8.10	9.11	14.99	97.69	136.94	159.39	153.97	-	-	-	-	-
Malta	-	-	-	-	-	-	-	-	-	23.76	-	-	-	-	-
Netherlands	-	-	-	-	-	239.95	267.14	286.81	290.80	292.76	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40.92
Poland	-	-	-	-	-	-	-	-	-	37.36	-	-	-	-	-
Portugal	86.77	84.67	87.66	83.89	87.68	123.02	125.93	134.58	134.42	134.70	34.60	124.22	59.50	8.86	-
Slovenia	-	-	-	-	19.18	-	-	-	-	66.58	-	-	-	-	-
Slovakia	-	-	4.30	5.44	7.81	-	-	19.67	27.00	31.84	-	-	-	-	-
Finland	-	-	-	-	-	-	-	-	-	-	1.05	1.45	1.47	1.35	1.23
Sweden	-	-	-	-	-	194.33	226.57	317.78	290.08	238.42	3.42	1.54	-	0.00	-
United Kingdom	-	-	-	-	-	384.49	389.57	417.78	406.01	437.72	-	-	-	-	-
Euro area total	3.27	3.31	4.87	5.11	5.19	116.74	116.65	136.30	138.29	136.51	15.32	42.45	21.99	7.03	6.20
EU total	2.48	2.69	3.96	4.16	4.37	158.94	164.84	186.79	185.51	178.05	15.06	41.74	21.68	6.96	6.18

## 15.4 Value of payment transactions per card issued in the country

(EUR; total for the period)

	POS transactions at terminals located in the country					POS transactions at terminals located outside the country					E-money payment transactions at terminals located in the country				
	Cards issued in the country														
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
Belgium	1,647.24	1,828.56	1,961.41	1,998.21	2,124.82	206.46	222.42	214.00	212.43	207.67	25.86	41.13	80.75	63.54	59.77
Czech Republic	154.68	242.92	260.61	361.25	348.83	-	-	-	-	88.25	-	-	-	-	21.94
Denmark	-	-	-	-	-	-	-	-	-	-	-	16.69	11.87	32.06	-
Germany	1,002.56	980.22	1,175.11	1,268.79	1,369.98	-	-	-	-	-	1.98	1.49	1.92	1.75	1.72
Estonia	242.63	349.33	421.28	519.00	665.58	45.22	52.83	60.07	67.48	95.94	-	-	-	-	-
Greece	-	-	-	353.12	354.32	-	-	-	-	35.94	-	-	-	-	-
Spain	-	-	889.35	953.83	1,032.55	-	-	40.79	45.52	56.71	-	-	0.26	0.32	0.25
France	4,145.42	4,278.53	4,539.82	4,596.38	4,775.47	-	-	-	-	-	-	62.70	95.47	62.89	0.00
Ireland	2,697.67	3,247.45	3,631.43	3,830.31	4,141.28	-	-	-	-	-	-	-	-	-	-
Italy	606.07	722.66	906.01	926.60	814.03	-	-	-	-	-	-	-	5,653.92	1,858.53	1,446.56
Cyprus	1,250.12	1,368.68	1,404.72	1,407.47	1,454.22	617.05	676.57	631.67	572.24	571.61	-	-	-	-	0.00
Latvia	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lithuania	202.30	238.84	246.94	215.98	266.65	-	-	-	-	-	-	-	-	-	-
Luxembourg	2,358.67	2,341.11	2,543.76	2,541.97	2,632.13	-	681.36	825.70	842.04	914.26	9.80	15.42	26.74	18.95	21.90
Hungary	138.70	742.95	911.43	1,020.77	1,028.13	56.24	58.80	58.57	51.86	60.81	-	-	-	-	-
Malta	-	-	-	-	370.24	-	-	-	-	-	-	-	-	-	-
Netherlands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Austria	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37.51
Poland	-	-	-	-	301.43	-	-	-	-	-	-	-	-	-	-
Portugal	861.81	848.56	946.15	1,016.97	1,025.99	25.21	97.73	94.90	95.45	97.09	1,348.18	4,503.95	2,354.52	4,487.53	-
Slovenia	-	-	-	-	821.35	-	-	-	-	236.58	-	-	-	-	-
Slovakia	-	-	128.99	151.51	175.58	-	-	28.19	30.53	43.08	-	-	-	-	-
Finland	2,956.71	2,992.80	3,102.10	3,154.02	3,138.95	119.16	86.13	77.57	69.50	65.95	3.59	4.21	3.47	2.76	1.57
Sweden	2,020.37	2,449.03	3,929.67	3,392.33	-	-	-	-	-	-	39.94	19.40	-	0.00	-
United Kingdom	2,809.63	2,723.37	2,763.95	2,607.70	2,854.30	-	-	-	-	-	-	-	-	-	-
<b>Euro area total</b>	1,429.93	1,414.90	1,749.69	1,838.18	1,817.63	14.24	18.09	25.72	26.73	28.55	46.03	148.51	93.19	32.25	27.16
<b>EU total</b>	1,767.12	1,759.75	2,054.99	2,073.82	2,016.97	61.03	65.49	74.89	74.05	74.67	45.74	147.14	92.08	32.16	27.00



## 16.1a Payments processed by selected interbank funds transfer systems: Number of transactions

(total for the period)

	Number of transactions (millions)					Increase in the number of transactions (percentages per annum)			
	2000	2001	2002	2003	2004	2001	2002	2003	2004
<b>I. THE TARGET SYSTEM</b>									
<b>TARGET as a whole (L; R)</b>	48.00	53.70	64.50	66.60	69.20	11.88	20.11	3.26	3.90
ELLIPS (BE)	1.78	1.84	1.73	1.75	1.79	3.48	-6.03	1.27	1.88
KRONOS (DK)	0.08	0.11	0.11	0.10	0.09	32.50	2.83	-5.50	-9.71
ELS/RTGS <sup>plus</sup> (DE)	21.53	23.86	31.89	32.79	34.06	10.82	33.65	2.82	3.87
SLBE (ES)	2.40	2.67	3.09	3.35	3.72	11.30	15.58	8.43	11.30
TBF (FR)	3.00	3.81	3.81	3.86	4.00	26.83	0.18	1.34	3.60
HERMES (GR)	0.10	1.06	1.21	1.33	1.37	959.00	14.26	9.50	3.02
IRIS (IE)	0.49	0.54	0.58	0.80	1.02	12.16	6.99	37.97	27.15
BI-REL (IT)	10.40	10.25	9.61	9.42	9.08	-1.45	-6.21	-1.97	-3.63
LIPS-Gross (LU)	0.27	0.29	0.35	0.38	0.45	9.70	18.37	10.06	16.45
TOP (NL)	3.80	4.13	4.76	4.92	4.98	8.64	15.35	3.49	1.20
ARTIS (AT)	-	-	-	-	2.64	-	-	-	-
SPGT (PT)	0.50	0.53	0.89	0.98	1.06	4.37	69.77	10.19	7.22
BoF-RTGS (FI)	0.31	0.29	0.26	0.28	0.29	-6.13	-12.03	10.94	1.76
E-RIX (SE)	0.06	0.07	0.10	0.09	0.11	16.67	42.86	-10.00	22.22
CHAPS EURO (UK)	2.00	2.58	3.66	4.29	4.69	28.87	42.02	17.14	9.34
EPM (EU)	0.02	0.02	0.03	0.04	0.04	0.00	50.00	33.33	0.00
<b>II. OTHER SYSTEMS PROCESSING THE EURO</b>									
<b>Belgium</b>									
Clearing House (R; N)	4.19	3.52	1.73	1.57	1.31	-15.99	-50.85	-9.25	-16.56
CEC (R; N)	883.14	917.66	985.39	1,019.02	1,009.55	3.91	7.38	3.41	-0.93
<b>Germany</b>									
RPS (former DTA; R; BA)	2,226.59	2,197.49	2,156.75	2,188.35	2,230.34	-1.31	-1.85	1.47	1.92
EAF (former EAF2)	12.99	11.01	-	-	-	-15.24	-	-	-
<b>Greece</b>									
DIAS (R; N)	25.95	29.18	24.81	26.76	27.95	12.43	-14.98	7.88	4.42
ACO (R; N)	5.32	5.12	4.41	4.09	4.29	-3.89	-13.86	-7.26	4.99
<b>Spain</b>									
SPI (L; N)	0.98	1.37	1.78	1.78	1.06	39.80	29.93	0.00	-40.56
SNCE (R; BN)	931.57	982.28	1,059.62	1,145.68	1,201.61	5.44	7.87	8.12	4.88
<b>France</b>									
CH Paris (R; N)	682.21	677.77	93.30	-	-	-0.65	-86.23	-	-
CH Province (R; N)	2,771.69	2,469.06	53.64	-	-	-10.92	-97.83	-	-
SIT (R; N)	6,485.33	7,131.09	11,043.48	11,298.21	11,614.86	9.96	54.86	2.31	2.80
CREIC (R; N)	307.72	270.17	4.32	-	-	-12.21	-98.40	-	-
PNS (L; BN/R)	5.50	8.00	7.58	7.35	7.01	45.45	-5.24	-3.01	-4.71
<b>Ireland</b>									
Retail clearings (R; N)	423.96	432.00	431.09	466.60	496.57	1.90	-0.21	8.24	6.42
<b>Italy</b>									
BI-COMP (R; N)	1,113.94	1,375.19	1,733.23	1,808.69	1,867.56	23.45	26.04	4.35	3.25
<b>Luxembourg</b>									
LIPS-Net (R; N)	12.37	13.12	13.69	13.40	13.25	6.04	4.34	-2.12	-1.12
<b>Netherlands</b>									
Interpay (R; N)	-	-	-	-	-	-	-	-	-
<b>Portugal</b>									
SICOI (R; N)	971.10	1,100.70	1,188.36	1,324.40	1,413.62	13.35	7.96	11.45	6.74
SLOD (R; G)	0.02	0.02	0.03	0.04	0.05	-13.64	52.63	24.14	36.11
<b>Finland</b>									
PMJ (R; BN)	344.90	371.10	432.00	434.80	504.90	7.60	16.41	0.65	16.12
POPS (L+R; BN/G)	0.91	0.75	0.66	0.61	0.56	-17.09	-12.10	-7.41	-7.84
<b>European Union</b>									
EURO1 / STEP1 (L; N)	24.74	29.65	37.06	43.07	44.32	19.85	24.99	16.22	2.90
STEP2 (R; BA)	-	-	-	-	26.24	-	-	-	-

## 16.1b Payments processed by selected interbank funds transfer systems: Number of transactions (continued)

(total for the period)

	Number of transactions (millions)					Increase in the number of transactions (percentages per annum)			
	2000	2001	2002	2003	2004	2001	2002	2003	2004
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>									
<b>Cyprus</b>									
Large-value Credit Transfer System (L; BA)	0.05	0.06	0.06	0.07	0.08	20.00	0.00	16.67	14.29
CCH (R; N)	17.90	17.71	17.72	17.94	19.29	-1.06	0.06	1.24	7.53
JCC Multipack (R; N)	11.78	14.39	15.94	17.73	19.31	22.16	10.77	11.23	8.91
JCC Transfer (R; N)	-	0.01	0.11	0.17	0.21	-	1,000.00	54.55	23.53
<b>Czech Republic</b>									
CERTIS (L+R; R)	226.40	259.60	289.50	304.00	333.22	14.66	11.52	5.01	9.61
<b>Denmark</b>									
Kronos DN Inquiry and Transfer System (R; N)	0.39	0.40	0.37	0.64	0.59	2.58	-8.04	75.14	-7.96
Sumclearing (R; N)	0.01	0.02	0.06	0.09	0.15	140.00	133.33	64.29	60.87
<b>Estonia</b>									
Estonian RTGS (L; R)	-	-	0.02	0.03	0.04	-	-	75.00	46.43
Estonian DNS (L+R; N)	-	-	13.67	16.31	16.49	-	-	19.29	1.10
<b>Hungary</b>									
VIBER (L; R)	0.16	0.24	0.34	0.43	0.55	51.10	40.66	27.45	29.08
ICS (R; BA)	125.80	139.60	154.50	161.80	172.30	10.97	10.67	4.72	6.49
<b>Latvia</b>									
SAMS (L; R)	0.03	0.09	0.11	0.13	0.15	240.00	28.24	17.43	15.63
EKS (R; N)	12.51	14.46	16.10	14.81	17.19	15.58	11.30	-8.01	16.08
<b>Lithuania</b>									
LITAS (L+R, R+N)	-	-	-	-	15.31	-	-	-	-
TARPABANK (L+R; N)	8.95	9.92	11.66	13.71	0.52	10.82	17.61	17.56	-96.24
<b>Malta</b>									
Malta Clearing House (R; BA)	-	-	0.01	0.04	0.05	-	-	208.33	29.73
MaRIS (L+R, R)	7.38	7.26	6.93	6.68	6.52	-1.63	-4.55	-3.61	-2.34
<b>Poland</b>									
SYBIR (R; N)	246.58	246.08	127.41	105.88	35.16	-0.20	-48.22	-16.90	-66.79
ELIXIR (R; N)	189.38	271.29	384.25	520.01	699.39	43.26	41.64	35.33	34.50
SORBNET (L; R)	0.52	0.54	0.48	0.75	0.91	3.85	-10.93	56.34	20.88
<b>Slovakia</b>									
SIPS (L+R; R)	141.80	158.23	178.22	94.25	102.49	11.58	12.64	-47.12	8.75
<b>Slovenia</b>									
SIBPS (L; R)	1.04	1.44	1.35	1.26	1.37	38.46	-6.25	-6.67	8.73
Giro Clearing System (R; N)	34.84	48.18	50.49	46.61	48.60	38.29	4.79	-7.68	4.27
<b>Sweden</b>									
K-RIX (L; R)	0.51	0.66	1.10	1.30	1.30	29.41	66.67	18.18	0.00
Bankgirot (R; N)	351.00	345.00	363.00	382.00	430.00	-1.71	5.22	5.23	12.57
Dataclearing (R; N)	78.00	67.00	73.00	102.00	105.00	-14.10	8.96	39.73	2.94
Postgirot (R; G)	454.00	450.00	119.00	64.70	91.00	-0.88	-73.56	-45.63	40.65
<b>United Kingdom</b>									
CHAPS STERLING (L; R)	21.71	23.96	25.56	27.22	28.32	10.40	6.68	6.46	4.07
BACS (R; N)	3,316.20	3,527.32	3,734.70	4,060.30	4,602.49	6.37	5.88	8.72	13.35
Cheque and Credit Clearings (R; N)	2,033.59	1,939.66	1,818.48	1,704.40	1,598.43	-4.62	-6.25	-6.27	-6.22
<b>IV. MULTI-CURRENCY SYSTEMS</b>									
CLS (all currencies; L; R)	-	-	1.85	19.28	32.58	-	-	942.16	68.98
Euro processing	-	-	0.46	5.51	8.63	-	-	1,097.83	56.62
GBP processing	-	-	0.13	1.32	2.38	-	-	912.33	80.85
DKK processing	-	-	-	0.02	0.07	-	-	-	234.41
SEK processing	-	-	-	0.06	0.24	-	-	-	303.88

## 16.2a Payments processed by selected interbank funds transfer systems: Value of transactions

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>I. THE TARGET SYSTEM</b>										
<b>TARGET as a whole (L; R)</b>	263,291.00	330,031.20	395,635.90	420,748.80	443,993.10	5,485.23	6,145.83	6,133.89	6,317.55	6,416.09
ELLIPS (BE)	13,261.40	14,312.96	13,338.76	13,558.01	14,674.95	7,450.23	7,770.34	7,705.81	7,734.18	8,216.66
KRONOS (DK)	1,456.00	1,431.00	1,921.00	3,208.00	3,288.40	18,200.00	13,500.00	17,623.85	31,145.63	35,359.14
ELS/RTGSplus (DE)	52,295.40	68,727.87	124,784.16	128,543.63	126,366.00	2,428.95	2,880.46	3,912.96	3,920.21	3,710.10
SLBE (ES)	34,404.39	53,221.32	63,444.07	70,208.35	74,472.81	14,341.14	19,933.08	20,558.67	20,982.77	19,998.07
TBF (FR)	68,156.60	87,572.70	91,244.35	96,326.27	108,411.35	22,718.87	23,015.16	23,936.08	24,935.61	27,089.29
HERMES (GR)	218.42	2,410.57	2,683.53	3,344.30	3,597.16	2,184.23	2,276.27	2,217.79	2,524.00	2,635.28
IRIS (IE)	3,813.20	4,546.70	4,885.80	5,502.10	4,953.80	7,862.27	8,357.90	8,394.85	6,851.93	4,851.91
BI-REL (IT)	27,782.05	27,142.40	25,149.88	24,760.70	28,075.42	2,671.61	2,648.56	2,616.51	2,627.69	3,091.67
LIPS-Gross (LU)	3,842.36	4,436.25	4,427.96	4,754.95	5,499.19	14,337.17	15,089.29	12,724.02	12,415.00	12,330.01
TOP (NL)	21,196.16	24,211.09	24,952.48	26,272.55	29,681.37	5,582.34	5,869.36	5,244.32	5,335.61	5,956.53
ARTIS (AT)	-	-	-	-	5,562.56	-	-	-	-	2,107.54
SPGT (PT)	2,232.17	2,151.83	2,276.30	3,188.68	3,523.87	4,428.90	4,090.93	2,549.05	3,240.53	3,340.16
BoF-RTGS (FI)	3,085.97	2,559.54	2,496.79	2,964.65	3,142.85	9,954.74	8,795.67	9,753.08	10,438.90	10,874.92
E-RIX (SE)	16,470.00	14,244.00	13,442.00	17,305.00	17,666.00	274,500.00	203,485.71	134,420.00	192,277.78	160,600.00
CHAPS EURO (UK)	24,259.50	29,978.10	28,246.90	31,180.40	32,848.70	12,117.63	11,619.42	7,709.31	7,264.77	6,999.51
EPM (EU)	2,393.90	2,705.30	2,932.40	4,023.80	4,115.10	119,695.00	135,265.00	97,746.67	100,595.00	102,877.50
<b>II. OTHER SYSTEMS PROCESSING THE EURO</b>										
<b>Belgium</b>										
Clearing House (R; N)	104.65	88.78	75.15	65.11	59.00	24.98	25.22	43.44	41.47	45.04
CEC (R; N)	483.79	508.04	530.96	552.28	584.78	0.55	0.55	0.54	0.54	0.58
<b>Germany</b>										
RPS (former DTA; R; BA)	2,244.67	2,202.31	2,111.85	2,101.26	2,122.65	1.01	1.00	0.98	0.96	0.95
EAF (former EAF2)	41,522.00	35,025.80	-	-	-	3,196.46	3,181.27	-	-	-
<b>Greece</b>										
DIAS (R; N)	54.13	66.87	69.94	80.36	92.34	2.09	2.29	2.82	3.00	3.30
ACO (R; N)	242.64	195.28	186.02	188.04	183.55	45.59	38.18	42.22	46.02	42.78
<b>Spain</b>										
SPI (L; N)	448.40	360.10	302.90	304.89	217.70	457.55	262.85	170.17	171.29	205.76
SNCE (R; BN)	1,196.20	1,272.30	1,423.00	1,556.22	1,669.70	1.28	1.30	1.34	1.36	1.39
<b>France</b>										
CH Paris (R; N)	726.00	763.20	183.57	-	-	1.06	1.13	1.97	-	-
CH Province (R; N)	1,163.29	987.16	23.01	-	-	0.42	0.40	0.43	-	-
SIT (R; N)	2,458.44	2,444.24	4,442.49	4,671.33	4,567.18	0.38	0.34	0.40	0.41	0.39
CREIC (R; N)	25.88	23.12	0.40	-	-	0.08	0.09	0.09	-	-
PNS (L; BN/R)	21,844.00	22,324.00	19,995.35	17,980.40	17,480.60	3,971.64	2,790.50	2,637.56	2,445.31	2,494.73
<b>Ireland</b>										
Retail clearings (R; N)	370.30	335.00	270.38	298.77	334.92	0.87	0.78	0.63	0.64	0.67
<b>Italy</b>										
BI-COMP (R; N)	2,257.81	2,448.73	2,597.68	2,840.82	3,011.55	2.03	1.78	1.50	1.57	1.61
<b>Luxembourg</b>										
LIPS-Net (R; N)	43.68	47.74	48.16	53.94	56.78	3.53	3.64	3.52	4.03	4.28
<b>Netherlands</b>										
Interpay (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Portugal</b>										
SICOI (R; N)	348.82	360.96	308.50	302.93	308.43	0.36	0.33	0.26	0.23	0.22
SLOD (R; G)	53.71	56.68	49.05	65.99	88.50	2,441.40	2,983.29	1,691.54	1,832.94	1,806.09
<b>Finland</b>										
PMJ (R; BN)	143.26	145.85	167.57	175.11	189.11	0.42	0.39	0.39	0.40	0.37
POPS (L+R; BN/G)	414.91	416.69	391.33	425.64	459.91	457.45	554.10	592.02	695.50	815.44
<b>European Union</b>										
EURO1 / STEP1 (L; N)	49,646.19	52,044.62	48,032.78	44,799.95	44,170.24	2,006.72	1,755.30	1,296.08	1,040.17	996.62
STEP2 (R; BA)	-	-	-	-	60.41	-	-	-	-	2.30

## 16.2b Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR thousands)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>										
<b>Cyprus</b>										
Large-value Credit Transfer System (L; BA)	141.03	74.36	71.33	76.90	90.36	2,820.58	1,239.35	1,188.89	1,098.59	1,129.48
CCH (R; N)	30.98	21.19	20.84	22.56	24.97	1.73	1.20	1.18	1.26	1.29
JCC Multipack (R; N)	1.01	1.25	1.42	1.54	1.72	0.09	0.09	0.09	0.09	0.09
JCC Transfer (R; N)	-	0.01	0.08	0.13	0.17	-	0.87	0.74	0.76	0.81
<b>Czech Republic</b>										
CERTIS (L+R; R)	2,699.56	3,033.57	3,557.25	3,043.66	3,453.36	11.92	11.69	12.29	10.01	10.36
<b>Denmark</b>										
Kronos DN Inquiry and Transfer System (R; N)	3,442.13	4,815.44	5,433.27	7,625.80	4,799.30	8,871.47	12,099.10	14,845.00	11,896.73	8,134.41
Sumclearing (R; N)	0.27	0.46	0.87	1.39	2.02	27.02	19.19	15.60	15.07	13.64
<b>Estonia</b>										
Estonian RTGS (L; R)	-	-	32.14	33.55	35.57	-	-	2,008.86	1,198.38	867.68
Estonian DNS (L+R; N)	-	-	9.30	9.95	11.07	-	-	0.68	0.61	0.67
<b>Hungary</b>										
VIBER (L; R)	315.83	544.67	1,065.75	1,563.90	1,787.35	1,990.12	2,271.35	3,159.64	3,637.82	3,221.04
ICS (R; BA)	161.14	167.49	185.52	191.06	203.93	1.28	1.20	1.20	1.18	1.18
<b>Latvia</b>										
SAMS (L; R)	8.74	46.88	36.98	52.32	52.10	349.56	551.50	339.29	408.73	352.04
EKS (R; N)	12.00	12.95	10.72	8.72	10.29	0.96	0.90	0.67	0.59	0.60
<b>Lithuania</b>										
LITAS (L+R, R+N)	-	-	-	-	54.00	-	-	-	-	3.53
TARPABANK (L+R; N)	28.15	32.59	41.80	45.77	2.16	3.15	3.29	3.58	3.34	4.20
<b>Malta</b>										
Malta Clearing House (R; BA)	-	-	11.37	33.37	30.18	-	-	947.44	901.82	628.81
MaRIS (L+R, R)	6.66	6.18	6.16	6.10	6.15	0.90	0.85	0.89	0.91	0.94
<b>Poland</b>										
SYBIR (R; N)	119.70	82.95	46.52	14.53	2.30	0.49	0.34	0.37	0.14	0.07
ELIXIR (R; N)	838.12	1,159.12	1,185.63	406.11	441.37	4.43	4.27	3.09	0.78	0.63
SORBNET (L; R)	2,446.49	3,675.50	4,169.51	4,588.90	5,190.52	4,704.78	6,806.47	8,668.43	6,102.26	5,710.15
<b>Slovakia</b>										
SIPS (L+R; R)	603.73	730.68	1,049.17	776.91	1,016.75	4.26	4.62	5.89	8.24	9.92
<b>Slovenia</b>										
SIBPS (L; R)	107.54	133.74	177.62	185.55	204.00	103.40	92.88	131.57	147.26	148.91
Giro Clearing System (R; N)	13.56	17.41	19.74	19.27	20.26	0.39	0.36	0.39	0.41	0.42
<b>Sweden</b>										
K-RIX (L; R)	12,694.80	12,250.64	12,445.82	12,314.25	11,945.84	24,891.77	18,561.57	11,314.38	9,472.50	9,189.11
Bankgirot (R; N)	442.03	419.77	441.28	463.50	502.77	1.26	1.22	1.22	1.21	1.17
Dataclearing (R; N)	159.62	119.72	131.86	183.87	202.63	2.05	1.79	1.81	1.80	1.93
Postgirot (R; G)	483.83	410.48	131.02	78.50	117.17	1.07	0.91	1.10	1.21	1.29
<b>United Kingdom</b>										
CHAPS STERLING (L; R)	80,635.98	85,086.18	82,527.76	74,586.64	77,133.80	3,715.09	3,550.88	3,228.41	2,740.64	2,723.46
BACS (R; N)	3,153.75	3,482.44	3,785.22	3,717.44	4,245.75	0.95	0.99	1.01	0.92	0.92
Cheque and Credit Clearings (R; N)	2,384.83	2,315.58	2,228.16	1,956.45	1,938.69	1.17	1.19	1.23	1.15	1.21
<b>IV. MULTI-CURRENCY SYSTEMS</b>										
<b>CLS (all currencies; L; R)</b>	-	-	25,819.16	195,708.98	305,526.01	-	-	13,956.30	10,150.88	9,377.72
Euro processing	-	-	6,029.71	46,387.68	63,845.73	-	-	13,108.06	8,418.82	7,398.11
GBP processing	-	-	2.59	17.99	26.83	-	-	19.94	13.67	11.27
DKK processing	-	-	-	0.69	2.67	-	-	-	34.30	39.96
SEK processing	-	-	-	0.98	4.90	-	-	-	16.38	20.23

## 16.2c Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(total for the period)

	Increase in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>I. THE TARGET SYSTEM</b>									
<b>TARGET as a whole (L; R)</b>	25.35	19.88	6.35	5.52	.	.	.	.	.
ELLIPS (BE)	5.49	-8.36	0.14	6.38	5,267.88	5,528.73	4,985.00	4,937.68	5,093.89
KRONOS (DK)	-3.98	31.83	65.03	1.59	838.72	798.43	1,039.82	1,700.40	1,675.19
ELS/RTGSplus (DE)	29.52	80.19	2.00	-3.49	2,535.53	3,252.37	5,817.39	5,941.74	5,703.34
SLBE (ES)	51.86	15.62	7.55	3.03	5,458.74	7,828.48	8,702.64	8,994.73	8,894.23
TBF (FR)	26.71	2.25	3.40	10.20	4,728.59	5,849.16	5,892.23	6,076.71	6,576.89
HERMES (GR)	999.97	7.41	21.18	4.53	177.33	1,829.39	1,884.91	2,169.47	2,151.80
IRIS (IE)	15.25	2.73	8.61	-12.27	3,653.23	3,882.28	3,743.47	3,955.59	3,334.62
BI-REL (IT)	-4.61	-9.93	-4.36	11.10	2,332.55	2,227.46	1,995.08	1,903.31	2,077.62
LIPS-Gross (LU)	13.05	-2.24	4.84	12.42	18,057.47	20,146.61	19,416.20	19,848.76	21,428.01
TOP (NL)	9.11	-0.81	3.05	11.60	5,268.86	5,407.51	5,363.66	5,515.40	6,074.26
ARTIS (AT)	-	-	-	-	-	-	-	-	2,346.69
SPGT (PT)	-8.01	2.11	36.82	8.01	1,825.61	1,666.24	1,686.14	2,328.07	2,476.42
BoF-RTGS (FI)	-19.72	-4.47	17.44	5.87	2,358.24	1,875.50	1,772.62	2,061.55	2,099.08
E-RIX (SE)	-16.19	-7.57	26.39	1.07	6,273.08	5,760.90	5,192.41	6,420.00	6,264.24
CHAPS EURO (UK)	22.35	-7.05	9.02	4.01	1,550.55	1,870.31	1,694.16	1,951.00	1,913.67
EPM (EU)	13.01	8.39	37.22	2.27	.	.	.	.	.
<b>II. OTHER SYSTEMS PROCESSING THE EURO</b>									
<b>Belgium</b>									
Clearing House (R; N)	-17.60	-16.91	-14.87	-11.25	41.57	34.29	28.09	23.71	20.48
CEC (R; N)	2.57	2.95	2.51	4.02	192.18	196.24	198.43	201.14	202.99
<b>Germany</b>									
RPS (former DTA; R; BA)	-3.79	-5.48	-1.52	-0.78	108.83	104.22	98.45	97.13	95.80
EAF (former EAF2)	-17.55	-	-	-	2,013.19	1,657.51	-	-	-
<b>Greece</b>									
DIAS (R; N)	19.88	0.68	11.44	11.88	43.95	50.75	49.13	52.13	55.24
ACO (R; N)	-23.18	-8.66	-2.36	-5.42	196.99	148.20	130.66	121.98	109.80
<b>Spain</b>									
SPI (L; N)	-22.52	-19.47	-2.45	-31.65	71.14	52.97	41.55	39.06	26.00
SNCE (R; BN)	3.53	8.26	6.25	4.24	189.79	187.15	195.19	199.37	199.41
<b>France</b>									
CH Paris (R; N)	3.34	-77.89	-	-	50.37	50.98	11.85	-	-
CH Province (R; N)	-16.92	-99.61	-	-	80.71	65.93	1.49	-	-
SIT (R; N)	-2.36	79.81	2.98	-4.57	170.56	163.26	286.88	294.69	277.07
CREIC (R; N)	-12.47	-100.20	-	-	1.80	1.54	0.03	-	-
PNS (L; BN/R)	0.42	-12.37	-12.25	-5.12	1,515.50	1,491.07	1,291.23	1,134.29	1,060.48
<b>Ireland</b>									
Retail clearings (R; N)	-13.52	-24.01	6.49	9.79	354.76	286.05	207.16	214.79	225.45
<b>Italy</b>									
BI-COMP (R; N)	6.15	3.49	6.55	3.73	189.56	200.96	206.07	218.37	222.86
<b>Luxembourg</b>									
LIPS-Net (R; N)	6.90	-1.18	9.44	2.03	205.26	216.82	211.19	225.16	221.23
<b>Netherlands</b>									
Interpay (R; N)	-	-	-	-	-	-	-	-	-
<b>Portugal</b>									
SICOI (R; N)	-0.94	-18.21	-5.07	-0.69	285.29	279.50	228.51	221.17	216.75
SLOD (R; G)	1.12	-17.13	31.25	31.61	43.93	43.89	36.34	48.18	62.19
<b>Finland</b>									
PMJ (R; BN)	-0.86	12.88	3.20	7.85	109.47	106.87	118.97	121.77	126.30
POPS (L+R; BN/G)	-2.24	-8.10	7.47	7.91	317.06	305.33	277.83	295.98	307.17
<b>European Union</b>									
EURO1 / STEP1 (L; N)	4.83	-7.71	-6.73	-1.41	.	.	.	.	.
STEP2 (R; BA)	-	-	-	-	.	.	.	.	.

## 16.2d Payments processed by selected interbank funds transfer systems: Value of transactions (continued)

(total for the period)

	Increase in the real value of transactions (percentages per annum; HICP-adjusted)				Value of transactions as a percentage of GDP				
	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>									
<b>Cyprus</b>									
Large-value Credit Transfer System (L; BA)	-49.26	-6.86	3.83	15.60	1,425.24	701.62	644.21	657.05	720.99
CCH (R; N)	-33.57	-4.45	4.25	8.80	313.08	199.98	188.23	192.74	199.26
JCC Multipack (R; N)	22.33	10.64	4.65	9.52	10.18	11.81	12.83	13.18	13.71
JCC Transfer (R; N)	-	838.18	53.20	30.61	-	0.08	0.74	1.10	1.36
<b>Czech Republic</b>									
CERTIS (L+R; R)	7.83	15.82	-14.38	10.90	4,469.73	4,463.77	4,537.99	3,792.51	3,979.14
<b>Denmark</b>									
Kronos DN Inquiry and Transfer System (R; N)	37.63	10.41	38.39	-37.98	1,982.82	2,686.80	2,940.98	4,042.04	2,444.88
Sumclearing (R; N)	68.20	87.21	56.74	44.69	0.16	0.26	0.47	0.73	1.03
<b>Estonia</b>									
Estonian RTGS (L; R)	-	-	3.01	2.99	-	-	430.15	412.31	393.39
Estonian DNS (L+R; N)	-	-	5.64	8.19	-	-	124.40	122.25	122.36
<b>Hungary</b>									
VIBER (L; R)	63.34	90.41	42.07	7.51	618.81	932.35	1,530.77	2,126.64	2,203.47
ICS (R; BA)	-5.18	5.52	-1.69	-0.04	315.73	286.69	266.47	259.81	251.41
<b>Latvia</b>									
SAMS (L; R)	433.90	-23.07	38.52	-6.59	102.86	503.00	373.15	524.33	467.49
EKS (R; N)	5.45	-19.21	-21.56	11.75	141.22	139.00	108.16	87.43	92.31
<b>Lithuania</b>									
LITAS (L+R, R+N)	-	-	-	-	-	-	-	-	298.60
TARPABANK (L+R; N)	14.21	27.91	10.56	-96.45	226.89	240.40	278.37	278.34	11.95
<b>Malta</b>									
Malta Clearing House (R; BA)	-	-	191.55	-12.26	-	-	265.57	791.31	707.02
MaRIS (L+R, R)	-9.68	-2.88	-2.92	-1.94	162.55	146.50	143.94	144.71	144.05
<b>Poland</b>									
SYBIR (R; N)	-36.05	-45.87	-69.45	-87.77	64.43	39.09	22.21	7.59	1.13
ELIXIR (R; N)	32.95	0.34	-66.44	5.08	451.15	546.25	566.12	212.17	216.66
SORBNET (L; R)	44.88	11.50	9.36	9.51	1,316.91	1,732.12	1,990.88	2,397.44	2,547.99
<b>Slovakia</b>									
SIPS (L+R; R)	13.87	40.08	-34.38	23.39	2,753.51	3,133.00	4,077.08	2,683.43	3,070.01
<b>Slovenia</b>									
SIBPS (L; R)	15.79	25.34	-1.23	6.29	516.66	607.41	749.47	746.38	780.24
Giro Clearing System (R; N)	19.79	5.96	-8.11	1.51	65.15	79.05	83.31	77.50	77.49
<b>Sweden</b>									
K-RIX (L; R)	-6.17	-0.34	-3.40	-4.01	4,835.19	4,954.70	4,807.60	4,568.48	4,235.91
Bankgirot (R; N)	-7.71	3.19	2.69	7.45	168.36	169.77	170.46	171.95	178.28
Dataclearing (R; N)	-27.67	8.21	37.09	9.19	60.80	48.42	50.94	68.21	71.85
Postgirot (R; G)	-17.83	-70.02	-42.43	48.23	184.28	166.01	50.61	29.12	41.55
<b>United Kingdom</b>									
CHAPS STERLING (L; R)	4.30	-4.28	-10.99	2.08	5,153.87	5,308.46	4,949.75	4,667.00	4,493.59
BACS (R; N)	9.20	7.42	-3.15	12.88	201.57	217.27	227.03	232.61	247.34
Cheque and Credit Clearings (R; N)	-4.13	-5.05	-13.56	-2.24	152.43	144.47	133.64	122.42	112.94
<b>IV. MULTI-CURRENCY SYSTEMS</b>									
<b>CLS (all currencies; L; R)</b>	-	-	658.00	56.11	.	.	.	.	.
Euro processing	-	-	669.32	37.64	.	.	.	.	.
GBP processing	-	-	593.93	49.16	.	.	.	.	.
DKK processing	-	-	-	289.64	.	.	.	.	.
SEK processing	-	-	-	398.82	.	.	.	.	.

## 16.3a Participation in selected interbank funds transfer systems

(end of period)

	Number of participants					of which: Direct				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>I. THE TARGET SYSTEM</b>										
<b>TARGET as a whole (L; R)</b>										
ELLIPS (BE)	98	96	93	89	87	17	17	17	16	15
KRONOS (DK)	-	-	-	-	117	34	33	32	32	30
ELS/RTGSplus (DE)	2,486	59	75	93	127	2,486	59	75	93	127
SLBE (ES)	259	246	239	225	220	227	207	198	189	184
TBF (FR)	651	646	705	523	508	200	195	195	156	150
HERMES (GR)	39	42	41	41	38	39	42	41	41	38
IRIS (IE)	23	22	22	21	21	23	22	22	21	21
BI-REL (IT)	873	863	844	787	767	699	682	663	204	120
LIPS-Gross (LU)	32	30	31	31	31	32	30	31	31	31
TOP (NL)	163	166	166	155	161	105	108	108	106	102
ARTIS (AT)	78	83	70	73	77	78	83	70	73	77
SPGT (PT)	39	38	39	39	40	39	38	39	39	40
BoF-RTGS (FI)	15	16	17	18	19	15	16	17	18	19
E-RIX (SE)	18	15	13	13	13	18	15	13	13	13
CHAPS EURO (UK)	-	-	-	-	-	20	20	20	19	19
EPM (EU)	2	2	3	3	3	2	2	3	3	3
<b>II. OTHER SYSTEMS PROCESSING</b>										
<b>THE EURO</b>										
<b>Belgium</b>										
Clearing House (R; N)	97	94	92	88	83	39	34	34	32	27
CEC (R; N)	99	94	95	89	85	41	33	30	28	24
<b>Germany</b>										
RPS (former DTA; R; BA)	331	326	318	316	320	331	326	318	316	320
EAF (former EAF2)	67	-	-	-	-	67	-	-	-	-
<b>Greece</b>										
DIAS (R; N)	32	35	35	35	35	32	35	35	35	35
ACO (R; N)	55	59	59	58	60	55	59	59	58	60
<b>Spain</b>										
SPI (L; N)	177	177	174	164	157	37	37	37	37	35
SNCE (R; BN)	244	245	239	231	227	27	26	27	27	25
<b>France</b>										
CH Paris (R; N)	368	331	-	-	-	25	27	-	-	-
CH Province (R; N)	267	267	-	-	-	219	219	-	-	-
SIT (R; N)	311	677	660	640	628	17	17	17	15	14
CREIC (R; N)	28	28	-	-	-	28	28	-	-	-
PNS (L; BN/R)	468	468	537	512	496	24	24	24	21	19
<b>Ireland</b>										
Retail Clearings (R; N)	7	7	7	7	7	7	7	7	7	7
<b>Italy</b>										
BI-COMP	-	-	-	-	-	213	211	207	179	139
BI-COMP: Local clearing (R; N)	140	124	116	-	-	140	124	116	105	95
BI-COMP: Retail (R; N)	-	-	-	-	-	211	209	205	157	104
<b>Luxembourg</b>										
LIPS-Net (R; N)	-	-	-	21	21	13	13	13	13	13
<b>Netherlands</b>										
Interpay (R; N)	72	72	72	73	69	72	72	72	73	69
<b>Portugal</b>										
SICOI (R; N)	-	-	61	64	63	40	38	39	39	39
SLOD (R; G)	178	162	143	125	128	178	162	143	125	128
<b>Finland</b>										
PMJ (R; BN)	9	9	8	9	10	9	9	8	9	10
POPS (L+R;BN/G)	9	9	8	9	10	9	9	8	9	9
<b>European Union</b>										
EURO1 / STEP1 (L; N)	72	73	74	71	75	72	73	74	71	75
STEP2 (R; BA)	-	-	-	-	78	-	-	-	-	78

## 16.3b Participation in selected interbank funds transfer systems (continued)

(end of period)

	Number of participants					of which: Direct				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>										
<b>Cyprus</b>										
Large-value credit transfer syst. (L; BA)	38	40	40	25	30	38	40	40	25	30
CCH (R; N)	11	11	12	12	12	10	10	11	11	11
JCC Payment card system (R; N)	8	9	9	9	9	8	9	9	9	9
JCC Transfer (R; N)	0	5	7	7	10	0	5	7	7	10
<b>Czech Republic</b>										
CERTIS (L+R; R)	50	47	45	44	45	43	39	38	37	37
<b>Denmark</b>										
Kronos DN Inquiry & Transf. Syst. (L; R)	105	132	126	128	124	105	132	126	128	124
Sumclearing (R; N)	-	-	-	-	170	69	69	63	63	63
<b>Estonia</b>										
Estonian RTGS (L; R)	-	-	28	28	15	-	-	13	13	15
Estonian DNS (L+R; N)	-	-	9	9	11	-	-	9	9	11
<b>Hungary</b>										
VIBER (L; R)	-	256	236	234	217	42	40	38	37	36
ICS (R; BA)	-	255	235	233	216	-	-	56	57	55
<b>Latvia</b>										
SAMS (L; R)	23	22	24	24	24	23	22	24	24	24
EKS (R; N)	23	22	24	24	24	23	22	24	24	24
<b>Lithuania</b>										
LITAS (L+R, R+N)	-	-	-	-	24	-	-	-	-	24
TARPBANK (L+R; N)	33	31	33	29	-	33	31	33	29	-
<b>Malta</b>										
Malta Clearing House (R, BA)	-	-	-	-	-	-	-	-	-	-
MaRIS (L+R, R)	-	-	5	5	6	-	-	5	5	6
<b>Poland</b>										
SYBIR (R; N)	65	62	57	51	-	65	62	57	51	-
ELIXIR (R; N)	65	62	57	56	54	65	62	57	56	54
SORBNET (L; R)	68	65	61	58	56	68	65	61	58	56
<b>Slovakia</b>										
SIPS (L+R; R)	28	25	26	25	27	26	23	24	23	25
<b>Slovenia</b>										
SIBPS (L; R)	94	77	52	35	26	31	25	25	24	23
Giro Clearing System (R; N)	93	76	53	34	25	30	24	24	23	22
<b>Sweden</b>										
K-RIX (L; R)	20	20	19	19	19	20	20	19	19	19
Bankgirot (R; N)	20	21	19	18	17	20	21	19	18	17
Dataclearing (R; N)	20	21	19	18	17	20	21	19	18	17
Postgirot (R; G)	1,300,000	1,200,000	1,200,000	1,020,000	1,020,000	1,300,000	1,200,000	1,200,000	1,020,000	1,020,000
<b>United Kingdom</b>										
CHAPS STERLING (L; R)	-	-	-	-	14	13	13	13	13	-
BACS (R; N)	60,000	62,000	62,000	62,000	65,000	15	14	14	14	14
Cheque and Credit Clearings (R; N)	464	516	418	404	432	12	12	12	12	12
<b>IV. Multi-currency system</b>										
CLS (all currencies; L; R)	-	-	62	152	277	-	-	49	53	56



## 16.3c Participation in selected interbank funds transfer systems (continued)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>I. THE TARGET SYSTEM</b>										
<b>TARGET as a whole (L; R)</b>	19.80	16.76	26.37	25.85	25.53	19.39	17.85	22.30	21.78	21.66
ELLIPS (BE)	-	80.00	82.90	82.00	84.00	-	85.40	87.00	88.00	89.00
KRONOS (DK)	-	-	-	-	-	-	-	-	-	-
ELS/RTGSplus (DE)	-	-	53.30	52.50	51.90	-	-	53.70	53.80	53.70
SLBE (ES)	41.70	36.40	34.20	33.10	33.30	39.10	41.70	41.90	34.90	60.90
TBF (FR)	44.80	40.50	44.10	46.20	47.10	38.70	43.60	46.10	48.10	52.00
HERMES (GR)	-	65.30	60.90	55.20	57.40	-	49.40	50.50	46.60	50.60
IRIS (IE)	91.00	91.90	91.30	90.10	90.40	-	-	-	-	-
BI-REL (IT)	41.70	40.70	45.10	47.30	47.50	34.30	38.70	37.70	38.80	44.70
LIPS-Gross (LU)	67.60	66.60	63.50	61.30	64.80	64.70	65.80	66.70	61.90	60.20
TOP (NL)	74.70	70.40	64.20	62.70	62.00	70.40	70.80	70.70	69.40	69.10
ARTIS (AT)	69.00	69.00	33.00	38.00	38.00	69.00	70.00	61.00	66.00	68.00
SPGT (PT)	-	-	-	-	-	-	-	-	-	-
BoF-RTGS (FI)	80.00	79.00	78.80	72.80	83.90	72.30	69.70	74.50	76.90	77.00
E-RIX (SE)	-	-	98.00	98.40	98.30	-	-	98.90	99.50	99.30
CHAPS EURO (UK)	72.00	69.00	69.00	70.00	72.00	82.00	84.00	84.00	83.00	81.00
EPM (EU)	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<b>II. OTHER SYSTEMS PROCESSING</b>										
<b>THE EURO</b>										
<b>Belgium</b>										
Clearing House (R; N)	68.60	72.10	74.00	78.00	81.80	74.00	71.60	70.50	81.00	85.10
CEC (R; N)	74.00	73.20	73.70	81.00	83.40	73.00	72.90	74.00	80.00	81.30
<b>Germany</b>										
RPS (former DTA; R; BA)	-	-	-	20.20	18.70	-	-	-	33.00	29.30
EAF (former EAF2)	-	-	-	-	-	-	-	-	-	-
<b>Greece</b>										
DIAS (R; N)	81.00	81.70	77.30	75.70	74.60	76.00	75.60	74.70	73.20	72.40
ACO (R; N)	70.40	79.20	77.30	76.40	72.20	59.50	63.20	63.10	61.60	62.80
<b>Spain</b>										
SPI (L; N)	59.20	57.80	60.50	60.50	58.00	63.50	63.10	66.90	67.00	67.40
SNCE (R; BN)	61.90	61.50	61.50	60.90	60.80	58.80	60.20	57.90	57.30	57.80
<b>France</b>										
CH Paris (R; N)	-	-	-	-	-	-	-	-	-	-
CH Province (R; N)	-	-	-	-	-	-	-	-	-	-
SIT (R; N)	-	-	57.10	57.50	60.40	-	-	49.70	50.70	60.50
CREIC (R; N)	-	-	-	-	-	-	-	-	-	-
PNS (L; BN/R)	-	60.10	63.30	63.70	62.80	-	54.60	61.60	61.10	59.00
<b>Ireland</b>										
Retail Clearings (R; N)	99.60	99.50	99.50	99.40	99.50	99.00	98.80	97.50	95.60	95.90
<b>Italy</b>										
BI-COMP	26.20	26.20	34.00	35.50	41.60	24.80	22.50	31.50	33.30	36.60
BI-COMP: Local clearing (R; N)	-	-	-	-	-	-	-	-	-	-
BI-COMP: Retail (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Luxembourg</b>										
LIPS-Net (R; N)	88.20	88.10	88.00	87.90	87.60	86.80	86.90	86.40	86.50	86.30
<b>Netherlands</b>										
Interpay (R; N)	93.20	93.30	93.40	93.50	93.50	91.80	92.30	92.00	92.20	93.00
<b>Portugal</b>										
SICOI (R; N)	-	-	-	-	-	-	-	-	-	-
SLOD (R; G)	-	-	-	-	-	-	-	-	-	-
<b>Finland</b>										
PMJ (R; BN)	99.20	99.20	99.40	99.10	99.30	96.50	97.40	99.40	97.30	99.20
POPS (L+R;BN/G)	99.20	99.20	99.40	99.10	99.30	86.10	90.70	90.50	89.20	92.20
<b>European Union</b>										
EURO1 / STEP1 (L; N)	25.17	24.34	23.47	22.78	25.50	43.64	42.97	43.96	44.51	45.44
STEP2 (R; BA)	-	-	-	-	38.90	-	-	-	-	36.21

## 16.3d Participation in selected interbank funds transfer systems (continued)

(end of period)

	Concentration ratio in terms of volume (percentages)					Concentration ratio in terms of value (percentages)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>III. SYSTEMS PROCESSING CURRENCIES OTHER THAN THE EURO</b>										
<b>Cyprus</b>										
Large-value credit transfer syst. (L; BA)	-	-	-	-	-	-	-	-	-	-
CCH (R; N)	-	-	-	-	-	-	-	-	-	-
JCC Payment card system (R; N)	-	-	-	-	-	-	-	-	-	-
JCC Transfer (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Czech Republic</b>										
CERTIS (L+R; R)	-	-	-	-	-	-	-	-	-	-
<b>Denmark</b>										
Kronos DN Inquiry & Transf. Syst. (L; R)	-	-	-	-	-	-	-	-	-	-
Sumclearing (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Estonia</b>										
Estonian RTGS (L; R)	-	-	86.20	88.70	88.60	-	-	93.80	94.30	93.70
Estonian DNS (L+R; N)	-	-	99.30	99.40	99.30	-	-	98.40	98.20	97.60
<b>Hungary</b>										
VIBER (L; R)	47.08	46.86	47.90	50.92	52.42	43.36	58.20	58.72	57.78	61.72
ICS (R; BA)	59.30	64.84	61.47	61.00	64.88	44.10	63.36	56.03	56.77	61.89
<b>Latvia</b>										
SAMS (L; R)	66.90	65.81	65.53	62.86	63.16	75.45	75.54	72.06	73.32	71.00
EKS (R; N)	71.12	71.23	71.41	67.15	67.09	77.48	78.15	74.97	72.10	69.60
<b>Lithuania</b>										
LITAS (L+R, R+N)	-	-	-	-	85.70	-	-	-	-	82.30
TARPBANK (L+R; N)	87.50	88.90	88.90	87.10	87.90	82.60	82.70	84.10	83.20	82.90
<b>Malta</b>										
Malta Clearing House (R, BA)	100.00	100.00	100.00	100.00	94.60	100.00	100.00	100.00	100.00	99.90
MaRIS (L+R, R)	-	-	100.00	100.00	97.50	-	-	100.00	100.00	98.80
<b>Poland</b>										
SYBIR (R; N)	54.50	63.50	74.30	84.10	94.30	59.00	67.80	78.80	87.40	98.20
ELIXIR (R; N)	51.40	49.20	53.00	53.00	57.40	54.20	56.80	61.90	46.20	45.30
SORBNET (L; R)	28.50	30.50	34.40	45.40	48.80	40.90	47.00	49.60	55.10	56.50
<b>Slovakia</b>										
SIPS (L+R; R)	-	-	-	-	-	-	-	-	-	-
<b>Slovenia</b>										
SIBPS (L; R)	-	-	-	-	63.00	-	-	-	-	70.90
Giro Clearing System (R; N)	-	-	-	-	-	-	-	-	-	-
<b>Sweden</b>										
K-RIX (L; R)	66.90	-	83.50	85.50	85.70	83.30	-	87.90	84.20	81.60
Bankgirot (R; N)	-	-	-	-	-	-	-	-	-	-
Dataclearing (R; N)	-	-	-	-	-	-	-	-	-	-
Postgirot (R; G)	-	-	-	-	-	-	-	-	-	-
<b>United Kingdom</b>										
CHAPS STERLING (L; R)	84.00	84.00	83.00	81.00	80.00	80.00	79.00	78.00	77.00	78.00
BACS (R; N)	76.00	75.00	74.00	74.00	76.00	-	-	-	-	-
Cheque and Credit Clearings (R; N)	79.00	78.00	78.00	78.00	79.00	81.00	81.00	80.00	80.00	79.00
<b>IV. Multi-currency system</b>										
CLS (all currencies; L; R)	-	-	41.50	35.00	35.00	-	-	46.60	40.50	39.00

## 17.1a Transactions processed by selected securities settlement systems: Number of transactions

(total for the period)

	Number of transactions (thousands)					Increase in the number of transactions (percentages per annum)			
	2000	2001	2002	2003	2004	2001	2002	2003	2004
<b>Belgium</b>									
NBB SSS	115	145	159	175	152	26.09	9.66	10.06	-13.14
CIK SA	248	356	358	353	457	43.55	0.56	-1.40	29.55
Euroclear Bank	10,700	15,100	18,400	22,000	24,000	41.12	21.85	19.57	9.09
<b>Czech Republic</b>									
SKD	27	22	16	17	16	-18.52	-27.27	6.25	-5.88
RM-system	158,000	88,000	39,000	60,100	18,600	-44.30	-55.68	54.10	-69.05
UNIVYC	317	287	248	228	294	-9.46	-13.59	-8.06	28.95
<b>Denmark</b>									
VP A/S	5,399	4,730	4,844	6,215	7,348	-12.39	2.41	28.30	18.23
<b>Germany</b>									
Clearstream Banking Frankfurt	75,166	66,919	67,282	45,592	33,263	-10.97	0.54	-32.24	-27.04
<b>Estonia</b>									
ECSD	77	62	62	68	92	-19.78	1.44	9.12	35.28
<b>Greece</b>									
BOGS	135	264	363	384	435	95.56	37.50	5.79	13.28
ASE's CSD	21,973	15,045	9,131	11,433	9,133	-31.53	-39.31	25.21	-20.12
<b>Spain</b>									
CADE	8,661	10,938	10,639	11,345	10,461	26.29	-2.73	6.64	-7.79
SCLV	24,001	18,378	16,796	17,668	15,570	-23.43	-8.61	5.19	-11.87
SCLV AIAF	214	658	1,430	-	-	208.03	117.43	-	-
Regional SSSs	125	141	163	186	204	12.39	15.80	14.13	10.05
<b>France</b>									
Euroclear France	40,800	31,400	29,004	27,812	26,520	-23.04	-7.63	-4.11	-4.65
<b>Ireland</b>									
NTMA settlement system	2	1	1	2	1	-24.61	3.96	6.72	-6.36
<b>Italy</b>									
LDT	44,210	42,350	40,922	34,209	3,376	-4.21	-3.37	-16.40	-90.13
EXPRESS II	7	97	103	192	21,871	1,283.15	5.28	87.24	11,293.94
Monte Titoli	1,396	1,834	1,770	1,630	1,604	31.38	-3.49	-7.91	-1.60
<b>Cyprus</b>									
Cyprus Stock Exchange	1,761	1,429	455	225	140	-18.85	-68.16	-50.55	-37.78
<b>Latvia</b>									
VNS	3	7	5	9	5	109.38	-26.87	84.90	-41.50
DENOS	24	24	23	42	47	-3.29	-2.13	80.87	12.26
<b>Lithuania</b>									
LCVPD	40	41	43	80	109	3.35	4.96	86.61	36.73
<b>Luxembourg</b>									
Clearstream Banking Luxembourg	12,490	11,695	11,621	12,543	12,556	-6.37	-0.63	7.93	0.10
<b>Hungary</b>									
KELER	350,345	345,367	335,795	343,905	385,904	-1.42	-2.77	2.42	12.21
<b>Malta</b>									
Malta Stock Exchange	17	10	8	9	15	-44.14	-18.47	19.43	57.87
<b>Netherlands</b>									
Euroclear Netherlands	3,168	3,073	2,995	3,073	2,915	-2.97	-2.55	2.60	-5.14
<b>Austria</b>									
Direct Settlement (DS) system	172,061	177,170	172,029	202,943	345,939	2.97	-2.90	17.97	70.46

## 17.1b Transactions processed by selected securities settlement systems: Number of transactions (continued)

(total for the period)

	Number of transactions (thousands)					Increase in the number of transactions (percentages per annum)			
	2000	2001	2002	2003	2004	2001	2002	2003	2004
<b>Poland</b>									
KDPW-SSS	4,976	3,805	3,172	3,534	4,630	-23.53	-16.63	11.40	31.02
RPW	103	83	87	104	110	-19.80	4.29	20.53	5.05
<b>Portugal</b>									
SITEME	1	0	0	0	1	-57.14	0.00	0.00	266.67
INTERBOLSA	8,652	6,107	2,376	1,822	354	-29.42	-61.10	-23.30	-80.56
<b>Slovenia</b>									
KDD	599,234	471,136	631,143	479,360	461,596	-21.38	33.96	-24.05	-3.71
<b>Slovakia</b>									
BSSE	19	20	16	63	18	7.58	-19.36	286.68	-71.94
CSD	-	-	-	-	34	-	-	-	-
RM-System Slovakia, a.s.	669	123	11	-	-	-81.61	-91.06	-	-
Central Registry	1,936	2,456	4,010	3,498	8,822	26.86	63.27	-12.77	152.20
<b>Finland</b>									
APK Money Market	56	45	35	23	20	-20	-22	-34	-13
APK Shares	4,281	4,242	4,451	4,578	5,080	-1	5	3	11
<b>Sweden</b>									
VPC AB	7,700	6,074	10,858	10,277	11,575	-21	79	-5	13
Stockholmsbörsen - SAXESS	78,666	96,506	98,646	102,937	131,104	23	2	4	27
<b>United Kingdom</b>									
CREST	59,086	73,400	75,700	63,800	64,200	24	3	-16	1

## 17.2a Transactions processed by selected securities settlement systems: Value of transactions

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR millions)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>Belgium</b>										
NBB SSS	2,372	2,773	2,733	3,631	3,381	20.63	19.12	17.19	20.75	22.24
CIK SA	76	101	98	75	118	0.31	0.28	0.27	0.21	0.26
Euroclear Bank	58,000	86,900	103,500	118,100	132,600	5.42	5.75	5.63	5.37	5.53
<b>Czech Republic</b>										
SKD	653	715	1,052	1,226	1,277	24.19	32.50	65.75	72.12	79.79
RM-system	2	0	1	0	0	0.00	0.00	0.00	0.00	0.00
UNIVYC	63	136	118	85	90	0.20	0.48	0.48	0.37	0.31
<b>Denmark</b>										
VP A/S	3,026	2,662	3,269	3,543	3,757	0.56	0.56	0.67	0.57	0.51
<b>Germany</b>										
Clearstream Banking Frankfurt	-	-	13,033	14,303	13,947	-	-	0.19	0.31	0.42
<b>Estonia</b>										
ECSD	1	1	1	2	2	0.01	0.01	0.02	0.03	0.02
<b>Greece</b>										
BOGS	1,081	1,755	2,932	3,963	4,793	8.01	6.65	8.08	10.32	11.02
ASE's CSD	100	81	25	35	36	0.00	0.01	0.00	0.00	0.00
<b>Spain</b>										
CADE	42,649	60,813	69,820	84,490	86,351	4.92	5.56	6.56	7.45	8.25
SCLV	1,465	1,323	1,383	1,572	1,505	0.06	0.07	0.08	0.09	0.10
SCLV AIAF	694	970	1,598	-	-	3.25	1.48	1.12	-	-
Regional SSSs	44	61	85	88	89	0.35	0.43	0.52	0.47	0.44
<b>France</b>										
Euroclear France	36,835	43,635	52,996	52,582	60,162	0.90	1.39	1.83	1.89	2.27
<b>Ireland</b>										
NTMA settlement system	0	1	0	0	0	0.06	0.57	0.28	0.13	0.05
<b>Italy</b>										
LDT	26,582	29,156	33,077	34,660	2,186	0.60	0.69	0.81	1.01	0.65
EXPRESS II	56	1,128	1,114	1,275	48,803	8.02	11.58	10.87	6.64	2.23
Monte Titoli	-	-	-	-	-	-	-	-	-	-
<b>Cyprus</b>										
Cyprus Stock Exchange	11	4	1	0	0	0.01	0.00	0.00	0.00	0.00
<b>Latvia</b>										
VNS	4	19	7	17	10	1.28	2.79	1.33	1.92	1.83
DENOS	1	1	2	1	1	0.06	0.05	0.07	0.02	0.02
<b>Lithuania</b>										
LCVPD	1	1	2	2	3	0.04	0.03	0.04	0.02	0.02
<b>Luxembourg</b>										
Clearstream Banking Luxembourg	19,737	25,986	21,691	26,180	29,287	1.58	2.22	1.87	2.09	2.33
<b>Hungary</b>										
KELER	57	78	97	120	132	0.00	0.00	0.00	0.00	0.00
<b>Malta</b>										
Malta Stock Exchange	0	0	0	0	0	0.02	0.04	0.02	0.02	0.01
<b>Netherlands</b>										
Euroclear Netherlands	986	964	733	690	771	0.31	0.31	0.24	0.22	0.26
<b>Austria</b>										
Direct Settlement (DS) system	115,624	92,503	107,787	93,073	132,065	0.67	0.52	0.63	0.46	0.38

## 17.2b Transactions processed by selected securities settlement systems: Value of transactions (continued)

(total for the period)

	Value of transactions (EUR billions)					Average value per transaction (EUR millions)				
	2000	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>Poland</b>										
KDPW-SSS	86	147	284	438	433	0.02	0.04	0.09	0.12	0.09
RPW	332	313	397	538	491	3.21	3.77	4.58	5.16	4.48
<b>Portugal</b>										
SITEME	14	10	5	19	96	19.57	34.00	18.00	63.33	87.55
INTERBOLSA	43	21	25	36	71	0.00	0.00	0.01	0.02	0.20
<b>Slovenia</b>										
KDD	1	2	2	1	2	0.00	0.00	0.00	0.00	0.00
<b>Slovakia</b>										
BSSE	6	9	15	26	11	0.32	0.45	0.93	0.42	0.61
CSD	-	-	-	-	13	-	-	-	-	0.40
RM-System Slovakia, a.s.	1	0	0	-	-	0.00	0.00	0.00	-	-
Central Registry	45	56	93	84	219	0.02	0.02	0.02	0.02	0.02
<b>Finland</b>										
APK Money Market	489	405	294	167	159	8.73	9.00	8.40	7.26	7.95
APK Shares	551	465	427	322	406	0.13	0.11	0.10	0.07	0.08
<b>Sweden</b>										
VPC AB	8,973	9,490	9,713	9,571	10,135	1.17	1.56	0.89	0.93	0.88
Stockholmsbörsen - SAXESS	528	432	295	269	372	0.01	0.00	0.00	0.00	0.00
<b>United Kingdom</b>										
CREST	79,893	83,657	81,896	84,228	114,906	1.35	1.14	1.08	1.32	1.79

## 17.2c Transactions processed by selected securities settlement systems: Value of transactions (continued)

(total for the period)

	Increase in the real value of transactions (percentages per annum)				Value of transactions as a ratio to GDP				
	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>Belgium</b>									
NBB SSS	16.46	-1.41	32.36	-6.78	9.42	10.71	10.33	13.22	11.74
CIK SA	32.04	-2.90	-23.11	56.48	0.30	0.39	0.37	0.27	0.41
Euroclear Bank	48.53	18.65	13.89	12.10	230.40	335.67	391.19	430.11	460.27
<b>Czech Republic</b>									
SKD	9.13	45.08	16.31	4.13	10.81	10.52	13.42	15.28	14.71
RM-system	-94.51	2,008.68	-53.78	-48.81	0.03	0.00	0.01	0.00	0.00
UNIVYC	112.17	-12.91	-27.51	6.04	1.04	2.01	1.51	1.06	1.04
<b>Denmark</b>									
VP A/S	-11.71	22.29	8.20	5.92	17.63	14.99	17.98	18.93	19.32
<b>Germany</b>									
Clearstream Banking Frankfurt	-	-	9.62	-2.47	-	-	6.08	6.61	6.29
<b>Estonia</b>									
ECSD	-4.15	59.86	20.64	5.25	0.16	0.14	0.20	0.22	0.21
<b>Greece</b>									
BOGS	60.60	64.70	33.84	20.25	8.88	13.32	20.59	25.71	28.67
ASE's CSD	-18.47	-66.70	38.49	2.03	0.82	0.61	0.18	0.23	0.21
<b>Spain</b>									
CADE	41.16	14.40	20.28	2.14	67.67	89.45	95.77	108.24	103.10
SCLV	-9.36	4.34	13.20	-4.10	2.32	1.95	1.90	2.01	1.80
SCLV AIAF	38.56	62.96	-	-	1.10	1.43	2.19	-	-
Regional SSSs	37.86	37.88	3.18	1.66	0.07	0.09	0.12	0.11	0.11
<b>France</b>									
Euroclear France	18.13	21.08	-0.77	14.11	25.56	29.14	34.22	33.17	36.50
<b>Ireland</b>									
NTMA settlement system	566.63	-48.09	-48.59	-60.65	0.00	0.01	0.00	0.00	0.00
<b>Italy</b>									
LDT	9.44	13.14	4.66	-91.12	22.79	23.93	26.24	26.64	1.62
EXPRESS II	1,849.04	-1.18	14.06	3,626.67	0.05	0.93	0.88	0.98	36.12
Monte Titoli	-	-	-	-	-	-	-	-	-
<b>Cyprus</b>									
Cyprus Stock Exchange	-61.69	-81.65	-57.43	-14.85	1.10	0.36	0.06	0.02	0.02
<b>Latvia</b>									
VNS	345.31	-63.46	163.09	-42.92	0.49	2.02	0.67	1.76	0.88
DENOS	-12.57	23.54	-39.01	-3.72	0.17	0.13	0.16	0.09	0.08
<b>Lithuania</b>									
LCVPD	-11.62	16.11	10.55	63.21	0.12	0.10	0.10	0.10	0.15
<b>Luxembourg</b>									
Clearstream Banking Luxembourg	30.51	-16.14	20.28	11.57	927.53	1,180.11	951.15	1,092.84	1,141.17
<b>Hungary</b>									
KELER	32.08	22.41	22.53	9.88	1.13	1.34	1.39	1.63	1.63
<b>Malta</b>									
Malta Stock Exchange	13.60	-54.53	-5.95	25.31	0.09	0.10	0.04	0.04	0.05
<b>Netherlands</b>									
Euroclear Netherlands	-2.16	-22.86	-5.61	11.58	2.45	2.15	1.57	1.45	1.58
<b>Austria</b>									
Direct Settlement (DS) system	-19.61	16.15	-13.42	41.36	549.56	428.50	488.41	410.07	557.14

## 17.2d Transactions processed by selected securities settlement systems: Value of transactions (continued)

(total for the period)

	Increase in the real value of transactions (percentages per annum)				Value of transactions as a ratio to GDP				
	2001	2002	2003	2004	2000	2001	2002	2003	2004
<b>Poland</b>									
KDPW-SSS	65.62	88.00	53.12	-1.22	0.47	0.71	1.40	2.36	2.22
RPW	-5.15	25.42	34.93	-8.71	1.84	1.51	1.96	2.91	2.51
<b>Portugal</b>									
SITEME	-24.85	-45.07	242.92	394.00	0.11	0.08	0.04	0.14	0.68
INTERBOLSA	-49.43	18.16	41.50	95.23	0.35	0.16	0.19	0.26	0.50
<b>Slovenia</b>									
KDD	23.57	27.44	-29.45	19.50	0.06	0.07	0.09	0.06	0.07
<b>Slovakia</b>									
BSSE	45.90	61.40	72.91	-54.54	0.27	0.39	0.59	0.91	0.33
CSD	-	-	-	-	-	-	-	-	0.40
RM-System Slovakia, a.s.	-70.32	-84.80	-	-	0.04	0.01	0.00	-	-
Central Registry	21.99	61.31	-9.82	149.41	2.06	2.41	3.62	2.89	6.62
<b>Finland</b>									
APK Money Market	-16.69	-26.70	-42.35	-4.73	3.74	2.97	2.09	1.16	1.06
APK Shares	-15.16	-7.96	-24.11	25.75	4.21	3.41	3.03	2.24	2.71
<b>Sweden</b>									
VPC AB	5.68	2.29	-1.44	5.76	34.52	38.71	37.82	35.81	36.32
Stockholmsbörsen - SAXESS	-17.97	-30.83	-8.67	37.35	2.03	1.76	1.15	1.01	1.33
<b>United Kingdom</b>									
CREST	4.67	-2.08	2.81	35.93	51.02	52.20	49.13	52.70	67.03





### 17.3a Participation in selected securities settlement systems

(end of period)

	Number of participants				
	2000	2001	2002	2003	2004
<b>Belgium</b>					
CIK SA	113	104	97	93	87
Euroclear Bank	-	1,778	1,634	1,538	1,491
<b>Czech Republic</b>					
SKD	185	188	173	127	123
RM-system	128	115	49	41	38
UNIVYC	51	33	32	29	28
<b>Denmark</b>					
VP A/S	266	223	196	195	197
<b>Germany</b>					
Clearstream Banking Frankfurt	420	422	437	411	405
<b>Estonia</b>					
ECSD	7	8	11	9	9
<b>Greece</b>					
BOGS	96	101	102	108	95
ASE's CSD	125	128	122	123	124
<b>Spain</b>					
CADE	252	255	248	236	225
SCLV	109	119	109	102	110
SCLV AIAF	-	-	-	-	-
Regional SSSs	-	175	185	182	180
<b>France</b>					
Euroclear France	659	658	637	630	627
<b>Ireland</b>					
NTMA settlement system	60	66	63	42	35
<b>Italy</b>					
LDT	284	281	266	212	-
EXPRESS II	71	107	125	153	131
Monte Titoli	1,582	1,867	1,916	1,869	1,967
<b>Cyprus</b>					
Cyprus Stock Exchange	46	42	32	21	15
<b>Latvia</b>					
VNS	27	22	25	25	25
DENOS	23	21	23	22	21
<b>Lithuania</b>					
LCVPD	24	20	23	21	19
<b>Luxembourg</b>					
Clearstream Banking Luxembourg	-	1,557	1,484	1,385	1,503
<b>Hungary</b>					
KELER	152	139	131	129	128
<b>Malta</b>					
Malta Stock Exchange	19	19	20	13	12
<b>Netherlands</b>					
Euroclear Netherlands	61	56	82	80	79
<b>Austria</b>					
Direct Settlement (DS) system	131	132	128	126	102

## 17.3b Participation in selected securities settlement systems (continued)

(end of period)

	Number of participants				
	2000	2001	2002	2003	2004
<b>Poland</b>					
KDPW-SSS	79	72	66	60	61
RPW	65	63	60	55	53
<b>Portugal</b>					
SITEME	51	49	48	50	40
INTERBOLSA	66	66	55	51	41
<b>Slovenia</b>					
KDD	59	65	65	66	64
<b>Slovakia</b>					
BSSE	-	-	-	-	19
CSD	44	40	34	30	30
RM-System Slovakia, a.s.	1,025,037	1,143,075	17	-	-
Central Registry	113	124	158	180	193
<b>Finland</b>					
APK Money Market	15	14	14	14	14
APK Shares	23	21	21	20	27
<b>Sweden</b>					
VPC AB	55	47	45	44	44
Stockholmsbörsen - SAXESS	63	84	83	79	79
<b>United Kingdom</b>					
CREST	28,489	41,227	52,881	38,054	41,882

## NOTES

**Source:** Country tables.

Refer to Annex 1 of the “Detailed Explanatory Notes” to cross-reference each comparative table with the respective country tables.

**Totals:** Euro area totals and EU25 totals are calculated in the majority of the comparative tables. Where data on a particular item are available for every country, the sum of components will equate to the total. Where data for certain countries are confidential, or where the composition of the EU or euro area changes (refer to Comparative tables 1.3 and 1.4 for details this will affect the total.

In some comparative tables, totals are not shown. This is either because a total is not applicable to the item or because a summation of the available components would not be representative of the group as a whole.

**Details of items in each table:** Information on the use of the comparative tables and calculations pertaining to each item in those tables are given in Section 3 of the “Detailed Explanatory Notes”.

**Tables 1 to 15.4: No notes.**

**Tables 16.1 and 16.2**

System	<p>Each system is characterised by two indicators: the type of system and the type of settlement. The indicators are in brackets, following the name of the system, and are separated by a semicolon.</p> <p>The following abbreviations are used:</p> <p>Type of system</p> <p>L = large-value payment system</p> <p>R = retail payment system</p> <p>L+R = system processing both large-value and retail payments</p> <p>Type of settlement</p> <p>R = real-time gross settlement (RTGS)</p> <p>N = multilateral net settlement</p> <p>BN = bilateral net settlement</p> <p>BA = batch settlement, i.e. settlement of batches in gross value without netting</p>
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**Table 16.3**

TARGET as a whole – Concentration ratio in terms of volume	Calculation excludes traffic in the following TARGET components: SLBE (ES) for all years, ELS/RTGS <sup>plus</sup> (DE) for 2000 and 2001, CHAPS EURO (UK) for 2000.
TARGET as a whole – Concentration ratio in terms of value	Calculation excludes traffic in ELS/RTGS+ (DE) for 2000 and 2001.
ELS/RTGS <sup>plus</sup> (DE) – Number of participants of which: Direct	For 2000, number of participants in ELS. For 2001 and later, number of participants in RTGS <sup>plus</sup> . Introduction of RTGS <sup>plus</sup> on 5 November 2001 and close-down of ELS and EAF. ELS serves, along with SWIFT, as a means of communication with RTGS <sup>plus</sup> only.
Estonian RTGS	The Estonian RTGS system was launched on 21 January 2002.
Estonian DNS	The Estonian DNS system was launched on 21 January 2002.
Retail clearings	Retail clearings in Ireland are handled by two separate companies, the Irish Paper Clearing Company Limited (IPCC), which clears and settles all retail paper payments, and the Irish Retail Electronic Payments Clearing Company Limited (IRECC), which has overall responsibility for the clearing and settlement of all retail electronic payments. The Central Bank and Financial Services Authority of Ireland is a member of the IPCC but not of the IRECC.
EURO1/STEP1	Number of participants in EURO 1.
MaRIS	MaRIS began operations in 2002.
BACS	Participation is estimated.

**Tables 17.1 and 17.2**

Clearstream Banking Frankfurt	Introduction of a central counterparty (Eurex Clearing (Equities)) in April 2003.
SCLV AIAF	Since 2002, SCLV AIAF system securities transactions have been registered within the CADE settlement platform.
LDT	Closed in January 2004.
EXPRESS II	On 8 December 2003 EXPRESS II, which offers gross and net functionalities, replaced the RTGS EXPRESS.
RPW	RPW was established on 13 October 2003 as a result of the consolidation of CRBS and RBP, and is serviced by SKARBNET and SEBOP.





# EURO AREA AGGREGATE DATA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands)</b>	294,701.380	306,185.183	307,868.799	309,761.872	311,659.840
<b>GDP (EUR billions)</b>	6,561.121	6,967.737	7,208.200	7,405.937	7,700.085
<b>GDP per capita (EUR)</b>	22,264	22,757	23,413	23,908	24,707
<b>HICP (annual percentage changes)</b>	2.10	2.34	2.25	2.07	2.14

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	-	-	341,158.00	397,902.00	468,426.00
<b>Value of overnight deposits held by non-MFIs</b>	1,764,253.60	2,043,290.80	2,153,574.92	2,388,102.31	2,534,321.94
<b>Narrow money supply (M1)</b>	-	-	2,499,429.00	2,727,088.00	2,948,883.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	85,707.00	93,091.00	92,054.01	111,816.02	112,330.34
Outstanding value on e-money storages issued	139.00	209.00	271.00	315.00	376.00
of which:					
On card-based e-money schemes	139.00	209.00	271.00	311.00	373.00
On software-based e-money schemes	0.00	0.00	0.00	4.00	3.00

## 3. Banknotes and coins

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation</b>	-	-	392,946.00	450,521.00	517,281.00
<b>Total banknotes in circulation</b>	-	-	358,535.63	436,130.83	501,259.04
of which:					
€500	.	.	83,432.50	119,237.00	153,114.50
€200	.	.	24,169.40	27,085.40	28,628.20
€100	.	.	67,317.20	80,976.60	91,940.10
€50	.	.	121,735.45	144,819.30	162,750.45
€20	.	.	39,495.30	41,075.02	41,588.62
€10	.	.	16,432.92	16,846.06	17,004.52
€5	.	.	5,952.86	6,091.45	6,232.65
<b>Total coins in circulation</b>	-	-	12,392.27	14,067.40	15,353.65
of which:					
€2	.	.	4,929.79	5,609.50	6,081.28
€1	.	.	3,575.13	4,120.09	4,504.91
€0.50	.	.	1,831.83	1,895.69	2,005.53
€0.20	.	.	999.72	1,133.58	1,243.82
€0.10	.	.	550.85	660.85	753.01
€0.05	.	.	301.73	375.87	443.45
€0.02	.	.	133.09	173.60	201.89
€0.01	.	.	70.15	98.23	119.75
<b>Currency in circulation held by MFIs</b>	-	-	51,788.00	52,619.00	48,855.00
<b>Currency in circulation outside MFIs</b>	-	-	341,158.00	397,902.00	468,426.00

## NOTES

**Source:** Euro area country tables, unless otherwise indicated.

Refer to Annex 1 of the “Detailed Explanatory Notes” to cross-reference each item in the euro area aggregate table with the respective item in the euro area country tables.

**Totals:** Euro area totals are calculated in the majority of the euro area aggregate tables. Where data on a particular item are available for every country, the sum of components will equate to the total. Where the data for certain countries are confidential, or where the composition of the euro area changes (refer to Comparative tables 1.3 and 1.4 for details), this will affect the total. In some euro area aggregate tables, totals are not shown. This is either because a total is not applicable to the item or because a summation of the available components would not be representative of the group as a whole.

**Details of items in each table:** Information on the use of the euro area aggregate tables and calculations pertaining to each item in those tables are given in Section 4 of the “Detailed Explanatory Notes”.

**Table 1 – Basic statistical data**

**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	Held at MFIs, to the exclusion of other institutions offering payment services to non MFIs. The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Currency in circulation outside MFIs	Data are shown from 2002 onwards, as they can only be derived at the euro area aggregate level since the introduction of the euro banknotes and coins.
Narrow money supply (M1)	Source: ECB.  This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 3). See the explanation above.  Data are shown from 2002 onwards, as they can only be derived at the euro area aggregate level since the introduction of the euro banknotes and coins.

**Table 3 – Banknotes and coins:** Data are shown from 2002 onwards, as they can only be derived at the euro area aggregate level since the introduction of the euro banknotes and coins.



## SELECTED INTERNATIONAL SYSTEMS DATA

### I. Payments processed by selected interbank funds transfer systems Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET AS A WHOLE</b>					
Credit transfers sent	48.00	53.70	64.50	66.60	69.20
<i>of which:</i>					
Intra-Member State	37.80	42.20	50.80	51.40	52.40
Inter-Member State	10.20	11.50	13.70	15.30	16.80
Concentration ratio in terms of volume (percentages)	19.8	16.8	26.4	25.9	25.5
<b>TARGET COMPONENT: EPM</b>					
Credit transfers sent	0.02	0.02	0.03	0.04	0.04
<i>of which:</i>					
Inter-Member State	0.02	0.02	0.03	0.04	0.04
Concentration ratio in terms of volume (percentages)	100.0	100.0	100.0	100.0	100.0
<b>CLS (EURO PROCESSING)</b>					
Total transactions sent	-	-	0.46	5.51	8.63
<i>of which:</i>					
Credit transfers sent	-	-	0.46	5.51	8.63
Concentration ratio in terms of volume (percentages)	-	-	41.5	35.0	35.0
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	-	-	1.85	19.28	32.58
<b>EURO1/STEP1</b>					
Total transactions sent	24.74	29.65	37.06	43.07	44.32
<i>of which:</i>					
Credit transfers	24.64	29.54	36.94	42.94	44.20
Direct debits	-	-	-	0.00	0.00
Other payment instruments	0.10	0.11	0.12	0.13	0.12
Concentration ratio in terms of volume (percentages)	25.2	24.3	23.5	22.8	25.5
<b>STEP2</b>					
Total transactions sent	-	-	-	-	26.24
<i>of which:</i>					
Credit transfers sent	-	-	-	-	26.24
Concentration ratio in terms of volume (percentages)	-	-	-	-	38.9



## 2. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET AS A WHOLE</b>					
Credit transfers sent	263,291,000.00	330,031,200.00	395,635,900.00	420,748,800.00	443,993,100.00
of which:					
Intra-Member State	153,253,000.00	201,428,200.00	271,913,600.00	283,870,400.00	297,856,500.00
Inter-Member State	110,038,000.00	128,603,000.00	123,722,300.00	136,878,400.00	146,136,600.00
Concentration ratio in terms of value (percentages)	19.4	17.9	22.3	21.8	21.7
<b>TARGET COMPONENT: EPM</b>					
Credit transfers sent	2,393,900.00	2,705,300.00	2,932,400.00	4,023,800.00	4,115,100.00
of which:					
Inter-Member State	2,393,900.00	2,705,300.00	2,932,400.00	4,023,800.00	4,115,100.00
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	100.0	100.0
<b>CLS (EURO PROCESSING)</b>					
Total transactions sent	-	-	6,029,709.00	46,387,678.00	63,845,731.00
of which:					
Credit transfers sent	-	-	6,029,709.00	46,387,678.00	63,845,731.00
Concentration ratio in terms of value (percentages)	-	-	46.6	40.5	39.0
<i>Memorandum item:</i>					
Total CLS transactions (all currencies)	-	-	25,819,163.49	195,708,978.10	305,526,010.13
<b>EURO1/STEP1</b>					
Total transactions sent	49,646,186.00	52,044,618.00	48,032,781.00	44,799,951.00	44,170,241.00
of which:					
Credit transfers	49,644,443.00	5,204,193.00	48,030,719.80	44,796,884.00	44,165,504.00
Direct debits	-	-	-	616.00	1,990.00
Other payment instruments	1,743.00	2,687.00	2,061.00	2,451.00	2,747.00
Concentration ratio in terms of value (percentages)	43.6	43.0	44.0	44.5	45.4
<b>STEP2</b>					
Total transactions sent	-	-	-	-	60,410.00
of which:					
Credit transfers sent	-	-	-	-	60,410.00
Concentration ratio in terms of value (percentages)	-	-	-	-	36.2

## NOTES

**Sources:** Comparative and country tables.

Refer to Annex 1 of the “Detailed Explanatory Notes” to cross-reference each selected international systems table with the respective comparative and country tables.

**Details of items in each table:** Information on the use of the selected international systems tables and calculations pertaining to each item in those selected tables are given in Section 5 of the “Detailed Explanatory Notes”.

### Tables 1 and 2

TARGET as a whole – Concentration ratio in terms of volume	Calculation excludes traffic in the following TARGET components: SLBE (ES) for all years, ELS/RTGSplus (DE) for 2000 and 2001, CHAPS EURO (UK) for 2000.
TARGET as a whole – Concentration ratio in terms of value	Calculation excludes traffic in ELS/RTGSplus (DE) for 2000 and 2001.
EURO1/STEP1 – All data	STEP1 volumes and values are included as of 20 November 2000 – the launch date of the STEP1 system.
STEP2 – All data	STEP2 data do not represent the total retail payment systems statistics for the whole euro area.



## EURO AREA COUNTRY DATA

## BELGIUM

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	10,246.00	10,281.00	10,330.00	10,374.00	10,418.00
<b>GDP (EUR billions)</b>	251.74	258.88	267.58	274.58	288.09
<b>GDP per capita (EUR)</b>	24,570	25,181	25,903	26,468	27,653
<b>HICP (annual percentage changes)</b>	2.68	2.44	1.56	1.51	1.86

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	11,872.00	7,099.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	68,931.00	76,389.00	76,406.00	86,324.00	93,200.00
<b>Narrow money supply (M1)</b>	70,835.00	69,086.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	11,533.00	15,525.00	14,152.00	14,967.00	12,087.00
Outstanding value on e-money storages issued	25.00	76.00	71.00	68.00	67.00
<i>of which:</i>					
On card-based e-money schemes	25.00	76.00	71.00	68.00	67.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	7,251.40	7,656.81	7,327.32	7,586.97	8,327.02
<b>Overnight deposits held at other credit institutions (end of period)</b>	5,467.36	6,731.74	4,230.81	9,107.41	9,417.27
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	14,320.00	6,402.00	12,237.00	14,366.00	21,781.00
Intraday borrowing from the central bank	-	-	-	-	4,214.93

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	15	13	11	9	9
Number of overnight deposits (thousands)	2	2	2	2	2
Value of overnight deposits (EUR millions)	216.00	182.00	347.00	429.00	560.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	118	112	111	108	104
Number of offices	6,693	6,278	5,699	5,175	4,837
Number of overnight deposits (thousands)	12,225	12,532	12,693	12,979	12,675
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	2,727
Value of overnight deposits (EUR millions)	68,713.00	76,207.00	76,059.00	85,893.00	92,638.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	72	67	66	61	59
Number of offices	6,633	6,223	5,645	5,121	4,779
Value of overnight deposits (EUR millions)	60,028.00	64,469.00	66,186.00	73,509.00	79,172.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	27	28	29	30	29
Number of offices	37	36	36	37	40
Value of overnight deposits (EUR millions)	2,862.00	4,552.00	4,560.00	6,292.00	7,033.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	6	6	6	7	7
Number of offices	7	6	6	6	7
Value of overnight deposits (EUR millions)	733.00	1,389.00	1,192.00	1,268.00	1,662.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	13	11	10	10	9
Number of offices	16	13	12	11	11
Value of overnight deposits (EUR millions)	5,090.00	5,797.00	4,121.00	4,824.00	4,771.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	1,384	1,348	1,342	1,352	1,314
Number of overnight deposits (thousands)	2	2	2	2	2
Value of overnight deposits (EUR millions)	452.00	583.00	862.00	633.00	831.00
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	120	114	113	110	106
Number of offices	8,092	7,639	7,052	6,536	6,160
Number of overnight deposits (thousands)	12,230	12,536	12,697	12,983	12,678
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	2,727
Value of overnight deposits (EUR millions)	69,381.00	76,972.00	77,268.00	86,955.00	94,029.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	13,930,000	13,987,000	14,902,000	15,619,000	15,727,000
Cards with a payment function (except an e-money function)	13,930,000	13,987,000	14,902,000	15,619,000	15,727,000
<i>of which:</i>					
Cards with a debit function	10,960,000	10,942,000	11,863,000	12,522,000	12,551,000
Cards with a delayed debit function	2,970,000	3,045,000	3,039,000	3,097,000	3,176,000
Cards with a credit function	-	-	-	-	-
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	7,931,343	7,997,547	8,271,337	8,803,910	8,978,935
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	1,425,762	1,811,707	2,467,369	2,126,224	2,068,794
Total number of cards (irrespective of the number of functions on the card)	13,930,000	13,987,000	14,902,000	15,619,000	15,727,000
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	7,931,343	7,997,547	8,271,337	8,803,910	8,978,935
<b>Terminals located in the country</b>					
ATMs	10,897	11,393	11,676	12,495	13,197
<i>of which:</i>					
ATMs with a cash withdrawal function	6,679	6,790	6,778	7,114	7,237
ATMs with a credit transfer function	-	-	-	6,560	7,216
POS terminals	116,436	144,421	135,743	113,081	108,284
<i>of which:</i>					
EFTPOS terminals	12,719	28,885	19,386	15,921	8,282
E-money card terminals	190,750	271,614	312,693	321,241	328,379
<i>of which:</i>					
E-money card loading/unloading terminals	122,913	182,767	208,151	213,249	213,613
E-money card accepting terminals	67,837	88,847	104,542	107,992	114,766

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	511	579	662	636	693
<i>of which:</i>					
Paper-based	281	310	343	318	321
Non-paper-based	230	269	319	319	372
<b>Direct debits</b>	166	177	169	192	211
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	446	502	577	614	671
<i>of which:</i>					
Payments by cards with a debit function	380	433	507	544	597
Payments by cards with a delayed debit function	66	69	70	70	74
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	51	60	121	107	107
<i>of which:</i>					
By cards with an e-money function	51	60	121	107	107
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	71	60	29	24	19
<b>Other payment instruments</b>	147	165	146	84	85
<b>Total number of transactions with payment instruments by non-MFIs</b>	1,391	1,543	1,704	1,659	1,787
<i>of which:</i>					
Cross-border transactions sent	-	-	-	11	11
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	8	9
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	199	217	240	257	244
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	416	469	544	580	632
E-money card loading/unloading transactions	8	11	18	17	17
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	4	4	4	7	7
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	17	24	18	32	25
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	6	7	8	8	9
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	29	33	33	35	39
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-



## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	16,045.03	17,290.27	13,105.89	13,846.74	14,760.86
<i>of which:</i>					
Paper-based	2,133.72	2,005.04	656.38	799.35	736.49
Non-paper-based	13,911.31	15,285.23	12,449.51	13,047.39	14,024.37
<b>Direct debits</b>	50.96	54.15	46.17	48.69	48.08
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	25.83	28.69	32.42	34.53	36.69
<i>of which:</i>					
Payments by cards with a debit function	19.28	21.72	25.12	27.19	29.89
Payments by cards with a delayed debit function	6.55	6.97	7.30	7.34	6.80
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	0.20	0.27	0.67	0.55	0.53
<i>of which:</i>					
By cards with an e-money function	0.20	0.27	0.67	0.55	0.53
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	86.78	99.07	99.31	86.40	81.13
<b>Other payment instruments</b>	87.50	65.68	56.15	29.09	33.41
<b>Total number of transactions with payment instruments by non-MFIs</b>	16,296.30	17,538.13	13,340.61	14,046.01	14,960.70
<i>of which:</i>					
Cross-border transactions sent	-	-	-	1,068.10	1,300.29
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	812.49	1,015.80
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	20.95	22.43	24.87	27.13	27.51
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	22.95	25.58	29.23	31.21	33.42
E-money card loading/unloading transactions	0.21	0.33	0.67	0.56	0.54
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	0.47	0.50	0.58	1.02	0.94
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.85	2.70	1.84	3.22	2.82
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	0.74	0.92	1.06	1.14	1.16
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	2.88	3.11	3.19	3.32	3.27
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: ELLIPS</b>					
Credit transfers sent	1.78	1.84	1.73	1.75	1.79
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.95	0.90	0.86	0.83	0.82
<i>of which:</i>					
National transactions	0.89	0.84	0.79	0.76	0.76
Transactions sent by euro area participants (excl. national transactions)	0.03	0.03	0.05	0.05	0.04
Transactions sent by non-euro area EU participants	0.03	0.03	0.02	0.02	0.02
Transactions sent by non-EU participants	0.00	0.00	0.00	0.00	0.00
Credit transfers sent to another TARGET component	0.83	0.94	0.87	0.93	0.96
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.72	0.82	0.75	0.79	0.83
Transactions sent to a non-euro area TARGET component	0.11	0.12	0.12	0.14	0.13
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	0.60	0.65	0.77	0.88	1.02
Concentration ratio in terms of volume (percentages)	-	80.0	82.9	82.0	84.0
<b>RETAIL SYSTEM: CLEARING HOUSE</b>					
Total transactions sent	4.19	3.52	1.73	1.57	1.31
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.03	0.03	0.02	0.02	0.02
<i>of which:</i>					
Paper-based credit transfers	0.03	0.03	0.02	0.02	0.02
Cheques	2.42	2.05	1.71	1.55	1.29
Other payment instruments	1.74	1.44	0.00	-	-
Total national transactions sent	4.19	3.52	1.73	1.57	1.31
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	68.6	72.1	74.0	78.0	81.8
<b>RETAIL SYSTEM: CEC</b>					
Total transactions sent	883.14	917.66	985.39	1,019.02	1,009.55
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	368.09	392.35	406.49	426.12	433.58
<i>of which:</i>					
Paper-based credit transfers	190.21	197.07	196.28	197.21	183.35
Non-paper-based credit transfers	177.88	195.28	210.21	228.91	250.23
Direct debits	103.63	106.91	104.58	112.57	112.21
Card payments	152.02	157.96	197.56	202.95	176.33
ATM transactions	42.13	39.56	45.60	40.53	31.43
E-money transactions	1.60	2.01	3.77	3.19	2.54
Cheques	44.11	35.83	20.24	16.59	14.95
Other payment instruments	171.56	183.05	207.15	217.08	238.52
Total national transactions sent	883.14	917.66	985.39	1,019.02	1,009.55
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	74.0	73.2	73.7	81.0	83.4

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions, total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: ELLIPS</b>					
Credit transfers sent	13,261.40	14,312.96	13,338.76	13,558.01	14,674.95
<i>of which:</i>					
Credit transfers sent within the same TARGET component	3,609.91	4,127.75	3,844.08	3,330.86	3,306.59
<i>of which:</i>					
National transactions	3,564.08	4,039.51	3,748.38	3,262.34	3,229.79
Transactions sent by euro area participants (excl. national transactions)	24.75	34.53	43.20	36.26	47.36
Transactions sent by non-euro area EU participants	21.09	53.72	52.51	32.27	29.43
Transactions sent by non-EU participants	0.00	0.00	0.00	0.00	0.00
Credit transfers sent to another TARGET component	9,651.49	10,185.21	9,494.68	10,227.15	11,368.36
<i>of which:</i>					
Transactions sent to a euro area TARGET component	7,793.55	7,920.75	7,654.75	7,844.91	8,672.62
Transactions sent to a non-euro area TARGET component	1,857.95	2,264.45	1,839.92	2,382.24	2,695.74
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	9,661.23	10,186.57	9,486.93	10,222.24	11,356.20
Concentration ratio in terms of value (percentages)	-	85.4	87.0	88.0	89.0
<b>RETAIL SYSTEM: CLEARING HOUSE</b>					
Total transactions sent	104.65	88.78	75.15	65.11	59.00
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.04	0.09	0.09	0.10	0.15
<i>of which:</i>					
Paper-based credit transfers	0.04	0.09	0.09	0.10	0.15
Cheques	103.59	87.73	75.06	65.01	58.85
Other payment instruments	1.02	0.96	0.00	-	-
Total national transactions sent	104.65	88.78	75.15	65.11	59.00
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	74.0	71.6	70.5	81.0	85.1
<b>RETAIL SYSTEM: CEC</b>					
Total transactions sent	483.79	508.04	530.96	552.28	584.78
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	360.72	376.76	389.13	404.29	425.79
<i>of which:</i>					
Paper-based credit transfers	156.44	153.20	163.86	164.68	165.35
Non-paper-based credit transfers	204.28	223.57	225.27	239.60	260.43
Direct debits	18.01	19.35	18.65	20.17	20.37
Card payments	24.35	30.03	38.19	42.26	49.40
ATM transactions	4.34	4.05	4.36	4.09	3.19
E-money transactions	0.24	0.35	0.82	0.67	0.61
Cheques	22.39	19.59	15.07	12.94	13.02
Other payment instruments	53.74	57.90	64.74	67.86	72.40
Total national transactions sent	483.79	508.04	530.96	552.28	584.78
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	73.0	72.9	74.0	80.0	81.3

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; original units)*

	2000	2001	2002	2003	2004
<b>Regulated off-exchange market</b>					
Number of transactions	72,897	94,594	107,335	96,607	79,750
<b>Euronext Brussels</b>					
Number of transactions (in number of securities, thousands)	2,752,637	2,670,481	2,600,816	2,549,536	2,542,649
<b>Nasdaq Europe</b>					
Number of transactions	412,279	104,425	103,871	-	-
<b>Clearnet SA Brussels Branch</b>					
Number of transactions cleared	-	4,976,000	-	-	-
<b>NBB SSS</b>					
Number of settlement instructions	114,966	145,117	158,927	175,339	152,117
<b>CIK SA</b>					
Number of settlement instructions (EMSS)	248,116	355,523	357,534	352,714	457,297
<b>Euroclear Bank</b>					
Number of settlement instructions	10,700,000	15,100,000	18,400,000	22,000,000	24,000,000

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EUR billions)*

	2000	2001	2002	2003	2004
<b>Regulated off-exchange market</b>					
Value of transactions	1,885	1,782	1,671	1,809	1,313
<b>Euronext Brussels</b>					
Value of transactions	48	46	41	38	58
<b>Nasdaq Europe</b>					
Value of transactions	21	2	0	-	-
<b>Clearnet SA Brussels Branch</b>					
Value of transactions cleared (cash market)	30	-	-	-	-
<b>NBB SSS</b>					
Value of settlement instructions (nominal value)	2,372	2,773	2,733	3,631	3,381
<b>CIK SA</b>					
Value of settlement instructions (EMSS)	76	101	98	75	118
<b>Euroclear Bank</b>					
Value of settlement instructions	58,000	86,900	103,500	118,100	132,600

## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Regulated off-exchange market (trading system)</b>	203	196	187	183	181
<i>of which:</i>					
Banks	136	131	129	126	121
<i>of which:</i>					
Domestic	71	66	64	59	58
Foreign	65	65	65	67	63
Brokers/dealers	66	64	57	56	59
<i>of which:</i>					
Domestic	50	47	42	39	37
Foreign	16	17	15	17	22
Other	1	1	1	1	1
<i>of which:</i>					
NBB	1	1	1	1	1
Institut de Réescompte et de Garantie (bill rediscounter)	0	0	0	0	0
<b>Euronext Brussels (trading system)</b>					
Members (stock exchange + derivatives exchange)	118	92	103	123	201
<i>of which:</i>					
Domestic	74	55	51	50	58
Foreign	44	37	52	73	143
<b>Nasdaq Europe</b>					
Members	78	66	54	-	-
<i>of which:</i>					
Domestic	10	11	5	-	-
Foreign	68	55	49	-	-
Banks	14	-	-	-	-
<i>of which:</i>					
Domestic	0	-	-	-	-
Foreign	14	-	-	-	-
Brokers/dealers	64	-	-	-	-
<i>of which:</i>					
Domestic	10	-	-	-	-
Foreign	54	-	-	-	-
<b>Clearnet SA Brussels Branch</b>	57	53	27	32	38
<i>of which:</i>					
Banks	24	22	18	23	28
<i>of which:</i>					
Domestic	19	19	14	12	13
Foreign	5	3	4	11	15
Brokers/dealers	33	31	9	9	10
<i>of which:</i>					
Domestic	33	31	6	5	4
Foreign	0	0	3	4	6
<b>NBB SSS</b>	151	134	123	109	107
<i>of which:</i>					
Banks	83	79	71	70	70
<i>of which:</i>					
Domestic	51	50	42	42	41
Foreign	32	29	29	28	29
Brokers/dealers	33	19	15	8	6
<i>of which:</i>					
Domestic	-	-	15	8	6
Foreign	-	-	0	0	0
Others	35	36	37	31	31
<i>of which:</i>					
Securities settlement systems	5	6	5	3	3
Ministry of Finance	3	4	6	5	5
Public bodies	27	26	26	23	23

## 11.3b Number of participants in trading platforms, clearing houses and securities settlement systems (continued)

(end of period)

	2000	2001	2002	2003	2004
<b>CIK SA</b> (securities settlement system)	113	104	97	93	87
<i>of which:</i>					
Banks	57	61	61	61	58
<i>of which:</i>					
Domestic	43	45	42	42	41
Foreign	14	16	19	19	17
Brokers/dealers	52	39	32	28	24
<i>of which:</i>					
Domestic	48	34	28	25	21
Foreign	4	5	4	3	3
Securities settlement systems	4	4	4	4	5
<b>Euroclear Bank</b>	-	1,778	1,634	1,538	1,491
<i>of which:</i>					
Banks	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Securities settlement systems	-	-	-	-	-

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Regulated off-exchange market</b>					
Value of stocks listed (EUR billions)	-	-	-	-	-
Value of other securities listed (EUR billions)	204	218	231	237	244
Number of stocks listed	-	-	-	-	-
Number of other securities listed	-	-	-	-	-
<b>Euronext Brussels</b>					
Value of stocks listed (EUR billions)	197	186	122	138	201
Value of other securities listed (EUR billions)	-	-	-	-	-
<i>of which:</i>					
Domestic equity warrants	-	-	-	-	-
Foreign companies	-	-	-	-	-
Number of stocks listed	295	275	256	250	235
Number of other securities listed	-	-	-	-	-
<b>Nasdaq Europe</b>					
Value of stocks listed (EUR billions)	24	8	3	-	-
Value of other securities listed (EUR billions)	-	-	0	-	-
Number of stocks listed	63	49	40	-	-
Number of other securities listed	-	-	1	-	-
<b>NBB SSS</b>					
Value of stocks listed (EUR billions)	-	-	-	-	-
Value of other securities listed (EUR billions)	277	279	291	293	301
Number of stocks listed	-	-	2,002	-	-
Number of other securities listed	-	-	-	1,916	1,836
<b>CIK SA</b>					
Value of stocks listed (EUR billions)	167	189	127	128	153
Value of other securities listed (EUR billions)	-	-	-	-	-
Number of stocks listed	-	-	-	-	-
Number of other securities listed	-	-	-	-	-
<b>Euroclear Bank</b>					
Total value of securities under custody (EUR billions)	-	4,400	4,800	5,300	5,900
Total number of securities under custody	-	123,826	139,293	159,095	126,415
Value of new issues (EUR billions)	-	-	-	2,047	1,596

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Nationale Bank van België/Banque Nationale de Belgique, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	Held at MFIs, to the exclusion of other institutions offering payment services to non MFIs (see Table 5). The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Outstanding value on e-money storages issued: On software-based e-money schemes	Not applicable.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Central bank</b>	
Number of offices	Includes head office, branches and agencies (bureaux).
<b>Other institutions offering payment services to non-MFIs (total)</b>	
Number of institutions	Includes the postal institution.
<b>Memo item: Electronic money institutions</b>	
Number of institutions	This type of institution does not exist in Belgium.

**Table 6 – Payment card functions and accepting devices**

<b>Terminals located in the country</b>	
ATMs	From 2003 onwards, includes ATMs in the agencies of representatives.



**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions**

Transactions per type of payment instrument	
Payments by cards with a debit and delayed debit function	Not applicable.
Payments by cards with a credit and delayed debit function	Not applicable.
E-money purchase transactions:	
Through other e-money storages	Not applicable.

**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

Transactions per type of payment instrument	
Payments by cards with a debit and delayed debit function	Not applicable.
Payments by cards with a credit and delayed debit function	Not applicable.
E-money purchase transactions:	
Through other e-money storages	Not applicable.
Total value of transactions with payment instruments by non-MFIs:	
Cross-border transactions sent	Figures for 2000-02 are negligible.
Memo item: Cross-border transactions received	Figures for 2000-02 are negligible.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions****Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions****Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions**

All data	As a result of mergers and the creation of new companies, data are not always available.
Regulated off-exchange market	Includes transactions made on MTS Belgium.
Clearnet SA Brussels Branch	Number of trades cleared in Clearnet systems.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions**

All data	As a result of mergers and the creation of new companies, data are not always available.
Regulated off-exchange market	Includes transactions made on MTS Belgium.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

All data	As a result of mergers and the creation of new companies, data are not always available.
Nasdaq Europe	“Domestic” refers to EU and “foreign” refers to non-EU.

**Table 11.4 – Outstanding securities**

All data	As a result of mergers and the creation of new companies, data are not always available.
Regulated off-exchange market	Includes transactions made on MTS Belgium.

## GERMANY

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	82,188.00	82,340.00	82,482.00	82,520.00	82,501.00
<b>GDP (EUR billions)</b>	2,062.50	2,113.16	2,145.02	2,163.40	2,215.65
<b>GDP per capita (EUR)</b>	25,095	25,664	26,006	26,217	26,856
<b>HICP (annual percentage changes)</b>	1.39	1.90	1.35	1.05	1.78

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	125,898.00	67,969.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	475,621.00	558,631.00	608,088.01	654,268.02	681,386.01
<b>Narrow money supply (M1)</b>	574,580.00	601,637.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	19,194.00	20,935.00	22,125.01	19,113.02	21,549.01
Outstanding value on e-money storages issued	61.00	64.00	70.00	70.00	74.00
<i>of which:</i>					
On card-based e-money schemes	61.00	64.00	70.00	70.00	74.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	36,012.87	39,256.16	38,748.61	37,929.71	37,496.90
<b>Overnight deposits held at other credit institutions (end of period)</b>	-	-	-	-	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	131,860.00	106,139.00	121,674.00	151,937.00	191,675.00
Intraday borrowing from the central bank	-	-	-	-	-

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	130	128	67	67	67
Number of overnight deposits (thousands)	36	36	36	32	27
Value of overnight deposits (EUR millions)	445.00	1,005.00	631.00	554.00	381.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	2,742	2,526	2,363	2,225	2,148
Number of offices	59,698	56,705	53,325	49,563	47,581
Number of overnight deposits (thousands)	88,497	88,890	87,870	84,324	85,136
of which:					
Number of internet/PC-linked overnight deposits (thousands)	15,130	19,070	29,695	30,757	32,215
Value of overnight deposits (EUR millions)	479,001.00	560,435.00	609,115.00	656,214.00	683,483.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	2,652	2,445	2,281	2,140	2,063
Number of offices	59,521	56,527	53,175	49,398	47,418
Value of overnight deposits (EUR millions)	474,391.00	554,824.00	603,316.00	648,295.00	674,929.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	45	43	46	49	49
Number of offices	87	86	83	81	89
Value of overnight deposits (EUR millions)	2,937.00	3,743.00	4,024.00	6,122.00	6,676.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	16	16	17	17	17
Number of offices	41	52	35	54	44
Value of overnight deposits (EUR millions)	744.00	948.00	907.00	967.00	870.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	28	22	19	19	19
Number of offices	49	40	32	30	30
Value of overnight deposits (EUR millions)	929.00	920.00	868.00	830.00	1,008.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	2,743	2,527	2,364	2,226	2,149
Number of offices	59,828	56,833	53,392	49,630	47,648
Number of overnight deposits (thousands)	88,533	88,925	87,906	84,356	85,163
of which:					
Number of internet/PC-linked overnight deposits (thousands)	15,130	19,070	29,695	30,757	32,215
Value of overnight deposits (EUR millions)	479,446.00	561,440.00	609,746.00	656,768.00	683,864.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	.	.	.	.	.
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	.	.	.	.	.

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	109,449,708	125,508,163	119,391,632	116,950,256	115,622,940
Cards with a payment function (except an e-money function)	109,449,708	123,900,464	113,351,131	110,719,465	109,585,904
<i>of which:</i>					
Cards with a debit function	92,809,583	105,931,243	93,657,522	90,516,209	89,153,976
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	16,640,125	17,969,221	19,693,609	20,203,256	20,431,928
Cards with an e-money function	60,700,000	67,332,800	62,596,590	62,816,730	63,911,918
<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)	109,449,708	125,624,040	121,019,220	118,394,700	117,840,087
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	57,265,052	58,884,956	61,525,259	61,661,432	62,934,666
<b>Terminals located in the country</b>					
ATMs	47,650	49,620	50,487	51,129	52,595
<i>of which:</i>					
ATMs with a cash withdrawal function	47,650	49,620	50,487	51,129	52,595
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	591,280	435,680	460,609	495,790	520,020
<i>of which:</i>					
EFTPOS terminals	591,280	435,680	460,609	495,790	520,020
E-money card terminals	91,448	116,236	134,292	153,303	172,339
<i>of which:</i>					
E-money card loading/unloading terminals	24,502	36,045	35,800	32,398	30,000
E-money card accepting terminals	66,946	80,191	98,492	120,905	142,339

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	5,585.04	5,688.53	5,552.55	5,838.98	6,241.74
<i>of which:</i>					
Paper-based	-	1,361.31	1,225.85	1,045.90	1,037.07
Non-paper-based	-	4,327.22	4,326.69	4,793.08	5,204.67
<b>Direct debits</b>	4,766.23	4,834.36	4,554.32	5,541.70	6,156.57
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	1,437.88	1,648.97	1,864.34	2,016.52	2,236.38
<i>of which:</i>					
Payments by cards with a debit function	1,133.89	1,334.15	1,535.77	1,670.31	1,869.03
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	303.99	314.83	328.57	346.21	367.35
<b>E-money purchase transactions</b>	26.63	29.35	35.85	37.37	38.31
<i>of which:</i>					
By cards with an e-money function	26.63	29.35	35.85	37.37	38.31
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	393.27	319.76	149.70	133.29	112.73
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	12,209.05	12,520.97	12,156.76	13,567.85	14,785.73
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	3,192.27	3,330.43	3,572.92	4,094.42	4,677.53
ATM cash withdrawals	1,724.05	1,648.40	1,668.31	2,036.37	2,398.67
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1,464.51	1,678.33	1,900.19	2,053.89	2,274.69
E-money card loading/unloading transactions	3.71	3.71	4.42	4.16	4.17
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	26,272.85	27,836.21	28,271.11	28,893.57	29,289.70
<i>of which:</i>					
Paper-based	-	9,599.17	11,799.46	13,033.69	14,526.03
Non-paper-based	-	18,237.05	16,471.65	15,859.88	14,763.66
<b>Direct debits</b>	3,307.03	3,982.12	3,911.58	3,346.04	3,443.27
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	109.66	121.38	133.12	140.40	150.05
<i>of which:</i>					
Payments by cards with a debit function	82.92	92.84	103.16	109.29	115.65
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	26.74	28.54	29.97	31.11	34.40
<b>E-money purchase transactions</b>	0.07	0.07	0.08	0.08	0.08
<i>of which:</i>					
By cards with an e-money function	0.07	0.07	0.08	0.08	0.08
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	986.49	902.12	772.90	674.55	567.77
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	30,676.11	32,841.90	33,088.79	33,054.64	33,450.86
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	363.73	382.09	398.35	444.15	490.47
ATM cash withdrawals	253.87	260.53	265.03	303.57	340.24
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	109.73	121.45	133.20	140.48	150.13
E-money card loading/unloading transactions	0.12	0.10	0.12	0.11	0.11
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: ELS, RTGS<sup>plus</sup></b>					
Credit transfers sent	21.53	23.86	31.89	32.79	34.06
<i>of which:</i>					
Credit transfers sent within the same TARGET component	17.84	20.12	27.60	28.19	29.08
<i>of which:</i>					
National transactions	-	-	27.32	27.87	28.73
Transactions sent by euro area participants (excl. national transactions)	-	-	0.04	0.14	0.10
Transactions sent by non-euro area EU participants	-	-	0.08	0.09	0.14
Transactions sent by non-EU participants	-	-	0.15	0.10	0.10
Credit transfers sent to another TARGET component	3.69	3.74	4.30	4.60	4.98
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	3.51	3.76	4.08
Transactions sent to a non-euro area TARGET component	-	-	0.79	0.84	0.90
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	2.76	3.06	3.63	4.22	4.77
Concentration ratio in terms of volume (percentages)	-	-	53.3	52.5	51.9
<b>LVPS (NON-TARGET SYSTEM): EAF</b>					
Total transactions sent	12.99	11.01	-	-	-
<i>of which:</i>					
a) National transactions sent					
Credit transfers	-	-	-	-	-
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: RPS</b>					
Total transactions sent	2,226.59	2,197.49	2,156.75	2,188.35	2,230.34
<i>of which:</i>					
a) National transactions sent					
Credit transfers	810.18	833.78	871.94	923.13	984.20
<i>of which:</i>					
Paper-based credit transfers	1.69	1.72	1.97	1.76	1.51
Non-paper-based credit transfers	808.49	832.06	869.97	921.37	982.69
Other payment instruments	1,416.41	1,363.70	1,284.81	1,265.21	1,244.51
Total national transactions sent	2,226.59	2,197.49	2,156.75	2,188.34	2,228.71
b) Transactions sent by euro area participants (excl. national transactions)					
Credit transfers	-	-	-	0.01	1.64
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	-	-	-	0.01	1.64
Total transactions sent by euro area participants (excl. national transactions)	-	-	-	0.01	1.64
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of volume (percentages)	-	-	-	20.2	18.7



## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: ELS, RTGS<sup>plus</sup></b>					
Credit transfers sent	52,295.40	68,727.87	124,784.16	128,543.63	126,366.00
<i>of which:</i>					
Credit transfers sent within the same TARGET component	24,001.00	35,446.37	91,818.17	92,710.71	89,282.09
<i>of which:</i>					
National transactions	-	-	91,168.04	91,900.25	88,264.48
Transactions sent by euro area participants (excl. national transactions)	-	-	1.23	1.51	0.94
Transactions sent by non-euro area EU participants	-	-	417.85	517.18	692.29
Transactions sent by non-EU participants	-	-	231.05	291.78	324.37
Credit transfers sent to another TARGET component	28,294.40	33,281.50	32,965.99	35,832.92	37,083.91
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	23,063.80	24,491.16	24,894.82
Transactions sent to a non-euro area TARGET component	-	-	9,902.19	11,341.76	12,189.09
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	28,266.50	33,257.60	33,001.65	35,832.58	37,087.44
Concentration ratio in terms of value (percentages)	-	-	53.7	53.8	53.7
<b>LVPS (NON-TARGET SYSTEM): EAF</b>					
Total transactions sent	41,522.00	35,025.80	-	-	-
<i>of which:</i>					
a) National transactions sent					
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
<b>RETAIL SYSTEM: RPS</b>					
Total transactions sent	2,244.67	2,202.31	2,111.85	2,101.26	2,122.65
<i>of which:</i>					
a) National transactions sent					
Credit transfers	778.69	825.21	886.06	974.63	1,067.46
<i>of which:</i>					
Paper-based credit transfers	10.69	14.46	13.06	10.58	8.74
Non-paper-based credit transfers	768.00	810.75	873.00	964.05	1,058.72
Other payment instruments	1,465.97	1,377.11	1,225.79	1,126.62	1,054.14
Total national transactions sent	2,244.67	2,202.31	2,111.85	2,101.24	2,121.60
b) Transactions sent by euro area participants (excl. national transactions)					
Credit transfers	-	-	-	0.01	1.06
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	-	-	-	0.01	1.06
Total transactions sent by euro area participants (excl. national transactions)	-	-	-	0.01	1.06
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	-	-	-	33.0	29.3

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; millions)*

	2000	2001	2002	2003	2004
<b>Selected trading platforms</b>					
Xetra					
Number of trades	39.0	49.7	60.0	71.4	69.4
Number of units	49,584.6	46,823.8	58,467.6	71,408.7	68,677.8
Frankfurt (Floor)					
Number of trades	163.9	123.8	86.7	70.1	66.7
Number of units	1,148,414.9	864,795.7	654,085.8	661,497.4	593,317.3
Eurex					
Volume of contracts traded	454.1	674.2	801.2	1,014.9	1,065.6
Volume of trades	20.4	30.7	44.6	56.2	48.6
<b>Clearing house</b>					
<b>Eurex Clearing (Equities)</b>					
Xetra					
Number of trades	-	-	-	44.9	58.0
Number of units	-	-	-	43,089.3	58,468.0
Frankfurt (Floor)					
Number of trades	-	-	-	8.1	9.0
Number of units	-	-	-	6,457.4	7,528.6
<b>Securities settlement system</b>					
Clearstream Banking Frankfurt					
Volume of trades cleared	75.2	66.9	67.3	45.6	33.3

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EUR billions)*

	2000	2001	2002	2003	2004
<b>Selected trading platforms</b>					
Xetra	1,982.9	1,969.9	1,833.9	1,737.0	1,874.7
Frankfurt (Floor)	3,218.3	1,824.6	1,207.0	1,039.3	927.9
Eurex	36,459.3	50,937.2	56,003.5	71,250.8	74,926.6
<b>Clearing house</b>					
Eurex Clearing (Equities)					
Xetra Value (in EUR millions)	-	-	-	1,176.6	1,684.8
Frankfurt Value (in EUR millions)	-	-	-	106.3	141.1
<b>Securities settlement system</b>					
Clearstream Banking Frankfurt					
Value of trades cleared	-	-	13,032.9	14,303.3	13,946.6

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading system</b>					
Eurex	429	427	424	406	407
<b>Clearing house</b>					
Eurex Clearing (Equities)	-	-	-	317	323
<b>Securities settlement system</b>					
Clearstream Banking Frankfurt	420	422	437	411	405
<i>of which:</i>					
Banks	343	341	355	327	320
<i>of which:</i>					
Domestic	288	279	291	261	250
Foreign	55	62	64	66	70
Brokers/dealers	38	41	43	46	47
<i>of which:</i>					
Domestic	28	26	25	25	24
Foreign	10	15	18	21	23
Others	13	13	13	13	13
CSDs, Global + Local Custodians	16	17	16	15	15
<i>of which:</i>					
Domestic	3	3	3	2	2
Foreign	13	14	13	13	13
Central banks, government institutions	10	10	10	10	10
<i>of which:</i>					
Domestic	10	10	10	10	10
Foreign	0	0	0	0	0

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Clearstream Banking Frankfurt</b>					
Value of securities issued (EUR billions)	-	-	-	-	-
Volume of securities issued	-	-	-	-	-
Value of securities registered (EUR billions)	-	-	-	-	-
Volume of securities registered	-	-	-	-	-
Total value of securities under custody (EUR billions)	5,348.13	5,065.67	4,643.63	4,938.29	4,967.50
<i>of which:</i>					
Value of stocks under custody	2,458.17	2,294.62	1,826.19	1,978.67	1,925.35
Value of other securities under custody	2,889.96	2,771.05	2,817.44	2,959.62	3,042.15
Total number of securities under custody (millions)	145.20	120.70	108.00	100.21	98.08
<i>of which:</i>					
Number of stocks under custody	58.10	40.90	32.30	29.69	27.72
Number of other securities under custody	87.10	79.80	75.70	70.52	70.36

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Deutsche Bundesbank, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). German data for this item do not include the component counterpart sector “Central government” for 2000-04.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Credit institutions irrespective of their legal incorporation</b>	
Credit institutions irrespective of their legal incorporation, Number of institutions	Includes Deutsche Postbank AG, a fully fledged credit institution.
Credit institutions irrespective of their legal incorporation, Number of offices	Includes those post office branches of Postbank AG which are entrusted with the semi cashless payment systems on behalf of Postbank AG.
Number of overnight deposit accounts held by non-MFIs	Partly estimated.
<i>of which:</i> Number of internet/PC-linked overnight deposit accounts	Partly estimated.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of overnight deposit accounts held by non-MFIs	Partly estimated.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	Partly estimated.
<b>Terminals located in the country</b>	
POS terminals	To avoid double-counting, the number of terminals includes the most common scheme only, since terminals usually accept different card brands. Figures prior to 2001 include double-counting of replacement terminals.
E-money card loading/unloading terminals	Only includes loading terminals.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions**

<b>Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions</b>	Partly estimated.
<b>Transactions per type of payment instrument</b>	Includes only transactions of national non-banks irrespective of whether they are processed on an intra or interbank basis.
Credit transfers	Includes only the number of national credit transfers, direct debits and cheques.
Direct debits	Includes only the number of national credit transfers, direct debits and cheques.
Card payments with cards issued in the country (except cards with an e-money function): Payments by cards with a debit function	Figures collected by Eurohandelsinstitut e.V., PaySys GmbH and Zentraler Kreditausschuss (ZKA).
Cheques	Includes only the number of national credit transfers, direct debits and cheques.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash withdrawals	Includes transactions with cards issued in the country at terminals located inside and outside the country (sub-sections a) and b)).
POS payment transactions (irrespective of type of card used)	Includes transactions with cards issued in the country at terminals located inside and outside the country (sub-sections a) and b)).
E-money card loading/unloading transactions	Only includes loading transactions.

**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Indicators of the use of the payment instruments and terminals by non-MFIs: Value of transactions</b>	Partly estimated.
<b>Transactions per type of payment instrument</b>	Includes only transactions of national non-banks irrespective of whether they are processed on an intra or interbank basis.
Credit transfers	Includes only the number of national credit transfers, direct debits and cheques.
Direct debits	Includes only the number of national credit transfers, direct debits and cheques.
Card payments with cards issued in the country (except cards with an e-money function):	Figures collected by Eurohandelsinstitut e.V., PaySys GmbH and Zentraler Kreditausschuss (ZKA).
Payments by cards with a debit function	
Cheques	Includes only the number of national credit transfers, direct debits and cheques.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash withdrawals	Includes transactions of cards issued in the country at terminals located in and outside the country (sub-sections a) and b)).
POS payment transactions (irrespective of the type of card used)	Includes transactions of cards issued in the country at terminals located in and outside the country (sub-sections a) and b)).
E-money card loading/unloading transactions	Solely includes loading transactions.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: ELS, RTGS<sup>plus</sup></b>	ELS: until 5 November 2001; RTGS <sup>plus</sup> : as from 5 November 2001. Introduction of RTGS <sup>plus</sup> on 5 November 2001 and close-down of EAF. ELS serves, along with SWIFT, as a means of communication with RTGS <sup>plus</sup> only.
Credit transfers sent	Data for 2000 refer to ELS. As from 2002, data refer to RTGS <sup>plus</sup> . In 2001, ELS processed 19.03 million payments with a total value of €49,292.35 billion; RTGS <sup>plus</sup> processed 4.83 million payments with a total value of €19,435.52 billion.
<i>of which:</i> Credit transfers sent within the same TARGET component	Data for 2000 refer to ELS. As from 2002, data refer to RTGS <sup>plus</sup> . In 2001, ELS processed 15.89 million payments with a total value of €21,144.60 billion; RTGS <sup>plus</sup> processed 4.23 million payments with a total value of €14,301.77 billion.
<i>of which:</i> Credit transfers sent to another TARGET component	Data for 2000 refer to ELS. As from 2002, data refer to RTGS <sup>plus</sup> . In 2001, ELS processed 3.14 million payments with a total value of €28,147.75 billion; RTGS <sup>plus</sup> processed 0.60 million payments with a total value of €5,133.75 billion.
<i>of which:</i> Credit transfers received from another TARGET component	Data for 2000 refer to ELS. As from 2002, data refer to RTGS <sup>plus</sup> . In 2001, ELS processed 2.57 million payments with a total value of €28,143.77 billion; RTGS <sup>plus</sup> processed 0.49 million payments with a total value of €5,113.83 billion.
<b>LVPS: EAF</b>	EAF: until 5 November 2001; Introduction of RTGS <sup>plus</sup> on 5 November 2001 and close-down of EAF. ELS serves, along with SWIFT, as a means of communication with RTGS <sup>plus</sup> only.
<b>Retail system: RPS</b>	Includes direct debits and other payment instruments which are technically processed like direct debits, such as debit card payments, ATM transactions, e-money payments and cheques.
Other payment instruments	

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Number of transactions**

Eurex	Trades are cleared via Eurex Clearing.
Eurex Clearing (Equities)	Eurex Clearing (Equities) started business in March 2003. The figure for 2003 is partly estimated.
Securities settlement system, Volume of trades cleared	Includes only collective safe custody transactions. Introduction of a central counterparty (Eurex Clearing (Equities)) in April 2003 for Frankfurt (floor) and Xetra.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

Eurex	Trades are cleared via Eurex Clearing.
Eurex Clearing (Equities)	Eurex Clearing (Equities) started business in March 2003. The figure for 2003 is partly estimated.
Securities settlement system, Value of trades cleared	Includes only collective safe custody transactions.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

## GREECE

## 1. Basic statistical data

	2000	2001	2002	2003	2004
Population (thousands, annual average)	10,917.46	10,949.95	10,987.56	11,023.53	11,056.80
GDP (EUR billions)	121.70	131.77	142.37	154.15	167.17
GDP per capita (EUR)	11,147	12,034	12,957	13,984	15,119
HICP (annual percentage changes)	2.89	3.66	3.92	3.44	3.03

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	7,740.74	7,180.00	.	.	.
Value of overnight deposits held by non-MFIs	64,117.80	73,065.00	75,365.00	83,834.00	97,355.00
Narrow money supply (M1)	68,909.53	77,986.00	.	.	.
Memorandum items:					
Overnight deposits in foreign currencies held by non-MFIs	2,429.90	2,506.00	1,508.00	1,613.00	1,825.00
Outstanding value on e-money storages issued	-	-	-	0.00	1.00
of which:					
On card-based e-money schemes	-	-	-	0.00	1.00
On software-based e-money schemes	-	-	-	0.00	0.00

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
Overnight deposits held at the central bank	1,926.19	2,209.61	2,293.26	2,590.74	2,920.05
Overnight deposits held at other credit institutions (end of period)	16,427.00	12,239.00	15,594.00	14,280.00	15,248.00
Memorandum items:					
Non-intraday borrowing from the central bank	334.00	1,001.00	3,271.00	3,381.00	986.00
Intraday borrowing from the central bank	-	416.00	546.00	708.00	315.00



## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	28	28	28	28	28
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	910.85	840.00	408.00	366.00	1,067.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	57	61	61	59	62
Number of offices	3,196	3,346	3,523	3,584	3,824
Number of overnight deposits (thousands)	21,871	24,844	24,720	26,257	28,661
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	61,188.00	70,806.00	71,711.00	79,452.00	91,695.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	43	40	40	39	39
Number of offices	3,004	3,134	3,263	3,300	3,403
Value of overnight deposits (EUR millions)	58,638.00	67,724.00	68,120.00	75,229.00	85,504.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	9	10	10	10	13
Number of offices	66	64	92	97	217
Value of overnight deposits (EUR millions)	487.00	545.00	452.00	338.00	338.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	5	5	6	6	6
Number of offices	28	24	72	79	198
Value of overnight deposits (EUR millions)	453.00	369.00	1,711.00	1,811.00	5,698.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	6	5	4	4
Number of offices	98	124	96	108	6
Value of overnight deposits (EUR millions)	1,610.00	2,168.00	1,428.00	2,074.00	155.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	58	62	62	60	63
Number of offices	3,224	3,374	3,551	3,612	3,852
Number of overnight deposits (thousands)	21,871	24,844	24,720	26,257	28,661
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	62,098.85	71,646.00	72,119.00	79,818.00	92,762.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	5,888,807	7,154,240	7,548,124	7,869,431	7,657,564
Cards with a payment function (except an e-money function)	6,554,217	8,965,027	10,737,998	11,366,349	11,057,840
<i>of which:</i>					
Cards with a debit function	3,524,065	4,515,273	5,274,603	5,488,605	5,339,416
Cards with a delayed debit function	-	305,629	306,326	297,865	76,492
Cards with a credit function	3,030,152	4,144,125	5,157,069	5,579,879	5,641,932
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	-	-
Total number of cards (irrespective of the number of functions on the card)	8,990,121	11,032,468	11,982,371	11,890,351	12,978,275
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	3,472	4,377	5,078	5,468	5,864
<i>of which:</i>					
ATMs with a cash withdrawal function	3,472	4,377	5,078	5,468	5,864
ATMs with a credit transfer function	3,363	4,164	4,731	5,127	5,488
POS terminals	201,550	277,299	350,554	417,714	454,476
<i>of which:</i>					
EFTPOS terminals	-	-	-	182,729	199,238
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	6.59	5.11	9.56	12.56	16.71
<i>of which:</i>					
Paper-based	5.51	3.00	5.17	7.15	7.41
Non-paper-based	1.08	2.11	4.40	5.41	9.30
<b>Direct debits</b>	3.43	6.47	10.89	11.79	13.10
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	50.82	49.25	47.32	59.22	64.62
<i>of which:</i>					
Payments by cards with a debit function	0.60	1.47	2.02	2.25	2.91
Payments by cards with a delayed debit function	-	5.92	6.02	6.45	1.84
Payments by cards with a credit function	50.22	41.86	39.28	50.52	59.87
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	0.00	0.00	0.00
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	0.00	0.00	0.00
<b>Cheques</b>	17.41	17.73	16.78	26.36	27.69
<b>Other payment instruments</b>	-	-	-	-	1.50
<b>Total number of transactions with payment instruments by non-MFIs</b>	78.25	78.56	84.56	109.93	123.62
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	208.21	209.25
ATM cash withdrawals	-	-	-	153.24	151.07
ATM cash deposits	-	-	-	8.83	10.56
POS transactions (irrespective of type of card used)	-	-	-	46.14	47.63
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	15.83
ATM cash withdrawals	-	-	-	-	9.39
ATM cash deposits	-	-	-	-	0.00
POS transactions (irrespective of type of card used)	-	-	-	-	6.44
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	5.73
ATM cash withdrawals	-	-	-	-	3.31
ATM cash deposits	-	-	-	-	0.00
POS transactions (irrespective of type of card used)	-	-	-	-	2.42
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	0.01	0.00
OTC cash withdrawals	-	-	-	-	52.80
OTC cash deposits	-	-	-	-	69.67

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	2,621.17	615.41	712.52	587.91	722.57
<i>of which:</i>					
Paper-based	2,104.48	480.94	671.61	528.48	595.85
Non-paper-based	516.69	134.46	40.90	59.43	126.72
<b>Direct debits</b>	1.89	1.97	2.94	5.30	5.95
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	3.13	2.90	3.07	5.28	6.00
<i>of which:</i>					
Payments by cards with a debit function	0.04	0.11	0.16	0.18	0.25
Payments by cards with a delayed debit function	-	0.67	0.72	0.81	0.32
Payments by cards with a credit function	3.09	2.12	2.19	4.29	5.43
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	0.00	0.00	0.00
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	0.00	0.00	0.00
<b>Cheques</b>	296.38	261.54	254.56	334.75	339.85
<b>Other payment instruments</b>	-	-	-	-	0.00
<b>Total number of transactions with payment instruments by non-MFIs</b>	2,922.58	881.82	973.08	933.24	1,074.37
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	38.86	42.29
ATM cash withdrawals	-	-	-	32.24	35.03
ATM cash deposits	-	-	-	2.61	3.34
POS transactions (irrespective of type of card used)	-	-	-	4.01	3.92
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	2.42
ATM cash withdrawals	-	-	-	-	1.45
ATM cash deposits	-	-	-	-	0.00
POS transactions (irrespective of type of card used)	-	-	-	-	0.96
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	1.17
ATM cash withdrawals	-	-	-	-	0.78
ATM cash deposits	-	-	-	-	0.00
POS transactions (irrespective of type of card used)	-	-	-	-	0.40
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	0.01	0.00
OTC cash withdrawals	-	-	-	-	910.18
OTC cash deposits	-	-	-	-	754.34

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: HERMES</b>					
Credit transfers sent	0.10	1.06	1.21	1.33	1.37
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.02	0.83	0.90	0.98	1.02
<i>of which:</i>					
National transactions	0.02	0.83	0.90	0.98	1.02
Transactions sent by euro area participants (excl. national transactions)	.	.	.	.	.
Transactions sent by non-euro area EU participants	.	.	.	.	.
Transactions sent by non-EU participants	.	.	.	.	.
Credit transfers sent to another TARGET component	0.09	0.22	0.31	0.34	0.34
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	0.21	0.28	0.30	0.30
Transactions sent to a non-euro area TARGET component	-	0.02	0.03	0.04	0.04
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	-	0.14	0.19	0.22	0.25
Concentration ratio in terms of volume (percentages)	-	65.3	60.9	55.2	57.4
<b>LVPS (NON-TARGET SYSTEM): HERMES GRD (CLOSED IN JANUARY 2001)</b>					
Total transactions sent	0.86	-	-	-	-
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.86	-	-	-	-
<i>of which:</i>					
Paper-based credit transfers	.	.	.	.	.
Non-paper-based credit transfers	0.86	-	-	-	-
Total national transactions sent	0.86	-	-	-	-
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
<b>RETAIL SYSTEM: DIAS</b>					
Total transactions sent	25.95	29.18	24.81	26.76	27.95
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.01	0.02	0.10	0.45	0.54
<i>of which:</i>					
Paper-based credit transfers	.	.	.	.	.
Non-paper-based credit transfers	0.01	0.02	0.10	0.45	0.54
Direct debits	-	-	0.02	2.05	2.69
Card payments	.	.	.	.	.
ATM transactions	13.94	16.62	12.14	11.79	12.02
E-money transactions	.	.	.	.	.
Cheques	12.00	12.54	12.31	12.23	12.44
Other payment instruments	-	-	0.24	0.25	0.25
Total national transactions sent	25.95	29.18	24.81	26.76	27.95
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	81.0	81.7	77.3	75.7	74.6

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>RETAIL SYSTEM: ACO</b>					
Total transactions sent	5.32	5.12	4.41	4.09	4.29
of which:					
<b>a) National transactions sent</b>					
Cheques	5.32	5.12	4.41	4.09	4.29
Total national transactions sent	5.32	5.12	4.41	4.09	4.29
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	70.4	79.2	77.3	76.4	72.2

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: HERMES</b>					
Credit transfers sent	218.42	2,410.57	2,683.53	3,344.30	3,597.16
<i>of which:</i>					
Credit transfers sent within the same TARGET component	7.97	1,368.92	1,425.20	1,723.43	1,575.30
<i>of which:</i>					
National transactions	7.97	1,368.92	1,425.20	1,723.43	1,575.30
Transactions sent by euro area participants (excl. national transactions)	.	.	.	.	.
Transactions sent by non-euro area EU participants	.	.	.	.	.
Transactions sent by non-EU participants	.	.	.	.	.
Credit transfers sent to another TARGET component	210.45	1,041.65	1,258.32	1,620.87	2,021.86
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	833.52	1,010.47	1,270.40	1,626.37
Transactions sent to a non-euro area TARGET component	-	208.13	247.86	350.47	395.49
<i>Memorandum items:</i>					
Credit transfers received from another TARGET component	-	1,033.66	1,249.01	1,622.93	2,030.66
Concentration ratio in terms of value (percentages)	-	49.4	50.5	46.6	50.6
<b>LVPS (NON-TARGET SYSTEM): HERMES GRD (CLOSED IN JANUARY 2001)</b>					
Total transactions sent	0.00	-	-	-	-
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.00	-	-	-	-
<i>of which:</i>					
Paper-based credit transfers	.	.	.	.	.
Non-paper-based credit transfers	0.00	-	-	-	-
Total national transactions sent	0.00	-	-	-	-
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	.	.	.	.	.
<b>RETAIL SYSTEM: DIAS</b>					
Total transactions sent	54.13	66.87	69.94	80.36	92.34
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	0.08	0.29	0.64	1.15
<i>of which:</i>					
Paper-based credit transfers	.	.	.	.	.
Non-paper-based credit transfers	-	0.08	0.29	0.64	1.15
Direct debits	-	-	0.01	0.29	0.37
Card payments	.	.	.	.	.
ATM transactions	1.39	1.69	1.89	1.92	2.01
E-money transactions	.	.	.	.	.
Cheques	52.74	65.10	67.63	77.33	88.62
Other payment instruments	-	-	0.13	0.17	0.17
Total national transactions sent	54.13	66.87	69.94	80.36	92.34
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	76.0	75.6	74.7	73.2	72.4



## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>RETAIL SYSTEM: ACO</b>					
Total transactions sent	242.64	195.28	186.02	188.04	183.55
of which:					
<b>a) National transactions sent</b>					
Cheques	242.64	195.28	186.02	188.04	183.55
Total national transactions sent	242.64	195.28	186.02	188.04	183.55
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	59.5	63.2	63.1	61.6	62.8

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

(total for the period; thousands)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
HDAT	11	60	103	119	168
Athens Stock Exchange (ASE)	22,043	15,132	9,130	11,401	9,029
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Futures	1,164	1,860	5,195	6,875	7,852
<i>of which:</i>					
Index	913	1,845	4,859	5,772	5,848
Stocks	-	-	336	955	1,839
Currency	-	-	-	148	164
Bonds	251	15	0	0	0
Options	26	303	2,123	2,807	1,938
<b>Securities settlement systems</b>					
BOGS	135	264	363	384	435
<i>of which:</i>					
Primary market	1	1	0	1	1
ASE's CSD	21,973	15,045	9,131	11,433	9,133

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

(total for the period; EUR billions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
HDAT	64	314	566	679	959
Athens Stock Exchange (ASE)	102	42	25	35	36
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Futures	28	14	12	19	26
<i>of which:</i>					
Index	9	12	12	14	20
Stocks	-	-	0	1	1
Currency	-	-	-	5	5
Bonds	19	2	0	0	0
Options	0	0	0	0	0
<b>Securities settlement systems</b>					
BOGS	1,068	1,755	2,932	3,963	4,793
<i>of which:</i>					
Primary market	33	25	32	37	37
ASE's CSD	99	42	25	35	36

## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
HDAT	34	35	34	36	32
<i>of which:</i>					
Domestic banks	14	14	14	14	11
Foreign banks	17	19	19	21	20
Specialised credit institutions	3	2	1	1	1
Athens Stock Exchange (ASE)	90	87	87	85	82
<i>of which:</i>					
Domestic brokers/dealers	90	87	87	85	82
Foreign brokers/dealers	0	0	0	0	0
<b>Clearing house</b>					
Athens Derivatives Exchange Clearing House (ADECH)					
Direct clearing members	26	35	36	33	29
General clearing members (banks)	8	10	12	12	12
Non-clearing members	9	21	24	26	19
<b>Securities settlement systems</b>					
BOGS	96	101	102	108	95
<i>of which:</i>					
Domestic banks	16	22	22	23	22
Foreign banks	18	17	17	17	14
Specialised credit institutions	3	2	1	1	1
Domestic brokers/dealers	59	60	62	67	58
Foreign brokers/dealers	0	0	0	0	0
ASE's CSD	125	128	122	123	124
<i>of which:</i>					
Banks	33	39	35	39	41
Brokers/dealers	92	89	87	84	83

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>HDAT</b>					
Value of securities traded (EUR billions)	81	95	112	126	152
Number of securities traded	176	65	62	40	49
<b>Athens Stock Exchange (ASE)</b>					
Value of stocks listed (EUR billions)	118	97	66	85	92
Value of other securities listed (EUR billions)	77	81	115	135	158
Number of stocks listed	342	349	349	355	387
Number of other securities listed	360	144	75	64	67
<b>BOGS</b>					
Value of securities issued (EUR billions)	33	27	33	36	37
Number of securities issued	153	115	70	42	43
<b>ASE's CSD</b>					
Value of securities cleared (EUR billions)	115	97	66	85	92
Number of securities registered	342	349	353	410	534

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Bank of Greece, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Memo item: Electronic money institutions</b>	
Number of institutions	Not applicable.
Outstanding value on e-money storages issued by electronic money institutions (millions)	Not applicable.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with a payment function (except an e-money function): Cards with a delayed debit function	For 2000, data for delayed debit cards are included in the figures for cards with a credit function.
Cards with an e-money function	Not applicable.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable.
Total number of cards (irrespective of the number of functions on the card) <i>of which:</i> Cards with a combined debit, cash and e-money function	Not applicable.
<b>Terminals located in the country</b>	
E-money card terminals	Not applicable.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable.
<i>of which:</i> E-money card accepting terminals	Not applicable.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	For 2001, a significant lack of data regarding credit transfers has been recorded.
Card payments with cards issued in the country (except cards with an e-money function): Payments by cards with a delayed debit function	For 2000, payments by cards with a delayed debit function are included in the figures for payments by cards with a credit function.
Payments by cards with a debit and delayed debit function	Not applicable.
Payments by cards with a credit and delayed debit function	
Cheques	For the years 2000 to 2002, data refer to all cheques for which the acquiring bank is different from the issuing bank.
E-money purchase transactions <i>of which:</i> By cards with an e-money function	Not applicable.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash withdrawals	For 2003, data include transactions at terminals located in the country by cards issued both inside and outside the country.
ATM cash deposits	For 2003, data include transactions at terminals located in the country by cards issued both inside and outside the country.
E-money card loading/unloading transactions	Not applicable.
b) Transactions at terminals located in the country by cards issued outside the country	
ATM cash withdrawals	For 2003, data are included in transactions at terminals located in the country by cards issued in the country.
ATM cash deposits	For 2003, data are included in transactions at terminals located in the country by cards issued in the country.
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: HERMES</b>	Since 1 January 2001 HERMES (TARGET component) and HERMES GRD (former LVPS) have been integrated into one system.
<b>LVPS: HERMES GRD (until 2001)</b>	
Total transactions sent	
Retail system: DIAS	
Retail system: ACO	

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions**

HDAT	Only government securities.
Athens Derivatives Exchange Clearing House (ADECH)	Data provided by ADECH are based on the number of traded contracts.
Athens Derivatives Exchange Clearing House (ADECH) – Stocks	Futures on individual stocks were not introduced into this market until 2001.
Athens Derivatives Exchange Clearing House (ADECH) – Currency	Contracts on currency were not introduced into this market until 2002.
BOGS	Only government securities.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Market value of transactions**

HDAT	Nominal value of transactions. Only government securities.
Athens Derivatives Exchange Clearing House (ADECH)	Data provided by ADECH are based on the number of traded contracts.
Athens Derivatives Exchange Clearing House (ADECH) – Stocks	Futures on individual stocks were not introduced into this market until 2001.
Athens Derivatives Exchange Clearing House (ADECH) – Currency	Contracts on currency were not introduced into this market until 2002.
Athens Derivatives Exchange Clearing House (ADECH) – Bonds	Nominal value of transactions.
Athens Derivatives Exchange Clearing House (ADECH) – Options	The total value of options traded and cleared has been measured on the basis of their premiums.
BOGS	Only government securities. Nominal value of transactions for data up to 2000.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

BOGS – Number of securities issued	New ISIN issues as well as reopenings. For 2000, new ISINs: 31, reopenings: 122; for 2001, new ISINs: 26, reopenings: 89; for 2002, new ISINs: 35, reopenings: 35; for 2003, new ISINs: 21, reopenings: 21; for 2004, new ISINs: 20, reopenings: 23.
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# SPAIN

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	40,264.200	40,721.400	41,314.000	42,004.600	42,691.800
<b>GDP (EUR billions)</b>	630.263	679.842	729.021	780.550	837.316
<b>GDP per capita (EUR)</b>	15,653	16,695	17,646	18,582	19,613
<b>HICP (annual percentage changes)</b>	3.48	2.83	3.59	3.11	3.05

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	54,533.00	42,699.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	170,471.00	172,983.00	190,410.00	220,668.00	244,136.00
<b>Narrow money supply (M1)</b>	202,097.00	212,888.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	2,457.00	2,412.00	2,362.00	5,019.00	5,929.00
Outstanding value on e-money storages issued	17.00	22.00	23.00	21.00	24.00
<i>of which:</i>					
On card-based e-money schemes	17.00	22.00	23.00	19.00	21.00
On software-based e-money schemes	0.00	0.00	0.00	2.00	3.00

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	9,703.20	10,985.90	11,556.06	12,775.06	14,098.21
<b>Overnight deposits held at other credit institutions (end of period)</b>	-	-	-	-	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	14,450.00	11,593.00	16,926.00	28,260.00	24,726.00
Intraday borrowing from the central bank	-	-	-	-	26,215.00

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.



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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	53	53	53	43	33
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	30,242.00	13,311.00	15,224.00	17,262.00	15,939.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	368	366	359	348	346
Number of offices	39,300	39,012	39,009	39,750	40,603
Number of overnight deposits (thousands)	23,522	20,915	22,594	22,841	22,898
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	203,404.00	228,197.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	316	310	300	290	285
Number of offices	39,121	38,813	38,808	39,554	40,381
Value of overnight deposits (EUR millions)	-	-	-	195,290.00	218,813.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	33	37	37	39	43
Number of offices	100	111	109	103	118
Value of overnight deposits (EUR millions)	-	-	-	7,378.00	8,587.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	8	11	14	11	11
Number of offices	60	72	75	79	91
Value of overnight deposits (EUR millions)	-	-	-	598.00	576.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	11	8	8	8	7
Number of offices	19	16	17	14	13
Value of overnight deposits (EUR millions)	-	-	-	138.00	221.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	369	367	360	349	347
Number of offices	39,353	39,065	39,062	39,793	40,636
Number of overnight deposits (thousands)	23,522	20,915	22,594	22,841	22,898
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	30,242.00	13,311.00	15,224.00	220,666.00	244,136.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	0	0	0	0	0
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	0.00	0.00	0.00	0.00	0.00

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	46,682,000	51,575,000	57,082,948	58,430,725	63,026,779
Cards with a payment function (except an e-money function)	45,801,000	50,582,000	53,622,302	56,952,733	61,727,040
of which:					
Cards with a debit function	29,744,000	32,836,000	32,673,907	33,095,660	32,764,923
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	16,057,000	17,746,000	20,948,395	23,857,073	28,962,117
Cards with an e-money function	10,496,000	9,836,000	11,830,936	9,744,910	7,980,484
of which:					
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)	48,406,000	52,912,000	57,702,275	60,907,141	66,746,207
of which:					
Cards with a combined debit, cash and e-money function	6,938,000	6,235,000	7,750,963	5,790,502	2,961,317
<b>Terminals located in the country</b>					
ATMs	44,851	46,990	49,876	51,978	55,399
of which:					
ATMs with a cash withdrawal function	44,851	46,990	49,876	51,978	55,399
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	802,698	853,055	874,728	937,852	1,075,074
of which:					
EFTPOS terminals	802,698	853,055	874,728	937,852	1,075,074
E-money card terminals	215,789	216,209	227,225	252,499	189,089
of which:					
E-money card loading/unloading terminals	27,279	29,420	32,025	39,623	40,612
E-money card accepting terminals	188,510	186,789	195,200	212,876	148,477

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	338.10	354.30	409.60	622.13	731.56
<i>of which:</i>					
Paper-based	-	-	-	-	95.96
Non-paper-based	-	-	-	-	635.59
<b>Direct debits</b>	1,175.90	1,154.30	1,192.20	1,382.95	2,118.15
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	-	-	1,013.25	1,096.20	1,270.96
<i>of which:</i>					
Payments by cards with a debit function	-	-	612.43	630.85	692.84
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	400.82	465.35	578.12
<b>E-money purchase transactions</b>	1.79	1.13	1.21	1.28	0.58
<i>of which:</i>					
By cards with an e-money function	1.79	1.13	1.21	1.28	0.58
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	197.40	166.70	168.00	176.96	214.42
<b>Other payment instruments</b>	-	-	-	-	130.78
<b>Total number of transactions with payment instruments by non-MFIs</b>	1,713.19	1,676.43	2,784.25	3,279.51	4,466.44
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	17.77
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	11.85
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	1,859.99	1,960.59	2,143.05
ATM cash withdrawals	-	-	866.15	887.89	905.18
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	993.59	1,072.50	1,237.75
E-money card loading/unloading transactions	-	-	0.25	0.20	0.12
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	108.72	118.71	125.68
ATM cash withdrawals	-	-	32.92	35.23	37.32
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	75.79	83.48	88.36
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	26.95	31.88	42.58
ATM cash withdrawals	-	-	5.13	5.72	6.58
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	21.82	26.16	36.00
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	2.16	2.46	2.79
OTC cash withdrawals	-	-	-	-	270.70
OTC cash deposits	-	-	-	-	227.36

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	965.10	1,277.60	1,563.00	2,536.61	7,057.65
<i>of which:</i>					
Paper-based	-	-	-	-	1,541.30
Non-paper-based	-	-	-	-	5,516.35
<b>Direct debits</b>	368.40	310.70	438.20	459.86	770.88
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	-	-	48.98	55.96	65.97
<i>of which:</i>					
Payments by cards with a debit function	-	-	25.06	27.49	30.57
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	23.91	28.47	35.40
<b>E-money purchase transactions</b>	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
By cards with an e-money function	0.00	0.00	0.00	0.00	0.00
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	749.50	735.40	735.80	1,053.66	910.32
<b>Other payment instruments</b>	-	-	-	-	448.57
<b>Total number of transactions with payment instruments by non-MFIs</b>	2,083.00	2,323.70	2,785.98	4,106.09	9,253.39
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	1,558.14
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	1,093.13
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	124.88	140.15	154.19
ATM cash withdrawals	-	-	77.19	85.82	90.46
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	47.69	54.32	63.74
E-money card loading/unloading transactions	-	-	0.00	0.00	0.00
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	11.46	12.21	12.99
ATM cash withdrawals	-	-	4.83	5.20	5.56
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	6.63	7.01	7.43
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	2.86	3.33	4.35
ATM cash withdrawals	-	-	0.67	0.74	0.85
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	2.19	2.59	3.50
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	0.90	0.96	1.26
OTC cash withdrawals	-	-	-	-	912.85
OTC cash deposits	-	-	-	-	3,036.25

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: SLBE</b>					
Credit transfers sent	2.40	2.67	3.09	3.35	3.72
<i>of which:</i>					
Credit transfers sent within the same TARGET component	2.12	2.36	2.64	2.75	3.01
<i>of which:</i>					
National transactions	-	-	-	-	2.65
Transactions sent by euro area participants (excl. national transactions)	-	-	-	-	0.16
Transactions sent by non-euro area EU participants	-	-	-	-	0.17
Transactions sent by non-EU participants	-	-	-	-	0.03
Credit transfers sent to another TARGET component	0.28	0.31	0.44	0.60	0.72
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.24	0.27	0.38	0.52	0.63
Transactions sent to a non-euro area TARGET component	0.04	0.05	0.06	0.08	0.09
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	0.56	0.65	0.87	1.03	1.09
Concentration ratio in terms of volume (percentages)	41.7	36.4	34.2	33.1	33.3
<b>LVPS (NON-TARGET SYSTEM): SPI (UNTIL DEC. 2004)</b>					
Total transactions sent	0.98	1.37	1.78	1.78	1.06
<i>of which:</i>					
a) National transactions sent					
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of volume (percentages)	59.2	57.8	60.5	60.5	58.0
<b>RETAIL SYSTEM: SNCE</b>					
Total transactions sent	931.57	982.28	1,059.62	1,145.68	1,201.61
<i>of which:</i>					
a) National transactions sent					
Credit transfers	170.49	188.24	210.36	235.41	256.22
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	170.49	188.24	210.36	235.41	256.22
Direct debits	547.96	599.83	667.36	738.04	783.26
E-money transactions	-	-	-	-	-
Cheques	154.98	143.48	135.21	130.12	123.60
Other payment instruments	58.13	50.74	46.68	42.11	38.54
Total national transactions sent	931.57	982.28	1,059.62	1,145.68	1,201.61
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of volume (percentages)	61.9	61.5	61.5	60.9	60.8

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: SLBE</b>					
Credit transfers sent	34,404.39	53,221.32	63,444.07	70,208.35	74,472.81
<i>of which:</i>					
Credit transfers sent within the same TARGET component	30,136.40	48,255.50	58,898.30	65,080.80	68,627.50
<i>of which:</i>					
National transactions	-	-	-	-	56,816.86
Transactions sent by euro area participants (excl. national transactions)	-	-	-	-	6,268.90
Transactions sent by non-euro area EU participants	-	-	-	-	5,496.49
Transactions sent by non-EU participants	-	-	-	-	45.25
Credit transfers sent to another TARGET component	4,267.99	4,965.82	4,545.77	5,127.55	5,845.30
<i>of which:</i>					
Transactions sent to a euro area TARGET component	3,597.25	4,046.34	3,921.73	4,132.19	4,873.63
Transactions sent to a non-euro area TARGET component	670.74	919.48	624.04	995.35	971.68
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	4,277.24	4,949.70	4,539.26	5,123.17	5,859.06
Concentration ratio in terms of value (percentages)	39.1	41.7	41.9	34.9	60.9
<b>LVPS (NON-TARGET SYSTEM): SPI (UNTIL DEC. 2004)</b>					
Total transactions sent	448.40	360.10	302.90	304.89	217.70
<i>of which:</i>					
a) National transactions sent					
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	63.5	63.1	66.9	67.0	67.4
<b>RETAIL SYSTEM: SNCE</b>					
Total transactions sent	1,196.20	1,272.30	1,423.00	1,556.22	1,669.70
<i>of which:</i>					
a) National transactions sent					
Credit transfers	369.90	410.80	483.30	550.90	614.84
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	369.90	410.80	483.30	550.90	614.84
Direct debits	168.10	190.50	214.30	238.07	261.36
E-money transactions	-	-	-	-	-
Cheques	518.20	524.30	534.70	569.09	590.35
Other payment instruments	140.00	146.70	190.70	198.16	203.15
Total national transactions sent	1,196.20	1,272.30	1,423.00	1,556.22	1,669.70
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	58.8	60.2	57.9	57.3	57.8

## 11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems

Number of transactions

(total for the period; millions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>Stock exchange</b>	16.72	14.46	15.70	14.03	13.60
<i>of which:</i>					
Shares (SIBE)	16.72	14.46	15.70	14.03	13.60
Bonds (four Spanish stock exchanges)	-	-	-	-	-
<b>SENAF</b>	0.04	0.05	0.06	0.03	0.01
<i>of which:</i>					
Government bonds	0.04	0.05	0.06	0.03	0.01
<b>MTS ESPAÑA</b>	-	-	0.01	0.02	0.01
<i>of which:</i>					
Government bonds	-	-	0.01	0.02	0.01
<b>Clearing house</b>					
<b>MEFFCLEAR</b>	-	-	-	-	-
<i>of which:</i>					
Government securities	-	-	-	-	-
<b>Securities settlement systems</b>					
<b>CADE</b>	8.67	10.93	10.64	11.35	10.46
<i>of which:</i>					
Government securities	8.66	10.93	10.64	9.82	8.66
CDs issued by the Banco de España	0.01	0.00	0.00	0.00	0.00
Bonds	-	-	-	1.17	1.44
Commercial paper	-	-	-	0.36	0.36
<b>SCLV</b>	24.00	18.38	16.80	17.67	15.57
<i>of which:</i>					
Bonds	0.09	0.05	0.05	0.05	0.04
Shares	23.91	18.33	16.75	17.62	15.53
<b>SCLV AIAF</b>	0.21	0.66	1.43	-	-
<i>of which:</i>					
Bonds	0.12	0.38	1.06	-	-
Commercial paper	0.09	0.28	0.37	-	-
<b>Regional SSSs (SCL Barna, SCL Bilbao, SCL Valencia)</b>	0.12	0.14	0.16	0.18	0.21
<i>of which:</i>					
Shares	0.08	0.09	0.10	0.13	0.15
Bonds	0.05	0.05	0.06	0.05	0.06

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

(total for the period; EUR billions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>Stock exchange</b>	529.6	497.8	509.7	569.1	719.7
<i>of which:</i>					
Shares (SIBE)	488.9	440.2	439.9	494.3	636.9
Bonds (four Spanish stock exchanges)	40.7	57.6	69.8	74.8	82.8
<b>SENAF</b>	220.0	320.8	469.9	748.1	401.8
<i>of which:</i>					
Government bonds	220.0	320.8	469.9	748.1	401.8
<b>MTS ESPAÑA</b>	-	-	107.7	197.5	99.7
<i>of which:</i>					
Government bonds	-	-	107.7	197.5	99.7
<b>Clearing house</b>					
<b>MEFFCLEAR</b>	-	-	-	117.3	158.0
<i>of which:</i>					
Government securities	-	-	-	117.3	158.0
<b>Securities settlement systems</b>					
<b>CADE</b>	42,648.7	60,813.3	69,819.5	84,490.1	86,350.5
<i>of which:</i>					
Government securities	42,545.4	60,813.3	69,819.5	81,022.8	81,292.7
CDs issued by the Banco de España	103.3	-	-	-	-
Bonds	-	-	-	2,407.6	3,835.3
Commercial paper	-	-	-	1,059.7	1,222.5
<b>SCLV</b>	1,465.3	1,323.4	1,382.5	1,571.5	1,505.1
<i>of which:</i>					
Bonds	15.9	2.5	2.1	3.6	0.7
Shares	1,449.5	1,320.9	1,380.4	1,567.9	1,504.4
<b>SCLV AIAF</b>	693.5	970.2	1,598.3	-	-
<i>of which:</i>					
Bonds	418.1	473.4	802.4	-	-
Commercial paper	275.4	496.8	795.9	-	-
<b>Regional SSSs (SCL Barna, SCL Bilbao, SCL Valencia)</b>	43.9	61.1	84.9	87.7	89.2
<i>of which:</i>					
Shares	1.2	1.1	1.8	2.0	2.5
Bonds	42.7	60.0	83.1	85.7	86.7



## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
<b>Stock Exchange</b>	49	51	50	52	56
<i>of which:</i>					
Banks	0	7	8	9	13
<i>of which:</i>					
Domestic	0	-	-	-	-
Foreign	0	-	-	-	-
Brokers/dealers	49	44	42	43	43
<i>of which:</i>					
Domestic	49	-	-	-	-
Foreign	0	-	-	-	-
<b>SENAF</b>	39	33	37	35	31
<i>of which:</i>					
Banks	27	22	25	22	22
<i>of which:</i>					
Domestic	21	14	17	14	13
Foreign	6	8	8	8	9
Brokers/dealers	12	11	12	13	9
<i>of which:</i>					
Domestic	5	2	5	5	5
Foreign	7	9	7	8	4
Others	0	0	0	0	0
<b>MTS ESPAÑA</b>	-	-	22	23	23
<i>of which:</i>					
Banks	-	-	0	0	0
<i>of which:</i>					
Domestic	-	-	0	0	0
Foreign	-	-	0	0	0
Brokers/dealers	-	-	22	23	23
<i>of which:</i>					
Domestic	-	-	1	1	1
Foreign	-	-	21	22	22
Others	-	-	0	0	0
<b>Clearing house</b>					
<b>MEFFCLEAR</b>	-	-	-	19	19
<b>Securities settlement systems</b>					
<b>CADE</b>	252	255	248	236	225
<i>of which:</i>					
Banks	175	178	172	166	160
<i>of which:</i>					
Domestic	168	164	154	148	142
Foreign	7	14	18	18	18
Brokers/dealers	36	38	30	30	26
<i>of which:</i>					
Domestic	30	32	24	24	20
Foreign	6	6	6	6	6
Other	41	39	46	40	39
<i>of which:</i>					
Securities settlement systems	4	4	4	4	4
Central banks of the ESCB	16	16	16	16	16
Other financial institutions	21	19	26	20	19

## 11.3b Number of participants in trading platforms, clearing houses and securities settlement systems (continued)

(end of period)

	2000	2001	2002	2003	2004
<b>SCLV</b>	109	119	109	102	110
<i>of which:</i>					
Banks	44	47	48	40	58
<i>of which:</i>					
Domestic	32	35	48	40	58
Foreign	12	12	0	0	0
Brokers/dealers	60	67	55	56	46
<i>of which:</i>					
Domestic	59	54	55	56	46
Foreign	1	13	0	0	0
Other	5	5	6	6	6
<i>of which:</i>					
Securities settlement systems	5	5	4	4	4
Other financial institutions	0	0	2	2	2
<b>SCL Barcelona</b>	-	71	70	68	67
<i>of which:</i>					
Banks	-	36	35	34	34
<i>of which:</i>					
Domestic	-	36	35	34	34
Foreign	-	0	0	0	0
Brokers/dealers	-	35	35	34	33
<i>of which:</i>					
Domestic	-	35	35	34	33
Foreign	-	0	0	0	0
<b>SCL Bilbao</b>	-	56	63	61	60
<i>of which:</i>					
Banks	-	34	35	37	36
<i>of which:</i>					
Domestic	-	34	31	36	35
Foreign	-	0	4	1	1
Brokers/dealers	-	22	28	24	24
<i>of which:</i>					
Domestic	-	22	28	24	24
Foreign	-	0	0	0	0
<b>SCL Valencia</b>	51	48	52	53	53
<i>of which:</i>					
Banks	34	32	31	30	29
<i>of which:</i>					
Domestic	33	31	30	29	28
Foreign	1	1	1	1	1
Brokers/dealers	17	16	21	23	24
<i>of which:</i>					
Domestic	17	16	21	23	24
Foreign	0	0	0	0	0

## 11.4 Outstanding securities

(end of period; EUR billions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>Stock exchange</b>	579.5	568.1	462	560.6	685.7
<b>Four Spanish stock exchanges</b>					
Shares (capitalisation, market value)	558.2	550.5	444.2	547.8	672.2
Bonds (capitalisation, market value)	21.3	17.6	17.8	12.8	13.5
<b>SENAF</b>	-	-	-	-	-
<b>MTS ESPAÑA</b>	-	-	-	-	-
<b>Securities settlement systems (nominal value)</b>					
<b>CADE</b>	291.4	294.9	308.1	518.3	638.1
<i>of which:</i>					
Value of public debt securities	291.4	294.9	308.1	313.8	322.8
Value of CDs issued by the Banco de España	0.0	0.0	0.0	0.0	0.0
Value of bonds	-	-	-	172.4	267.6
Value of short-term instruments	-	-	-	32.1	47.7
<b>SCLV</b>	69.4	83.3	90.9	95.2	93
<i>of which:</i>					
Value of shares	58.7	75.3	84.4	89.7	88.2
Value of bonds	10.7	8	6.5	5.5	4.8
<b>SCLV AIAF</b>	76.3	100.2	130.9	-	-
<i>of which:</i>					
Value of bonds	59	75.8	107.3	-	-
Value of short-term instruments	17.3	24.4	23.6	-	-
<b>Regional SSSs (SCL Barna, SCL Bilbao, SCL Valencia)</b>	18	21.3	33.1	35.8	36.7
<i>of which:</i>					
Shares	10.5	13.5	24.5	26.3	26.7
Bonds	7.5	7.8	8.6	9.5	10

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Banco de España, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2000-02.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Memo item: Overnight deposits in foreign currencies	Data do not include overnight deposits of “Central Government” and “Rest of the world” for 2000-02.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	Cards issued by three-party schemes are not included.
Cards with a payment function (except an e-money function)	
<i>of which:</i> Cards with a delayed debit function	It is not possible to differentiate between delayed debit and credit cards. However, delayed debit cards are much more common in Spain than pure credit cards.
<i>of which:</i> Cards with a credit function	It is not possible to differentiate between delayed debit and credit cards. However, delayed debit cards are much more common in Spain than pure credit cards.
<i>of which:</i> Cards with a credit and delayed debit function	It is not possible to differentiate between delayed debit and credit cards. However, delayed debit cards are much more common in Spain than pure credit cards.
<b>Terminals located in the country</b>	
ATMs	In most cases, the possibility of making transfers at an ATM depends on the credit institution, not on the card network.
<i>of which:</i> ATMs with a credit transfer function	
POS terminals	Only EFTPOS terminals are included, as manual POS terminals are generally only used for back-up purposes.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	Data for payment instruments other than cards and e-money devices are estimations based on a survey carried out in a representative sample of credit institutions.
Credit transfers	Only the 2004 figure has been obtained according to the new methodology. The recalculation of historical data has not been possible.
Direct debits	Only the 2004 figure has been obtained according to the new methodology. The recalculation of historical data has not been possible.
Card payments with cards issued in the country (except cards with an e-money function)	Payments by cards issued by three-party schemes are not included.
<i>of which:</i> Payments by cards with a delayed debit function	It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of payments are made by delayed debit card.
<i>of which:</i> Payments by cards with a credit function	It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made by delayed debit card.
<i>of which:</i> Payments by cards with a credit and delayed debit function	It is not possible to differentiate between delayed debit and credit cards. However, it is known that the bulk of the payments are made by delayed debit card.
Cheques	Only the 2004 figure has been obtained according to the new methodology. The recalculation of historical data has not been possible.
Other payment instruments	Includes bills of exchanges and other non-standardised payment instruments which, owing to their special characteristics, are processed in the “Other operations” subsystem of the SNCE.
<b>Transactions per type of terminal</b>	
<i>Memo item:</i> OTC cash withdrawals	These data are estimations based on the information provided by a representative sample of credit institutions.
<i>Memo item:</i> OTC cash deposits	These data are estimations based on the information provided by a representative sample of credit institutions.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: SLBE</b>	
Concentration ratio in terms of volume/value	Only the 2004 figure has been calculated according to the current methodology. The recalculation of historical data has not been possible.
<b>LVPS: SPI</b>	
Concentration ratio in terms of volume/value	Only the 2004 figure has been calculated according to the current methodology. The recalculation of historical data has not been possible.
<b>Retail system: SNCE</b>	
a) National transactions sent	
Credit transfers <i>of which:</i> Paper-based credit transfers	Since 1999 all payments have been processed via a computer link.
b) Transactions sent by euro area participants	All transactions processed through the SNCE are between domestic institutions.
c) Transactions sent by non-euro area EU participants	All transactions processed through the SNCE are between domestic institutions.
d) Transactions sent by non-EU participants	All transactions processed through the SNCE are between domestic institutions.
Concentration ratio in terms of volume/value	Only the 2004 figure has been calculated according to the current methodology. The recalculation of historical data has not been possible.

**Table 11.1 and Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions and Market value of transactions respectively**

MEFFCLEAR	MEFFCLEAR, a CCP for public debt securities, was launched on 18 September 2003.
CADE, SCLV, SCLV AIAF	The CSD Iberclear was launched on 1 April 2003 as a result of the merger between CADE and SCLV.
SCLV AIAF	Since 2002, SCLV AIAF system securities transactions have been registered within the CADE settlement platform.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Stock Exchange	Includes the four exchanges.
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**Table 11.4 – Outstanding securities**

CADE, SCLV, SCLV AIAF	The CSD Iberclear was launched on 1 April 2003 as a result of the merger between CADE and SCLV.
SCLV AIAF	Since 2002, SCLV AIAF system securities transactions have been registered within the CADE settlement platform.
Regional SSSs – Shares	The figures for 2000 and 2001 do not include data for SCL Valencia.

# FRANCE

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	60,667.36	61,044.48	61,425.57	61,799.63	62,177.40
<b>GDP (EUR billions)</b>	1,441.37	1,497.18	1,548.56	1,585.17	1,648.37
<b>GDP per capita (EUR)</b>	23,759	24,526	25,210	25,650	26,511
<b>HICP (annual percentage changes)</b>	1.83	1.78	1.94	2.17	2.34

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	44,988.00	29,629.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	271,957.00	308,847.00	297,158.00	351,171.00	364,712.00
<b>Narrow money supply (M1)</b>	382,733.00	406,124.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	12,442.00	14,308.00	12,855.00	11,741.00	10,579.00
Outstanding value on e-money storages issued	1.00	8.00	16.00	22.00	22.00
<i>of which:</i>					
On card-based e-money schemes	1.00	8.00	16.00	22.00	22.00
On software-based e-money schemes	0.00	0.00	0.00	0.00	0.00

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	21,258.12	23,417.45	23,598.03	23,671.19	25,511.83
<b>Overnight deposits held at other credit institutions (end of period)</b>	248,944.00	239,177.00	224,949.00	211,319.00	234,244.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	22,572.00	10,884.00	12,070.00	9,730.00	15,730.00
Intraday borrowing from the central bank	27,763.00	25,216.00	25,608.00	26,081.00	33,457.00

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.



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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	211	211	211	211	178
Number of overnight deposits (thousands)	73	72	68	66	30
Value of overnight deposits (EUR millions)	2,783.00	3,301.00	1,622.00	1,032.00	658.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	1,099	1,050	989	939	897
Number of offices	25,657	26,049	26,162	25,789	39,825
Number of overnight deposits (thousands)	56,325	57,311	57,791	58,164	69,719
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	269,173.00	305,482.00	295,334.00	349,411.00	363,281.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	1,049	965	912	870	827
Number of offices	25,657	26,049	26,162	25,789	39,825
Value of overnight deposits (EUR millions)	269,173.00	305,482.00	295,334.00	349,411.00	363,281.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	36	41	38	33	39
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	14	23	21	19	16
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	21	18	17	15
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	2	2	2	1	1
Number of offices	20,493	15,227	11,092	-	-
Number of overnight deposits (thousands)	10,347	10,707	10,435	-	-
Value of overnight deposits (EUR millions)	67,770.00	70,103.00	82,248.00	36,046.00	44,898.00
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	1,102	1,053	992	941	899
Number of offices	46,361	41,487	37,465	26,000	40,003
Number of overnight deposits (thousands)	66,745	68,090	68,294	58,230	69,749
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	339,726.00	378,886.00	379,204.00	386,489.00	408,837.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	1	1
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	40,945,015	43,315,222	45,404,109	47,645,524	49,112,000
Cards with a payment function (except an e-money function)	36,908,168	39,733,247	41,851,879	44,382,728	45,985,000
of which:					
Cards with a debit function	-	-	-	-	-
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	0	319,000	838,000	1,272,000	1,160,000
of which:					
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)	40,945,015	43,315,222	45,404,109	47,645,524	49,112,000
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	35,162	36,912	38,975	41,988	43,714
of which:					
ATMs with a cash withdrawal function	-	-	-	-	-
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	839,030	904,265	956,435	1,000,000	1,060,000
of which:					
EFTPOS terminals	-	-	-	-	-
E-money card terminals	-	-	-	-	-
of which:					
E-money card loading/unloading terminals	-	2,100	15,904	23,057	23,000
E-money card accepting terminals	-	13,644	69,172	105,801	77,800

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	2,093.61	2,175.45	2,564.22	2,587.53	2,599.23
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
<b>Direct debits</b>	1,968.60	2,063.54	2,183.81	2,353.22	2,542.73
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	3,292.45	3,670.72	4,095.59	4,341.46	4,650.00
<i>of which:</i>					
Payments by cards with a debit function	-	-	-	-	-
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	0.00	2.80	18.40	18.10	16.00
<i>of which:</i>					
By cards with an e-money function	0.00	2.80	18.40	18.10	16.00
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	4,493.70	4,338.60	4,349.47	4,261.51	4,133.81
<b>Other payment instruments</b>	131.58	114.53	135.83	129.95	129.20
<b>Total number of transactions with payment instruments by non-MFIs</b>	11,979.94	12,365.64	13,347.32	13,691.77	14,070.96
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	4,374.74	4,836.36	5,311.18	5,589.13	5,912.00
ATM cash withdrawals	1,082.29	1,165.04	1,212.99	1,244.88	1,260.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	3,292.45	3,670.72	4,095.59	4,341.46	4,650.00
E-money card loading/unloading transactions	0.00	0.60	2.60	2.79	2.00
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	76,870.56	92,907.57	96,181.03	98,095.60	107,554.31
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
<b>Direct debits</b>	657.80	703.66	751.38	755.57	782.46
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	153.00	170.00	190.00	204.00	219.60
<i>of which:</i>					
Payments by cards with a debit function	-	-	-	-	-
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	0.00	0.01	0.07	0.07	0.05
<i>of which:</i>					
By cards with an e-money function	0.00	0.01	0.07	0.07	0.05
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	2,278.15	2,211.44	2,375.49	2,433.63	2,084.21
<b>Other payment instruments</b>	599.26	453.62	549.49	526.38	509.79
<b>Total number of transactions with payment instruments by non-MFIs</b>	80,558.78	96,446.31	100,047.47	102,015.25	111,150.43
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	219.00	241.02	266.08	285.08	304.80
ATM cash withdrawals	66.00	71.00	76.00	81.00	85.20
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	153.00	170.00	190.00	204.00	219.60
E-money card loading/unloading transactions	0.00	0.02	0.08	0.08	0.00
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: TBF</b>					
Credit transfers sent	3	4	4	4	4
<i>of which:</i>					
Credit transfers sent within the same TARGET component	2	2	2	2	2
<i>of which:</i>					
National transactions	2	2	2	2	2
Transactions sent by euro area participants (excl. national transactions)	0	0	0	0	0
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	1	1	2	2	2
<i>of which:</i>					
Transactions sent to a euro area TARGET component	1	1	1	1	2
Transactions sent to a non-euro area TARGET component	0	0	0	0	0
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	1	2	2	2	2
Concentration ratio in terms of volume (percentages)	44.8	40.5	44.1	46.2	47.1
<b>LVPS (NON-TARGET SYSTEM): PNS</b>					
Total transactions sent	6	8	8	7	7
<i>of which:</i>					
a) National transactions sent					
Credit transfers	6	8	8	7	7
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of volume (percentages)	-	60.1	63.3	63.7	62.8
<b>RETAIL SYSTEM: SIT</b>					
Total transactions sent	6,485	7,131	11,043	11,298	11,615
<i>of which:</i>					
a) National transactions sent					
Credit transfers	1,474	1,547	1,625	1,683	1,737
Direct debits	1,462	1,505	1,656	1,727	1,842
Card payments	2,782	3,076	3,472	3,660	3,926
ATM transactions	651	691	691	654	634
Cheques	-	198	3,491	3,467	3,370
Other payment instruments	117	115	110	107	106
Total national transactions sent	6,485	7,131	11,043	11,298	11,615
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of volume (percentages)	-	-	57.1	57.5	60.4
<b>RETAIL SYSTEM: CH Paris (closed 2002)</b>					
Total transactions sent	682	678	93	-	-
<i>of which:</i>					
a) National transactions sent					
Cheques	682	678	93	-	-
Total national transactions sent	682	678	93	-	-
b) Transactions sent by euro area participants (excl. national transactions)					

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	.	.	.	.	.
<b>RETAIL SYSTEM: CH Province (closed 2002)</b>					
Total transactions sent	2,772	2,469	54	-	-
<i>of which:</i>					
<b>a) National transactions sent</b>					
Cheques	2,772	2,469	54	-	-
Total national transactions sent	2,772	2,469	54	-	-
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: CREIC (closed 2002)</b>					
Total transactions sent	308	270	4	-	-
<i>of which:</i>					
<b>a) National transactions sent</b>					
Cheques	308	270	4	-	-
Total national transactions sent	308	270	4	-	-
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	.	.	.	.	.

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: TBF</b>					
Credit transfers sent	68,156.60	87,572.70	91,244.35	96,326.27	108,411.35
<i>of which:</i>					
Credit transfers sent within the same TARGET component	52,397.86	65,092.44	73,658.41	77,080.79	87,514.39
<i>of which:</i>					
National transactions	52,364.20	65,092.44	73,658.41	77,080.79	87,512.57
Transactions sent by euro area participants (excl. national transactions)	33.67	0.00	0.00	0.00	1.81
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	15,758.74	22,480.26	17,585.94	19,245.48	20,896.97
<i>of which:</i>					
Transactions sent to a euro area TARGET component	15,758.74	22,480.26	13,684.83	14,541.09	15,793.81
Transactions sent to a non-euro area TARGET component	0.00	0.00	3,901.12	4,704.38	5,103.16
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	15,810.00	19,050.00	17,582.49	19,244.28	20,886.91
Concentration ratio in terms of value (percentages)	38.7	43.6	46.1	48.1	52.0
<b>LVPS (NON-TARGET SYSTEM): PNS</b>					
Total transactions sent	21,844.00	22,324.00	19,995.35	17,980.40	17,480.60
<i>of which:</i>					
a) National transactions sent					
Credit transfers	21,844.00	22,324.00	19,995.35	17,980.40	17,480.60
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	-	54.6	61.6	61.1	59.0
<b>RETAIL SYSTEM: SIT</b>					
Total transactions sent	2,458.44	2,444.24	4,442.49	4,671.33	4,567.18
<i>of which:</i>					
a) National transactions sent					
Credit transfers	1,527.40	1,385.07	1,572.99	1,571.68	1,722.61
Direct debits	324.54	368.33	410.06	412.74	429.43
Card payments	127.45	140.68	159.41	169.36	182.48
ATM transactions	32.70	34.69	35.94	34.87	34.46
Cheques	-	61.84	1,827.92	2,059.05	1,770.42
Other payment instruments	446.34	453.62	436.17	423.63	427.78
Total national transactions sent	2,458.44	2,444.24	4,442.49	4,671.33	4,567.18
b) Transactions sent by euro area participants (excl. national transactions)					
c) Transactions sent by non-euro area EU participants					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	-	-	49.7	50.7	60.5
<b>RETAIL SYSTEM: CH Paris (closed 2002)</b>					
Total transactions sent	726.00	763.20	183.57	-	-
<i>of which:</i>					
a) National transactions sent					
Cheques	726.00	763.20	183.57	-	-
Total national transactions sent	726.00	763.20	183.57	-	-
b) Transactions sent by euro area participants (excl. national transactions)					

**10. Payments processed by selected interbank funds transfer systems**

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	.	.	.	.	.
<b>RETAIL SYSTEM: CH Province (closed 2002)</b>					
Total transactions sent	1,163.29	987.16	23.01	-	-
<i>of which:</i>					
<b>a) National transactions sent</b>					
Cheques	1,163.29	987.16	23.01	-	-
Total national transactions sent	1,163.29	987.16	23.01	-	-
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: CREIC (closed 2002)</b>					
Total transactions sent	25.88	23.12	0.40	-	-
<i>of which:</i>					
<b>a) National transactions sent</b>					
Cheques	25.88	23.12	0.40	-	-
Total national transactions sent	25.88	23.12	0.40	-	-
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	.	.	.	.	.



**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; millions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Euronext Paris	98	88	94	101	95
<b>Clearing house</b>					
LCH.Clearnet SA	89	81	91	97	94
<b>Securities settlement system</b>					
Euroclear France	41	31	29	28	27

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EUR billions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Euronext Paris	1,165	1,193	1,160	971	1,082
<b>Clearing house</b>					
LCH.Clearnet SA	1,205	1,299	1,176	968	1,071
<b>Securities settlement system</b>					
Euroclear France	36,835	43,635	52,996	52,582	60,162

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading system</b>					
Euronext Paris	91	103	164	121	125
of which:					
Banks	-	-	-	-	-
of which:					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	91
of which:					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
<b>Clearing system</b>					
LCH.Clearnet SA	59	93	102	113	116
of which:					
Banks	-	-	-	-	-
of which:					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
of which:					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
<b>Securities settlement system</b>					
Euroclear (RGV + Relit)	659	658	637	630	627
of which:					
Direct participants	335	331	325	330	328

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Euronext France</b>					
Value of equities listed (EUR billions)	1,549	1,326	935	1,082	1,153
Value of other securities listed (EUR billions)	779	795	818	809	814
Number of equities listed	1,185	1,177	1,131	1,070	1,032
Number of other securities listed	1,313	1,264	1,112	1,091	1,700
<b>Euroclear France</b>					
Value of equities held (EUR billions)	1,511	1,291	936	1,062	1,110
Value of other securities held (EUR billions)	1,995	2,161	2,238	2,449	2,666
Number of equities held	1,557	1,457	1,323	1,203	1,186
Number of other securities held	22,146	24,058	23,603	22,973	25,372

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Banque de France, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data include deposits in French overseas territories. Data do not include overnight deposits of “Rest of the world” for 2000-04.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Central bank</b>	
Value of overnight deposits	Includes overnight deposits from central public administrations.
<b>Credit institutions irrespective of their legal incorporation</b>	
Number of institutions	Excludes investment firms.
<b>Other institutions offering payment services to non-MFIs (total)</b>	
Number of institutions	Since 2003, the Treasury is the only institution which falls in this category. The Post Office has been integrated into the category of credit institutions.
<b>Memo item: Electronic money institutions</b>	
Number of institutions	Excludes credit institutions.

**Table 6 – Payment card functions and accepting devices**

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of terminal</b>	
b) Transactions at terminals located in the country by cards issued outside the country:	
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country:	
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**

**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

Retail system: Clearing House Paris – closed 2002
Retail system: Clearing House Province – closed 2002
Retail system: CREIC (Centres régionaux d'échanges d'images-chèques) – closed 2002

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions, and**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Market value of transactions, and**

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

LCH.Clearnet SA	The figures reported for LCH.Clearnet SA refer only to its activities in France.
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**Table 11.4 – Outstanding securities**

# IRELAND

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	3,799.91	3,858.80	3,926.27	3,991.03	4,059.19
<b>GDP (EUR billions)</b>	104.38	117.11	130.52	139.10	148.56
<b>GDP per capita (EUR)</b>	27,469	30,350	33,242	34,852	36,598
<b>HICP (annual percentage changes)</b>	5.27	3.98	4.72	4.01	2.31

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	4,221.00	3,671.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	16,133.00	20,133.00	21,013.00	55,081.00	64,725.00
<b>Narrow money supply (M1)</b>	19,338.00	22,542.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	1,326.00	1,876.00	1,448.00	7,331.00	7,717.00
Outstanding value on e-money storages issued	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
On card-based e-money schemes	0.00	0.00	0.00	0.00	0.00
On software-based e-money schemes	0.00	0.00	0.00	0.00	0.00

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	3,982.69	4,115.97	4,454.10	4,588.87	5,458.64
<b>Overnight deposits held at other credit institutions (end of period)</b>	.	.	.	.	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	8,464.00	12,143.00	10,249.00	16,186.00	17,014.00
Intraday borrowing from the central bank	0.00	0.00	3,004.00	2,269.00	2,798.00

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	1	1	1	1	1
Value of overnight deposits (EUR millions)	50.00	260.00	200.00	131.00	3,876.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	82	87	86	80	80
Number of offices	1,007	1,002	1,122	1,111	1,111
Number of overnight deposits (thousands)	6,022	6,250	6,341	6,289	5,646
of which:					
Number of internet/PC-linked overnight deposits (thousands)	184	257	923	1,150	1,372
Value of overnight deposits (EUR millions)	16,082.00	19,871.00	20,813.00	54,949.00	60,848.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	52	54	54	48	48
Number of offices	977	969	1,090	1,079	1,079
Value of overnight deposits (EUR millions)	16,082.00	19,871.00	20,813.00	54,949.00	60,848.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	16	20	19	19	19
Number of offices	16	20	19	19	19
Value of overnight deposits (EUR millions)	.	.	.	.	-
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	12	12	12	12	12
Number of offices	12	12	12	12	12
Value of overnight deposits (EUR millions)	.	.	.	.	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	2	1	1	1	1
Number of offices	2	1	1	1	1
Value of overnight deposits (EUR millions)	.	.	.	.	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	0	0	0	1	1
Number of offices	0	0	0	1,000	1,000
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	.	.	.	.	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	82	89	86	82	82
Number of offices	1,008	1,003	1,123	2,112	2,112
Number of overnight deposits (thousands)	6,023	6,251	6,342	6,290	5,647
of which:					
Number of internet/PC-linked overnight deposits (thousands)	184	257	923	1,150	1,372
Value of overnight deposits (EUR millions)	16,132.00	20,131.00	21,013.00	55,080.00	64,724.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	3,089,000	3,219,000	3,382,000	3,901,000	4,125,136
Cards with a payment function (except an e-money function)	2,150,000	2,647,000	2,914,000	3,072,000	3,295,046
<i>of which:</i>					
Cards with a debit function	798,000	902,000	1,044,000	1,079,000	1,293,046
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	1,352,000	1,745,000	1,870,000	1,993,000	2,002,000
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
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)	5,239,000	5,866,000	6,296,000	6,973,000	7,420,182
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	1,302	1,335	1,412	2,278	2,932
<i>of which:</i>					
ATMs with a cash withdrawal function	1,302	1,335	1,412	2,278	2,932
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	42,000	48,000	50,000	50,000	50,000
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	-
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-



## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	40.06	38.00	37.41	40.90	47.27
<i>of which:</i>					
Paper-based	10.06	2.00	2.56	2.60	2.17
Non-paper-based	30.00	36.00	34.85	38.30	45.10
<b>Direct debits</b>	50.00	50.00	36.83	37.90	42.21
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	82.00	116.00	135.00	142.00	151.00
<i>of which:</i>					
Payments by cards with a debit function	34.00	43.00	55.00	60.00	68.00
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	48.00	73.00	80.00	82.00	83.00
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	120.89	88.00	74.86	73.80	72.62
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	292.96	292.00	284.09	294.60	313.10
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	213.00	256.00	282.00	314.00	334.47
ATM cash withdrawals	131.00	140.00	147.00	172.00	183.47
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	82.00	116.00	135.00	142.00	151.00
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	64.00	45.70	41.60	46.00	56.51
<i>of which:</i>					
Paper-based	44.00	5.40	3.90	4.00	3.23
Non-paper-based	20.00	40.30	37.70	42.00	53.27
<b>Direct debits</b>	28.80	34.00	27.90	31.00	33.90
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	5.80	8.60	10.58	11.77	13.65
<i>of which:</i>					
Payments by cards with a debit function	1.80	2.50	3.30	3.70	4.30
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	4.00	6.10	7.28	8.07	9.35
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	259.70	230.79	175.30	188.00	208.55
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	358.30	319.08	255.38	276.77	312.60
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	17.80	24.60	25.58	33.77	35.96
ATM cash withdrawals	12.00	16.00	15.00	22.00	22.32
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	5.80	8.60	10.58	11.77	13.65
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: IRIS</b>					
Credit transfers sent	0.49	0.54	0.58	0.80	1.02
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.30	0.31	0.31	0.47	0.61
<i>of which:</i>					
National transactions	-	-	-	-	-
Transactions sent by euro area participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	0.19	0.24	0.27	0.33	0.41
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.15	0.18	0.20	0.25	0.30
Transactions sent to a non-euro area TARGET component	0.05	0.06	0.07	0.08	0.11
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	-	-	-	0.27	0.32
Concentration ratio in terms of volume (percentages)	91.0	91.9	91.3	90.1	90.4
<b>RETAIL SYSTEM: IPCC AND IRECC</b>					
Total transactions sent	423.96	432.00	431.09	466.60	496.57
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	40.06	38.00	37.41	40.90	47.27
<i>of which:</i>					
Paper-based credit transfers	10.06	2.00	2.56	2.60	2.17
Non-paper-based credit transfers	30.00	36.00	34.85	38.30	45.10
Direct debits	50.00	50.00	36.83	37.90	42.21
Card payments	82.00	116.00	135.00	142.00	151.00
ATM transactions	131.00	140.00	147.00	172.00	183.47
Cheques	120.89	88.00	74.86	73.80	72.62
Total national transactions sent	423.96	432.00	431.09	466.60	496.57
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	99.6	99.5	99.5	99.4	99.5

**10. Payments processed by selected interbank funds transfer systems**

Value of transactions

(EUR billions, total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: IRIS</b>					
Credit transfers sent	3,813.20	4,546.70	4,885.80	5,502.10	4,953.80
<i>of which:</i>					
Credit transfers sent within the same TARGET component	2,406.90	3,009.50	3,088.10	3,359.70	2,439.40
<i>of which:</i>					
National transactions	-	-	-	-	-
Transactions sent by euro area participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	1,406.30	1,537.20	1,797.70	2,142.40	2,514.40
<i>of which:</i>					
Transactions sent to a euro area TARGET component	503.50	939.10	1,179.30	1,521.10	1,821.60
Transactions sent to a non-euro area TARGET component	902.80	598.10	618.40	621.30	692.80
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	-	-	-	1,992.40	2,401.10
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: IPCC AND IRECC</b>					
Total transactions sent	370.30	335.00	270.38	298.77	334.92
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	64.00	45.70	41.60	46.00	56.51
<i>of which:</i>					
Paper-based credit transfers	44.00	5.40	3.90	4.00	3.23
Non-paper-based credit transfers	20.00	40.30	37.70	42.00	53.27
Direct debits	28.80	34.00	27.90	31.00	33.90
Card payments	5.80	8.50	10.58	11.77	13.65
ATM transactions	12.00	16.00	15.00	22.00	22.32
Cheques	259.70	230.80	175.30	188.00	208.55
Total national transactions sent	.	.	.	.	.
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	99.0	98.8	97.5	95.6	95.9

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; original units)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Irish Stock Exchange	-	-	-	-	-
<b>Securities settlement systems</b>					
CBISSO	21,301	-	-	-	-
NTMA settlement system	1,841	1,388	1,443	1,540	1,442

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EUR millions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Irish Stock Exchange	-	-	-	75,989	72,421
<i>of which:</i>					
Irish Government Bonds	22,452	21,845	46,735	37,231	36,167
Equities	10,732	25,521	35,127	38,757	36,254
Corporate Bonds	-	-	-	0	0
<b>Securities settlement systems</b>					
CBISSO	260,556	-	-	-	-
NTMA settlement system	114	794	397	195	72

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
<b>Irish Stock Exchange</b>	21	22	21	21	24
<i>of which:</i>					
Domestic	14	13	12	12	13
Foreign	7	9	9	9	11
<b>Securities settlement systems</b>					
<b>NTMA settlement system</b>	60	66	63	42	35
<i>of which:</i>					
Domestic	60	66	63	42	34
Foreign	0	0	0	0	1
<b>CBISSO</b>	36	-	-	-	-
<i>of which:</i>					
Banks	15	-	-	-	-
<i>of which:</i>					
Domestic	11	-	-	-	-
Foreign	4	-	-	-	-
Brokers/dealers	9	-	-	-	-
<i>of which:</i>					
Domestic	8	-	-	-	-
Foreign	1	-	-	-	-
Other	12	-	-	-	-

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Irish Stock Exchange</b>					
Value of securities issued (EUR millions)	218,675	209,879	189,358	188,244	212,027
<b>CBISSO</b>					
Value of securities issued (EUR millions)	21,784	-	-	-	-
<b>NTMA settlement system</b>					
Value of securities issued (EUR millions)	114	794	397	195	72

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Central Bank and Financial Services Authority of Ireland, unless otherwise indicated.

**Methodology:** the previous definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). “Central government” data for demand deposit accounts are not included, as they are not collected separately.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Central Bank</b>	
Value of overnight deposits	Data prior to 2004 do not include interest-bearing central government accounts.
<b>Credit institutions legally incorporated in the reporting country</b>	
Value of overnight deposits	Data represent the value of overnight deposits of all credit institutions irrespective of their legal incorporation. A separate breakdown is not available.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	An Post, the Irish postal service, provides a range of agency banking services on behalf of the customers of one of Ireland’s largest credit institutions.
<b>Memo item: Electronic money institutions</b>	
Number of institutions	There are no e-money institutions in operation in Ireland.
Outstanding value on e-money storages issued by electronic money institutions	There are no e-money storage facilities available in Ireland.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with a payment function (except an e-money function): <i>of which:</i> Cards with a delayed debit function	One credit institution offers a card with a delayed debit facility. For reasons of confidentiality, these figures are not published.
Cards with an e-money function	There are no e-money schemes in operation in Ireland.
Total number of cards (irrespective of the number of functions on the card)	Data do not represent the total number of cards in circulation; rather, each function on a multifunction card is counted separately.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Data represent both customer and interbank transactions. The number of intrabranh transactions may be substantial, but data on these are not available.
Direct debits	Data represent both customer and interbank transactions. The number of intrabranh transactions may be substantial, but data on these are not available.
Card payments with cards issued in the country (except cards with an e-money function) <i>of which:</i> Payments by cards with a delayed debit function	One credit institution offers a card with a delayed debit facility. For reasons of confidentiality, these figures are not published.
E-money purchase transactions	There are no e-money schemes in operation in Ireland.
Cheques	Data represent both customer and interbank transactions. The number of intrabranh transactions may be substantial, but data on these are not available.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: IRIS
Retail system: IPCC and IRECC (Retail Clearings)

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions**

CBISSO	With effect from 4 December 2000 the settlement of Irish government bonds has been outsourced to Euroclear. Accordingly, data cover the period up to the close of business on 1 December 2000 only.
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**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

Trading platform	Source: Irish Stock Exchange
Irish Stock Exchange	Equity turnover for 2000 and 2001 is calculated using a trading-based methodology. Turnover in previous years was calculated on the basis of transaction data provided by the CREST settlement system (settlement-based methodology). Pre-2000 turnover includes domestic companies only, while 2000 and 2001 turnover includes both domestic and foreign companies.
CBISSO	With effect from 4 December 2000 the settlement of Irish government bonds has been outsourced to Euroclear. Accordingly, data cover the period up to the close of business on 1 December 2000 only.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Irish Stock Exchange	Source: Irish Stock Exchange.
CBISSO	With effect from 4 December 2000 the settlement of Irish government bonds has been outsourced to Euroclear. Accordingly, data cover the period up to the close of business on 1 December 2000 only.

**Table 11.4 – Outstanding securities**

Irish Stock Exchange	Source: Irish Stock Exchange.
Irish Stock Exchange – Value of securities issued	Figures for 2000 to 2001 include all securities including government bonds listed on the ISE.
CBISSO	With effect from 4 December 2000 the settlement of Irish government bonds has been outsourced to Euroclear. Accordingly, data cover the period up to the close of business on 1 December 2000 only.

## ITALY

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	57,762.00	57,927.00	58,027.76	58,132.22	58,254.29
<b>GDP (EUR billions)</b>	1,191.06	1,218.53	1,260.60	1,300.93	1,351.33
<b>GDP per capita (EUR)</b>	20,620	21,036	21,724	22,379	23,197
<b>HICP (annual percentage changes)</b>	2.59	2.33	2.60	2.82	2.27

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	69,680.00	57,506.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	440,127.00	480,141.00	522,537.00	541,930.00	573,759.00
<b>Narrow money supply (M1)</b>	489,429.00	524,623.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	9,581.00	9,396.00	9,870.00	11,135.00	11,356.00
Outstanding value on e-money storages issued	2.00	5.00	10.00	42.00	88.00
<i>of which:</i>					
On card-based e-money schemes	2.00	5.00	10.00	40.00	88.00
On software-based e-money schemes	0.00	0.00	0.00	2.00	0.00

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	12,088.31	13,089.35	13,560.42	14,556.58	15,151.69
<b>Overnight deposits held at other credit institutions (end of period)</b>	97,261.00	84,191.00	123,848.00	106,293.00	92,100.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	20,649.00	9,735.00	7,409.00	7,918.00	18,149.00
Intraday borrowing from the central bank	4,835.22	5,762.36	5,320.27	3,229.22	6,750.35

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	99	99	99	99	99
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	19,428.00	21,697.00	21,257.00	13,339.00	15,914.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	861	843	821	801	787
Number of offices	28,177	29,270	29,926	30,502	30,944
Number of overnight deposits (thousands)	32,807	33,571	33,957	33,259	32,848
of which:					
Number of internet/PC-linked overnight deposits (thousands)	898	2,220	3,722	4,361	5,289
Value of overnight deposits (EUR millions)	411,207.05	458,060.72	500,471.80	527,815.45	557,749.29
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	789	778	760	736	724
Number of offices	28,078	29,161	29,820	30,411	30,840
Value of overnight deposits (EUR millions)	408,441.22	455,777.84	497,849.36	524,559.69	554,950.27
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	49	42	39	43	43
Number of offices	54	53	58	59	60
Value of overnight deposits (EUR millions)	1,877.37	1,158.32	1,493.93	1,952.78	1,666.85
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	11	11	11	11	11
Number of offices	29	40	33	17	32
Value of overnight deposits (EUR millions)	173.15	355.55	440.06	368.41	343.16
<b>Branches of non-EEA-based banks</b>					
Number of institutions	12	12	11	11	9
Number of offices	16	16	15	15	12
Value of overnight deposits (EUR millions)	715.31	769.02	688.45	934.58	789.01
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	10	13	13	13	12
Number of offices	13,862	13,731	13,802	14,170	13,827
Number of overnight deposits (thousands)	998	1,909	2,786	3,563	4,202
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	872	857	835	815	800
Number of offices	42,138	43,100	43,827	44,771	44,870
Number of overnight deposits (thousands)	33,806	35,480	36,743	36,822	37,050
of which:					
Number of internet/PC-linked overnight deposits (thousands)	898	2,220	3,722	4,361	5,289
Value of overnight deposits (EUR millions)	430,635.05	479,757.72	521,728.80	541,154.45	573,663.29
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	21,217,000	24,892,704	28,038,770	30,605,611	46,483,480
Cards with a payment function (except an e-money function)	38,141,000	44,858,704	49,411,770	54,905,461	71,282,842
of which:					
Cards with a debit function	21,172,000	24,862,704	27,654,770	29,260,461	44,262,842
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	16,969,000	19,996,000	21,757,000	25,645,000	27,020,000
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	74,000	668,000	1,431,930
of which:					
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)	38,186,000	44,888,704	49,795,770	56,250,611	73,503,480
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	31,720	36,621	39,648	39,059	39,704
of which:					
ATMs with a cash withdrawal function	14,408	11,210	12,159	10,957	8,282
ATMs with a credit transfer function	17,312	23,139	25,196	25,778	28,485
POS terminals	598,496	774,695	847,537	927,975	1,007,537
of which:					
EFTPOS terminals	-	-	-	-	-
E-money card terminals	-	2,653	29,789	95,553	206,960
of which:					
E-money card loading/unloading terminals	-	2,653	5,481	7,754	11,893
E-money card accepting terminals	-	-	24,308	87,799	143,404

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	319.66	1,046.49	989.11	1,018.41	1,048.80
<i>of which:</i>					
Paper-based	149.82	872.99	795.53	812.14	815.98
Non-paper-based	169.84	173.50	193.58	206.28	232.82
<b>Direct debits</b>	326.44	361.87	401.55	414.35	453.22
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	590.24	747.84	910.39	984.74	1,105.59
<i>of which:</i>					
Payments by cards with a debit function	317.92	433.39	552.04	610.73	671.97
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	272.32	314.44	358.35	374.01	433.62
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	1.03	2.74	14.77
<i>of which:</i>					
By cards with an e-money function	-	-	1.01	2.67	-
Through other e-money storages	-	-	0.01	0.06	-
<b>Cheques</b>	565.10	583.92	538.15	505.76	487.19
<b>Other payment instruments</b>	262.11	277.49	289.21	306.76	319.24
<b>Total number of transactions with payment instruments by non-MFIs</b>	2,063.55	3,017.61	3,129.44	3,232.75	3,428.80
<i>of which:</i>					
Cross-border transactions sent	19.38	21.36	18.30	18.84	20.18
<i>Memorandum item:</i>					
Cross-border transactions received	12.28	13.36	13.23	12.51	12.91
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	748.17	885.86	1,015.98	1,048.60	1,134.74
ATM cash withdrawals	430.24	452.46	460.60	434.55	453.79
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	317.92	433.39	552.04	610.73	671.97
E-money card loading/unloading transactions	-	-	3.34	3.32	8.98
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	625.71	646.12	650.04	620.19	649.24
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	4,509.93	4,456.58	4,672.46	4,936.05	5,315.47
<i>of which:</i>					
Paper-based	3,803.01	3,658.83	3,648.14	3,998.06	4,202.95
Non-paper-based	706.92	797.75	1,024.32	937.99	1,112.52
<b>Direct debits</b>	188.58	203.90	213.94	234.61	274.29
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	48.49	61.96	78.57	85.94	100.06
<i>of which:</i>					
Payments by cards with a debit function	23.12	32.42	44.77	50.88	58.03
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	25.38	29.54	33.80	35.07	42.03
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	0.06	0.18	0.95
<i>of which:</i>					
By cards with an e-money function	-	-	0.06	0.18	-
Through other e-money storages	-	-	-	0.00	-
<b>Cheques</b>	1,147.03	1,200.63	1,195.78	1,180.09	1,186.82
<b>Other payment instruments</b>	508.88	563.28	588.86	616.42	658.88
<b>Total number of transactions with payment instruments by non-MFIs</b>	6,402.91	6,486.35	6,749.67	7,053.29	7,536.47
<i>of which:</i>					
Cross-border transactions sent	876.85	834.69	767.23	722.52	722.52
<i>Memorandum item:</i>					
Cross-border transactions received	1,104.69	986.49	871.39	875.60	1,014.53
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	94.35	106.34	140.47	124.88	138.25
ATM cash withdrawals	71.02	73.25	94.29	71.69	76.97
ATM cash deposits	0.21	0.67	0.99	1.08	1.18
POS transactions (irrespective of type of card used)	23.12	32.42	44.77	50.88	58.03
E-money card loading/unloading transactions	-	-	0.42	1.24	2.07
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	297.87	306.79	365.32	328.43	339.10
OTC cash deposits	316.02	314.21	324.84	326.51	325.94

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: BI-REL</b>					
Credit transfers sent	10.40	10.25	9.61	9.42	9.08
<i>of which:</i>					
Credit transfers sent within the same TARGET component	9.23	8.89	8.04	7.70	7.20
<i>of which:</i>					
National transactions	8.69	8.22	7.41	7.04	6.48
Transactions sent by euro area participants (excl. national transactions)	0.22	0.26	0.37	0.38	0.40
Transactions sent by non-euro area EU participants	0.07	0.05	0.01	0.01	0.03
Transactions sent by non-EU participants	0.26	0.37	0.25	0.28	0.29
Credit transfers sent to another TARGET component	1.17	1.36	1.57	1.72	1.88
<i>of which:</i>					
Transactions sent to a euro area TARGET component	1.02	1.18	1.36	1.49	1.66
Transactions sent to a non-euro area TARGET component	0.15	0.17	0.22	0.23	0.23
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	1.27	1.54	1.91	2.02	2.20
Concentration ratio in terms of volume (percentages)	41.7	40.7	45.1	47.3	47.5
<b>RETAIL SYSTEM: BI-COMP</b>					
Total transactions sent	1,113.94	1,375.19	1,733.23	1,808.69	1,867.56
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	191.60	238.00	265.62	289.30	317.71
Direct debits	285.20	318.67	400.43	440.08	449.48
Card payments	6.48	189.71	465.16	504.88	542.93
ATM transactions	143.41	155.02	163.01	161.34	156.03
E-money transactions	0.06	0.08	0.05	0.08	0.14
Cheques	481.26	466.23	431.94	406.16	393.69
Other payment instruments	5.30	5.69	5.83	5.53	5.84
Total national transactions sent	1,113.30	1,373.39	1,732.05	1,807.36	1,865.81
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
Credit transfers	0.32	1.24	0.53	0.64	0.75
Direct debits	0.01	0.03	0.04	0.06	0.10
Card payments	0.00	0.00	0.00	0.00	0.00
ATM transactions	0.01	0.01	0.00	0.00	0.00
E-money transactions	0.00	0.00	0.00	0.00	0.00
Cheques	0.01	0.00	0.00	0.00	0.00
Other payment instruments	0.00	0.00	0.00	0.00	0.00
Total transactions sent by euro area participants (excl. national transactions)	0.34	1.28	0.57	0.70	0.85
<b>c) Transactions sent by non-euro area EU participants</b>					
Credit transfers	0.04	0.15	0.14	0.09	0.14
Direct debits	0.00	0.00	0.01	0.02	0.05
Card payments	0.00	0.01	0.03	0.03	0.05
ATM transactions	0.00	0.01	0.02	0.01	0.02
E-money transactions	0.00	0.00	0.00	0.00	0.00
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	0.00	0.00	0.00	0.00	0.00
Total transactions sent by non-euro area EU participants	0.04	0.17	0.19	0.15	0.26
<b>d) Transactions sent by non-EU participants</b>					
Credit transfers	0.25	0.35	0.42	0.47	0.62
Direct debits	0.00	0.01	0.01	0.01	0.01
Card payments	0.00	0.00	0.00	0.00	0.00
ATM transactions	0.00	0.00	0.00	0.00	0.00
E-money transactions	0.00	0.00	0.00	0.00	0.00
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	0.00	0.00	0.00	0.00	0.00
Total transactions sent by non-EU participants	0.26	0.36	0.43	0.48	0.64
Concentration ratio in terms of volume (percentages)	26.2	26.2	34.0	35.5	41.6



## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: BI-REL</b>					
Credit transfers sent	27,782.05	27,142.40	25,149.88	24,760.70	28,075.42
<i>of which:</i>					
Credit transfers sent within the same TARGET component	18,474.48	17,179.35	16,355.61	16,303.10	19,733.10
<i>of which:</i>					
National transactions	16,510.15	15,235.21	14,627.62	14,588.52	16,148.86
Transactions sent by euro area participants (excl. national transactions)	864.80	126.53	831.08	913.45	1,940.77
Transactions sent by non-euro area EU participants	81.09	40.14	26.63	30.83	37.70
Transactions sent by non-EU participants	1,018.45	1,777.46	870.28	770.30	1,605.77
Credit transfers sent to another TARGET component	9,307.57	9,963.06	8,794.27	8,457.60	8,342.32
<i>of which:</i>					
Transactions sent to a euro area TARGET component	7,944.35	8,076.85	6,878.69	6,666.95	6,327.47
Transactions sent to a non-euro area TARGET component	1,363.22	1,886.21	1,915.58	1,790.65	2,014.84
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	9,305.11	9,991.53	8,778.54	8,457.51	8,351.61
Concentration ratio in terms of value (percentages)	34.3	38.7	37.7	38.8	44.7
<b>RETAIL SYSTEM: BI-COMP</b>					
Total transactions sent	2,257.81	2,448.73	2,597.68	2,840.82	3,011.55
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	702.56	823.57	911.42	1,081.57	1,276.26
Direct debits	471.72	522.68	554.38	657.05	620.93
Card payments	1.31	14.29	32.52	35.14	37.66
ATM transactions	20.68	22.30	22.99	22.92	22.40
E-money transactions	0.00	0.00	0.00	0.00	0.00
Cheques	989.90	988.67	974.14	951.42	956.27
Other payment instruments	62.54	64.08	81.47	73.90	72.55
Total national transactions sent	2,248.72	2,435.59	2,576.94	2,822.00	2,986.07
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
Credit transfers	2.55	5.03	4.23	5.66	6.02
Direct debits	0.01	0.04	0.09	0.17	0.26
Card payments	0.00	0.00	0.00	0.00	0.00
ATM transactions	0.00	0.00	0.00	0.00	0.00
E-money transactions	0.00	0.00	0.00	0.00	0.00
Cheques	0.05	0.03	0.02	0.00	0.00
Other payment instruments	2.06	0.94	1.71	5.29	4.87
Total transactions sent by euro area participants (excl. national transactions)	4.68	6.04	6.04	11.12	11.15
<b>c) Transactions sent by non-euro area EU participants</b>					
Credit transfers	0.30	0.99	1.01	0.67	0.69
Direct debits	0.00	0.00	0.00	0.01	0.02
Card payments	0.00	0.00	0.00	0.00	0.00
ATM transactions	0.00	0.00	0.00	0.00	0.00
E-money transactions	0.00	0.00	0.00	0.00	0.00
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	0.00	0.00	0.00	0.00	0.00
Total transactions sent by non-euro area EU participants	0.30	1.00	1.02	0.68	0.72
<b>d) Transactions sent by non-EU participants</b>					
Credit transfers	2.23	2.98	3.75	4.57	5.95
Direct debits	0.02	0.03	0.10	0.11	0.08
Card payments	0.00	0.00	0.00	0.00	0.00
ATM transactions	0.00	0.00	0.00	0.00	0.00
E-money transactions	0.00	0.00	0.00	0.00	0.00
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	1.86	3.10	9.82	2.34	7.58
Total transactions sent by non-EU participants	4.11	6.11	13.68	7.02	13.61
Concentration ratio in terms of value (percentages)	24.8	22.5	31.5	33.3	36.6

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; millions)*

	2000	2001	2002	2003	2004
<b>Trading platforms</b>	72.56	56.73	51.44	48.10	43.18
BORSA ITALIANA					
Number of transactions	71.89	56.02	50.70	47.30	42.38
<i>of which:</i>					
Government securities	3.35	2.82	2.80	2.16	2.32
Bonds	0.74	0.71	0.71	0.86	0.75
Shares	58.56	44.23	40.36	38.58	34.22
Warrant and covered warrant	8.77	7.05	6.32	4.64	4.02
Other items	0.47	1.21	0.51	1.06	1.07
MTS					
Number of transactions	0.45	0.46	0.44	0.44	0.40
PCT					
Number of transactions	0.22	0.25	0.30	0.36	0.40
<b>Clearing house</b>					
CCG					
Number of transactions cleared	13.34	17.08	17.25	41.44	52.90
<b>Securities settlement systems</b>	46.15	44.28	42.79	36.03	26.85
LDT					
Number of settlement instructions	44.21	42.35	40.92	34.21	3.38
CAT					
Number of settlement instructions	0.47	-	-	-	-
MONTE TITOLI					
Number of settlement instructions	1.40	1.83	1.77	1.63	1.60
EXPRESS II					
Number of settlement instructions	0.07	0.10	0.10	0.19	21.87

## 11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems

Market value of transactions

(total for the period; EUR billions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>	8,714.81	10,244.35	14,026.21	15,489.86	17,333.59
BORSA ITALIANA					
Value of transactions	1,058.68	819.71	815.73	889.86	904.59
<i>of which:</i>					
Government securities	141.89	126.02	150.88	183.33	139.34
Bonds	13.45	12.60	11.78	14.09	11.80
Shares	869.13	658.04	633.66	679.02	732.59
Warrant and covered warrant	33.81	21.95	19.00	11.26	17.07
Other items	0.40	1.09	0.41	2.16	3.79
MTS					
Value of transactions	2,017.00	2,339.03	2,208.51	2,136.00	1,948.00
PCT					
Value of transactions	5,639.13	7,085.61	11,001.97	12,464.00	14,481.00
<b>Clearing house</b>					
CCG					
Value of transactions cleared	1,383.95	1,181.43	944.10	1,502.70	1,484.60
<b>Securities settlement systems</b>					
LDT	-	-	-	-	-
Value of settlement instructions	26,582.00	29,156.00	33,077.00	34,660.00	2,185.80
CAT					
Value of settlement instructions	3,573.00	-	-	-	-
MONTE TITOLI					
Value of settlement instructions	-	-	-	-	-
EXPRESS II					
Value of settlement instructions	55.98	1,127.58	1,113.95	1,274.59	48,803.34
<i>of which:</i>					
Government securities	49.68	1,005.50	977.66	1,080.71	47,064.99
Bonds	1.26	18.00	34.85	60.35	195.09
Shares	5.05	104.08	101.44	133.53	1,543.26

## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
BORSA ITALIANA	182	175	140	128	128
<i>of which:</i>					
Banks	87	88	65	65	66
<i>of which:</i>					
Domestic	79	76	51	48	49
Foreign	8	12	14	17	17
Brokers/dealers	95	87	75	63	62
<i>of which:</i>					
Domestic	86	76	59	45	39
Foreign	9	11	16	18	23
MTS	211	188	153	141	130
<i>of which:</i>					
Banks	150	149	132	118	111
<i>of which:</i>					
Domestic	132	125	107	91	74
Foreign	18	24	25	27	37
Brokers/dealers	61	39	21	23	19
<i>of which:</i>					
Domestic	50	30	10	11	16
Foreign	11	9	11	12	3
PCT	211	188	163	146	182
<i>of which:</i>					
Banks	150	149	134	116	165
<i>of which:</i>					
Domestic	132	125	109	92	81
Foreign	18	24	25	24	84
Brokers/dealers	61	39	29	30	17
<i>of which:</i>					
Domestic	50	30	18	19	14
Foreign	11	9	11	11	3
<b>Clearing house</b>					
CCG	135	120	120	140	129
<i>of which:</i>					
Banks	75	66	62	75	72
<i>of which:</i>					
Domestic	73	62	55	63	58
Foreign	2	4	7	12	14
Brokers/dealers	60	54	58	65	57
<i>of which:</i>					
Domestic	49	42	41	37	30
Foreign	11	12	17	28	27
<b>Securities settlement systems</b>					
LDT	284	281	266	212	-
<i>of which:</i>					
Banks	193	188	192	168	-
<i>of which:</i>					
Domestic	170	165	165	148	-
Foreign	23	23	27	20	-
Brokers/dealers	88	90	71	41	-
<i>of which:</i>					
Domestic	83	82	62	33	-
Foreign	5	8	9	8	-
Others	3	3	3	3	-

## 11.3b Number of participants in trading platforms, clearing houses and securities settlement systems (continued)

(end of period)

	2000	2001	2002	2003	2004
CAT	-	-	-	-	-
<i>of which:</i>					
Banks	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Others	-	-	-	-	-
MONTE TITOLI	1,582	1,867	1,916	1,869	1,967
<i>of which:</i>					
Banks	344	379	317	253	227
<i>of which:</i>					
Domestic	315	349	276	206	202
Foreign	29	30	41	47	25
Brokers/dealers	132	113	77	35	27
<i>of which:</i>					
Domestic	119	95	70	28	24
Foreign	13	18	7	7	3
Issuers	952	1,214	1,346	1,396	1,546
CSDs	10	10	10	10	10
Others	144	151	166	175	157
EXPRESS II	71	107	125	153	131
<i>of which:</i>					
Banks	65	91	104	132	116
<i>of which:</i>					
Domestic	50	71	85	116	103
Foreign	15	20	19	16	13
Brokers/dealers	5	15	20	18	10
<i>of which:</i>					
Domestic	5	8	10	14	7
Foreign	0	7	10	4	3
Others	1	1	1	3	5

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>BORSA ITALIANA</b>					
Number of listed securities	4,116	6,817	4,461	3,450	3,813
<i>of which:</i>					
Shares	361	351	346	321	318
Warrant and covered warrant	3,130	5,889	3,594	2,620	3,038
Bonds	497	460	409	409	361
Government securities	128	117	112	100	96
Value of securities listed (EUR billions)	1,146	1,187	1,230	1,624	1,677
<i>of which:</i>					
Shares	79	80	85	86	88
Bonds	91	109	97	475	489
Government securities	976	999	1,048	1,063	1,100
<b>MTS</b>					
Number of listed securities	207	206	126	120	116
Value of securities listed (EUR billions)	1,044	1,022	1,040	1,048	1,097
<b>Securities settlement systems</b>					
<b>CAT</b>					
Value of securities issued (EUR billions)	-	-	-	-	-
Number of securities issued	-	-	-	-	-
Value of securities registered (EUR billions)	-	-	-	-	-
Number of securities registered	-	-	-	-	-
<b>MONTE TITOLI</b>					
Value of securities issued (EUR billions)	-	-	-	-	-
Number of securities issued	-	-	-	-	-
Value of securities registered (EUR billions)	1,448	1,542	1,575	1,643	1,740
<i>of which:</i>					
Shares	94	98	100	105	108
Warrants	42	56	31	27	36
Bonds	264	315	373	419	475
Government securities	1,044	1,069	1,071	1,092	1,121
Other items	4	4	0	0	0
Number of securities registered	22,331	34,729	49,643	40,176	38,401

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for Tables 11.1 to 11.4:** Borsa Italiana (data on Borsa Italiana); MTS (data on MTS and PCT); Banca d'Italia (data on LDT and CAT); Monte Titoli (data on Monte Titoli and Express II); and Cassa Compensazione e Garanzia (data on the clearing house).

**Source for all other tables:** Banca d'Italia, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB.  This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Central bank</b>	
Number of overnight deposits (thousands)	Overnight deposits held by non-MFIs' domestic counterparts.
<b>Credit institutions irrespective of their legal incorporation</b>	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
Number of overnight deposits held by non-MFIs <i>of which:</i> Number of internet/PC-linked overnight deposits	Estimated on the basis of bank customers' use of direct links both to receive information and to make payments.
<b>Credit institutions legally incorporated in the reporting country</b>	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
<b>Branches of euro area-based credit institutions</b>	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
<b>Branches of EEA-based credit institutions (outside the euro area)</b>	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
<b>Branches of non-EEA-based banks</b>	
Number of offices	Institutions are included from the point in time at which the licence to operate the banking business is granted.
<b>Other institutions offering payment services to non-MFIs (total)</b>	
Number of institutions	Data includes the Post Office and other financial intermediaries active in the credit card market.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with a cash function	2000 data do not include cards issued by the Post Office.
Cards with a payment function (except an e-money function)	2000 data do not include cards issued by the Post Office.
<i>of which:</i> Cards with a debit function	2000 data do not include cards issued by the Post Office.
Cards with an e-money function	As from 2004 this item includes cards with an e-money function issued by the Post Office.
Total number of cards <i>of which:</i> Cards with a combined debit, cash and e-money function	2000 data do not include cards issued by the Post Office. As from 2004 this item includes cards with an e-money function issued by the Post Office.
<b>Terminals located in the country</b>	
ATMs	2000 data do not include ATMs owned by the Post Office.
E-money card terminals	As from 2004 this item includes e-money card terminals owned by the Post Office.



**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions**

General: Book-entry transactions are not included.	
<b>Transactions per type of payment instrument</b>	
Credit transfers	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
<i>of which:</i> Non-paper-based	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
Card payments with cards issued in the country (except cards with an e-money function)	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
<i>of which:</i> Payments by cards with a debit function	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
E-money purchase transactions	As from 2004 this item includes e-money purchase transactions carried out through cards issued by the Post Office.
Cheques	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
Other payment instruments	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
Total number of transactions with payment instruments by non-MFIs	2000 data do not include transactions carried out through payment instruments issued by the Post Office. As from 2004 this item includes e-money purchase transactions carried out through cards issued by the Post Office.
<i>of which:</i> Cross-border transactions sent	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.
<i>Memo item:</i> Cross-border transactions received	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash withdrawals	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.
POS transactions (irrespective of type of card used)	Transactions carried out by credit cards are not included. 2000 data do not include transactions carried out through payment instruments issued by the Post Office.
E-money card loading/unloading transactions	As from 2004 this item includes e-money purchase transactions carried out through cards issued by the Post Office.
<i>Memo item:</i> OTC cash withdrawals	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.

**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

General: Book-entry transactions are not included.	
<b>Transactions per type of payment instrument</b>	
Credit transfers	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
<i>of which:</i> Paper-based	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
Card payments with cards issued in the country (except cards with an e-money function)	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
<i>of which:</i> Payments by cards with a debit function	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
E-money purchase transactions	As from 2004 this item includes e-money purchase transactions carried out through cards issued by the Post Office.
Cheques	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
Other payment instruments	2000 data do not include transactions carried out through payment instruments issued by the Post Office.
Total number of transactions with payment instruments by non-MFIs	2000 data do not include transactions carried out through payment instruments issued by the Post Office. As from 2004 this item includes e-money purchase transactions carried out through cards issued by the Post Office.
<i>of which:</i> Cross-border transactions sent	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.
<i>Memo item:</i> Cross-border transactions received	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash withdrawals	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.
ATM cash deposits	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.
POS transactions (irrespective of type of card used)	Transactions carried out by credit cards are not included. 2000 data do not include transactions carried out through payment instruments issued by the Post Office.
E-money card loading/unloading transactions	As from 2004 this item includes e-money purchase transactions carried out through cards issued by the Post Office.
<i>Memo item:</i> OTC cash withdrawals	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.
<i>Memo item:</i> OTC cash deposits	Data refer to a sample of approximately 60 Italian banks which on average account for some 80% of current account deposits and participate in a half-yearly survey on the payment system.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: BI-REL</b>	
<b>Retail system: BI-COMP</b>	
a) National transactions sent	
Card payments	From July 2001, this includes POS transactions carried out with debit cards.
Other payment instruments	Payments between the banking system and the Ministry of Treasury, the Banca d'Italia or the Post Office; bills of exchange; interest and dividends paid on private securities deposited with Monte Titoli.
b) Transactions sent by euro area participants (excluding national transactions)	
Card payments	From July 2001, this includes POS transactions carried out with debit cards.
Other payment instruments	Payments between the banking system and the Ministry of Treasury, the Banca d'Italia or the Post Office; bills of exchange; interest and dividends paid on private securities deposited with Monte Titoli.
c) Transactions sent by non-euro area EU participants	
Card payments	From July 2001, this includes POS transactions carried out with debit cards.
Other payment instruments	Payments between the banking system and the Ministry of Treasury, the Banca d'Italia or the Post Office; bills of exchange; interest and dividends paid on private securities deposited with Monte Titoli.
d) Transactions sent by non-EU participants	
Card payments	From July 2001, this includes POS transactions carried out with debit cards.
Other payment instruments	Payments between the banking system and the Ministry of Treasury, the Banca d'Italia or the Post Office; bills of exchange; interest and dividends paid on private securities deposited with Monte Titoli.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Number of transactions**

Borsa Italiana	Italian stock exchange.
Borsa Italiana – Number of transactions	Number of contracts.
MTS	Wholesale market for government securities.
MTS – Number of transactions	Number of contracts.
PCT	Electronic market for repurchase agreements.
PCT – Number of transactions	Number of contracts.
CCG	Clearing and guarantee house.
CCG – Number of transactions cleared	Number of contracts.
LDT	Closed in January 2004. The transactions previously channelled through LDT are now processed by EXPRESS II.
LDT – Number of settlement instructions	Bilateral debit balances.
CAT – Number of settlement instructions	Free-of-payment (FOP) transfers not including multilateral net balances from LDT and settlement instructions from EXPRESS II. Since December 2000 the central depository system for government bonds has been managed by Monte Titoli.
Monte Titoli – Number of settlement instructions	Free-of-payment (FOP) transfers not including multilateral net balances from LDT and settlement instructions from EXPRESS II.
EXPRESS II	On 8 December 2003 EXPRESS II, which offers gross and net functionalities, replaced the RTGS system EXPRESS.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

Borsa Italiana	Italian stock exchange.
MTS	Wholesale market for government securities.
PCT	Electronic market for repurchase agreements.
CCG	Clearing and guarantee house.
LDT	Closed in January 2004. The transactions previously channelled through LDT are now processed by EXPRESS II.
LDT – Value of settlement instructions	Bilateral debit balances.
CAT – Value of settlement instructions	Nominal value. Free-of-payment (FOP) transfers not including multilateral net balances from LDT and settlement instructions from EXPRESS II. Since December 2000 the central depository system for government bonds has been managed by Monte Titoli.
Monte Titoli – Value of settlement instructions	Free-of-payment (FOP) transfers not including multilateral net balances from LDT and settlement instructions from EXPRESS II.
EXPRESS II	On 8 December 2003 EXPRESS II, which offers gross and net functionalities, replaced the RTGS system EXPRESS.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Borsa Italiana	Italian stock exchange.
MTS	Wholesale market for government securities; until 2001 joint participation in MTS and PCT.
PCT	Electronic market for repurchase agreements; until 2001 joint participation in MTS and PCT.
CCG	Clearing and guarantee house.
LDT	Closed in January 2004. The transactions previously channelled through LDT are now processed by EXPRESS II.
CAT	Since December 2000 the central depository system for government bonds has been managed by Monte Titoli.
EXPRESS II	On 8 December 2003 EXPRESS II, which offers gross and net functionalities, replaced the RTGS system EXPRESS.
EXPRESS II – Others	Banca d'Italia, Department of the Treasury, CCPs, CSDs.

**Table 11.4 – Outstanding securities**

Borsa Italiana	Italian stock exchange.
Borsa Italiana – Value of securities listed	Nominal value.
MTS	Wholesale market for government securities.
MTS – Value of securities listed	Nominal value.
CAT	Since December 2000 the central depository system for government bonds has been managed by Monte Titoli.
Monte Titoli – Value of securities registered	Nominal value.

## LUXEMBOURG

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	438.50	441.50	446.20	450.00	453.60
<b>GDP (EUR billions)</b>	21.28	22.02	22.81	23.96	25.66
<b>GDP per capita (EUR)</b>	48,526	49,875	51,110	53,235	56,577
<b>HICP (annual percentage changes)</b>	3.78	2.41	2.06	2.55	3.23

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	361.00	419.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	60,260.60	60,285.80	56,621.91	61,309.29	64,979.94
<b>Narrow money supply (M1)</b>	51,095.00	51,514.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	18,371.00	16,465.00	15,457.00	17,841.00	19,311.34
Outstanding value on e-money storages issued	1.00	2.00	3.00	4.00	3.00
<i>of which:</i>					
On card-based e-money schemes	1.00	2.00	3.00	4.00	3.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	7,136.42	7,299.00	7,030.84	6,746.84	6,532.33
<b>Overnight deposits held at other credit institutions (end of period)</b>	26,331.00	45,643.00	37,890.00	51,144.00	42,305.84
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	19,558.00	15,501.00	23,025.00	24,138.00	28,465.00
Intraday borrowing from the central bank	.	.	.	-	-

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	15.60	17.80	0.91	0.29	0.60
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	202	194	184	172	165
Number of offices	328	249	293	320	300
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	59,442.00	60,452.00	55,586.00	63,304.00	64,979.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	146	139	133	129	126
Number of offices	260	186	242	269	253
Value of overnight deposits (EUR millions)	54,344.00	55,269.00	50,814.00	58,724.00	59,920.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	49	49	45	37	33
Number of offices	52	49	39	37	33
Value of overnight deposits (EUR millions)	4,571.00	4,648.00	4,283.00	4,004.00	4,503.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	7	6	6	6	6
Number of offices	7	6	6	7	7
Value of overnight deposits (EUR millions)	387.00	393.00	362.00	349.00	325.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	9	8	6	7	7
Number of offices	9	8	6	7	7
Value of overnight deposits (EUR millions)	140.00	142.00	127.00	227.00	231.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	-	-	-	-	105
Number of overnight deposits (thousands)	-	122	125	130	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	204	196	186	174	167
Number of offices	329	250	294	321	406
Number of overnight deposits (thousands)	-	122	125	130	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	59,457.60	60,469.80	55,586.91	63,304.29	64,979.60
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-



## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	590,100	673,300	720,600	761,400	780,474
Cards with a payment function (except an e-money function)	590,100	673,300	720,600	761,400	780,474
<i>of which:</i>					
Cards with a debit function	303,300	353,300	391,500	424,700	447,398
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	286,800	320,000	329,100	336,700	333,076
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	303,300	353,300	391,500	424,700	447,398
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	92,300	-
Total number of cards (irrespective of the number of functions on the card)	590,100	673,300	720,600	761,400	780,474
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	303,300	353,300	391,500	424,700	447,398
<b>Terminals located in the country</b>					
ATMs	325	355	375	387	397
<i>of which:</i>					
ATMs with a cash withdrawal function	325	355	375	387	397
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	5,735	6,399	7,197	7,582	7,836
<i>of which:</i>					
EFTPOS terminals	5,735	6,399	7,197	7,582	7,836
E-money card terminals	-	4,428	6,678	8,736	10,094
<i>of which:</i>					
E-money card loading/unloading terminals	-	250	276	277	349
E-money card accepting terminals	2,133	4,178	6,402	8,736	9,745

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	11.69	12.56	13.29	13.13	13.04
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
<b>Direct debits</b>	2.69	3.74	4.24	4.90	5.30
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	-	25.42	29.85	32.01	34.71
<i>of which:</i>					
Payments by cards with a debit function	-	13.53	16.91	18.70	20.62
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	11.89	12.94	13.31	14.10
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	0.96	1.25	2.82	3.02	3.31
<i>of which:</i>					
By cards with an e-money function	0.96	1.25	2.82	3.02	3.31
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	0.68	0.55	0.38	0.28	0.17
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	-	43.52	50.59	53.34	56.54
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	24.69	27.96	32.84	33.91	36.00
ATM cash withdrawals	4.91	5.30	5.20	4.52	4.51
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	19.70	22.52	27.43	29.21	31.25
E-money card loading/unloading transactions	0.07	0.13	0.21	0.18	0.24
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	7.49	7.89	8.85	11.22	13.77
ATM cash withdrawals	0.65	0.70	0.73	0.83	0.88
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	6.84	7.19	8.12	10.39	12.89
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	5.06	6.23	6.89	7.95
ATM cash withdrawals	-	0.90	0.98	1.07	1.18
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	4.16	5.25	5.82	6.78
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	39.22	40.15	40.03	44.96	45.85
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	-	-	-	-	-
<b>Direct debits</b>	0.32	0.57	0.96	1.31	1.69
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	-	2.03	2.42	2.57	2.76
<i>of which:</i>					
Payments by cards with a debit function	-	0.87	1.10	1.21	1.34
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	1.16	1.32	1.36	1.42
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	0.00	0.00	0.01	0.01	0.01
<i>of which:</i>					
By cards with an e-money function	0.00	0.00	0.01	0.01	0.01
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	3.65	3.64	3.33	3.17	2.57
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	-	46.39	46.75	52.15	52.87
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	1.97	2.21	2.53	2.60	2.73
ATM cash withdrawals	0.58	0.63	0.69	0.66	0.67
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.39	1.58	1.83	1.94	2.05
E-money card loading/unloading transactions	0.00	0.01	0.01	0.01	0.01
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	0.52	0.54	0.62	0.77	0.95
ATM cash withdrawals	0.07	0.08	0.08	0.09	0.09
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.44	0.47	0.54	0.68	0.86
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	0.62	0.80	0.87	0.97
ATM cash withdrawals	-	0.16	0.20	0.22	0.25
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	0.46	0.59	0.64	0.71
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: LIPS-GROSS</b>					
Credit transfers sent	0.27	0.29	0.35	0.38	0.45
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.06	0.06	0.08	0.10	0.09
<i>of which:</i>					
National transactions	0.06	0.06	0.08	0.10	0.09
Transactions sent by euro area participants (excl. national transactions)	0.00	0.00	0.00	0.00	0.00
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	0.21	0.23	0.27	0.29	0.36
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.19	0.21	0.24	0.26	0.32
Transactions sent to a non-euro area TARGET component	0.02	0.02	0.03	0.03	0.04
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	0.25	0.27	0.30	0.31	0.32
Concentration ratio in terms of volume (percentages)	67.6	66.6	63.5	61.3	64.8
<b>RETAIL SYSTEM: LIPS-NET</b>					
Total transactions sent	12.37	13.12	13.69	13.40	13.25
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	11.69	12.56	13.30	13.11	13.06
Cheques	0.69	0.56	0.39	0.29	0.19
Total national transactions sent	12.37	13.12	13.69	13.40	13.25
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	88.2	88.1	88.0	87.9	87.6

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: LIPS-GROSS</b>					
Credit transfers sent	3,842.36	4,436.25	4,427.96	4,754.95	5,499.19
<i>of which:</i>					
Credit transfers sent within the same TARGET component	1,019.64	1,232.01	1,230.62	1,512.71	2,257.79
<i>of which:</i>					
National transactions	995.50	1,218.43	1,203.03	1,493.86	2,221.54
Transactions sent by euro area participants (excl. national transactions)	24.14	13.58	27.59	18.85	36.25
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	2,822.72	3,204.24	3,197.33	3,242.24	3,241.40
<i>of which:</i>					
Transactions sent to a euro area TARGET component	2,500.24	2,827.22	2,766.51	2,733.25	2,815.95
Transactions sent to a non-euro area TARGET component	322.48	377.02	430.83	508.98	425.45
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	2,815.22	3,208.03	3,198.60	3,253.89	3,242.46
Concentration ratio in terms of value (percentages)	64.7	65.8	66.7	61.9	60.2
<b>RETAIL SYSTEM: LIPS-NET</b>					
Total transactions sent	43.68	47.74	48.16	53.94	56.78
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	39.60	42.02	42.33	47.82	50.05
Cheques	4.07	5.72	5.83	6.12	6.73
Total national transactions sent	43.68	47.74	48.16	53.94	56.78
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	86.8	86.9	86.4	86.5	86.3

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; millions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Bourse de Luxembourg					
Total volume of trades	0.09	0.06	0.04	0.03	0.03
<b>Securities settlement system</b>					
Clearstream Banking Luxembourg					
Total volume of trades	12.49	11.70	11.62	12.54	12.60

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EUR billions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Bourse de Luxembourg					
Total value of trades	2.82	2.42	1.75	0.79	1.20
<b>Securities settlement system</b>					
Clearstream Banking Luxembourg					
Total value of trades	19,737	25,986	21,691	26,180	29,762

## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading system</b>					
Bourse de Luxembourg	96	82	77	70	70
<i>of which:</i>					
Banks	66	60	58	53	53
<i>of which:</i>					
Domestic	53	48	45	41	41
Foreign	13	12	13	12	12
Brokers/dealers	30	22	19	17	17
<i>of which:</i>					
Domestic	7	9	8	8	8
Foreign	23	13	11	9	9
<b>Securities settlement system</b>					
Clearstream Banking Luxembourg	-	1,557	1,484	1,385	1,503

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Bourse de Luxembourg</b>					
Value of stocks registered (EUR billions)	559.00	446.00	305.00	279.00	307.14
Number of stocks registered	297	278	268	268	261
Value of other securities registered (EUR billions)	1,579.99	2,036.69	2,265.84	2,712.21	3,143.40
Number of other securities registered	19,393	23,160	26,218	28,834	32,761
<b>Clearstream Banking Luxembourg</b>					
Value of stocks issued as CSD (EUR billions)	-	38.00	35.25	40.10	51.52
Number of stocks issued as CSD	-	5,527	6,032	6,269	6,754
Value of stocks issued as ICSD with EOC (EUR billions)	-	8.00	5.90	4.09	3.54
Number of stocks issued as ICSD with EOC	-	71	70	67	70
Value of stocks issued by others (EUR billions)	-	54.00	37.06	46.73	51.89
Number of stocks issued by others	-	18,915	18,891	20,038	21,136
Value of other securities issued as CSD (EUR billions)	-	2.00	1.77	1.52	0.97
Number of other securities issued as CSD	-	74	42	49	36
Value of other securities issued as ICSD with EOC (EUR billions)	-	1,517.00	1,467.50	1,590.35	1,736.28
Number of other securities issued as ICSD with EOC	-	29,333	31,368	38,869	46,268
Value of other securities issued by others (EUR billions)	-	984.00	953.19	1,010.63	1,092.33
Number of other securities issued by others	-	22,637	21,605	23,364	27,055

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Banque centrale du Luxembourg, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB.  This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Central bank</b>	
Value of overnight deposits (EUR billions)	For 2002, 2003 and 2004: includes only liabilities to the General government.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	Postal institution (Entreprise des postes et télécommunications).

**Table 6 – Payment card functions and accepting devices**

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**

**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Figures include only national interbank customer transactions.
Direct debits	Figures include only national interbank customer transactions.
Cheques	Figures include only national interbank customer transactions.



**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**

**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

**TARGET component: LIPS-Gross**

**Retail system: LIPS-Net**

Total transactions sent	Figures include only national interbank customer transactions.
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**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Number of transactions**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

Bourse de Luxembourg – Value of other securities registered	Only euro-denominated bonds and net assets of undertakings for collective investment (UCIs).
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## NETHERLANDS

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	15,922.00	16,043.00	16,147.00	16,223.00	16,273.00
<b>GDP (EUR billions)</b>	402.29	447.73	465.21	476.35	488.64
<b>GDP per capita (EUR)</b>	25,266	27,908	28,811	29,363	30,028
<b>HICP (annual percentage changes)</b>	2.34	5.11	3.87	2.24	1.38

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	16,669.00	8,569.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	132,215.00	151,609.00	152,947.00	164,375.00	171,191.00
<b>Narrow money supply (M1)</b>	148,562.00	159,544.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	7,314.00	5,805.00	5,774.00	14,078.00	13,599.00
Outstanding value on e-money storages issued	26.00	24.00	60.00	70.00	76.00
<i>of which:</i>					
On card-based e-money schemes	26.00	24.00	60.00	70.00	76.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	12,241.62	13,446.19	13,833.45	13,572.35	13,692.98
<b>Overnight deposits held at other credit institutions (end of period)</b>	88,252.00	77,525.00	74,465.00	79,248.00	81,743.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	8,767.00	4,638.00	9,306.00	14,335.00	16,450.00
Intraday borrowing from the central bank	11,771.00	15,452.00	15,776.00	16,540.00	18,662.00

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	4	4	4	4	4
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	47.00	27.00	9.00	44.00	37.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	586	561	539	481	461
Number of offices	6,090	5,476	4,801	4,445	4,034
Number of overnight deposits (thousands)	22,100	22,600	20,800	22,800	22,900
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	231,331.00	270,493.00	289,123.00	322,856.00	344,371.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	564	529	518	471	456
Number of offices	6,061	5,448	4,773	4,418	4,005
Value of overnight deposits (EUR millions)	229,218.00	267,779.00	286,422.00	320,331.00	341,635.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	15	16	7	2	1
Number of offices	14	14	12	13	15
Value of overnight deposits (EUR millions)	1,247.00	1,861.00	1,871.00	1,724.00	1,826.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	7	7	5	2	1
Number of offices	5	5	7	7	7
Value of overnight deposits (EUR millions)	74.00	438.00	337.00	364.00	494.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	9	9	6	3
Number of offices	10	9	9	7	7
Value of overnight deposits (EUR millions)	792.00	415.00	493.00	437.00	416.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	44	37	26	32	30
Number of offices	172	112	113	80	80
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	631	599	566	514	492
Number of offices	6,266	5,592	4,918	4,529	4,118
Number of overnight deposits (thousands)	22,100	22,600	20,800	22,800	22,900
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	231,378.00	270,520.00	289,132.00	322,900.00	344,408.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	1	2
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	3.00	2.00

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	26,000,000	27,500,000	28,000,000	28,200,000	28,300,000
Cards with a payment function (except an e-money function)	-	-	-	-	-
<i>of which:</i>					
Cards with a debit function	21,000,000	22,500,000	22,900,000	22,500,000	22,500,000
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	5,000,000	5,000,000	5,100,000	5,700,000	5,800,000
Cards with an e-money function	20,900,000	21,000,000	17,300,000	17,600,000	18,000,000
<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)	26,000,000	27,500,000	28,000,000	28,200,000	28,300,000
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	20,900,000	21,000,000	17,300,000	17,600,000	18,000,000
<b>Terminals located in the country</b>					
ATMs	6,921	7,142	7,530	7,556	7,620
<i>of which:</i>					
ATMs with a cash withdrawal function	6,921	7,142	7,530	7,556	7,620
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	155,620	165,773	177,168	186,272	194,966
<i>of which:</i>					
EFTPOS terminals	155,620	165,773	177,168	186,272	194,966
E-money card terminals	140,796	152,465	169,686	185,170	197,656
<i>of which:</i>					
E-money card loading/unloading terminals	7,248	4,258	4,823	5,062	5,401
E-money card accepting terminals	133,548	148,207	164,863	180,108	192,255

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	1,170.36	1,226.64	1,260.55	1,271.37	1,264.20
<i>of which:</i>					
Paper-based	393.90	373.34	339.27	315.77	291.58
Non-paper-based	776.46	853.55	921.27	955.61	972.63
<b>Direct debits</b>	836.22	876.08	947.04	1,000.75	1,051.31
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	848.29	1,001.92	1,114.14	1,201.17	1,295.60
<i>of which:</i>					
Payments by cards with a debit function	801.49	954.40	1,068.57	1,157.07	1,247.09
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	46.81	47.52	45.56	44.10	48.51
<b>E-money purchase transactions</b>	25.33	30.90	87.02	109.16	127.27
<i>of which:</i>					
By cards with an e-money function	25.33	30.90	87.02	109.16	127.27
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	14.15	5.35	0.07	0.00	0.00
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	2,894.36	3,140.89	3,408.81	3,582.46	3,738.39
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	0.59	0.71	0.82	0.75	0.58
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	1,296.82	1,475.30	1,648.59	1,760.24	1,858.36
ATM cash withdrawals	470.00	490.00	493.00	494.00	484.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	826.82	985.30	1,155.59	1,266.24	1,374.36
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	12.70	14.30	14.10	15.20	16.30
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	2,863.64	3,280.11	3,363.68	3,715.90	4,340.04
<i>of which:</i>					
Paper-based	1,269.46	1,044.78	641.01	497.14	380.07
Non-paper-based	1,594.18	2,235.34	2,722.68	3,218.76	3,959.96
<b>Direct debits</b>	162.00	175.31	187.58	211.46	219.22
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	42.42	49.48	55.85	58.81	61.98
<i>of which:</i>					
Payments by cards with a debit function	37.27	44.20	50.58	53.87	56.73
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	5.16	5.28	5.27	4.94	5.26
<b>E-money purchase transactions</b>	0.07	0.08	0.24	0.30	0.35
<i>of which:</i>					
By cards with an e-money function	0.07	0.08	0.24	0.30	0.35
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	1.78	0.45	0.00	-	-
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	3,069.92	3,505.44	3,607.35	3,986.48	4,621.59
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	0.95	1.59	1.96	2.10	1.86
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	78.06	88.88	103.77	105.07	108.09
ATM cash withdrawals	40.72	44.59	52.96	50.91	51.01
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	37.34	44.28	50.81	54.17	57.08
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: TOP</b>					
Credit transfers sent	3.80	4.13	4.76	4.92	4.98
<i>of which:</i>					
Credit transfers sent within the same TARGET component	3.31	3.62	4.20	4.30	4.20
<i>of which:</i>					
National transactions	3.08	3.41	4.05	4.13	4.03
Transactions sent by euro area participants (excl. national transactions)	0.04	0.04	0.04	0.04	0.02
Transactions sent by non-euro area EU participants	0.01	0.01	0.01	0.01	0.02
Transactions sent by non-EU participants	0.18	0.16	0.11	0.12	0.13
Credit transfers sent to another TARGET component	0.49	0.51	0.56	0.63	0.79
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.47	0.49	0.53	0.60	0.74
Transactions sent to a non-euro area TARGET component	0.02	0.02	0.03	0.03	0.05
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	0.73	0.79	0.94	1.03	1.12
Concentration ratio in terms of volume (percentages)	74.7	70.4	64.2	62.7	62.0
<b>RETAIL SYSTEM: INTERPAY</b>					
Total transactions sent	-	-	-	-	-
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	776.65	803.96	821.18	819.07	833.14
<i>of which:</i>					
Paper-based credit transfers	197.84	191.47	182.10	176.70	166.98
Non-paper-based credit transfers	578.81	612.49	639.09	642.38	666.16
Direct debits	626.61	681.30	771.57	845.42	895.02
Card payments	755.38	894.22	1,038.88	1,121.14	1,212.64
ATM transactions	160.37	174.70	179.82	178.56	182.12
Cheques	8.84	3.40	0.08	-	-
Total national transactions sent	2,327.86	2,557.57	2,811.53	2,964.19	3,122.91
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	93.2	93.3	93.4	93.5	93.5



## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: TOP</b>					
Credit transfers sent	21,196.16	24,211.09	24,952.48	26,272.55	29,681.37
<i>of which:</i>					
Credit transfers sent within the same TARGET component	11,051.14	12,342.89	13,472.57	14,408.40	16,802.53
<i>of which:</i>					
National transactions	10,483.87	11,673.43	12,911.82	13,945.25	16,343.40
Transactions sent by euro area participants (excl. national transactions)	83.39	94.39	86.65	95.88	119.80
Transactions sent by non-euro area EU participants	8.39	19.46	9.25	8.59	7.09
Transactions sent by non-EU participants	475.48	555.62	464.85	358.68	332.23
Credit transfers sent to another TARGET component	10,145.02	11,868.20	11,479.91	11,864.14	12,878.85
<i>of which:</i>					
Transactions sent to a euro area TARGET component	9,738.46	11,343.28	10,886.51	11,219.51	12,284.18
Transactions sent to a non-euro area TARGET component	406.56	524.92	593.40	644.63	594.66
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	10,148.17	11,866.36	11,477.84	11,873.87	12,876.23
Concentration ratio in terms of value (percentages)	70.4	70.8	70.7	69.4	69.1
<b>RETAIL SYSTEM: INTERPAY</b>					
Total transactions sent	-	-	-	-	-
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	1,263.74	1,357.39	1,437.15	1,515.49	1,561.84
<i>of which:</i>					
Paper-based credit transfers	38.15	37.08	38.99	40.34	39.76
Non-paper-based credit transfers	1,225.60	1,320.32	1,398.16	1,475.15	1,522.07
Direct debits	143.89	157.85	167.90	191.28	198.90
Card payments	35.43	42.19	49.65	52.79	55.85
ATM transactions	13.07	14.76	16.65	16.79	17.05
Cheques	0.75	0.31	0.01	-	-
Total national transactions sent	1,456.89	1,572.50	1,671.35	1,776.35	1,833.64
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	91.8	92.3	92.0	92.2	93.0

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; thousands)*

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
Euronext Amsterdam	12,279	12,257	16,873	19,561	17,994
Euronext Liffe (derivatives)	58,249	66,428	77,664	79,483	83,242
<b>Clearing houses</b>					
Clearnet Amsterdam Stock Clearing	12,279	12,257	16,873	19,561	17,994
Clearnet Amsterdam Derivatives Clearing	55,544	63,084	73,379	74,226	77,567
<b>Securities settlement system</b>					
Euroclear Netherlands	3,168	3,073	2,995	3,073	2,915
<i>of which:</i>					
Clearing	590	499	473	958	940
DVP, OTC	1,432	1,532	1,516	1,558	1,360
FOP, OTC	1,146	1,043	1,006	557	615

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EUR billions)*

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
Euronext Amsterdam	560	527	522	446	480
Euronext Liffe (derivatives)	33	27	31	27	25
<b>Clearing houses</b>					
Clearnet Amsterdam Stock Clearing	560	527	522	446	480
Clearnet Amsterdam Derivatives Clearing	33	27	31	27	25
<b>Securities settlement system</b>					
Euroclear Netherlands	986	964	733	690	771
<i>of which:</i>					
Clearing	61	55	51	41	54
DVP, OTC	925	909	682	649	717
FOP, OTC	-	-	-	-	-

## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
Euronext Amsterdam Stock Market					
Total	290	137	148	167	163
<i>of which:</i>					
Banks	80	45	47	72	62
<i>of which:</i>					
Domestic	33	24	24	27	34
Foreign	47	21	23	45	28
Brokers/dealers	198	92	101	95	101
<i>of which:</i>					
Domestic	172	49	49	45	40
Foreign	26	43	52	50	61
Others	12	-	-	-	-
Euronext Amsterdam Derivative Markets					
Total	244	225	231	208	238
<i>of which:</i>					
Banks	52	35	36	47	50
<i>of which:</i>					
Domestic	28	24	25	29	34
Foreign	24	11	11	18	16
Brokers/dealers	192	190	195	161	188
<i>of which:</i>					
Domestic	164	171	171	133	128
Foreign	28	19	24	28	60
Others	-	-	-	-	-
<b>Clearing houses</b>					
Euronext Amsterdam Stock Market					
Total	25	22	22	31	48
<i>of which:</i>					
Banks	24	18	17	20	31
<i>of which:</i>					
Domestic	19	16	15	14	13
Foreign	5	2	2	6	18
Brokers/dealers	1	4	5	11	17
<i>of which:</i>					
Domestic	1	3	3	2	3
Foreign	0	1	2	9	14
Others	-	-	-	-	-
Euronext Amsterdam Derivative Markets					
Total	12	14	14	29	40
<i>of which:</i>					
Banks	11	9	9	13	19
<i>of which:</i>					
Domestic	8	7	7	7	8
Foreign	3	2	2	6	11
Brokers/dealers	1	5	5	15	21
<i>of which:</i>					
Domestic	1	4	3	1	3
Foreign	0	1	2	14	18
Others	-	-	-	-	-

## 11.3b Number of participants in trading platforms, clearing houses and securities settlement systems (continued)

(end of period)

	2000	2001	2002	2003	2004
<b>Securities settlement system</b>					
Euroclear Netherlands					
Total	61	56	82	80	79
of which:					
Banks	45	40	64	61	64
of which:					
Domestic	31	24	46	43	44
Foreign	14	16	18	18	20
Brokers/dealers	-	-	-	-	-
of which:					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Others	16	16	18	19	15

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Euronext Amsterdam Stock Market</b>					
Value of stocks listed (EUR billions)	782	655	445	452	459
Value of bonds listed (EUR billions)	265	-	-	-	-
Number of stocks listed	754	766	1,067	779	695
Number of bonds listed	1,080	1,125	1,058	1,026	1,292
<b>Euronext Amsterdam Derivative Markets</b>					
Value of outstanding contracts (EUR billions)	-	85	58	71	-
Number of options listed	56	55	56	75	-
<b>Euroclear Netherlands</b>					
Nominal values registered (EUR billions)	932	863	665	705	750
Number of securities registered	3,498	3,980	2,826	2,306	2,323

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** De Nederlandsche Bank, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
------------	-----------------

**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world” component not available for 2000-02.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Memo item: Electronic money institutions</b>	
Number of institutions	Not applicable from 2000-02.
Outstanding value on e-money storages issued by electronic money institutions (millions)	Not applicable from 2000-02.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with a payment function (except an e-money function)	
<i>of which:</i> Cards with a delayed debit function	Not applicable.
<i>of which:</i> Cards with a credit function	Not applicable.
<i>of which:</i> Cards with a debit and delayed debit function	Not applicable.
Cards with an e-money function	Excluding e-purse-only cards.
Total number of cards (irrespective of the number of functions on the card)	Excluding e-purse-only cards.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions**

<b>Transactions per type of payment instrument</b>	
<i>of which:</i> Payments by cards with a delayed debit function	Not applicable.
<i>of which:</i> Payments by cards with a credit function	Not applicable.
<i>of which:</i> Payments by cards with a debit and delayed debit function	Not applicable.
E-money purchase transactions	Not applicable.
<i>of which:</i> Through other e-money storages	
Other payment instruments	Not applicable.
<b>Transactions per type of terminal</b>	
b) Transactions at terminals located in the country by cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.

**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
<i>of which:</i> Payments by cards with a debit and delayed debit function	Not applicable.
<b>Transactions per type of terminal</b>	
b) Transactions at terminals located in the country by cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: TOP
Retail system: Interpay

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions**

Euronext Amsterdam	Volumes of trades. Total cash market.
Euronext Liffe (derivatives)	Number of options and futures contracts.
Clearnet Amsterdam Derivatives Clearing	Excludes futures.
Euroclear Netherlands – Clearing	Settlement of net positions of Clearnet Amsterdam Stock Clearing.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

Euronext Amsterdam	Total cash market.
Euronext Liffe (derivatives)	Premium turnover options.
Clearnet Amsterdam Derivatives Clearing	Premium turnover options.
Euroclear Netherlands	Value of the cash leg of the clearing.
Euroclear Netherlands – Clearing	Settlement of net positions of Clearnet Amsterdam Stock Clearing.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

Euronext Amsterdam Stock Market – Number of stocks listed	As from 2002 including warrants and NextTrack.
Euroclear Netherlands – Nominal values registered	Securities valued at market prices and bonds at nominal values.

## AUSTRIA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	8,011.57	8,043.05	8,083.80	8,117.75	8,174.73
<b>GDP (EUR billions)</b>	210.39	215.88	220.69	226.97	237.04
<b>GDP per capita (EUR)</b>	26,261	26,840	27,300	27,959	28,997
<b>HICP (annual percentage changes)</b>	1.96	2.30	1.70	1.30	1.95

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	12,080.00	8,217.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	45,055.00	51,045.00	60,515.00	72,351.00	79,706.00
<b>Narrow money supply (M1)</b>	57,135.00	59,262.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	2,040.00	2,029.00	4,943.00	7,404.00	6,776.00
Outstanding value on e-money storages issued	4.00	6.00	16.00	16.00	19.00
<i>of which:</i>					
On card-based e-money schemes	4.00	6.00	16.00	16.00	19.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	3,864.50	4,168.00	4,132.65	4,243.00	4,495.38
<b>Overnight deposits held at other credit institutions (end of period)</b>	-	-	-	-	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	6,574.00	1,573.00	2,840.00	3,799.00	7,900.00
Intraday borrowing from the central bank	-	-	-	-	-



## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	8	8	8	8	5
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	5.00	7.00	35.00	21.00	14.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	848	836	823	814	796
Number of offices	5,404	5,382	5,289	5,210	5,157
Number of overnight deposits (thousands)	6,352	6,395	6,616	6,794	7,245
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	35,915.00	39,062.00	42,302.00	49,888.00	53,333.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	835	821	808	797	778
Number of offices	5,390	5,367	5,274	5,192	5,139
Value of overnight deposits (EUR millions)	35,463.00	38,430.00	41,653.00	49,138.00	52,055.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	9	11	12	14	15
Number of offices	13	15	15	18	18
Value of overnight deposits (EUR millions)	452.00	632.00	649.00	750.00	1,278.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	3	4	3	3	3
Number of offices	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	1	0	0	0	0
Number of offices	1	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	3	-	-	2	1
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	852	837	824	817	798
Number of offices	5,412	5,390	5,297	5,218	5,162
Number of overnight deposits (thousands)	6,352	6,395	6,616	6,794	7,245
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	35,920.00	39,069.00	42,337.00	49,909.00	53,347.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	-	-	-	-	8,750,724
Cards with a payment function (except an e-money function)	-	-	-	-	8,750,724
<i>of which:</i>					
Cards with a debit function	-	-	-	-	6,619,000
Cards with a delayed debit function	-	-	-	-	0
Cards with a credit function	-	-	-	-	0
Cards with a debit and delayed debit function	-	-	-	-	0
Cards with a credit and delayed debit function	-	-	-	-	2,131,724
Cards with an e-money function	-	-	-	-	7,038,000
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	-	0
Total number of cards (irrespective of the number of functions on the card)	-	-	-	-	8,750,724
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	6,619,000
<b>Terminals located in the country</b>					
ATMs	-	-	-	-	7,974
<i>of which:</i>					
ATMs with a cash withdrawal function	-	-	-	-	7,974
ATMs with a credit transfer function	-	-	-	-	0
POS terminals	-	-	-	-	86,690
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	86,690
E-money card terminals	-	-	-	-	93,142
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	6,452
E-money card accepting terminals	-	-	-	-	86,690

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	499	533	480	879	892
<i>of which:</i>					
Paper-based	244	238	214	198	178
Non-paper-based	255	294	266	681	714
<b>Direct debits</b>	269	273	347	647	616
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	-	-	-	-	171
<i>of which:</i>					
Payments by cards with a debit function	-	-	-	-	181
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	52
<b>E-money purchase transactions</b>	.	.	.	.	.
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	19
Through other e-money storages	.	.	.	.	.
<b>Cheques</b>	12	10	7	7	6
<b>Other payment instruments</b>	-	-	-	-	1
<b>Total number of transactions with payment instruments by non-MFIs</b>	-	-	-	-	1,705
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	141
ATM cash withdrawals	102	107	110	111	120
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	21
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	1,258.70	1,235.90	1,105.20	2,912.00	2,547.10
<i>of which:</i>					
Paper-based	438.20	449.20	361.80	347.20	288.80
Non-paper-based	820.50	786.70	743.40	2,564.80	2,258.30
<b>Direct debits</b>	110.70	101.70	80.20	111.20	200.70
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	-	-	-	-	20.73
<i>of which:</i>					
Payments by cards with a debit function	-	-	-	-	9.09
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	5.31
<b>E-money purchase transactions</b>	.	.	.	.	.
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	0.12
Through other e-money storages	.	.	.	.	.
<b>Cheques</b>	25.70	22.50	17.40	15.70	16.40
<b>Other payment instruments</b>	-	-	-	-	0.77
<b>Total number of transactions with payment instruments by non-MFIs</b>	-	-	-	-	2,785.82
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	15.96
ATM cash withdrawals	13.50	14.90	14.60	14.70	15.70
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	0.26
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

**9. Payments processed by selected interbank funds transfer systems**

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: ARTIS</b>					
Credit transfers sent	-	-	-	-	2.64
<i>of which:</i>					
Credit transfers sent within the same TARGET component	-	-	-	-	-
<i>of which:</i>					
National transactions	-	-	-	-	-
Transactions sent by euro area participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	-	-	-	-	-
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	-	-
Transactions sent to a non-euro area TARGET component	-	-	-	-	-
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	69.0	69.0	33.0	38.0	38.0

**10. Payments processed by selected interbank funds transfer systems**

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: ARTIS</b>					
Credit transfers sent	-	-	-	-	5,562.56
<i>of which:</i>					
Credit transfers sent within the same TARGET component	-	-	-	-	-
<i>of which:</i>					
National transactions	-	-	-	-	-
Transactions sent by euro area participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	-	-	-	-	-
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	-	-
Transactions sent to a non-euro area TARGET component	-	-	-	-	-
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	-	-	-	-	-
Concentration ratio in terms of value (percentages)	69.0	70.0	61.0	66.0	68.0

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; original units)*

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>Wiener Börse AG – Cash trading</b>					
Number of trades	622,150	456,137	357,573	445,327	842,184
<b>Wiener Börse AG – Derivatives Trading</b>					
Number of trades	44,895	37,083	25,804	20,758	36,117
<b>Securities settlement systems</b>					
<b>Direct Settlement (DS) system of OeKB</b>					
Number of settlement instructions	172,061	177,170	172,029	202,943	345,939
<b>“Arrangement” system of OeKB</b>					
Number of settlement instructions	873,224	624,160	504,400	582,580	78,078
<b>Derivatives market of Wiener Börse</b>					
Number of settlement instructions	44,895	37,083	25,804	20,758	36,117

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EUR millions)*

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>Wiener Börse AG – Cash trading</b>					
Value of trades	21,555	17,597	13,592	20,635	39,547
<b>Wiener Börse AG – Derivatives Trading</b>					
Value of trades	14,131	10,301	7,110	5,465	10,538
<b>Securities settlement systems</b>					
<b>Direct Settlement (DS) system of OeKB</b>					
Value of settlement instructions	115,624	92,503	107,787	93,073	132,065
<b>“Arrangement” system of OeKB</b>					
Value of settlement instructions	21,555	18,081	13,592	20,635	8,792
<b>Derivatives market of Wiener Börse</b>					
Value of settlement instructions	14,131	10,301	7,110	5,465	10,538

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>Wiener Börse AG – Cash trading</b>	539	482	457	492	63
<i>of which:</i>					
Banks (members)	65	59	52	56	49
<i>of which:</i>					
Domestic	47	48	45	44	44
Foreign	18	11	7	12	5
Brokers/dealers	474	423	405	436	14
<i>of which:</i>					
Domestic	396	356	350	350	0
Foreign	78	67	55	86	14
<b>Wiener Börse AG – Derivatives trading</b>	207	106	93	154	8
<i>of which:</i>					
Banks (members)	13	12	9	8	7
<i>of which:</i>					
Domestic	7	6	5	5	5
Foreign	6	6	4	3	2
Brokers/dealers	194	94	84	146	1
<i>of which:</i>					
Domestic	156	82	75	119	0
Foreign	38	12	9	27	1
<b>Securities settlement systems</b>					
<b>Direct Settlement (DS) system of OeKB</b>	131	132	128	126	102
Banks	119	104	101	100	74
<i>of which:</i>					
Domestic	102	88	88	87	65
Foreign	17	16	13	13	9
Brokers/dealers	4	20	19	17	21
<i>of which:</i>					
Domestic	0	15	15	14	3
Foreign	4	5	4	3	11
Foreign CSDs	8	8	8	9	7
<b>“Arrangement” system of OeKB</b>	63	63	57	60	51
<i>of which:</i>					
Banks	58	58	52	55	43
<i>of which:</i>					
Domestic	48	48	44	44	39
Foreign	10	10	8	11	4
Brokers/dealers	5	5	5	5	8
<i>of which:</i>					
Domestic	5	5	5	5	5
Foreign	0	0	0	0	3
<b>Derivatives market of Wiener Börse</b>	207	106	93	154	8
<i>of which:</i>					
Banks	13	12	9	8	7
<i>of which:</i>					
Domestic	7	6	5	5	5
Foreign	6	6	4	3	2
Brokers/dealers	194	94	84	146	1
<i>of which:</i>					
Domestic	156	82	75	119	0
Foreign	38	12	9	27	1



## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Wiener Börse AG – Cash trading</b>					
Value of stocks listed (EUR billions)	31	28	32	43	65
Value of other securities listed (EUR billions)	122	124	151	165	174
Number of stocks listed	111	114	103	116	156
Number of other securities listed	3,267	3,599	3,300	3,208	3,341
<b>Direct Settlement (DS) system of OeKB</b>					
Value of stocks issued (EUR billions)	-	-	-	-	-
Value of other securities issued (EUR billions)	146	153	159	191	347
Number of stocks plus other securities issued	8,832	9,355	9,005	11,823	14,225
<b>“Arrangement” system of OeKB</b>					
Value of stocks listed (EUR billions)	31	28	30	43	65
Value of other securities listed (EUR billions)	122	124	151	165	174
Number of stocks listed	111	114	103	116	156
Number of other securities listed	3,267	3,599	3,300	3,208	3,341

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Oesterreichische Nationalbank, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world” component are not available for 2000-01. Data for the “Central government” component are not available for 2000-02.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

**Table 6 – Payment card functions and accepting devices**

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**

**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

Transactions per type of payment instrument	
Credit transfers	For 2003 and 2004: includes items initiated by banks.
Direct debits	For 2003 and 2004: includes items initiated by banks.
Cheques	Excludes items initiated by banks; these data are not available.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**

**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: ARTIS
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**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Number of transactions**

Direct Settlement (DS) system of OeKB	Settlement of transactions outside the Wiener Börse.
“Arrangement” system of OeKB	Settlement of transactions on the Wiener Börse. As of 2004, number of transactions after netting procedure.
Derivatives market of Wiener Börse	Clearing and settlement of standardised derivative products.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

Direct Settlement (DS) system of OeKB	Settlement of transactions outside the Wiener Börse. Database: central securities depository; free-of-payment transactions are included.
“Arrangement” system of OeKB	Settlement of transactions on the Wiener Börse. Includes the unregulated market ( <i>Sonstiger Handel</i> ). As of 2004, value of transactions after netting procedure.
Derivatives market of Wiener Börse	Clearing and settlement of standardised derivative products.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Wiener Börse – Broker/dealers	From 2000-03, number of persons participating; thereafter number of legal entities.
Direct Settlement (DS) system of OeKB	From 2000-03, number of participants at CSD level; thereafter number of participants at system level.
Derivatives market of Wiener Börse – Broker/dealers	From 2000-03, number of persons participating; thereafter number of legal entities.

**Table 11.4 – Outstanding securities**

Wiener Börse – Value of stocks listed	Market capitalisation of domestic stocks listed on the official and semi-official market.
Wiener Börse – Value of other securities listed	Market capitalisation of bonds listed on the official and semi-official market.
Direct Settlement (DS) system of OeKB	Settlement of transactions outside the Wiener Börse.
Direct Settlement (DS) system of OeKB – Value of stocks issued	Only “units” ( <i>Stück</i> ) and not “values” are available: in 2000: 4,771,169,332 units; in 2001: 5,574,237,118 units; in 2002: 5,828,701,423 units; in 2003: 6,942,427,536 units; in 2004: 9,725,378,108 units.
Direct Settlement (DS) system of OeKB – Value of other securities issued	Bonds: nominal value.
“Arrangement” system of OeKB	Settlement of transactions on the Wiener Börse.

# PORTUGAL

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	10,225.84	10,293.00	10,368.40	10,441.08	10,503.72
<b>GDP (EUR billions)</b>	122.27	129.14	135.00	136.97	142.30
<b>GDP per capita (EUR)</b>	11,957	12,547	13,020	13,118	13,547
<b>HICP (annual percentage changes)</b>	2.80	4.41	3.68	3.27	2.51

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	5,203.00	4,246.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	46,354.00	51,148.00	51,562.00	52,216.00	52,734.00
<b>Narrow money supply (M1)</b>	47,723.00	51,219.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	758.00	903.00	721.00	688.00	758.00
Outstanding value on e-money storages issued	1.00	1.00	1.00	1.00	1.00
<i>of which:</i>					
On card-based e-money schemes	1.00	1.00	1.00	1.00	1.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	3,103.17	3,235.48	3,267.94	3,382.48	3,278.19
<b>Overnight deposits held at other credit institutions (end of period)</b>	-	-	-	-	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	2,977.00	1,979.00	553.00	1,274.00	2,719.00
Intraday borrowing from the central bank	-	-	-	1,000.00	-

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	11	11	11	11	11
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	47.00	24.00	16.00	13.00	7.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	218	212	202	200	197
Number of offices	5,493	5,654	5,735	5,855	5,833
Number of overnight deposits (thousands)	21,240	20,618	22,111	22,455	20,274
of which:					
Number of internet/PC-linked overnight deposits (thousands)	314	547	1,210	2,254	3,243
Value of overnight deposits (EUR millions)	-	-	-	-	-
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	194	187	180	177	170
Number of offices	5,384	5,535	5,620	5,752	5,714
Value of overnight deposits (EUR millions)	.	.	.	.	.
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	19	20	18	19	23
Number of offices	62	71	68	56	57
Value of overnight deposits (EUR millions)	.	.	.	.	.
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	3	3	3	3	3
Number of offices	45	46	46	46	54
Value of overnight deposits (EUR millions)	.	.	.	.	.
<b>Branches of non-EEA-based banks</b>					
Number of institutions	2	2	1	1	1
Number of offices	2	2	1	1	8
Value of overnight deposits (EUR millions)	.	.	.	.	.
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	793	783	740	677	644
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EUR millions)	.	.	.	.	.
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	220	214	204	202	199
Number of offices	6,297	6,448	6,486	6,543	6,488
Number of overnight deposits (thousands)	21,240	20,618	22,111	22,455	20,274
of which:					
Number of internet/PC-linked overnight deposits (thousands)	314	547	1,210	2,254	3,243
Value of overnight deposits (EUR millions)	47.00	24.00	16.00	13.00	7.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	.	.	.	.	.

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	11,756,000	13,250,000	14,574,000	14,688,000	15,775,000
Cards with a payment function (except an e-money function)	13,031,000	15,371,000	16,166,000	16,583,000	18,003,000
<i>of which:</i>					
Cards with a debit function	11,756,000	13,250,000	14,574,000	14,688,000	15,775,000
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	3,032,105	3,255,677	3,865,693	4,665,388	5,177,000
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	3,315,000	3,563,000	3,635,000	290,583	-
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	184,736	119,417	4,069	23,175	20,334
Total number of cards (irrespective of the number of functions on the card)	16,780,460	19,183,163	20,047,563	17,125,771	18,977,649
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	31,400	3,400	2,800	300	300
<b>Terminals located in the country</b>					
ATMs	9,701	10,524	11,117	11,985	12,627
<i>of which:</i>					
ATMs with a cash withdrawal function	9,701	10,524	11,117	11,985	12,627
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	91,285	103,575	113,654	125,456	137,123
<i>of which:</i>					
EFTPOS terminals	91,285	103,575	113,654	125,456	137,123
E-money card terminals	129,184	129,184	143,834	147,239	150,062
<i>of which:</i>					
E-money card loading/unloading terminals	129,184	129,184	143,834	147,239	150,062
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	71.05	41.04	62.01	90.16	75.98
<i>of which:</i>					
Paper-based	6.82	4.36	8.15	8.14	5.20
Non-paper-based	64.23	36.68	53.85	82.02	70.79
<b>Direct debits</b>	113.32	119.11	121.53	143.05	144.60
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	475.95	569.26	625.59	675.66	693.00
<i>of which:</i>					
Payments by cards with a debit function	452.69	527.47	600.46	643.89	666.00
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	171.79	223.45	247.89	266.03	286.40
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	4.79	3.17	0.88	1.14	0.50
<i>of which:</i>					
By cards with an e-money function	4.79	3.17	0.88	1.14	0.50
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	272.87	273.60	258.76	242.61	230.60
<b>Other payment instruments</b>	5.61	5.85	6.14	4.60	4.70
<b>Total number of transactions with payment instruments by non-MFIs</b>	943.59	1,012.03	1,074.91	1,157.21	1,149.38
<i>of which:</i>					
Cross-border transactions sent	1.64	1.59	1.70	2.47	2.99
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	268.96	293.38	316.03	334.59	357.96
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	422.20	483.05	546.54	595.14	627.03
E-money card loading/unloading transactions	0.38	0.28	0.13	0.86	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	5.64	6.68	6.74	7.26	8.07
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	188.99	214.00	238.56	256.15	285.59
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	2.03	2.17	2.31	2.61	2.93
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	3.13	19.41	19.11	20.04	21.54
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	38.25	29.92	22.09	21.27	16.13
OTC cash deposits	-	-	-	-	-



## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	414.35	572.95	512.80	596.91	781.49
<i>of which:</i>					
Paper-based	13.70	48.51	56.39	72.41	133.08
Non-paper-based	400.65	524.44	456.42	524.50	648.41
<b>Direct debits</b>	29.36	30.53	22.77	22.01	24.15
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	14.21	16.68	187.69	21.15	23.15
<i>of which:</i>					
Payments by cards with a debit function	13.04	14.81	17.52	19.26	20.99
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	6.41	9.20	10.36	11.09	11.55
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	0.00	0.00	-	0.00	0.00
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	424.74	427.12	395.17	361.55	361.36
<b>Other payment instruments</b>	5.52	5.10	6.90	4.19	4.54
<b>Total number of transactions with payment instruments by non-MFIs</b>	888.18	1,052.38	1,125.33	1,005.81	1,194.70
<i>of which:</i>					
Cross-border transactions sent	45.42	173.28	145.80	163.51	198.24
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	15.29	16.80	18.80	20.22	21.81
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	11.23	13.04	15.30	16.86	18.47
E-money card loading/unloading transactions	4.47	16.05	8.56	1.30	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	0.65	0.78	0.82	0.90	1.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	7.92	8.77	9.96	10.52	12.02
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	0.17	0.19	0.22	0.24	0.28
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.33	1.50	1.53	1.58	1.75
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	0.03	0.02	0.02	0.02	0.02
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: SPGT</b>					
Credit transfers sent	0.50	0.53	0.89	0.98	1.06
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.30	0.30	0.62	0.65	0.75
<i>of which:</i>					
National transactions	0.27	0.27	0.57	0.59	0.67
Transactions sent by euro area participants (excl. national transactions)	0.01	0.01	0.02	0.02	0.02
Transactions sent by non-euro area EU participants	0.01	0.02	0.03	0.04	0.06
Transactions sent by non-EU participants	0.00	0.00	0.00	0.00	0.00
Credit transfers sent to another TARGET component	0.21	0.23	0.27	0.34	0.31
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.19	0.20	0.24	0.30	0.27
Transactions sent to a non-euro area TARGET component	0.24	0.03	0.04	0.04	0.03
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	0.18	0.21	0.25	0.30	0.32
Concentration ratio in terms of volume (percentages)	41.3	54.1	55.3	54.5	54.9
<b>RETAIL SYSTEM: SICOI</b>					
Total transactions sent	971.10	1,100.70	1,188.36	1,324.40	1,413.62
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	22.40	25.40	30.65	42.83	44.59
<i>of which:</i>					
Non-paper-based credit transfers	22.40	25.40	30.65	42.83	44.59
Direct debits	-	0.50	1.38	5.19	20.80
Card payments	452.01	561.41	622.47	754.21	819.18
ATM transactions	250.92	278.24	317.37	317.40	340.17
E-money transactions	-	0.28	0.13	0.09	0.06
Cheques	240.40	229.00	210.80	200.10	187.95
Other payment instruments	5.40	5.90	5.57	4.60	0.87
Total national transactions sent	971.10	1,100.70	1,188.36	1,324.40	1,413.62
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	77.8
<b>RETAIL SYSTEM: SLOD</b>					
Total transactions sent	0.02	0.02	0.03	0.04	0.05
<i>of which:</i>					
<b>a) National transactions sent</b>					
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: SPGT</b>					
Credit transfers sent	2,232.17	2,151.83	2,276.30	3,188.68	3,523.87
<i>of which:</i>					
Credit transfers sent within the same TARGET component	1,339.05	1,175.86	1,225.34	1,213.70	1,404.00
<i>of which:</i>					
National transactions	1,289.13	1,122.31	1,173.86	1,149.02	1,351.22
Transactions sent by euro area participants (excl. national transactions)	26.56	20.01	16.20	18.09	12.13
Transactions sent by non-euro area EU participants	19.22	29.85	32.53	39.63	35.01
Transactions sent by non-EU participants	4.14	3.69	2.76	6.96	5.64
Credit transfers sent to another TARGET component	893.12	975.97	1,050.96	1,974.99	2,119.87
<i>of which:</i>					
Transactions sent to a euro area TARGET component	763.44	823.88	883.27	1,610.38	1,785.13
Transactions sent to a non-euro area TARGET component	129.68	152.08	167.69	364.61	334.74
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	888.14	975.87	1,050.26	1,979.65	2,112.60
Concentration ratio in terms of value (percentages)	53.6	63.9	63.1	67.2	66.4
<b>RETAIL SYSTEM: SICOI</b>					
Total transactions sent	348.82	360.96	308.50	302.93	308.43
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	52.70	58.58	48.34	55.55	60.15
<i>of which:</i>					
Non-paper-based credit transfers	52.70	58.58	48.34	55.55	60.15
Direct debits	-	0.17	0.43	1.34	4.50
Card payments	12.71	18.96	22.69	26.75	29.64
ATM transactions	14.38	15.86	17.55	18.84	20.28
E-money transactions	-	0.00	0.00	0.00	0.00
Cheques	264.56	262.80	215.33	196.81	191.19
Other payment instruments	4.46	4.58	4.15	3.64	2.66
Total national transactions sent	348.82	360.96	308.50	302.93	308.43
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	66.2
<b>RETAIL SYSTEM: SLOD</b>					
Total transactions sent	53.71	56.68	49.05	65.99	88.50
<i>of which:</i>					
<b>a) National transactions sent</b>					
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; thousands)*

	2000	2001	2002	2003	2004
LIST – Lisbon Trading					
Number of trades	4,099.1	2,848.0	-	-	-
MTS Portugal – Trading for Portuguese government securities					
Number of trades	-	18.3	16.9	17.1	14.5
SEND (Derivatives market)					
Number of contracts traded	4,526.0	4,697.0	-	-	-
INTERBOLSA					
Volume of settlement instructions	8,652.0	6,106.9	2,375.5	1,822.3	354.2
SITEME					
Volume of settlement instructions	0.7	0.3	0.3	0.3	1.1
<i>of which:</i>					
Central bank refinancing	0.4	0.2	0.1	0.1	0.1

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EUR billions)*

	2000	2001	2002	2003	2004
LIST – Lisbon Trading					
Value of trades	62.6	33.2	-	-	-
MTS Portugal – Trading for Portuguese government securities					
Value of trades	21.7	106.5	111.2	132.1	135.8
SEND (Derivatives market)					
Value of contracts traded	13.0	7.1	-	-	-
INTERBOLSA					
Value of settlement instructions	42.9	21.1	25.1	35.9	71.2
SITEME					
Value of settlement instructions	13.7	10.2	5.4	19.0	96.3
<i>of which:</i>					
Central bank refinancing	11.5	7.0	1.4	0.6	5.3

## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
LIST – Lisbon Trading	26	25	-	-	-
<i>of which:</i>					
Banks	-	2	-	-	-
<i>of which:</i>					
Domestic	-	2	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	26	23	-	-	-
<i>of which:</i>					
Domestic	25	22	-	-	-
Foreign	1	1	-	-	-
Others	-	-	-	-	-
MTS Portugal – Trading for Portuguese government securities	16	19	21	25	24
<i>of which:</i>					
Banks	16	19	21	25	24
<i>of which:</i>					
Domestic	5	5	5	4	3
Foreign	11	14	16	21	21
SEND (Derivatives market)	36	19	-	-	-
<i>of which:</i>					
Banks	19	10	-	-	-
<i>of which:</i>					
Domestic	19	9	-	-	-
Foreign	-	1	-	-	-
Brokers/dealers	17	9	-	-	-
<i>of which:</i>					
Domestic	16	8	-	-	-
Foreign	1	1	-	-	-
Others	-	-	-	-	-
<b>Clearing systems</b>					
SEND (Derivatives market)	20	16	-	-	-
<i>of which:</i>					
Banks	19	16	-	-	-
<i>of which:</i>					
Domestic	19	14	-	-	-
Foreign	-	2	-	-	-
Brokers/dealers	1	-	-	-	-
<i>of which:</i>					
Domestic	1	-	-	-	-
Foreign	-	-	-	-	-
Others	-	-	-	-	-
LCH.Clearnet – Cash market					
Banks	-	-	-	-	16
<i>of which:</i>					
Domestic	-	-	-	-	11
Foreign	-	-	-	-	5
Brokers/dealers	-	-	-	-	3
<i>of which:</i>					
Domestic	-	-	-	-	1
Foreign	-	-	-	-	2
Others	-	-	-	-	-

## 11.3b Number of participants in trading platforms, clearing houses and securities settlement systems (continued)

(end of period)

	2000	2001	2002	2003	2004
LCH.Clearnet – Derivatives market					
Banks	-	-	-	-	7
<i>of which:</i>					
Domestic	-	-	-	-	2
Foreign	-	-	-	-	5
Brokers/dealers	-	-	-	-	5
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	5
Others	-	-	-	-	-
<b>Securities settlement systems</b>					
INTERBOLSA	66	66	55	51	41
<i>of which:</i>					
Banks	36	36	37	38	32
<i>of which:</i>					
Domestic	34	34	35	36	31
Foreign	2	2	2	2	1
Brokers/dealers	27	27	15	10	6
<i>of which:</i>					
Domestic	27	27	15	10	6
Foreign	-	-	-	-	-
Others	3	3	3	3	3
<i>of which:</i>					
Public Debt Management Office (IGCP)	1	1	1	1	1
Banco de Portugal	1	1	1	1	1
Investor Compensation System	1	1	1	1	1
SITEME	51	49	48	50	40
<i>of which:</i>					
Banks	42	40	40	41	36
<i>of which:</i>					
Domestic	36	34	34	35	31
Foreign	6	6	6	6	5
Brokers/dealers	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Others	9	9	8	9	4
<i>of which:</i>					
Leasing Companies	-	-	-	-	-

## 11.4 Outstanding securities

*(end of period)*

	2000	2001	2002	2003	2004
<b>LIST – Lisbon Trading</b>					
Value of securities listed (EUR millions)	170,815	155,991	-	-	-
Number of securities listed	193	147	-	-	-
<b>MTS Portugal – Trading for Portuguese government securities</b>					
Value of securities listed (EUR millions)	39.19	44.46	52.93	58.81	67.56
Number of securities listed	18	16	15	17	20
<b>SEND (Derivatives market)</b>					
Number of contracts (futures and options)	10	14	-	-	-
<b>INTERBOLSA</b>					
Value of securities issued (EUR millions)	-	-	-	-	-
Number of securities listed	-	-	-	-	-
Value of securities registered (EUR millions)	93,617	96,327	106,133	111,475	115,241
Number of securities registered	1,476	1,703	1,629	1,479	1,623
<b>SITEME</b>					
Value of stocks issued (EUR millions)	-	-	-	-	-
Value of other securities issued (EUR millions)	3,784	2,939	2,029	5,738	13,031
Number of stocks issued	-	-	-	-	-
Number of other securities issued	4.00	3.00	2.00	4.00	6.00

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Banco de Portugal, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs****Table 6 – Payment card functions and accepting devices****Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and****Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Card payments with cards issued in the country (except cards with an e-money function)	
<i>of which:</i> Payments by cards with a debit function	Some card issuers do not provide data on transactions by type of function; thus, some transactions are counted twice.
<i>of which:</i> Payments by cards with a credit function	Some card issuers do not provide data on transactions by type of function; thus, some transactions are counted twice.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
POS transactions (irrespective of type of card used)	Also includes payment transactions at ATM terminals.
Memorandum item: OTC cash withdrawals	Cash withdrawals using cheques.



**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: SPGT
Retail system: SICOI
Retail system: SLOD

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Market value of transactions**

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

## FINLAND

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	5,176.00	5,188.00	5,201.00	5,213.00	5,227.30
<b>GDP (EUR billions)</b>	130.86	136.47	140.85	143.81	149.73
<b>GDP per capita (EUR)</b>	25,282	26,305	27,082	27,586	28,643
<b>HICP (annual percentage changes)</b>	2.95	2.67	2.01	1.30	0.14

## 2. Settlement media used by non-MFIs

(EUR millions; end of period)

	2000	2001	2002	2003	2004
<b>Currency in circulation outside MFIs</b>	2,864.00	2,516.00	.	.	.
<b>Value of overnight deposits held by non-MFIs</b>	37,129.00	39,014.00	40,952.00	44,575.00	46,438.00
<b>Narrow money supply (M1)</b>	39,993.00	41,530.00	.	.	.
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	691.00	931.00	839.00	886.00	844.00
Outstanding value on e-money storages issued	1.00	1.00	1.00	1.00	1.00
<i>of which:</i>					
On card-based e-money schemes	1.00	1.00	1.00	1.00	1.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(EUR millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	1,716.54	2,044.71	2,030.03	2,083.26	2,250.74
<b>Overnight deposits held at other credit institutions (end of period)</b>	-	-	-	-	-
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	215.00	978.00	2,246.00	2,618.00	2,688.00
Intraday borrowing from the central bank	1,091.00	1,067.00	1,342.00	3,020.00	2,698.00

## 4. Banknotes and coins

(PLEASE REFER TO EURO AREA AGGREGATE TABLE 3)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	.
Total banknotes in circulation	.	.	.	.	.
<i>of which:</i>					
€500	.	.	.	.	.
€200	.	.	.	.	.
€100	.	.	.	.	.
€50	.	.	.	.	.
€20	.	.	.	.	.
€10	.	.	.	.	.
€5	.	.	.	.	.
Total coins in circulation	.	.	.	.	.
<i>of which:</i>					
€2	.	.	.	.	.
€1	.	.	.	.	.
€0.50	.	.	.	.	.
€0.20	.	.	.	.	.
€0.10	.	.	.	.	.
€0.05	.	.	.	.	.
€0.02	.	.	.	.	.
€0.01	.	.	.	.	.
Currency in circulation held by MFIs	.	.	.	.	.
Currency in circulation outside MFIs	.	.	.	.	.

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	4	4	4	4	4
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	0.00	0.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	341	369	369	366	363
Number of offices	1,550	1,627	1,634	1,618	1,586
Number of overnight deposits (thousands)	10,853	10,714	9,951	11,986	12,311
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,199	2,576	2,791	2,923	3,239
Value of overnight deposits (EUR millions)	-	-	-	44,575.00	46,437.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	336	351	350	348	343
Number of offices	1,525	1,579	1,583	1,571	1,533
Value of overnight deposits (EUR millions)	-	-	-	42,591.00	44,513.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	1	3	4	4	4
Number of offices	3	3	4	4	4
Value of overnight deposits (EUR millions)	-	-	-	0.00	0.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	4	15	15	14	16
Number of offices	22	45	47	43	49
Value of overnight deposits (EUR millions)	-	-	-	1,984.00	1,924.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (EUR millions)	-	-	-	0.00	0.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EUR millions)	-	-	-	0.00	0.00
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	342	370	370	367	364
Number of offices	1,554	1,631	1,638	1,622	1,590
Number of overnight deposits (thousands)	10,853	10,714	9,951	11,986	12,311
of which:					
Number of internet/PC-linked overnight deposits (thousands)	2,199	2,576	2,791	2,923	3,239
Value of overnight deposits (EUR millions)	0.00	0.00	0.00	44,575.00	46,437.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	1	1	1	1	1
Outstanding value on e-money storages issued by electronic money institutions (EUR millions)	1.00	1.00	1.00	1.00	1.00

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	6,109,248	6,150,601	6,305,867	6,332,846	6,288,753
Cards with a payment function (except an e-money function)	4,735,000	5,413,000	5,867,000	6,246,000	6,945,000
<i>of which:</i>					
Cards with a debit function	2,910,000	3,384,000	3,770,000	4,042,000	4,373,000
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	1,825,000	2,029,000	2,097,000	2,204,000	2,572,000
Cards with an e-money function	623,302	733,403	891,272	979,894	1,353,335
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	110,377	23,146	22,094	21,458	17,716
Total number of cards (irrespective of the number of functions on the card)	6,109,248	6,150,601	6,305,867	6,332,846	6,288,753
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	377,784	569,041	742,806	839,065	785,722
<b>Terminals located in the country</b>					
ATMs	4,552	4,332	4,127	3,955	3,470
<i>of which:</i>					
ATMs with a cash withdrawal function	2,134	2,132	2,110	2,001	1,729
ATMs with a credit transfer function	2,418	2,200	2,017	1,954	1,741
POS terminals	-	-	-	-	-
<i>of which:</i>					
EFTPOS terminals	67,000	72,000	79,000	92,000	96,000
E-money card terminals	8,284	8,846	9,573	9,783	9,658
<i>of which:</i>					
E-money card loading/unloading terminals	2,134	2,132	2,110	2,001	1,729
E-money card accepting terminals	6,150	6,714	7,463	7,782	7,929

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	501	508	533	569	573
<i>of which:</i>					
Paper-based	79	70	69	58	52
Non-paper-based	422	438	464	511	521
<b>Direct debits</b>	43	48	54	64	85
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	318	358	444	518	585
<i>of which:</i>					
Payments by cards with a debit function	256	293	376	448	506
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	62	65	68	70	79
<b>E-money purchase transactions</b>	1	1	1	1	1
<i>of which:</i>					
By cards with an e-money function	1	1	1	1	1
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	1	1	1	1	1
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	864	916	1,033	1,153	1,244
<i>of which:</i>					
Cross-border transactions sent	11	10	9	9	9
<i>Memorandum item:</i>					
Cross-border transactions received	9	8	8	8	7
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	562	606	685	748	806
ATM cash withdrawals	244	248	241	230	221
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	318	358	444	518	585
E-money card loading/unloading transactions	0	0	0	0	0
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	7	6	6	6	5
ATM cash withdrawals	1	1	1	1	1
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	6	5	5	5	4
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	8	7	6	6	6
ATM cash withdrawals	1	1	1	1	1
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	8	6	6	5	5
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	2	1	2
OTC cash withdrawals	36	31	30	16	15
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	2,146.93	2,181.89	2,902.48	3,754.88	3,725.15
<i>of which:</i>					
Paper-based	315.97	319.51	335.20	357.46	377.90
Non-paper-based	1,830.96	1,862.38	2,567.29	3,397.42	3,347.26
<b>Direct debits</b>	21.02	19.89	26.02	25.88	35.67
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	14.00	16.20	18.20	19.70	21.80
<i>of which:</i>					
Payments by cards with a debit function	10.30	12.20	14.10	15.50	17.50
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	3.70	4.00	4.10	4.20	4.30
<b>E-money purchase transactions</b>	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
By cards with an e-money function	0.00	0.00	0.00	0.00	0.00
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	126.00	108.00	77.00	62.00	50.00
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	2,307.95	2,325.98	3,023.70	3,862.47	3,832.62
<i>of which:</i>					
Cross-border transactions sent	391.81	418.19	789.66	1,185.13	859.59
<i>Memorandum item:</i>					
Cross-border transactions received	253.14	231.70	253.84	287.45	278.65
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	30.80	33.60	35.50	37.10	39.00
ATM cash withdrawals	16.80	17.40	17.30	17.40	17.20
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	14.00	16.20	18.20	19.70	21.80
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	0.55	0.54	0.51	0.49	0.41
ATM cash withdrawals	0.17	0.17	0.16	0.14	0.11
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.39	0.37	0.36	0.35	0.30
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	0.70	0.59	0.58	0.55	0.58
ATM cash withdrawals	0.13	0.12	0.12	0.12	0.12
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.56	0.47	0.46	0.43	0.46
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	0.10	0.11	0.13
OTC cash withdrawals	54.38	42.08	35.00	30.06	26.90
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: BOF-RTGS</b>					
Credit transfers sent	0.31	0.29	0.26	0.28	0.29
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.22	0.19	0.14	0.15	0.15
<i>of which:</i>					
National transactions	0.22	0.19	0.14	0.15	0.15
Transactions sent by euro area participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	0.09	0.10	0.12	0.13	0.14
<i>of which:</i>					
Transactions sent to a euro area TARGET component	0.06	0.07	0.08	0.09	0.10
Transactions sent to a non-euro area TARGET component	0.03	0.04	0.04	0.04	0.04
Memorandum item:					
Credit transfers received from another TARGET component	0.11	0.11	0.14	0.14	0.17
Concentration ratio in terms of volume (percentages)	80.0	79.0	78.8	72.8	83.9
<b>LVPS (NON-TARGET SYSTEM): POPS</b>					
Total transactions sent	0.91	0.75	0.66	0.61	0.56
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.17	0.19	0.19	0.18	0.19
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	-	-	-	-	-
Cheques	0.74	0.56	0.47	0.43	0.37
Total national transactions sent	0.91	0.75	0.66	0.61	0.56
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	94.9	95.3	95.6	96.1	94.6
<b>RETAIL SYSTEM: PMJ</b>					
Total transactions sent	344.90	371.10	432.00	434.80	504.90
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	171.90	180.90	183.70	154.20	200.00
<i>of which:</i>					
Paper-based credit transfers	25.50	22.20	22.10	16.30	15.10
Non-paper-based credit transfers	146.40	158.70	161.60	137.90	184.90
Direct debits	6.60	9.10	13.10	13.60	14.30
Card payments	166.40	181.10	235.20	267.00	290.60
Total national transactions sent	344.90	371.10	432.00	434.80	504.90
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	99.2	99.2	99.4	99.1	99.3



## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EUR billions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: BOF-RTGS</b>					
Credit transfers sent	3,085.97	2,559.54	2,496.79	2,964.65	3,142.85
<i>of which:</i>					
Credit transfers sent within the same TARGET component	1,552.40	1,289.20	1,239.40	1,461.50	1,541.10
<i>of which:</i>					
National transactions	1,552.40	1,289.20	1,239.40	1,461.50	1,541.10
Transactions sent by euro area participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-euro area EU participants	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	1,533.57	1,270.34	1,257.39	1,503.15	1,601.75
<i>of which:</i>					
Transactions sent to a euro area TARGET component	754.59	687.51	643.28	724.91	850.06
Transactions sent to a non-euro area TARGET component	778.98	582.83	614.11	778.24	751.69
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	1,531.38	1,269.61	1,256.12	1,502.54	1,603.99
Concentration ratio in terms of value (percentages)	72.3	69.7	74.5	76.9	77.0
<b>LVPS (NON-TARGET SYSTEM): POPS</b>					
Total transactions sent	414.91	416.69	391.33	425.64	459.91
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	299.89	316.79	316.09	365.31	412.16
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	-	-	-	-	-
Cheques	115.02	99.90	75.24	60.33	47.75
Total national transactions sent	414.91	416.69	391.33	425.64	459.91
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	86.1	90.7	90.5	89.2	92.2
<b>RETAIL SYSTEM: PMJ</b>					
Total transactions sent	143.26	145.85	167.57	175.11	189.11
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	135.68	136.95	156.55	162.70	175.63
<i>of which:</i>					
Paper-based credit transfers	14.10	15.64	17.10	14.18	16.29
Non-paper-based credit transfers	121.57	121.31	139.45	148.52	159.34
Direct debits	0.92	1.16	2.09	2.59	2.82
Card payments	6.66	7.74	8.92	9.83	10.66
Total national transactions sent	143.26	145.85	167.57	175.11	189.11
<b>b) Transactions sent by euro area participants (excl. national transactions)</b>					
<b>c) Transactions sent by non-euro area EU participants</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	96.5	97.4	99.4	97.3	99.2

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

(total for the period; millions)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Helsinki Stock Exchange	5.268	6.344	5.432	5.758	7.104
<i>of which:</i>					
Shares (shares, company warrants)	3.190	3.157	3.422	3.706	4.143
Fund Units (ETF)	-	-	0.000	0.000	0.000
Covered warrants	0.000	0.039	0.087	0.084	0.096
Bonds	0.000	0.000	0.000	0.000	0.000
Options (Stock options and index options)	0.332	0.155	0.351	0.320	0.407
Futures (Stock futures and index futures)	1.746	2.993	1.572	1.648	2.459
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
Finnish Central Securities Depository (APK), settlement of money market instruments	0.056	0.045	0.035	0.023	0.019
<i>of which:</i>					
Bonds	0.033	0.026	0.018	0.009	0.008
CDs	0.021	0.017	0.016	0.013	0.010
TBs	0.001	0.001	0.002	0.001	0.001
Others	0.000	0.001	0.001	0.001	0.000
Finnish Central Securities Depository (APK), settlement of shares	4.278	4.240	4.450	4.590	5.120

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

(total for the period; EUR billions)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Helsinki Stock Exchange	227.241	202.740	188.671	145.646	181.162
<i>of which:</i>					
Shares (shares, company warrants)	227.241	202.620	188.146	145.025	180.406
Fund Units (ETF)	-	-	0.037	0.144	0.225
Covered warrants	0.000	0.119	0.488	0.478	0.531
Bonds	0.000	0.000	0.000	0.000	0.000
Options (Stock options and index options)	-	-	-	-	-
Futures (Stock futures and index futures)	-	-	-	-	-
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
Finnish Central Securities Depository (APK), settlement of money market instruments	489.344	396.639	293.971	166.188	159.262
<i>of which:</i>					
Bonds	351.044	297.112	192.202	73.652	62.373
CDs	117.379	77.304	80.670	72.136	77.354
TBs	19.066	18.248	18.562	19.400	17.907
Others	1.855	3.975	2.538	2.281	1.628
Finnish Central Securities Depository (APK), settlement of shares	551.000	465.000	427.000	322.000	402.000

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading system</b>					
Helsinki Stock Exchange	31	38	43	44	47
<i>of which:</i>					
Banks	7	6	9	10	11
<i>of which:</i>					
Domestic	4	4	6	5	6
Foreign	3	2	3	5	5
Brokers	24	32	34	34	36
<i>of which:</i>					
Domestic	15	14	11	10	9
Foreign	9	18	23	24	27
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
Finnish Central Securities Depository (APK), settlement of money market instruments	15	14	14	14	14
<i>of which:</i>					
Banks	10	9	9	9	9
<i>of which:</i>					
Domestic	10	9	9	9	9
Foreign	0	0	0	0	0
Brokers	5	5	5	5	5
<i>of which:</i>					
Domestic	5	5	5	5	5
Foreign	0	0	0	0	0
Finnish Central Securities Depository (APK), settlement of shares	23	21	21	20	27
<i>of which:</i>					
Banks	8	8	9	9	15
<i>of which:</i>					
Domestic	5	5	5	5	8
Foreign	3	3	4	4	7
Brokers	15	13	12	11	10
<i>of which:</i>					
Domestic	11	10	9	9	6
Foreign	4	3	3	2	4
Others	1	1	2	2	2

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Helsinki Stock Exchange</b>					
Value of securities issued (EUR billions)	6.155	2.367	17.801	1.067	0.565
Number of securities issued	23	10	8	3	4
Value of securities registered (EUR billions)	318.000	217.364	151.000	157.800	159.500
Number of securities registered	158	155	149	145	137
<b>Finnish Central Securities Depository (APK), settlement of money market instruments</b>					
Value of securities issued (EUR billions)	85.200	67.685	75.675	71.538	66.388
Value of bonds issued (EUR billions)	5.900	6.564	6.834	14.020	5.854
Value of CDs issued (EUR billions)	69.200	44.600	55.878	46.670	49.661
Value of TBs issued (EUR billions)	9.100	10.649	8.756	8.973	7.803
Value of TBs issued (USD billions)	.	3.922	3.056	0.950	2.050
Value of other securities issued (EUR billions)	1.000	1.950	1.150	0.925	1.020
Number of bonds issued	12	10	11	15	26
Number of CDs issued	2,127	1,682	1,348	1,296	1,183
Number of TBs issued	110	118	103	65	38
Number of other securities issued	71.00	138.00	112.00	122.00	57.00
Value of securities registered (EUR billions)	-	-	-	-	-
Number of securities registered	-	-	-	-	-
<b>Finnish Central Securities Depository (APK), settlement of shares</b>					
Value of stocks issued (EUR billions)	1,284.000	2,155.000	16,350.000	1,132.000	203.000
Number of stocks issued	23	9	38	50	12

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Suomen Pankki – Finlands Bank, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	<p>The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Data for the “Rest of the world” component are not available for 2000-04.</p> <p>Data for the “Central government” component are not available for 2000-02.</p>
Narrow money supply (M1)	<p>Source: ECB.</p> <p>This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.</p>

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins** Refer to Table 3 in the “Euro area aggregate data” section.

**Table 5 – Institutions offering payment services to non-MFIs**

**Table 6 – Payment card functions and accepting devices**

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country: ATM cash deposits	Not applicable.
b) Transactions at terminals located in the country by cards issued outside the country: ATM cash deposits E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country: ATM cash deposits E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: BoF-RTGS
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**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions, and**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions, and**

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Clearing house	No independent clearing houses.
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**Table 11.4 – Outstanding securities**

Helsinki Stock Exchange – Number of securities issued	Including new listed companies and new listings.
Finnish Central Securities Depository (APK), settlement of shares – Number of stocks issued	For 2003, 49 of the stocks issued are option rights (value €0).



# NON-EURO AREA COUNTRY DATA

## CZECH REPUBLIC



### 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	10,272.50	10,224.19	10,200.77	10,201.65	10,206.92
<b>GDP (CZK millions)</b>	2,150,058.00	2,315,255.00	2,414,669.00	2,555,783.00	2,767,717.00
<b>GDP per capita (CZK)</b>	209,302	226,449	236,714	250,526	271,161
<b>HICP (annual percentage changes)</b>	3.94	4.55	1.44	-0.06	2.56
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	35.047	31.962	31.577	32.410	30.464
Average	35.599	34.068	30.804	31.846	31.891

### 2. Settlement media used by non-MFIs

(CZK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	-	-	197,808.00	221,363.00	236,774.00
Value of overnight deposits held by non-MFIs	-	-	757,663.00	875,264.00	938,778.00
Narrow money supply (M1)	-	-	841,740.97	964,178.92	1,026,302.43
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	-	-	84,625.00	92,881.00	106,192.00
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

### 3. Settlement media used by credit institutions

(CZK millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	28,900.00	37,672.00	29,475.00	29,775.00	31,301.00
<b>Overnight deposits held at other credit institutions (end of period)</b>	-	-	9,986.00	7,202.00	6,363.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	520.00	767.00	6.00	0.00	250.00
Intraday borrowing from the central bank	-	-	23,194.00	14,139.00	17,742.00



## 4. Banknotes and coins

(CZK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	225,474.00	248,441.00	263,341.00
Total banknotes in circulation	191,584.00	201,793.00	219,359.00	242,102.00	256,648.86
of which:					
CZK 5,000	61,103.00	58,958.00	69,689.00	80,650.00	84,304.36
CZK 2,000	20,370.00	22,708.00	28,985.00	38,741.00	46,321.10
CZK 1,000	88,365.00	98,416.00	98,972.00	100,481.00	102,956.84
CZK 500	9,689.00	9,225.00	9,076.00	9,139.00	9,464.76
CZK 200	6,667.00	7,095.00	7,212.00	7,450.00	7,744.43
CZK 100	3,629.00	3,594.00	3,594.00	3,735.00	3,862.58
CZK 50	1,625.00	1,674.00	1,716.00	1,795.00	1,885.29
CZK 20	136.00	123.00	115.00	111.00	109.50
Total coins in circulation	4,807.00	5,138.00	5,440.00	5,630.00	5,925.54
of which:					
CZK 50	158.00	168.00	194.00	205.00	247.26
CZK 20	1,978.00	2,140.00	2,296.00	2,407.00	2,503.75
CZK 10	1,144.00	1,200.00	1,249.00	1,290.00	1,342.18
CZK 5	621.00	656.00	678.00	692.00	729.58
CZK 2	392.00	419.00	439.00	454.00	488.99
CZK 1	244.00	258.00	271.00	277.00	295.38
CZK 0.5	116.00	127.00	135.00	139.00	160.70
CZK 0.2	98.00	107.00	108.00	99.00	94.18
CZK 0.1	56.00	63.00	70.00	67.00	63.52
Total commemorative coins	609.00	643.00	674.00	709.00	766.68
Currency in circulation held by MFIs	.	.	27,666.00	27,078.00	26,567.00
Currency in circulation outside MFIs	.	.	197,808.00	221,363.00	236,774.00

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	7	7	7	7	7
Number of overnight deposits (thousands)	21	23	19	21	17
Value of overnight deposits (CZK millions)	-	-	70,071.00	72,936.00	93,165.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	.	119	84	77	70
Number of offices	1,927	1,758	1,722	1,670	1,785
Number of overnight deposits (thousands)	6,718	6,844	7,155	7,475	7,793
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	129	397	1,226	2,527
Value of overnight deposits (CZK millions)	-	-	687,077.00	795,090.00	845,079.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	.	113	79	72	61
Number of offices	1,927	1,758	1,722	1,670	1,764
Value of overnight deposits (CZK millions)	-	-	665,430.00	764,089.00	804,931.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	.	4	3	3	7
Number of offices	-	-	-	-	20
Value of overnight deposits (CZK millions)	-	-	20,623.00	27,917.00	37,755.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	.	2	2	2	2
Number of offices	-	-	-	-	1
Value of overnight deposits (CZK millions)	-	-	590.00	2,369.00	2,393.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	.	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (CZK millions)	-	-	434.00	715.00	0.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	-	3,401	3,407	3,415	3,405
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (CZK millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	121	86	79	72
Number of offices	1,934	5,166	5,136	5,092	5,197
Number of overnight deposits (thousands)	6,739	6,867	7,174	7,496	7,810
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	129	397	1,226	2,527
Value of overnight deposits (CZK millions)	-	-	757,148.00	868,026.00	938,244.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	9
Outstanding value on e-money storages issued by electronic money institutions (CZK millions)	-	-	-	-	7

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	3,976,600	4,556,300	5,768,900	6,651,100	6,720,781
Cards with a payment function (except an e-money function)	3,999,100	4,569,500	5,771,500	6,317,500	6,580,100
<i>of which:</i>					
Cards with a debit function	3,960,400	4,516,300	5,658,300	6,102,800	6,173,956
Cards with a delayed debit function	-	-	-	-	3,791
Cards with a credit function	38,700	53,200	113,200	214,700	402,353
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	101,536
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	-	-	-	-	101,536
Total number of cards (irrespective of the number of functions on the card)	7,975,700	9,125,800	11,540,400	12,968,600	13,402,417
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	1,602	1,923	2,254	2,555	2,750
<i>of which:</i>					
ATMs with a cash withdrawal function	1,602	1,923	2,254	2,555	2,744
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	-	-	-	-	44,404
<i>of which:</i>					
EFTPOS terminals	13,187	17,931	25,358	30,819	38,677
E-money card terminals	-	-	-	-	791
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	675
E-money card accepting terminals	-	-	-	-	770

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	423.10	691.20	503.30	362.30	410.01
<i>of which:</i>					
Paper-based	-	629.20	404.90	205.70	175.58
Non-paper-based	-	62.00	98.40	156.60	234.43
<b>Direct debits</b>	124.20	200.30	209.70	250.30	269.72
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	14.50	26.60	41.00	55.90	128.52
<i>of which:</i>					
Payments by cards with a debit function	14.50	26.60	41.00	55.90	123.08
Payments by cards with a delayed debit function	-	-	-	-	1.08
Payments by cards with a credit function	-	-	-	-	4.37
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	10.37
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	10.37
Through other e-money storages	-	-	-	-	0.00
<b>Cheques</b>	2.50	2.00	0.30	0.60	0.80
<b>Other payment instruments</b>	-	-	-	-	0.09
<b>Total number of transactions with payment instruments by non-MFIs</b>	564.30	920.10	754.30	669.10	819.50
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	147.52
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	134.30
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	98.78	124.87	144.97	186.55	208.11
ATM cash withdrawals	85.46	100.30	106.24	132.89	121.95
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	13.33	24.57	38.72	53.66	85.79
E-money card loading/unloading transactions	-	-	-	-	0.37
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	10.15
ATM cash withdrawals	-	-	-	-	1.90
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	8.25
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	1.52	2.43	2.84	3.45	3.11
ATM cash withdrawals	0.34	0.40	0.56	1.21	1.32
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.18	2.03	2.28	2.24	1.79
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	1.73
OTC cash withdrawals	-	-	-	-	3.24
OTC cash deposits	-	-	-	-	2.21

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(CZK millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	47,724,400.00	81,918,800.00	64,987,900.00	46,531,300.00	60,265,096.80
<i>of which:</i>					
Paper-based	-	64,839,700.00	46,459,800.00	33,238,400.00	35,308,949.63
Non-paper-based	-	17,079,100.00	18,528,100.00	13,292,900.00	24,956,147.17
<b>Direct debits</b>	465,400.00	2,476,000.00	2,004,000.00	3,063,400.00	4,310,070.74
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	27,000.00	44,700.00	52,500.00	82,100.00	778,252.11
<i>of which:</i>					
Payments by cards with a debit function	27,000.00	44,700.00	52,500.00	82,100.00	333,452.18
Payments by cards with a delayed debit function	-	-	-	-	438,391.00
Payments by cards with a credit function	-	-	-	-	6,408.92
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	68.79
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	68.78
Through other e-money storages	-	-	-	-	0.01
<b>Cheques</b>	231,300.00	194,000.00	13,900.00	3,700.00	127,861.00
<b>Other payment instruments</b>	-	-	-	-	541.00
<b>Total value of transactions with payment instruments by non-MFIs</b>	48,448,100.00	84,633,500.00	67,058,300.00	49,680,500.00	65,481,890.45
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	2,758,642.80
<b>Memorandum item:</b>					
Cross-border transactions received	-	-	-	-	4,212,278.27
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	195,941.70	268,421.90	328,497.61	437,669.03	489,736.48
ATM cash withdrawals	173,920.50	230,605.70	282,166.36	364,990.00	416,465.56
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	22,021.20	37,816.20	46,331.25	72,679.03	73,199.88
E-money card loading/unloading transactions	-	-	-	-	71.04
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	57,708.60
ATM cash withdrawals	-	-	-	-	39,190.30
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	18,518.30
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	6,558.30	8,978.10	9,402.40	73,830.98	160,221.39
ATM cash withdrawals	1,579.50	2,094.30	3,233.65	64,410.00	156,793.18
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	4,978.80	6,883.80	6,168.75	9,420.98	3,428.21
E-money card loading/unloading transactions	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	2,631.13
OTC cash withdrawals	-	-	-	-	18,376.46
OTC cash deposits	-	-	-	-	8,475.05

**9. Payments processed by selected interbank funds transfer systems**

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): CERTIS</b>					
Total transactions sent	226.40	259.60	289.50	304.00	333.22
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	-	318.30
Direct debits	.	.	.	.	.
Total national transactions sent	.	.	.	.	.
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	14.92

**10. Payments processed by selected interbank funds transfer systems**

Value of transactions

(CZK millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): CERTIS</b>					
Total transactions sent	96,103,000.00	103,349,000.00	109,576,000.00	96,928,000.00	110,131,591.06
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	-	110,081,280.20
Direct debits	-	-	-	-	50,310.86
Total national transactions sent	96,103,000.00	103,349,000.00	109,576,000.00	96,928,000.00	110,131,591.06
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

**11.1 Instructions handled by securities settlement systems**

Number of transactions

*(total for the period; millions)*

	2000	2001	2002	2003	2004
RM-SYSTEM	158.000	88.000	39.000	60.100	18.600
UNIVYC	0.317	0.287	0.248	0.228	0.294
SKD	0.027	0.022	0.016	0.017	0.016

**11.2 Instructions handled by securities settlement systems**

Market value of transactions

*(total for the period; CZK billions)*

	2000	2001	2002	2003	2004
RM-SYSTEM	61.0	19.4	20.4	9.4	4.9
UNIVYC	2,245.0	4,361.0	3,638.0	2,710.0	2,878.0
SKD	23,258.0	22,865.0	32,418.0	39,040.0	40,713.0

## 11.3 Number of participants in securities settlement systems

*(end of period)*

	2000	2001	2002	2003	2004
<b>RM-SYSTEM</b>					
Banks	9	6	6	6	6
Stockbrokers	68	61	32	27	25
Other (Treasury bodies)	51	48	11	8	7
<b>UNIVYC</b>					
Banks	21	13	13	15	15
Stockbrokers	30	20	19	14	13
<b>SKD</b>					
Banks	40	42	48	50	56
Securities houses	27	31	21	25	18
Insurance companies	20	23	25	25	28
Foreign central banks	1	1	1	1	1
Other (Treasury bodies)	97	91	78	26	20

## 11.4 Outstanding securities

*(end of period)*

	2000	2001	2002	2003	2004
Value of securities registered (CZK billions)					
SCP	1,217.5	1,313.1	1,398.9	1,258.7	1,277.3
SKD	1,283.0	1,433.0	2,132.0	1,842.0	2,485.0
Volume of securities registered (millions)					
SCP	2,746.8	2,985.6	3,654.7	3,531.1	3,716.9
SKD	0.6	0.6	0.9	0.9	0.9



## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Česká národní banka, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	<p>The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Data for the “Rest of the world” counterpart sector are not reported for 2000-01.</p> <p>Data for the “Central government” counterpart sector are not reported for 2000-01.</p> <p>Data for the “Other residents” counterpart sector are not reported for 2000-01.</p>
Narrow money supply (M1)	<p>Source: ECB.</p> <p>This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.</p>

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins**

Total coins in circulation	Commemorative coins are included.
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**Table 5 – Institutions offering payment services to non-MFIs**

<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	The postal institution is included.
<b>Memo item: Electronic money institutions</b>	
Number of institutions	Not applicable for 2000-03.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable for 2000-03.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with a payment function (except an e-money function)	Not applicable.
<i>of which:</i> Cards with a debit and delayed debit function	Not applicable.
<i>of which:</i> Cards with a credit and delayed debit function	Not applicable.
Total number of cards (irrespective of the number of functions on the card)	Not applicable.
<i>of which:</i> Cards with a combined debit, cash and e-money function	

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and****Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Card payments with cards issued in the country (except cards with an e-money function)	
<i>of which:</i> Payments by cards with a debit and delayed debit function	Not applicable.
<i>of which:</i> Payments by cards with a credit and delayed debit function	Not applicable.

<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash deposits	Not applicable.
b) Transactions at terminals located in the country by cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: CERTIS
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**Table 11.1 – Instructions handled by securities settlement systems: Number of transactions, and****Table 11.2 – Instructions handled by securities settlement systems: Market value of transactions**

All data	The systems do not provide a breakdown of the value of transactions by type of security.
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**Table 11.3 – Number of participants in securities settlement systems****Table 11.4 – Outstanding securities**

# DENMARK

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	5,338.00	5,357.00	5,376.00	5,390.00	5,403.00
<b>GDP (DKK millions)</b>	1,293,964.00	1,335,611.00	1,362,511.00	1,401,891.00	1,460,450.00
<b>GDP per capita (DKK)</b>	242,406	249,321	253,443	260,091	270,304
<b>HICP (annual percentage changes)</b>	2.73	2.26	2.42	1.97	0.92
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	7.463	7.437	7.429	7.445	7.439
Average	7.454	7.452	7.431	7.431	7.440

## 2. Settlement media used by non-MFIs

(DKK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	37,432.00	39,213.00	38,983.00	40,994.00	43,723.00
Value of overnight deposits held by non-MFIs	402,768.00	447,483.00	473,303.00	506,969.00	587,803.00
Narrow money supply (M1)	385,723.50	415,219.66	430,681.43	468,974.54	536,255.06
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	20,451.00	22,196.00	24,350.00	33,812.00	39,987.00
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(DKK millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	-	-	-	-	-
<b>Overnight deposits held at other credit institutions (end of period)</b>	412,684.00	482,291.00	452,853.00	586,265.00	512,058.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

## 4. Banknotes and coins

(DKK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	44,798.00	47,298.00	47,655.00	49,685.00	52,039.00
Total banknotes in circulation	40,268.00	42,453.00	42,581.00	44,419.00	46,479.00
of which:					
DKK 1,000	22,049.00	23,569.00	23,434.00	24,387.00	25,627.00
DKK 500	8,789.00	9,296.00	9,395.00	10,052.00	10,777.00
DKK 200	2,688.00	2,890.00	3,065.00	3,262.00	3,335.00
DKK 100	5,825.00	5,768.00	5,731.00	5,729.00	5,712.00
DKK 50	917.00	931.00	956.00	989.00	1,028.00
Total coins in circulation	4,060.00	4,245.00	4,403.00	4,614.00	4,879.00
of which:					
DKK 20	1,522.00	1,600.00	1,673.00	1,789.00	1,950.00
DKK 10	874.00	922.00	958.00	993.00	1,037.00
DKK 5	540.00	562.00	574.00	592.00	609.00
DKK 2	374.00	392.00	409.00	428.00	450.00
DKK 1	435.00	443.00	454.00	466.00	479.00
DKK 0.5	141.00	148.00	152.00	160.00	165.00
DKK 0.25	175.00	179.00	183.00	186.00	189.00
Other	.	.	.	.	.
Currency in circulation held by MFIs	7,366.00	8,085.00	8,672.00	8,691.00	8,316.00
Currency in circulation outside MFIs	37,432.00	39,213.00	38,983.00	40,994.00	43,723.00

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (DKK millions)	40,444.00	46,705.00	50,546.00	44,287.00	60,059.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	210	203	178	203	202
Number of offices	2,365	2,376	2,128	2,118	2,021
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (DKK millions)	378,230.00	408,344.00	430,126.00	462,684.00	527,742.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	199	194	171	186	184
Number of offices	2,365	2,376	2,128	2,118	2,021
Value of overnight deposits (DKK millions)	374,003.00	404,826.00	424,281.00	453,431.00	518,256.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	3	3	2	3	3
Number of offices	-	-	-	-	-
Value of overnight deposits (DKK millions)	2,302.00	1,412.00	2,958.00	1,706.00	1,456.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	8	6	5	14	15
Number of offices	-	-	-	-	-
Value of overnight deposits (DKK millions)	1,925.00	2,106.00	2,887.00	7,547.00	8,030.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (DKK millions)	0.00	0.00	0.00	0.00	0.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (DKK millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	211	204	179	204	203
Number of offices	2,366	2,377	2,129	2,119	2,022
Number of overnight deposits (thousands)	0	0	0	0	0
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (DKK millions)	418,674.00	455,049.00	480,672.00	506,971.00	587,801.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (DKK millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	-	-	-	-	-
Cards with a payment function (except an e-money function)	3,476,000	3,677,000	3,831,000	3,993,000	4,399,584
<i>of which:</i>					
Cards with a debit function	3,018,000	3,180,000	3,290,000	3,403,000	3,609,651
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	458,000	497,000	541,000	590,000	789,933
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	593,000	627,000	896,000	319,000	467,000
<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)	-	-	-	-	-
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
<b>Terminals located in the country</b>					
ATMs	2,701	2,763	2,822	2,873	2,943
<i>of which:</i>					
ATMs with a cash withdrawal function	2,701	2,763	2,822	2,873	2,943
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	-	-	-	-	50,142
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	44,126
E-money card terminals	1,971	2,036	2,071	2,029	1,485
<i>of which:</i>					
E-money card loading/unloading terminals	17	149	314	624	639
E-money card accepting terminals	1,954	1,887	1,757	1,405	846

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	213.06	210.24	227.16	241.80	245.13
<i>of which:</i>					
Paper-based	-	-	-	-	112.87
Non-paper-based	-	-	-	-	132.26
<b>Direct debits</b>	129.83	137.74	145.93	151.43	157.93
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	425.00	466.00	506.00	567.00	648.10
<i>of which:</i>					
Payments by cards with a debit function	412.00	453.00	492.00	552.00	611.31
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	13.00	13.00	14.00	15.00	36.79
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	7.90	7.80	7.60	7.10	-
<i>of which:</i>					
By cards with an e-money function	7.90	7.80	7.60	7.10	6.46
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	48.20	48.20	41.60	36.70	30.00
<b>Other payment instruments</b>	0.00	0.00	0.00	0.00	0.00
<b>Total number of transactions with payment instruments by non-MFIs</b>	823.99	869.98	928.29	1,004.03	1,087.62
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	460.68	493.85	544.97	607.18
ATM cash withdrawals	16.15	16.82	15.81	16.31	17.03
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	7.95	7.80	7.67	7.17	6.46
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	20.26
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	19.88	21.96	46.65
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(DKK millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	2,809,000.00	2,845,000.00	2,982,000.00	3,126,000.00	3,284,022.00
<i>of which:</i>					
Paper-based	-	-	-	-	857,585.00
Non-paper-based	-	-	-	-	2,426,437.00
<b>Direct debits</b>	362,000.00	389,349.00	410,544.00	428,732.00	453,133.00
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	156,000.00	169,656.00	184,000.00	203,000.00	239,064.00
<i>of which:</i>					
Payments by cards with a debit function	145,000.00	157,708.00	171,000.00	190,000.00	212,118.00
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	11,000.00	11,948.00	13,000.00	13,000.00	26,945.00
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	70.00	70.00	-	-	-
<i>of which:</i>					
By cards with an e-money function	70.00	70.00	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	875,926.00	792,330.00	708,386.00	616,724.00	522,006.00
<b>Other payment instruments</b>	0.00	0.00	0.00	0.00	0.00
<b>Total value of transactions with payment instruments by non-MFIs</b>	4,202,996.00	4,196,405.00	4,284,930.00	4,374,456.00	4,498,225.00
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	161,939.00	170,142.00	188,449.00	209,861.00
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	78.00	79.00	76.00	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	14,865.00
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	0.00	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	13,911.00	14,743.00	29,202.00
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	0.00	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-



## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: KRONOS</b>					
Credit transfers sent	0.08	0.11	0.11	0.10	0.09
<i>of which:</i>					
Credit transfers sent within the same TARGET component	-	-	-	-	0.01
<i>of which:</i>					
National transactions	-	-	-	-	0.00
Transactions sent by euro area participants	-	-	-	-	0.00
Transactions sent by non-euro area EU participants (excl. national transactions)	-	-	-	-	0.00
Transactions sent by non-EU participants	-	-	-	-	0.00
Credit transfers sent to another TARGET component	-	-	-	-	0.08
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	-	0.08
Transactions sent to a non-euro area TARGET component	-	-	-	-	0.00
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	-	-	-	-	0.00
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): KRONOS</b>					
Total transactions sent	0.39	0.40	0.37	0.64	0.59
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	-	0.30
Total national transactions sent	-	-	-	-	0.30
<b>b) Transactions sent by euro area participants</b>					
Credit transfers	-	-	-	-	0.02
Total transactions sent by euro area participants	-	-	-	-	0.02
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
Credit transfers	-	-	-	-	0.25
Total transactions sent by non-euro area EU participants (excl. national transactions)	-	-	-	-	0.25
<b>d) Transactions sent by non-EU participants</b>					
Credit transfers	-	-	-	-	0.02
Total transactions sent by non-EU participants	-	-	-	-	0.02
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: THE SUMCLEARING EURO</b>					
Total transactions sent	0.01	0.02	0.06	0.09	0.15
<i>of which:</i>					
<b>a) National transactions sent</b>					
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM 2: THE SUMCLEARING DKK</b>					
Total transactions sent	797.89	851.79	908.44	986.54	1,088.69
<i>of which:</i>					
<b>a) National transactions sent</b>					
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(DKK millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: KRONOS</b>					
Credit transfers sent	1,456,000.00	1,431,000.00	1,921,000.00	3,208,000.00	3,288,400.00
<i>of which:</i>					
Credit transfers sent within the same TARGET component	-	-	-	-	27,906.00
<i>of which:</i>					
National transactions	-	-	-	-	24,484.00
Transactions sent by euro area participants	-	-	-	-	1,373.00
Transactions sent by non-euro area EU participants (excl. national transactions)	-	-	-	-	2,050.00
Transactions sent by non-EU participants	-	-	-	-	0.00
Credit transfers sent to another TARGET component	-	-	-	-	3,260,493.00
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	-	3,245,150.00
Transactions sent to a non-euro area TARGET component	-	-	-	-	15,342.82
<i>Memorandum items:</i>					
Credit transfers received from another TARGET component	-	-	-	-	0.30
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>LVPS (NON-TARGET SYSTEM): KRONOS</b>					
Total transactions sent	25,657,000.00	35,885,000.00	40,372,000.00	56,665,000.00	35,706,135.00
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	-	20,324,400.00
Total national transactions sent	-	-	-	-	20,324,400.00
<b>b) Transactions sent by euro area participants</b>					
Credit transfers	-	-	-	-	2,524,332.00
Total transactions sent by euro area participants	-	-	-	-	2,524,332.00
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
Credit transfers	-	-	-	-	11,019,003.00
Total transactions sent by non-euro area EU participants (excl. national transactions)	-	-	-	-	11,019,003.00
<b>d) Transactions sent by non-EU participants</b>					
Credit transfers	-	-	-	-	1,838,400.00
Total transactions sent by non-EU participants	-	-	-	-	1,838,400.00
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: THE SUMCLEARING EURO</b>					
Total transactions sent	2,014.20	3,432.60	6,490.20	10,300.80	15,016.75
<i>of which:</i>					
<b>a) National transactions sent</b>					
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: THE SUMCLEARING DKK</b>					
Total transactions sent	4,051,000.00	4,061,948.00	4,123,501.00	4,241,873.00	4,421,077.10
<i>of which:</i>					
<b>a) National transactions sent</b>					
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; millions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
<b>Copenhagen Stock Exchange Ltd</b>					
Total	3.9	3.1	2.8	3.5	3.9
<i>of which:</i>					
Shares	2.8	2.1	1.8	2.2	2.9
Bonds	1.1	1.1	1.0	1.3	1.0
<b>Securities settlement system</b>					
<b>VP A/S</b>					
Trade transactions	6.8	5.4	5.6	6.2	7.3

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; DKK billions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
<b>Copenhagen Stock Exchange Ltd</b>					
Total	6,447	6,148	6,324	7,321	7,693
<i>of which:</i>					
Shares	836	591	417	444	634
Bonds	5,611	5,557	5,907	6,877	7,059
<b>Securities settlement system</b>					
<b>VP A/S</b>					
Clearing of trade amounts	22,572	20,093	24,287	26,327	27,951
Turnover of bonds (nominal value)	28,009	24,873	28,555	31,056	31,742
Turnover of shares, etc. (nominal value)	340	338	334	397	446

## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
<b>Copenhagen Stock Exchange Ltd</b>					
Total	42	48	44	46	45
of which:					
Banks	28	28	26	30	30
of which:					
Domestic	17	17	17	19	19
Foreign (branches and remote participants)	11	11	9	11	11
Central bank	1	1	1	1	1
Brokers/dealers	13	19	17	15	14
of which:					
Domestic	3	5	4	3	2
Foreign	10	14	13	12	12
<b>Securities settlement system</b>					
<b>VP A/S</b>					
Total	266	223	196	195	197
of which:					
Banks, brokers, dealers	200	154	146	145	145
Remote members	24	26	25	25	27
Central bank	1	1	1	1	1
Mortgage credit institutions	17	14	13	13	13
Securities settlement systems	1	1	1	1	1
Institutional investors	23	27	10	10	10

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
<b>Copenhagen Stock Exchange Ltd</b>					
Value of securities issued (DKK billions)	2,989	3,010	3,030	3,335	3,711
Number of securities issued	2,822	2,738	2,697	2,714	2,615
<b>Securities settlement system</b>					
<b>VP A/S</b>					
Value of securities registered (DKK billions)	3,213	3,173	3,230	3,603	4,096
Number of securities registered	3,092	3,089	3,061	3,116	3,107

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for Tables 1-5:** Danmarks Nationalbank

**Sources for Tables 6-10:** Danmarks Nationalbank, PBS and the Danish Bankers' Association.

**Methodology:** the enhanced definitions have been used for 2004 data; historical data use previous definitions.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB.  This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins**

**Table 5 – Institutions offering payment services to non-MFIs**

**Table 6 – Payment card functions and accepting devices**

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Intrabank customer payments not included for 2000-04. Includes items initiated by banks.
<b>Transactions per type of terminal</b>	
ATM cash withdrawals	Intrabank customer withdrawals not included for 2000-04.

**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	Intrabank customer payments not included for 2000-04. Includes items initiated by banks.
<b>Transactions per type of terminal</b>	
ATM cash withdrawals	Intrabank customer withdrawals not included for 2000-04.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	Not including e-money purchases.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions****Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

<b>TARGET component: Kronos</b>	
<b>LVPS: Kronos</b>	
Total transactions sent	This does not include settlement transactions or liquidity transfers for 2000-02 and 2004.
a) National transactions sent	This does not include settlement transactions or liquidity transfers for 2000-02 and 2004.
b) Transactions sent by euro area participants	This does not include settlement transactions or liquidity transfers for 2000-02 and 2004.
c) Transactions sent by non-euro area EU participants (excluding national transactions)	This does not include settlement transactions or liquidity transfers for 2000-02 and 2004.
d) Transactions sent by non-EU participants	This does not include settlement transactions or liquidity transfers for 2000-04.
Retail system: The Sumclearing Euro	
Retail system: The Sumclearing DKK	

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions****Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions****Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems****Table 11.4 – Outstanding securities**

# ESTONIA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	1,372.10	1,367.00	1,361.20	1,356.00	1,356.00
<b>GDP (EEK millions)</b>	92,937.70	104,459.00	116,915.30	127,333.80	141,493.40
<b>GDP per capita (EEK)</b>	67,734	76,415	85,891	93,904	104,346
<b>HICP (annual percentage changes)</b>	3.93	5.63	3.60	1.39	3.03
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	15.647	15.647	15.647	15.647	15.647
Average	15.647	15.647	15.647	15.647	15.647

## 2. Settlement media used by non-MFIs

(EEK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	6,201.26	6,952.70	6,994.87	7,139.74	7,714.18
Value of overnight deposits held by non-MFIs	20,685.71	26,036.99	29,212.73	34,282.26	41,047.67
Narrow money supply (M1)	23,401.10	28,750.15	31,449.88	36,130.70	42,189.82
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	5,337.43	6,956.09	7,960.26	9,491.22	10,940.65
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(EEK millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	4,735.67	2,970.83	3,549.93	4,842.60	8,333.91
<b>Overnight deposits held at other credit institutions (end of period)</b>	14.02	45.10	3.85	58.84	44.85
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	0.00	0.00	0.00	0.00	0.00
Intraday borrowing from the central bank	0.00	0.00	0.00	0.00	0.00

## 4. Banknotes and coins

(EEK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	7,277.35	8,066.51	8,112.96	8,324.15	8,895.05
Total banknotes in circulation	7,206.23	7,985.99	8,023.12	8,226.61	8,786.71
of which:					
EEK 500	5,818.22	6,583.65	6,648.31	6,796.82	7,337.75
EEK 100	1,055.80	1,065.91	1,020.90	1,068.63	1,076.14
EEK 50	57.03	51.10	51.48	49.50	45.40
EEK 25	154.89	161.96	174.71	179.58	187.40
EEK 10	62.55	63.56	65.07	66.78	70.60
EEK 5	33.05	34.12	35.59	36.73	38.77
EEK 2	18.90	20.65	22.28	23.89	26.01
EEK 1	5.80	5.05	4.78	4.68	4.65
Total coins in circulation	66.13	75.47	84.51	92.16	102.45
of which:					
EEK 5	8.22	7.95	7.83	7.55	8.14
EEK 1	25.03	31.76	37.31	41.32	46.62
EEK 0.5	10.36	11.52	12.93	14.49	16.45
EEK 0.2	12.00	13.14	14.58	16.15	17.75
EEK 0.1	8.35	8.96	9.70	10.49	11.37
EEK 0.05	2.18	2.16	2.16	2.15	2.12
Total commemorative coins	5.00	5.05	5.33	5.37	5.89
Currency in circulation held by MFIs	1,076.09	1,113.81	1,118.09	1,184.41	1,180.87
Currency in circulation outside MFIs	6,201.26	6,952.70	6,994.87	7,139.74	7,714.18



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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (EEK millions)	0.81	2.08	4.06	4.17	83.25
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	.	7	7	7	9
Number of offices	214	210	198	197	203
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EEK millions)	21,197.99	26,762.25	30,356.44	35,843.88	42,040.78
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	.	6	6	6	6
Number of offices	210	203	189	188	192
Value of overnight deposits (EEK millions)	20,638.59	26,092.65	29,007.20	33,946.35	40,015.15
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	.	1	1	1	2
Number of offices	4	7	9	9	10
Value of overnight deposits (EEK millions)	.	.	.	.	.
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	.	0	0	0	1
Number of offices	0	0	0	0	1
Value of overnight deposits (EEK millions)	0.00	0.00	0.00	0.00	0.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	.	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (EEK millions)	0.00	0.00	0.00	0.00	0.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	9	11	12	12	12
Number of offices	-	570	561	572	556
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EEK millions)	9.64	5.43	5.16	6.92	7.62
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	19	20	20	22
Number of offices	215	781	760	770	760
Number of overnight deposits (thousands)	0	0	0	0	0
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (EEK millions)	21,208.44	26,769.75	30,365.67	35,854.97	42,131.64
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (EEK millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	858,408	987,154	1,119,574	1,197,904	1,303,578
Cards with a payment function (except an e-money function)	853,915	982,259	1,112,037	1,189,609	1,293,500
of which:					
Cards with a debit function	810,612	872,116	956,946	1,003,337	1,060,943
Cards with a delayed debit function	0	0	0	0	0
Cards with a credit function	43,303	110,143	155,091	186,272	232,557
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
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)	858,408	987,154	1,119,574	1,197,904	1,303,578
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	630	680	719	747	779
of which:					
ATMs with a cash withdrawal function	564	600	638	646	677
ATMs with a credit transfer function	427	470	467	476	503
POS terminals	4,084	5,260	7,353	9,184	11,113
of which:					
EFTPOS terminals	4,084	5,260	7,353	9,184	11,113
E-money card terminals	-	-	-	-	-
of which:					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	34.54	42.51	49.55	54.60	63.98
<i>of which:</i>					
Paper-based	5.71	4.36	3.76	3.05	2.92
Non-paper-based	28.83	38.14	45.79	51.55	61.06
<b>Direct debits</b>	2.78	4.94	6.59	8.57	10.34
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	11.76	19.90	30.01	43.38	60.17
<i>of which:</i>					
Payments by cards with a debit function	-	-	-	-	53.18
Payments by cards with a delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments by cards with a credit function	-	-	-	-	6.99
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	0.02	0.02	0.02	0.03	0.03
<b>Other payment instruments</b>	0.00	0.01	0.04	0.01	0.01
<b>Total number of transactions with payment instruments by non-MFIs</b>	49.10	67.38	86.22	106.59	134.52
<i>of which:</i>					
Cross-border transactions sent	0.75	0.99	1.17	1.21	1.88
<i>Memorandum item:</i>					
Cross-border transactions received	1.01	1.27	1.71	2.05	3.21
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	48.16	61.91	75.89	90.22	109.10
ATM cash withdrawals	36.69	42.44	45.89	46.61	48.77
ATM cash deposits	0.02	0.02	0.53	0.93	1.39
POS transactions (irrespective of type of card used)	11.45	19.45	29.47	42.68	58.94
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	0.94	1.27	1.79	2.17	3.34
ATM cash withdrawals	0.29	0.37	0.48	0.54	0.73
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.65	0.91	1.31	1.62	2.62
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	0.47	0.65	0.77	0.98	1.62
ATM cash withdrawals	0.17	0.20	0.23	0.29	0.38
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.31	0.45	0.54	0.70	1.24
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(EEK millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	617,019.49	662,114.75	731,843.55	827,882.01	1,063,996.39
<i>of which:</i>					
Paper-based	178,169.59	113,074.68	115,076.53	131,053.69	157,514.23
Non-paper-based	438,849.91	549,040.07	616,767.02	696,828.33	906,482.16
<b>Direct debits</b>	679.74	1,311.70	2,107.05	2,902.79	4,340.26
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	3,663.00	5,894.97	7,898.21	10,260.07	14,646.67
<i>of which:</i>					
Payments by cards with a debit function	-	-	-	-	11,611.58
Payments by cards with a delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments by cards with a credit function	-	-	-	-	3,035.09
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	262.20	247.16	270.64	213.53	219.99
<b>Other payment instruments</b>	0.00	11,043.37	7,532.12	3,776.86	0.43
<b>Total value of transactions with payment instruments by non-MFIs</b>	621,624.42	680,611.96	749,651.58	845,035.25	1,083,203.73
<i>of which:</i>					
Cross-border transactions sent	150,578.70	145,476.10	149,411.88	171,302.17	239,852.63
<i>Memorandum item:</i>					
Cross-border transactions received	147,243.76	145,068.06	150,268.21	165,866.74	238,282.38
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	31,105.29	38,494.29	44,008.06	48,312.24	56,636.47
ATM cash withdrawals	27,859.87	33,059.20	35,486.55	36,397.87	39,714.00
ATM cash deposits	3.67	66.18	1,191.36	2,253.99	3,451.78
POS transactions (irrespective of type of card used)	3,241.75	5,368.91	7,330.15	9,660.38	13,470.69
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	1,189.84	1,631.37	2,104.17	2,461.90	3,472.54
ATM cash withdrawals	585.70	819.37	1,059.06	1,205.94	1,530.91
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	604.14	812.00	1,045.12	1,255.96	1,941.63
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	710.02	905.98	1,052.36	1,149.82	1,880.65
ATM cash withdrawals	288.77	379.91	484.30	550.14	704.67
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	421.25	526.07	568.06	599.69	1,175.98
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN RTGS</b>					
Total transactions sent	-	-	0.02	0.03	0.04
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	-	0.02	0.03	0.04
<i>of which:</i>					
Non-paper-based credit transfers	-	-	0.02	0.03	0.04
Total national transactions sent	-	-	0.02	0.03	0.04
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	86.2	88.7	88.6
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN DNS</b>					
Total transactions sent	-	-	13.67	16.31	16.49
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	-	13.67	16.31	16.49
<i>of which:</i>					
Non-paper-based credit transfers	-	-	13.67	16.31	16.49
Total national transactions sent	-	-	13.67	16.31	16.49
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	99.3	99.4	99.3

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(EEK millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN RTGS</b>					
Total transactions sent	-	-	502,908.77	525,015.20	556,626.90
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	-	502,908.77	525,015.20	556,626.90
of which:					
Non-paper-based credit transfers	-	-	502,908.77	525,015.20	556,626.90
Total national transactions sent	-	-	502,908.77	525,015.20	556,626.90
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	93.8	94.3	93.7
<b>LVPS (NON-TARGET SYSTEM): ESTONIAN DNS</b>					
Total transactions sent	-	-	145,438.86	155,665.29	173,137.93
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	-	145,438.86	155,665.29	173,137.93
of which:					
Non-paper-based credit transfers	-	-	145,438.86	155,665.29	173,137.93
Total national transactions sent	-	-	145,438.86	155,665.29	173,137.93
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	98.4	98.2	97.6

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; thousands)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
TSE	36.69	30.08	21.76	22.47	26.23
<i>of which:</i>					
Government securities	3.02	1.88	1.18	0.71	0.34
Bonds and notes	1.61	0.78	0.12	0.03	0.07
Shares	32.06	27.42	20.46	21.74	25.82
Fund units	-	-	-	-	-
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement system</b>					
ECSD	76.69	61.52	62.40	68.09	92.11
<i>of which:</i>					
Government securities	21.04	17.11	12.16	7.03	2.92
Bonds and notes	3.11	2.11	1.08	1.10	1.13
Shares	48.09	36.39	32.68	32.75	38.60
Fund units	4.45	5.92	16.49	27.21	49.47

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; EEK billions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
TSE	5.54	4.11	4.14	7.85	10.74
<i>of which:</i>					
Government securities	0.35	0.18	0.09	0.09	0.03
Bonds and notes	0.08	0.06	0.03	0.13	0.14
Shares	5.10	3.87	4.02	7.63	10.58
Fund units	-	-	-	-	-
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement system</b>					
ECSD	14.74	14.10	23.02	27.94	29.42
<i>of which:</i>					
Government securities	0.42	0.19	0.10	0.13	0.04
Bonds and notes	3.21	3.45	4.46	2.27	1.52
Shares	9.75	8.02	14.17	20.65	25.63
Fund units	1.36	2.44	4.28	4.88	2.24

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
TSE	11	9	13	13	14
<i>of which:</i>					
Banks	5	5	5	5	7
Stockbrokers	6	4	8	8	7
Others	-	-	-	-	-
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement system</b>					
ECSD	7	8	11	9	9
<i>of which:</i>					
Banks	5	5	7	7	7
Stockbrokers	-	1	1	1	1
Others	2	2	3	1	1

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>ECSD</b>					
Value of new issues (EEK millions)	5,084.59	10,151.23	38,784.08	23,515.63	32,045.07
Number of new issues	116	728	4,762	1,916	1,217
Value of securities held on accounts with the reporting CSD (EEK millions)	36,959.66	37,495.22	78,153.98	93,851.09	120,535.15
Number of securities registered	234	807	5,284	6,161	6,335



## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Eesti Pank, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
<i>Memo item:</i> Non-intraday borrowing from the central bank	According to the principles of the currency board system, Eesti Pank does not, as a rule, lend money to credit institutions.

**Table 4 – Banknotes and coins**

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Memo item: Electronic money institutions</b>	
Number of institutions	Not applicable. There are currently no “Electronic money institutions” in Estonia.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with an e-money function	Not applicable. Cards with an e-money function do not exist.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable.
<i>of which:</i> Cards with a combined debit, cash and e-money function	Not applicable.
<b>Terminals located in the country</b>	
POS terminals	Eesti Pank does not collect data on POS terminals.
E-money card terminals	Not applicable. E-money card terminals do not exist.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable.
<i>of which:</i> E-money card accepting terminals	Not applicable.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Card payments with cards issued in the country (except cards with an e-money function)	
<i>of which:</i> Payments by cards with a debit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
<i>of which:</i> Payments by cards with a delayed debit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
<i>of which:</i> Payments by cards with a credit function	As of January 2004 it is possible to differentiate between debit and credit card transactions.
E-money purchase transactions	Not applicable.
<i>of which:</i> By cards with an e-money function	Not applicable.
<i>of which:</i> Through other e-money storages	Not applicable.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable.
b) Transactions at terminals located in the country by cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: Estonian RTGS.

LVPS: Estonian DNS.

The Estonian RTGS and DNS systems were launched on 21 January 2002; thus, data are provided from 2002 onwards. Only credit orders are currently settled.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Market value of transactions**

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

# CYPRUS

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	694.00	701.50	710.30	722.80	740.00
<b>GDP (CYP millions)</b>	5,679.00	6,103.60	6,370.30	6,836.20	7,292.10
<b>GDP per capita (CYP)</b>	8,183	8,701	8,968	9,458	9,854
<b>HICP (annual percentage changes)</b>	4.87	1.98	2.79	3.98	1.90
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	0.574	0.575	0.573	0.586	0.580
Average	0.574	0.576	0.575	0.584	0.582

## 2. Settlement media used by non-MFIs

(CYP millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	333.26	356.53	392.84	467.24	513.65
Value of overnight deposits held by non-MFIs	1,033.20	1,048.90	1,201.10	1,582.10	2,007.00
Narrow money supply (M1)	1,006.99	1,017.82	1,094.07	1,425.17	1,598.48
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	265.40	290.30	402.00	473.50	775.20
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(CYP millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	523.30	448.90	506.90	640.70	637.20
<b>Overnight deposits held at other credit institutions (end of period)</b>	152.30	99.10	104.90	223.20	163.60
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	3.10	0.00	0.00	8.00	0.00
Intraday borrowing from the central bank	-	-	-	-	-

## 4. Banknotes and coins

(CYP millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	376.40	409.20	447.70	527.30	572.00
Total banknotes in circulation	347.20	377.70	414.30	491.00	533.30
of which:					
CYP 20	114.60	145.00	179.60	204.40	249.10
CYP 10	198.10	196.40	197.10	246.50	242.00
CYP 5	16.80	17.70	18.30	19.30	20.00
CYP 1	17.70	18.60	19.30	20.80	22.20
Total coins in circulation	29.20	31.50	33.40	36.30	38.70
of which:					
CYP 0.5	11.40	12.60	13.60	14.80	15.80
CYP 0.2	8.20	8.80	9.20	10.00	10.80
CYP 0.1	4.30	4.60	4.80	5.20	5.60
CYP 0.05	3.20	3.40	3.60	3.90	4.10
CYP 0.02	1.30	1.30	1.40	1.50	1.50
CYP 0.01	0.80	0.80	0.80	0.90	0.90
Total commemorative coins	29.20	31.50	33.40	36.30	38.70
Currency in circulation held by MFIs	43.14	52.67	54.86	60.06	58.35
Currency in circulation outside MFIs	333.26	356.53	392.84	467.24	513.65

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (CYP millions)	37.20	38.90	111.90	142.20	226.10
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	44	406	408	408	405
Number of offices	504	462	532	528	497
Number of overnight deposits (thousands)	-	1,482	1,632	1,607	1,385
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	193	309	436	86
Value of overnight deposits (CYP millions)	996.00	1,010.00	1,089.20	1,439.90	1,780.90
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	19	384	385	383	380
Number of offices	489	452	520	516	488
Value of overnight deposits (CYP millions)	996.00	1,010.00	1,089.20	1,439.90	1,780.90
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	4	3	3	3	3
Number of offices	0	0	0	0	0
Value of overnight deposits (CYP millions)	0.00	0.00	0.00	0.00	0.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	2	1	1	2	2
Number of offices	0	0	0	0	0
Value of overnight deposits (CYP millions)	0.00	0.00	0.00	0.00	0.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	19	18	19	20	20
Number of offices	15	10	12	12	9
Value of overnight deposits (CYP millions)	.	.	.	.	.
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	361	363	364	365	366
Number of offices	470	470	475	557	575
Number of overnight deposits (thousands)	-	-	-	466	546
Value of overnight deposits (CYP millions)	.	.	.	679.00	763.80
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	-	773	774	772
Number of offices	975	933	1,008	1,086	1,073
Number of overnight deposits (thousands)	0	1,482	1,632	2,073	1,931
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	193	309	436	86
Value of overnight deposits (CYP millions)	1,033.20	1,048.90	1,201.10	2,261.10	2,770.80
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	0	0	0	0	0
Outstanding value on e-money storages issued by electronic money institutions (CYP millions)	0	0	0	0	0

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	435,402	489,431	559,189	629,815	693,064
Cards with a payment function (except an e-money function)	441,884	493,877	567,010	640,855	699,545
<i>of which:</i>					
Cards with a debit function	163,292	203,318	267,231	312,277	350,364
Cards with a delayed debit function	0	0	0	0	0
Cards with a credit function	278,592	290,559	299,779	328,578	349,181
Cards with a debit and delayed debit function	0	0	0	0	0
Cards with a credit and delayed debit function	0	0	0	0	0
Cards with an e-money function	0	0	0	0	299
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	0	0	0	0	299
Total number of cards (irrespective of the number of functions on the card)	441,884	493,877	567,010	641,415	699,844
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	0	0	0	0
<b>Terminals located in the country</b>					
ATMs	267	311	355	367	415
<i>of which:</i>					
ATMs with a cash withdrawal function	267	311	355	367	415
ATMs with a credit transfer function	184	217	249	255	283
POS terminals	7,670	9,661	11,055	12,063	16,513
<i>of which:</i>					
EFTPOS terminals	7,670	9,661	11,055	12,063	13,462
E-money card terminals	0	0	0	0	0
<i>of which:</i>					
E-money card loading/unloading terminals	0	0	0	0	0
E-money card accepting terminals	0	0	0	0	0

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	2.71	3.05	3.77	4.23	5.79
<i>of which:</i>					
Paper-based	2.68	2.98	3.11	3.56	3.84
Non-paper-based	0.03	0.07	0.66	0.67	1.95
<b>Direct debits</b>	5.13	5.46	5.94	6.65	7.33
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	7.50	9.73	13.01	14.94	16.90
<i>of which:</i>					
Payments by cards with a debit function	2.45	3.24	4.65	5.60	6.53
Payments by cards with a delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments by cards with a credit function	5.05	6.49	8.36	9.34	10.37
Payments by cards with a debit and delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments by cards with a credit and delayed debit function	0.00	0.00	0.00	0.00	0.00
<b>E-money purchase transactions</b>	0.00	0.00	0.00	0.00	0.00
<i>of which:</i>					
By cards with an e-money function	0.00	0.00	0.00	0.00	0.00
Through other e-money storages	0.00	0.00	0.00	0.00	0.00
<b>Cheques</b>	22.12	21.68	21.90	21.27	19.67
<b>Other payment instruments</b>	0.00	0.00	0.00	0.00	0.00
<b>Total number of transactions with payment instruments by non-MFIs</b>	37.46	39.92	44.62	47.09	49.69
<i>of which:</i>					
Cross-border transactions sent	0.45	0.56	1.01	1.28	2.62
<i>Memorandum item:</i>					
Cross-border transactions received	0.23	0.37	0.74	0.88	1.55
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	9.99	12.33	14.27	16.30	20.01
ATM cash withdrawals	1.76	2.26	2.71	3.11	5.32
ATM cash deposits	0.01	0.01	0.01	0.01	0.07
POS transactions (irrespective of type of card used)	8.22	10.06	11.55	13.18	14.62
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	3.38	4.06	4.04	4.18	4.29
ATM cash withdrawals	1.05	1.30	1.30	1.34	1.38
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	2.33	2.76	2.74	2.84	2.91
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	1.22	1.30	1.49	1.63	1.93
ATM cash withdrawals	0.16	0.21	0.26	0.29	0.35
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	1.06	1.09	1.23	1.34	1.58
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.03	0.03	0.02	0.02	0.03
OTC cash withdrawals	0.08	0.09	0.11	0.13	1.47
OTC cash deposits	0.69	0.89	0.93	0.96	2.67

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(CYP millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	16,901.76	17,237.52	25,405.45	22,575.07	47,029.66
<i>of which:</i>					
Paper-based	16,883.91	17,200.38	19,799.20	18,992.20	18,040.58
Non-paper-based	17.85	37.14	5,606.24	3,582.87	28,989.08
<b>Direct debits</b>	493.23	471.81	584.72	624.70	867.33
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	399.38	496.06	593.39	682.86	962.82
<i>of which:</i>					
Payments by cards with a debit function	154.00	187.88	223.55	263.74	377.27
Payments by cards with a delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments by cards with a credit function	245.38	308.18	369.84	419.12	585.55
Payments by cards with a debit and delayed debit function	0.00	0.00	0.00	0.00	0.00
Payments by cards with a credit and delayed debit function	0.00	0.00	0.00	0.00	0.00
<b>E-money purchase transactions</b>	0.00	0.00	0.00	0.00	5.13
<i>of which:</i>					
By cards with an e-money function	0.00	0.00	0.00	0.00	5.13
Through other e-money storages	.	.	.	.	.
<b>Cheques</b>	18,359.25	14,657.43	14,767.96	14,881.50	15,784.57
<b>Other payment instruments</b>	0.00	0.00	0.00	0.00	0.00
<b>Total value of transactions with payment instruments by non-MFIs</b>	36,153.62	32,862.82	41,351.52	38,764.13	64,644.38
<i>of which:</i>					
Cross-border transactions sent	384.58	363.86	7,689.18	7,753.63	31,287.33
<i>Memorandum item:</i>					
Cross-border transactions received	47.07	66.13	7,213.38	7,462.22	27,551.37
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	422.08	525.37	627.58	733.79	957.77
ATM cash withdrawals	103.51	134.44	167.70	205.15	362.08
ATM cash deposits	1.53	1.65	1.66	1.80	3.78
POS transactions (irrespective of type of card used)	317.04	389.28	458.22	526.84	591.91
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	282.84	350.47	389.89	417.42	540.69
ATM cash withdrawals	126.35	158.04	183.84	203.22	308.03
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	156.49	192.43	206.05	214.20	232.66
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	114.44	118.00	157.85	178.46	195.01
ATM cash withdrawals	26.31	28.70	39.60	44.11	45.49
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	88.13	89.30	118.25	134.35	149.52
E-money card loading/unloading transactions	0.00	0.00	0.00	0.00	0.00
<i>Memorandum items:</i>					
Cash advances at POS terminals	12.79	11.48	11.04	11.13	14.96
OTC cash withdrawals	28.36	33.17	60.66	41.21	2,032.18
OTC cash deposits	286.72	336.93	353.40	367.23	2,872.15



## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): LARGE-VALUE CREDIT TRANSFER SYSTEM</b>					
Total transactions sent	0.05	0.06	0.06	0.07	0.08
of which:					
<b>a) National transactions sent</b>					
Credit transfers	0.05	0.06	0.06	0.07	0.08
of which:					
Paper-based credit transfers	0.01	0.01	0.01	0.01	0.01
Non-paper-based credit transfers	0.04	0.05	0.05	0.06	0.08
Total national transactions sent	0.05	0.06	0.06	0.07	0.08
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: CCH</b>					
Total transactions sent	17.90	17.71	17.72	17.94	19.29
of which:					
<b>a) National transactions sent</b>					
Cheques	16.72	16.46	16.40	16.48	17.38
Other payment instruments	1.18	1.25	1.32	1.46	1.91
Total national transactions sent	17.90	17.71	17.72	17.94	19.29
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: JCC MULTIPACK</b>					
Total transactions sent	11.78	14.39	15.94	17.73	19.31
of which:					
<b>a) National transactions sent</b>					
Card payments	10.55	12.82	14.29	16.02	17.53
ATM transactions	1.23	1.57	1.65	1.71	1.78
Total national transactions sent	11.78	14.39	15.94	17.73	19.31
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: JCC TRANSFER</b>					
Total transactions sent	-	0.01	0.11	0.17	0.21
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	0.01	0.11	0.17	0.21
of which:					
Non-paper-based credit transfers	-	0.01	0.11	0.17	0.21
Total national transactions sent	-	0.01	0.11	0.17	0.21
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(CYP millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): LARGE-VALUE CREDIT TRANSFER SYSTEM</b>					
Total transactions sent	80,940.00	42,824.00	41,038.00	44,917.00	52,575.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	80,940.00	42,824.00	41,038.00	44,917.00	52,575.00
of which:					
Paper-based credit transfers	23,498.00	14,463.00	19,645.00	18,536.00	18,610.00
Non-paper-based credit transfers	57,442.00	28,361.00	21,393.00	26,381.00	33,965.00
Total national transactions sent	80,940.00	42,824.00	41,038.00	44,917.00	52,575.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: CCH</b>					
Total transactions sent	17,780.00	12,206.00	11,991.00	13,176.00	14,530.00
of which:					
<b>a) National transactions sent</b>					
Cheques	17,507.00	11,916.00	11,663.00	12,808.00	14,119.00
Other payment instruments	273.00	290.00	328.00	368.00	411.00
Total national transactions sent	17,780.00	12,206.00	11,991.00	13,176.00	14,530.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: JCC MULTIPACK</b>					
Total transactions sent	578.00	721.00	817.00	901.00	1,000.00
of which:					
<b>a) National transactions sent</b>					
Card payments	473.00	582.00	664.00	741.00	825.00
ATM transactions	105.00	139.00	153.00	160.00	175.00
Total national transactions sent	578.00	721.00	817.00	901.00	1,000.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: JCC TRANSFER</b>					
Total transactions sent	-	5.00	47.00	75.00	99.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	5.00	47.00	75.00	99.00
of which:					
Non-paper-based credit transfers	-	5.00	47.00	75.00	99.00
Total national transactions sent	-	5.00	47.00	75.00	99.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; thousands)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Cyprus Stock Exchange	1,761	1,429	455	225	140
<b>Clearing house</b>					
Cyprus Stock Exchange	1,761	1,429	455	225	140
<b>Securities settlement system</b>					
Cyprus Stock Exchange	1761	1429	455	225	140

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; CYP millions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Cyprus Stock Exchange	6,266	2,220	371	154	130
<i>of which:</i>					
Shares	5,846	2,092	328	122	117
Warrants	411	123	40	30	5
Corporate bonds	5	1	2	1	3
Government securities	4	4	1	2	5
<b>Clearing house</b>					
Cyprus Stock Exchange	6,266	2,220	371	154	130
<b>Securities settlement system</b>					
Cyprus Stock Exchange	6,266	2,220	371	154	130

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading system</b>					
Cyprus Stock Exchange	46	42	32	21	15
<i>of which:</i>					
Central Bank of Cyprus	1	1	1	1	1
Brokerage firms	45	41	31	20	14
<b>Clearing house</b>					
Cyprus Stock Exchange	46	42	32	21	15
<b>Securities settlement system</b>					
Cyprus Stock Exchange	46	42	32	21	15

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Cyprus Stock Exchange</b>					
Value of securities listed (CYP millions)	8,296	5,578	4,374	4,442	4,621
<i>of which:</i>					
Shares	7,116	3,998	2,723	2,355	2,311
Warrants	217	84	56	6	6
Corporate bonds	131	109	101	223	265
Government securities	832	1,387	1,494	1,858	2,039
Number of securities listed	240	276	262	257	345
<i>of which:</i>					
Shares	120	153	159	156	153
Warrants	86	79	60	35	18
Corporate bonds	13	5	8	10	12
Government securities	21	39	35	56	162
Funds raised during the year (CYP millions)	1,045	747	766	937	973
<i>of which:</i>					
New share issues	471	122	16	68	1
Rights issues and partly-paid shares	335	7	2	9	0
Conversion of warrants and bonds	0	0	0	0	0
Corporate bonds	0	7	0	162	48
Government securities	239	611	748	698	924
Number of securities issued	89	63	47	46	41

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Central Bank of Cyprus, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB.  This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at the central bank	End-of-period values. The decrease in 2001 reflects a reduction in the reserve requirement from 7% to 6.5% of average deposit liabilities.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
Intraday borrowing from the central bank	Not applicable.

**Table 4 – Banknotes and coins**

Total commemorative coins	Commemorative coins, which are not included in currency in circulation, are reported on the basis of their accounting value, i.e. face value less value of precious metal content up to the corresponding face value.
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**Table 5 – Institutions offering payment services to non-MFIs**

**Branches of EEA-based credit institutions (outside the euro area)**

Value of overnight deposit accounts held by non-MFIs	Not applicable.
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**Table 6 – Payment card functions and accepting devices**

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions**

<b>Transactions per type of payment instrument</b>	
Cheques	Includes government cheques but excludes postal drafts. For statistics, see the entries for the retail system CCH in Table 9 under “Other payment instruments”.

**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions****Transactions per type of payment instrument**

Cheques	Includes government cheques but excludes postal drafts. For statistics, see the entries for the retail system CCH in Table 10 under “Other payment instruments”.
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**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: Large-Value Credit Transfer System.

Retail system: CCH.

Retail system: Payment Cards System.

Retail system: JCC Transfer. Operations began on 9 November 2001.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions, and****Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions**

Clearing house – Cyprus Stock Exchange	Same data as under “Trading platform”. There is no OTC trading in Cyprus. Data relating to transactions executed outside the stock exchange are not readily available.
Securities settlement system – Cyprus Stock Exchange	Same data as under “Trading platform”. There is no OTC trading in Cyprus. Data relating to transactions executed outside the stock exchange are not readily available.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Clearing house – Cyprus Stock Exchange	Same data as under “Trading platform”.
Securities settlement system – Cyprus Stock Exchange	Same data as under “Trading platform”.

**Table 11.4 – Outstanding securities**

# LATVIA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	2,373.00	2,355.00	2,338.60	2,325.40	2,312.80
<b>GDP (LVL millions)</b>	4,685.71	5,168.29	5,689.38	6,317.79	7,428.34
<b>GDP per capita (LVL)</b>	1,975	2,195	2,433	2,717	3,212
<b>HICP (annual percentage changes)</b>	2.64	2.53	1.96	2.94	6.18
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	0.576	0.556	0.614	0.673	0.698
Average	0.559	0.560	0.581	0.641	0.665

## 2. Settlement media used by non-MFIs

(LVL millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	427.66	485.19	543.13	601.00	645.00
Value of overnight deposits held by non-MFIs	1,236.38	1,603.90	2,221.10	2,746.26	3,761.72
Narrow money supply (M1)	951.97	1,128.40	1,345.00	1,592.09	2,000.09
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	878.80	1,211.97	1,696.97	2,087.94	2,853.53
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(LVL millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	78.84	92.55	113.75	107.35	195.40
<b>Overnight deposits held at other credit institutions (end of period)</b>	12.75	51.33	53.90	88.62	70.69
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	23.06	42.26	23.85	49.52	12.68
Intraday borrowing from the central bank	-	-	-	-	2.70

## 4. Banknotes and coins

(LVL millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	482.00	556.00	623.00	682.00	727.00
Total banknotes in circulation	457.99	529.75	594.31	650.87	692.34
of which:					
LVL 500	34.37	54.18	82.08	97.33	128.19
LVL 100	79.48	99.69	119.86	140.37	147.41
LVL 50	56.23	58.65	54.14	50.72	44.29
LVL 20	157.69	183.95	211.50	237.39	249.47
LVL 10	82.07	81.35	73.91	71.87	70.63
LVL 5	48.14	51.93	52.82	53.19	52.35
Total coins in circulation	24.33	26.26	28.33	31.28	35.01
of which:					
LVL 100	0.30	0.30	0.30	0.33	0.36
LVL 10	0.14	0.14	0.14	0.14	0.14
LVL 5	.	.	.	0.08	0.09
LVL 2	6.71	6.55	6.64	6.50	6.59
LVL 1	7.89	8.88	9.75	11.77	14.55
LVL 0.5	3.80	4.30	4.73	4.98	5.26
LVL 0.2	1.93	2.17	2.42	2.63	2.80
LVL 0.1	1.25	1.37	1.48	1.66	1.75
LVL 0.05	0.94	1.02	1.12	1.23	1.32
LVL 0.02	0.73	0.83	0.96	1.10	1.20
LVL 0.01	0.65	0.71	0.79	0.88	0.96
Total commemorative coins	0.91	0.93	0.93	0.96	0.99
Currency in circulation held by MFIs	55.00	71.00	80.00	81.00	82.00
Currency in circulation outside MFIs	427.66	485.19	543.13	601.00	645.00



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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	6	6	6	6	5
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (LVL millions)	22.12	15.87	11.82	16.68	83.68
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	39	46	23	23	23
Number of offices	582	590	566	581	583
Number of overnight deposits (thousands)	1,397	1,651	2,041	2,207	2,403
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LVL millions)	1,214.22	1,587.27	2,207.41	2,729.32	3,676.85
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	38	45	22	22	22
Number of offices	.	.	.	.	.
Value of overnight deposits (LVL millions)	.	.	.	.	.
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	1	1	1	1	1
Number of offices	.	.	.	.	.
Value of overnight deposits (LVL millions)	.	.	.	.	.
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (LVL millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (LVL millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	970	969	969	964	964
Number of overnight deposits (thousands)	47	56	78	95	109
Value of overnight deposits (LVL millions)	1.55	2.02	2.15	3.97	6.20
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	-	25	25	25
Number of offices	1,558	1,565	1,541	1,551	1,552
Number of overnight deposits (thousands)	1,444	1,708	2,120	2,302	2,512
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LVL millions)	1,237.89	1,605.16	2,221.38	2,749.97	3,766.72
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (LVL millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	634,868	893,159	1,021,464	1,176,158	1,359,716
Cards with a payment function (except an e-money function)	540,354	715,081	863,530	1,125,920	1,318,097
of which:					
Cards with a debit function	532,600	702,911	854,038	1,117,970	1,251,284
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	-	-	-	-	-
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	7,754	12,170	9,492	7,950	66,813
Cards with an e-money function	-	-	-	-	-
of which:					
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)	634,868	893,159	1,021,464	1,176,158	1,359,716
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	643	791	842	868	875
of which:					
ATMs with a cash withdrawal function	643	791	842	868	875
ATMs with a credit transfer function	395	573	608	773	772
POS terminals	5,381	6,908	8,326	10,268	11,829
of which:					
EFTPOS terminals	4,351	5,877	7,389	9,329	11,734
E-money card terminals	-	-	-	-	-
of which:					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	53.49	56.56	62.60	68.81	77.15
<i>of which:</i>					
Paper-based	47.73	48.04	50.12	50.56	51.62
Non-paper-based	5.76	8.52	12.48	18.25	25.53
<b>Direct debits</b>	0.02	0.05	0.17	0.37	0.82
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	5.30	8.25	12.94	20.35	29.53
<i>of which:</i>					
Payments by cards with a debit function	-	-	-	-	-
Payments by cards with a delayed debit function	.	.	.	.	.
Payments by cards with a credit function	.	.	.	.	.
Payments by cards with a debit and delayed debit function	.	.	.	.	.
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	0.10	0.10	0.06	0.05	0.05
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	58.91	64.96	75.77	89.57	107.55
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	16.00	16.04	15.65	16.06	13.47
OTC cash deposits	28.79	31.36	35.51	34.23	34.61

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(LVL millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	111,365.98	141,110.98	169,189.14	221,025.46	273,260.83
<i>of which:</i>					
Paper-based	73,153.35	83,164.21	87,738.59	103,527.35	110,586.79
Non-paper-based	38,212.63	57,946.77	81,450.54	117,498.11	162,674.04
<b>Direct debits</b>	0.70	1.31	5.66	16.26	33.44
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	159.46	171.40	221.45	319.54	454.38
<i>of which:</i>					
Payments by cards with a debit function	-	-	-	-	-
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	-	-	-	-
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	27.67	39.62	21.38	22.58	17.84
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total value of transactions with payment instruments by non-MFIs</b>	111,553.81	141,323.30	169,437.62	221,383.83	273,766.48
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	6,098.17	5,923.15	6,001.79	6,967.86	7,871.49
OTC cash deposits	5,899.39	6,016.93	6,474.71	7,197.03	8,231.54

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): SAMS</b>					
Total transactions sent	0.03	0.09	0.11	0.13	0.15
<i>of which:</i>					
a) National transactions sent					
b) Transactions sent by euro area participants					
c) Transactions sent by non-euro area EU participants (excl. national transactions)					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of volume (percentages)	66.9	65.8	65.5	62.3	63.2
<b>RETAIL SYSTEM: EKS</b>					
Total transactions sent	12.51	14.46	16.10	14.81	17.19
<i>of which:</i>					
a) National transactions sent					
b) Transactions sent by euro area participants					
c) Transactions sent by non-euro area EU participants (excl. national transactions)					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of volume (percentages)	71.1	71.2	71.4	67.2	67.1

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(LVL millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): SAMS</b>					
Total transactions sent	4,887.13	26,254.43	21,488.84	33,517.04	34,659.54
<i>of which:</i>					
a) National transactions sent					
b) Transactions sent by euro area participants					
c) Transactions sent by non-euro area EU participants (excl. national transactions)					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	75.5	75.5	72.1	73.3	71.0
<b>RETAIL SYSTEM: EKS</b>					
Total transactions sent	6,709.52	7,255.17	6,228.48	5,588.92	6,843.88
<i>of which:</i>					
a) National transactions sent					
b) Transactions sent by euro area participants					
c) Transactions sent by non-euro area EU participants (excl. national transactions)					
d) Transactions sent by non-EU participants					
Concentration ratio in terms of value (percentages)	77.5	78.2	75.0	72.1	69.6

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

(total for the period; original units)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Riga Stock Exchange	23,583	13,039	11,989	21,377	21,410
<i>of which:</i>					
Treasury bills and bonds	694	827	722	1,208	710
Private bonds	110	43	54	176	148
Shares	22,660	11,969	11,041	19,812	20,381
Mortgage securities	119	200	172	181	171
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
VNS	3,206	6,705	4,881	9,056	5,256
<i>of which:</i>					
Treasury bills	1,620	1,212	452	983	1,207
Treasury bonds	1,569	5,159	4,199	7,541	3,755
Private bonds	17	334	230	532	294
DENOS	24,306	23,501	23,008	41,577	46,748
<i>of which:</i>					
Treasury bills and bonds	970	1,165	1,164	1,830	1,464
Private bonds	361	167	245	359	409
Shares	22,838	21,723	20,936	38,376	42,133
CDs	0	6	30	11	2
Investment fund units	24	110	285	650	2,286
Mortgage securities	113	330	348	349	454
Underwriting rights	-	-	-	2	-

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

(total for the period; LVL millions)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Riga Stock Exchange	555.7	531.4	310.9	228.6	188.7
<i>of which:</i>					
Treasury bills and bonds	351.1	406.2	177.2	118.4	83.0
Private bonds	30.2	13.3	6.8	19.5	16.3
Shares	168.5	103.3	110.9	84.3	75.8
Mortgage securities	5.9	8.6	16.0	6.4	13.6
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
VNS	2,273.6	10,479.5	3,821.6	11,165.0	6,496.5
<i>of which:</i>					
Treasury bills	864.7	1,223.4	435.4	1,196.9	1,866.8
Treasury bonds	1,397.1	8,723.1	3,150.0	9,624.3	4,496.2
Private bonds	11.8	533.0	236.2	343.8	133.5
DENOS	821.2	713.2	883.0	600.0	644.4
<i>of which:</i>					
Treasury bills and bonds	420.8	506.4	285.1	275.9	230.0
Private bonds	149.9	63.1	105.1	140.5	85.5
Shares	234.0	118.5	433.4	130.8	208.5
CDs	0.0	1.8	9.0	2.9	0.5
Investment fund units	9.8	14.8	20.3	33.7	61.6
Mortgage securities	6.7	8.6	30.1	16.1	58.4
Underwriting rights	-	-	-	0.05	-

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Riga Stock Exchange	15	14	13	13	14
<i>of which:</i>					
Commercial banks	13	12	11	11	11
Stockbrokers	2	2	2	2	3
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
VNS	27	22	25	25	25
<i>of which:</i>					
Commercial banks	21	16	19	19	22
Latvijas Banka	1	1	1	1	1
Latvian CSD	1	1	1	1	0
Ministry of Finance	1	1	1	1	0
Special budget funds	3	3	3	3	0
Financial and Capital Market Commission	-	-	-	-	1
State Treasury	-	-	-	-	1
DENOS	23	21	23	22	21
<i>of which:</i>					
Commercial banks	14	14	15	15	15
Stockbrokers	6	4	4	3	2
ECSD	1	1	1	1	1
Lithuanian CSD	1	1	1	1	1
Euroclear	-	-	1	1	1
Latvijas Banka	1	1	1	1	1

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Riga Stock Exchange</b>					
Value of Treasury bills and bonds (LVL millions)	255.0	250.1	277.1	363.2	408.9
Value of private bonds (LVL millions)	25.0	10.0	9.9	14.9	15.0
Value of shares (LVL millions)	360.2	438.6	418.3	558.8	532.3
Value of mortgage securities (LVL millions)	3.6	8.0	16.6	23.6	52.5
Number of Treasury bills and bonds listed	14	10	10	10	14
Number of private bonds listed	2	1	1	2	2
Number of shares listed	63	63	62	56	39
Number of mortgage securities listed	3	5	7	9	13
<b>VNS</b>					
Value of Treasury bills (LVL millions)	60.0	28.5	35.1	48.7	62.8
Value of Treasury bonds (LVL millions)	142.5	166.8	214.8	264.0	276.4
Value of private bonds (LVL millions)	2.6	13.5	24.0	22.5	15.2
Number of Treasury bills listed	8	9	14	12	9
Number of Treasury bonds listed	6	5	6	7	6
Number of private bonds listed	2	3	12	11	11
<b>DENOS</b>					
Value of Treasury bills and bonds (LVL millions)	225.9	257.9	293.2	380.9	425.8
Value of private bonds (LVL millions)	32.8	32.2	42.5	95.3	73.9
Value of shares (LVL millions)	311.2	404.6	419.9	552.3	711.1
Value of CDs (LVL millions)	6.3	0.0	0.0	11.6	0.5
Value of investment fund units (LVL millions)	4.9	6.9	12.3	29.1	39.7
Value of mortgage securities (LVL millions)	8.0	16.0	21.6	29.0	45.6
Number of Treasury bills and bonds listed	14	14	10	17	16
Number of private bonds listed	6	6	13	10	11
Number of shares listed	127	136	130	125	124
Number of CDs listed	3	0	0	3	1
Number of investment fund units listed	3	4	9	15	16
Number of mortgage securities listed	4	6	7	9	13



## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Latvijas Banka, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
<i>Memo item:</i> Outstanding value on e-money storages issued	Not applicable.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins**

Total coins in circulation	The LVL 100 and LVL 10 coins were initially issued as commemorative coins, but they are treated as coins in circulation and included in Latvijas Banka’s balance sheet item “Lats in circulation”. LVL 5 coins are commemorative coins, but these too are treated as coins in circulation and included in Latvijas Banka’s balance sheet item “Lats in circulation”. LVL 1 coins are predominantly coins in circulation; there are also LVL 1 commemorative coins that entail a liability on the part of Latvijas Banka to holders of these coins and are included in Latvijas Banka’s balance sheet item “Lats in circulation”.
Total commemorative coins	Commemorative coins other than those referred to above do not entail any liability on the part of Latvijas Banka to the holders of these coins and are not included in Latvijas Banka’s balance sheet item “Lats in circulation”.
Commemorative coins: Gold LVL 100	In addition to the coins shown in Table 4, there are gold LVL 100 coins in circulation that are not included in Latvijas Banka’s balance sheet item “Lats in circulation”, as their nominal value is directly related to their gold content. The value of these coins was LVL 1.542 million in 2000, LVL 1.813 million in 2001, LVL 1.870 million in 2002, LVL 1.980 million in 2003 and LVL 1.981 million in 2004.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Credit institutions legally incorporated in the reporting country</b>	
Number of offices	As there is only one branch of a euro area-based credit institution in Latvia, a breakdown of data into “credit institutions legally incorporated in Latvia” and “branches of euro area-based credit institutions” would disclose confidential information, as it would allow the identification of an individual reporting agent.
Value of overnight deposits	As there is only one branch of a euro area-based credit institution in Latvia, a breakdown of data into “credit institutions legally incorporated in Latvia” and “branches of euro area-based credit institutions” would disclose confidential information, as it would allow the identification of an individual reporting agent.
<b>Branches of euro area-based credit institutions</b>	
Number of offices	As there is only one branch of a euro area-based credit institution in Latvia, a breakdown of data into “credit institutions legally incorporated in Latvia” and “branches of euro area-based credit institutions” would disclose confidential information, as it would allow the identification of an individual reporting agent.
Value of overnight deposits	As there is only one branch of a euro area-based credit institution in Latvia, a breakdown of data into “credit institutions legally incorporated in Latvia” and “branches of euro area-based credit institutions” would disclose confidential information, as it would allow the identification of an individual reporting agent.
<b>Branches of EEA-based credit institutions (outside the euro area)</b>	
Number of offices	There were no branches in Latvia of credit institutions based in the EEA (outside the euro area) in the relevant periods.
Value of overnight deposits	There were no branches in Latvia of credit institutions based in the EEA (outside the euro area) in the relevant periods.
<b>Branches of non-EEA-based banks</b>	
Number of offices	There were no branches of non-EEA-based banks in Latvia in the relevant periods.
Value of overnight deposits	There were no branches of non-EEA-based banks in Latvia in the relevant periods.
<b>Memo item: Electronic money institutions</b>	
Number of institutions	No electronic money institutions were identified in Latvia in the relevant periods.
Outstanding value on e-money storages issued by electronic money institutions	No electronic money institutions were identified in Latvia in the relevant periods.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with a payment function (except an e-money function)	Since a large percentage of cards issued in Latvia are multifunctional and the enhanced methodology allows countries to choose between combinations of breakdowns, the data for Latvia have been divided into “cards with a debit function” and “cards with a credit and delayed debit function”.
Cards with an e-money function	Not applicable.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable.
<i>of which:</i> Cards with a combined debit, cash and e-money function	Not applicable.
<b>Terminals located in the country</b>	
E-money card terminals	Not applicable.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable.
<i>of which:</i> E-money card accepting terminals	Not applicable.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	Data for this item are not available.
Card payments with cards issued in the country (except cards with an e-money function)	A breakdown of transactions by card type is not available.
E-money purchase transactions	Not applicable.
<i>of which:</i> By cards with an e-money function	Not applicable.
<i>of which:</i> Through other e-money storages	Not applicable.
Other payment instruments	Not applicable.
Total number/value of transactions with payment instruments by non-MFIs	Data for this item are not available.
<i>of which:</i> Cross-border transactions sent	
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
b) Transactions at terminals located in the country by cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

**LVPS: SAMS**

The SAMS system (RTGS for credit transfers) was introduced in September 2000

a) National transactions sent	As there is only one euro area participant in the system, a breakdown of national transactions and transactions sent by euro area participants would disclose confidential data.
b) Transactions sent by euro area participants	As there is only one euro area participant in the system, a breakdown of national transactions and transactions sent by euro area participants would disclose confidential data.
c) Transactions sent by non-euro area EU participants (excluding national transactions)	There were no transactions sent by such participants.
d) Transactions sent by non-EU participants	There were no transactions sent by such participants.

**Retail system: EKS**

Total transactions sent	The EKS system processes credit transfers.
a) National transactions sent	As there is only one euro area participant in the system, a breakdown of national transactions and transactions sent by euro area participants would disclose confidential data.
b) Transactions sent by euro area participants	As there is only one euro area participant in the system, a breakdown of national transactions and transactions sent by euro area participants would disclose confidential data.
c) Transactions sent by non-euro area EU participants (excluding national transactions)	There were no transactions sent by such participants.
d) Transactions sent by non-EU participants	There were no transactions sent by such participants.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Market value of transactions**

All data	Shares are given at market value and other securities at nominal value.
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**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

All data	Shares are given at market value and other securities at nominal value.
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# LITHUANIA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	3,500.00	3,481.00	3,469.00	3,454.00	3,436.00
<b>GDP (LTL millions)</b>	45,848.44	48,562.87	51,948.38	56,771.90	62,440.18
<b>GDP per capita (LTL)</b>	13,100	13,951	14,975	16,437	18,172
<b>HICP (annual percentage changes)</b>	0.91	1.32	0.44	-1.05	1.16
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	3.723	3.523	3.453	3.452	3.453
Average	3.695	3.582	3.459	3.453	3.453

## 2. Settlement media used by non-MFIs

(LTL millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	2,658.34	2,919.88	3,756.38	4,632.07	5,121.00
Value of overnight deposits held by non-MFIs	4,203.95	5,954.67	6,127.19	8,136.36	12,098.88
Narrow money supply (M1)	6,537.73	7,893.45	9,653.22	12,041.91	14,976.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	527.20	1,664.08	768.56	1,503.28	3,398.01
Outstanding value on e-money storages issued	-	63.00	87.00	104.00	141.00
<i>of which:</i>					
On card-based e-money schemes	-	63.00	87.00	104.00	141.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(LTL millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	464.37	539.49	506.03	858.39	802.38
<b>Overnight deposits held at other credit institutions (end of period)</b>	59.23	62.86	121.51	174.73	237.32
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	0.00	0.00	0.00	0.00
Intraday borrowing from the central bank	-	-	-	-	0.00

## 4. Banknotes and coins

(LTL millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	2,904.00	3,263.00	4,218.00	5,132.00	5,589.00
Total banknotes in circulation	2,822.08	3,172.12	4,121.41	5,028.50	5,475.97
of which:					
LTL 500	42.18	244.98	483.99	789.81	937.65
LTL 200	842.05	862.80	1,061.51	1,534.27	1,801.84
LTL 100	1,320.76	1,393.20	1,946.10	2,046.45	2,086.40
LTL 50	367.16	421.25	371.24	396.67	388.33
LTL 20	141.44	147.59	165.97	169.00	168.36
LTL 10	95.37	93.53	84.71	84.66	85.87
LTL 5	3.72	2.80	2.49	2.38	2.31
LTL 2	4.16	2.99	2.70	2.62	2.58
LTL 1	5.25	2.98	2.71	2.66	2.64
Total coins in circulation	82.15	90.71	96.47	103.62	113.52
of which:					
LTL 5	25.42	26.46	26.94	28.37	29.95
LTL 2	17.29	20.16	22.31	24.59	27.71
LTL 1	13.48	17.12	18.81	20.57	23.21
LTL 0.5	6.00	6.01	6.17	6.41	6.92
LTL 0.2	7.28	7.48	7.83	8.26	8.94
LTL 0.1	8.66	9.03	9.49	9.96	10.61
LTL 0.05	1.57	1.68	1.78	1.94	2.16
LTL 0.02	1.30	1.44	1.60	1.77	2.03
LTL 0.01	1.16	1.33	1.52	1.74	1.99
Total commemorative coins	3.64	3.89	4.08	4.64	5.08
Currency in circulation held by MFIs	.	.	.	.	468.00
Currency in circulation outside MFIs	2,658.34	2,919.88	3,756.38	4,632.07	5,121.00

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	256.53	1,508.39	741.00	905.91	334.18
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	52	53	68	71	74
Number of offices	-	-	-	729	765
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	4,957.39	6,883.01	7,060.59	9,061.42	12,094.35
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	49	49	64	68	72
Number of offices	-	-	-	720	756
Value of overnight deposits (LTL millions)	4,916.57	6,753.40	6,919.53	8,908.14	11,412.05
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	2	3	3	2	2
Number of offices	-	-	-	4	9
Value of overnight deposits (LTL millions)	24.35	89.31	97.25	130.22	682.30
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	0
Value of overnight deposits (LTL millions)	-	-	-	-	0.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	1	1	1	1	0
Number of offices	-	-	-	5	0
Value of overnight deposits (LTL millions)	16.48	40.30	43.81	23.05	0.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	959	944	963	945	961
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	-	70	73	76
Number of offices	960	945	964	1,675	1,727
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (LTL millions)	5,213.93	8,391.40	7,801.59	9,967.33	12,428.52
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (LTL millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	505,232	812,684	1,599,995	2,305,168	2,698,312
Cards with a payment function (except an e-money function)	411,670	683,748	1,463,978	2,150,308	2,539,081
<i>of which:</i>					
Cards with a debit function	402,462	670,753	1,427,702	2,098,169	2,453,492
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	9,208	12,995	36,276	52,139	85,589
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	93,562	128,936	136,017	156,648	160,229
<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)	505,232	812,684	1,599,995	2,305,168	2,698,312
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	3,940	3,640	3,110	1,788	998
<b>Terminals located in the country</b>					
ATMs	473	689	889	994	1,012
<i>of which:</i>					
ATMs with a cash withdrawal function	473	689	889	994	1,012
ATMs with a credit transfer function	194	220	514	574	585
POS terminals	6,101	9,258	10,340	11,037	13,556
<i>of which:</i>					
EFTPOS terminals	6,101	9,258	10,340	11,037	13,556
E-money card terminals	1,321	1,863	2,072	2,241	2,323
<i>of which:</i>					
E-money card loading/unloading terminals	419	456	484	577	601
E-money card accepting terminals	1,127	1,643	1,824	1,965	2,038



## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	20.65	30.28	35.58	39.38	46.34
<i>of which:</i>					
Paper-based	18.56	27.02	26.99	24.45	23.22
Non-paper-based	2.10	3.26	8.58	14.94	23.11
<b>Direct debits</b>	0.83	0.72	0.83	1.83	2.86
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	4.34	8.03	16.66	25.33	36.53
<i>of which:</i>					
Payments by cards with a debit function	4.16	7.74	16.28	24.64	35.58
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	0.18	0.29	0.38	0.69	0.96
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	0.64	0.87	1.80	1.18	1.12
<i>of which:</i>					
By cards with an e-money function	0.64	0.87	1.80	1.18	1.12
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	-	-	0.02	0.01	0.01
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	26.46	39.89	54.89	67.73	86.85
<i>of which:</i>					
Cross-border transactions sent	0.92	1.98	1.40	1.59	2.21
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	4.07	7.61	16.13	24.16	34.51
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.28	0.42	0.53	0.66	0.91
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(LTL millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	220,706.46	332,982.69	447,763.63	497,880.90	713,012.03
<i>of which:</i>					
Paper-based	190,629.27	274,506.69	347,955.55	339,809.09	454,177.26
Non-paper-based	30,077.19	58,476.00	99,808.08	158,071.82	258,834.77
<b>Direct debits</b>	2,074.73	1,673.44	1,587.69	1,240.35	3,242.37
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	381.95	700.51	1,401.18	1,966.29	2,914.35
<i>of which:</i>					
Payments by cards with a debit function	333.52	625.69	1,329.66	1,817.00	2,707.56
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	48.43	74.82	71.53	149.28	206.79
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	61.52	88.53	117.46	145.89	130.56
<i>of which:</i>					
By cards with an e-money function	61.52	88.53	117.46	145.89	130.56
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	-	-	21.74	18.46	11.57
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total value of transactions with payment instruments by non-MFIs</b>	223,224.66	335,445.17	450,891.70	501,251.89	719,310.87
<i>of which:</i>					
Cross-border transactions sent	62,828.91	123,452.47	183,557.42	187,782.34	304,217.31
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	307.74	585.02	1,250.63	1,603.55	2,337.77
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	74.21	115.49	150.55	189.95	248.26
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): TARPBank (CLOSED JANUARY 2004)</b>					
Total transactions sent	8.95	9.92	11.66	13.71	0.52
of which:					
<b>a) National transactions sent</b>					
Credit transfers	8.95	9.92	11.66	13.71	0.52
of which:					
Paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Non-paper-based credit transfers	8.95	9.92	11.66	13.71	0.52
Total national transactions sent	8.95	9.92	11.66	13.71	0.52
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	87.5	88.9	88.9	87.1	87.9
<b>LVPS (NON-TARGET SYSTEM): LITAS (FROM 19 JANUARY 2004)</b>					
Total transactions sent	-	-	-	-	15.31
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	-	15.28
of which:					
Paper-based credit transfers	-	-	-	-	0.00
Non-paper-based credit transfers	-	-	-	-	15.28
Direct debits	-	-	-	-	0.03
Total national transactions sent	-	-	-	-	15.31
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	85.7

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(LTL millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): TARPBank (CLOSED JANUARY 2004)</b>					
Total transactions sent	104,027.17	116,745.22	144,611.35	158,018.39	7,463.22
of which:					
<b>a) National transactions sent</b>					
Credit transfers	104,027.17	116,745.22	144,611.35	158,018.39	7,463.22
of which:					
Paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Non-paper-based credit transfers	104,027.17	116,745.22	144,611.35	158,018.39	7,463.22
Total national transactions sent	104,027.17	116,745.22	144,611.35	158,018.39	7,463.22
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	82.6	82.7	84.1	83.2	82.9
<b>LVPS (NON-TARGET SYSTEM): LITAS (FROM 19 JANUARY 2004)</b>					
Total transactions sent	-	-	-	-	186,443.83
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	-	186,411.74
of which:					
Paper-based credit transfers	-	-	-	-	0.00
Non-paper-based credit transfers	-	-	-	-	186,411.74
Direct debits	-	-	-	-	32.10
Total national transactions sent	-	-	-	-	186,443.83
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	82.3

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; original units)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Vilnius Stock Exchange	32,914	33,575	37,517	66,754	94,183
<i>of which:</i>					
Shares	31,743	32,184	36,029	65,182	92,542
Government securities	1,171	1,391	1,488	1,572	1,641
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement system</b>					
LCVPD					
DVP transactions	30,996	31,554	30,371	65,904	94,498
<i>of which:</i>					
Shares	28,376	28,913	27,375	61,939	90,396
Government securities	2,620	2,641	2,996	3,965	4,102
FOP transactions	8,532	9,299	12,509	14,115	14,912
<i>of which:</i>					
Shares	7,100	7,385	11,036	12,266	12,840
Government securities	1,432	1,914	1,473	1,849	2,072

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; LTL millions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Vilnius Stock Exchange	1,758.70	1,841.30	2,024.60	1,979.70	3,295.40
<i>of which:</i>					
Shares	808.80	840.20	649.60	594.10	1,083.00
Government securities	949.90	1,001.10	1,375.00	1,385.60	2,212.40
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement system</b>					
LCVPD					
DVP transactions	1,882.30	1,689.80	2,257.10	2,666.50	6,286.60
<i>of which:</i>					
Shares	721.60	356.90	333.30	600.40	1,187.60
Government securities	1,160.70	1,332.90	1,923.80	2,066.10	5,099.00
FOP transactions (nominal value)	3,560.70	2,972.00	2,984.00	3,113.00	3,107.50
<i>of which:</i>					
Shares	2,048.40	2,071.20	2,226.80	1,975.80	1,764.60
Government securities	1,512.30	900.80	757.20	1,137.20	1,342.90

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Vilnius Stock Exchange					
Banks	9	8	9	9	9
Brokers	15	12	14	12	10
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement system</b>					
LCVPD					
Banks	9	8	9	9	9
Brokers	15	12	14	12	10

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Vilnius Stock Exchange</b>					
Value of securities listed (LTL millions)	13,741.00	12,475.40	12,836.20	17,913.80	24,600.80
<i>of which:</i>					
Shares	12,207.00	10,505.00	10,064.70	14,596.10	21,069.80
Other securities	1,534.00	1,970.40	2,771.50	3,317.70	3,531.00
Number of securities listed	1,071	975	710	619	525
<i>of which:</i>					
Shares	1,035	941	675	581	486
Other securities	36	34	35	38	39
<b>LCVPD</b>					
Value of securities registered (LTL millions)	17,593.40	16,172.10	16,844.50	21,591.00	28,055.90
<i>of which:</i>					
Shares	14,964.40	13,245.40	13,071.40	17,369.90	23,854.20
Other securities	2,629.00	2,926.70	3,773.10	4,221.10	4,201.70
Number of securities registered	1,744	1,595	1,350	1,170	969
<i>of which:</i>					
Shares	1,681	1,538	1,287	1,082	901
Other securities	63	57	63	88	68

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Lietuvos bankas, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).  There were no overnight deposits of euro area central governments held at Lietuvos bankas, whether in litas, euro or other currencies.
Narrow money supply (M1)	Source: ECB.  This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

Table 5 – Institutions offering payment services to non-MFIs

Credit institutions legally incorporated in the reporting country	
Number of institutions	Comprises banks and credit unions. Number of banks at the end of the year: 2000 – 11, 2001 – 9, 2002 – 10, 2003 – 10, 2004 – 10.
Other institutions offering payment services to non-MFIs	
Number of institutions	The “Other institution” is the postal institution.
Number of overnight deposits	Not applicable. The postal institution does not accept deposits.
Value of overnight deposits	Not applicable. The postal institution does not accept deposits.
Memo item: Electronic money institutions	
Number of institutions	There are no electronic money institutions in Lithuania.
Outstanding value on e-money storages issued by electronic money institutions	There are no electronic money institutions in Lithuania.

Table 6 – Payment card functions and accepting devices

Cards issued in the country	
<i>of which:</i> Cards with a combined debit, cash and e-money function	Includes a negligible number of cards with a combined credit, cash and e-money function.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Direct debits	Until 2001 payments by cheque are included.
E-money purchase transactions <i>of which:</i> Through other e-money storages	Not applicable. There is only card-based e-money in Lithuania.
Total number of transactions with payment instruments by non-MFIs	Items initiated by banks are included; payments by the central bank and credit unions are excluded.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash deposits	Not applicable. There are no ATMs with a cash deposit function in Lithuania.
b) Transactions at terminals located in the country by cards issued outside the country	
ATM cash deposits	Not applicable. There are no ATMs with a cash deposit function in Lithuania.
E-money card loading/unloading transactions	Not applicable. There are no terminals in Lithuania which accept e-money cards issued abroad.
c) Transactions at terminals located outside the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable. It is not possible to carry out transactions with cards with an e-money function at terminals located abroad.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: TARP BANK. Closed in January 2004.

LVPS: LITAS. Open from 19 January 2004.

As all participants in the Lithuanian payment system are domestic, parts b, c and d of Tables 9 and 10 are not applicable. The TARP BANK system processed only credit transfers.

The LITAS system, which replaced TARP BANK with effect from 19 January 2004, processes credit transfers and direct debits. Hence, other payment instruments are not applicable.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions**

Government securities	Includes corporate bonds.
DVP transactions	Movements to accumulate securities for the execution of the tender offer are calculated as FOP transactions.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions**

Government securities	Includes corporate bonds.
DVP transactions	Movements to accumulate securities for the execution of the tender offer are calculated as FOP transactions.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

LCVPD – Value of securities registered	Market value, if quoted; otherwise, nominal value.
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# HUNGARY

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	10,210.97	10,187.58	10,158.61	10,129.55	10,107.15
<b>GDP (HUF millions)</b>	13,272,167.00	14,989,800.00	16,915,259.00	18,650,788.00	20,413,478.00
<b>GDP per capita (HUF)</b>	1,299,795	1,471,380	1,665,116	1,841,225	2,019,707
<b>HICP (annual percentage changes)</b>	9.95	9.11	5.25	4.68	6.78
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	265.000	245.180	236.290	262.500	245.970
Average	260.045	256.591	242.958	253.618	251.656

## 2. Settlement media used by non-MFIs

(HUF millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	883,952.26	1,037,562.62	1,181,859.20	1,346,847.00	1,341,543.00
Value of overnight deposits held by non-MFIs	.	.	.	.	.
Narrow money supply (M1)	2,653,843.38	3,113,281.91	3,647,995.73	4,027,626.00	4,169,250.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	.	.	.	.	.
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(HUF millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	554,600.00	420,356.64	365,992.15	461,174.00	607,929.00
<b>Overnight deposits held at other credit institutions (end of period)</b>	39,481.00	28,381.00	29,861.00	38,169.00	57,017.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	93,800.00	46,850.92	22,847.54	12,451.00	11,023.00
Intraday borrowing from the central bank	-	-	-	-	-

## 4. Banknotes and coins

(HUF millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	974,137.00	1,138,437.00	1,279,588.00	1,466,831.00	1,452,564.00
Total banknotes in circulation	940,797.30	1,105,757.71	1,245,404.45	1,431,259.10	1,415,766.18
of which:					
HUF 20,000	.	185,570.84	303,120.68	450,941.14	491,404.00
HUF 10,000	708,975.99	685,119.85	721,160.45	757,842.74	716,987.69
HUF 5,000	146,696.68	146,357.35	130,523.57	125,665.49	111,171.02
HUF 2,000	27,723.80	29,519.98	31,217.41	34,242.45	33,407.29
HUF 1,000	42,433.55	42,807.72	42,072.79	43,835.44	43,519.14
HUF 500	9,505.93	10,176.53	10,444.37	11,197.03	11,413.02
HUF 200	5,461.36	6,205.43	6,865.18	7,534.81	7,864.02
Total coins in circulation	19,563.77	21,135.44	22,986.77	24,491.15	25,472.81
of which:					
HUF 100	10,752.33	11,503.34	12,393.30	12,931.09	13,052.44
HUF 50	2,756.41	3,039.31	3,364.49	3,657.97	3,913.44
HUF 20	2,337.80	2,512.41	2,728.80	2,946.44	3,137.33
HUF 10	1,429.21	1,537.75	1,662.64	1,790.62	1,894.53
HUF 5	865.54	945.09	1,045.64	1,157.37	1,262.14
HUF 2	892.99	1,000.19	1,123.24	1,257.45	1,388.65
HUF 1	529.49	597.36	668.65	750.21	824.28
Total commemorative coins	1,454.80	1,867.04	1,958.30	2,108.69	2,538.52
Currency in circulation held by MFIs	.	.	.	119,984.00	111,021.00
Currency in circulation outside MFIs	883,952.26	1,037,562.62	1,181,859.20	1,346,847.00	1,341,543.00

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	5	5	5	5	5
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (HUF millions)	-	-	-	-	-
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	242	240	227	222	217
Number of offices	3,017	2,953	2,995	3,005	2,990
Number of overnight deposits (thousands)	7,738	7,037	7,159	7,632	7,944
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (HUF millions)	1,772,460.00	2,079,763.00	2,469,061.90	2,724,346.00	2,880,080.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	242	240	227	222	217
Number of offices	3,017	2,953	2,995	3,005	2,990
Value of overnight deposits (HUF millions)	1,772,460.00	2,079,763.00	2,469,061.90	2,724,346.00	2,880,080.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (HUF millions)	-	-	-	-	-
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (HUF millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (HUF millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	2	2	2	2	2
Number of offices	3,266	3,284	3,289	3,288	2,820
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (HUF millions)	0.00	1,760.00	2,143.00	4,649.00	5,901.00
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	243	230	225	220
Number of offices	6,288	6,242	6,289	6,298	5,815
Number of overnight deposits (thousands)	7,738	7,037	7,159	7,632	7,944
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (HUF millions)	1,943,160.00	2,426,323.00	2,522,004.90	2,831,792.00	3,158,784.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	0	0	0	0	0
Outstanding value on e-money storages issued by electronic money institutions (HUF millions)	0	0	0	0	0

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	4,446,019	5,012,803	5,501,247	6,042,836	6,511,498
Cards with a payment function (except an e-money function)	4,392,278	5,041,409	5,661,951	6,225,918	6,546,303
<i>of which:</i>					
Cards with a debit function	4,192,065	4,632,185	5,025,386	5,290,500	6,029,979
Cards with a delayed debit function	6,428	3,063	5,274	10,749	17,200
Cards with a credit function	269,901	447,381	641,583	933,611	506,817
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
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)	4,468,394	5,085,788	5,672,243	6,234,860	6,553,996
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	2,476	2,544	2,742	2,975	3,296
<i>of which:</i>					
ATMs with a cash withdrawal function	2,476	2,544	2,742	2,975	3,296
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	40,646	38,340	37,683	39,873	43,713
<i>of which:</i>					
EFTPOS terminals	29,999	26,802	32,064	34,041	38,728
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	125.40	134.20	131.90	139.50	199.91
<i>of which:</i>					
Paper-based	-	-	41.10	38.40	54.06
Non-paper-based	-	-	90.80	101.10	145.80
<b>Direct debits</b>	42.80	46.50	51.20	54.70	55.06
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	20.54	28.58	41.01	55.36	69.53
<i>of which:</i>					
Payments by cards with a debit function	19.27	26.49	37.67	50.37	62.46
Payments by cards with a delayed debit function	0.08	0.05	0.06	0.09	0.17
Payments by cards with a credit function	1.19	2.04	3.28	4.91	6.89
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	0.12	0.08	0.00	0.00	0.00
<b>Other payment instruments</b>	-	0.53	0.66	0.78	0.90
<b>Total number of transactions with payment instruments by non-MFIs</b>	188.86	209.89	224.76	250.34	325.40
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	101.98	116.68	142.04	162.87	180.78
ATM cash withdrawals	82.54	83.24	93.33	100.01	101.55
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	19.44	33.44	48.71	62.86	79.23
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	4.84	5.63	5.68	5.89	6.47
ATM cash withdrawals	2.20	2.56	2.42	2.45	2.40
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	2.65	3.07	3.26	3.44	4.07
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	1.57	1.84	2.31	2.85	3.54
ATM cash withdrawals	0.47	0.57	0.66	0.69	0.78
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	1.10	1.27	1.65	2.16	2.77
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	6.54	7.04	7.66	7.54
OTC cash withdrawals	-	17.28	13.47	23.11	19.75
OTC cash deposits	-	21.91	20.35	21.92	22.02

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(HUF millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	145,418,000.00	222,836,100.00	199,036,400.00	212,172,800.00	257,875,554.00
<i>of which:</i>					
Paper-based	-	-	72,250,213.00	77,443,072.00	99,252,176.00
Non-paper-based	-	-	126,786,187.00	134,729,728.00	158,623,378.00
<b>Direct debits</b>	235,200.00	284,100.00	582,500.00	614,300.00	777,098.00
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	187,880.00	252,162.00	352,004.00	473,950.00	602,455.00
<i>of which:</i>					
Payments by cards with a debit function	172,904.00	228,112.00	313,515.00	417,491.00	524,860.00
Payments by cards with a delayed debit function	2,416.00	2,338.00	1,707.00	3,331.00	6,661.00
Payments by cards with a credit function	12,560.00	21,712.00	36,782.00	53,128.00	70,934.00
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	77,800.00	39,800.00	600.00	0.00	0.00
<b>Other payment instruments</b>	-	1,641,077.00	2,197,192.00	2,753,307.00	3,309,422.00
<b>Total value of transactions with payment instruments by non-MFIs</b>	145,918,880.00	225,053,239.00	202,168,696.00	216,014,357.00	262,564,529.00
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<b>Memorandum item:</b>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	2,184,070.00	2,626,715.00	3,362,306.00	4,145,565.00	4,522,395.00
ATM cash withdrawals	2,025,645.00	1,665,645.00	2,108,532.00	2,533,760.00	2,828,644.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	158,425.00	961,070.00	1,253,774.00	1,611,805.00	1,693,751.00
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	145,576.00	171,278.00	174,287.00	180,599.00	208,093.00
ATM cash withdrawals	81,339.00	95,218.00	93,712.00	98,706.00	107,917.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	64,237.00	76,060.00	80,575.00	81,893.00	100,176.00
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	47,213.00	68,418.00	62,025.00	73,516.00	93,717.00
ATM cash withdrawals	17,758.00	36,235.00	26,409.00	27,758.00	30,611.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	29,455.00	32,183.00	35,616.00	45,758.00	63,106.00
E-money card loading/unloading transactions	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	743,924.00	905,008.00	1,154,760.00	1,115,292.00
OTC cash withdrawals	-	7,751,651.00	5,968,511.00	14,836,130.00	6,869,806.00
OTC cash deposits	-	8,688,059.00	9,792,900.00	14,255,579.00	11,308,949.00

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): VIBER</b>					
Total transactions sent	0.16	0.24	0.34	0.43	0.55
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.16	0.24	0.34	0.43	0.55
<i>of which:</i>					
Non-paper-based credit transfers	0.16	0.24	0.34	0.43	0.55
Total national transactions sent	0.16	0.24	0.34	0.43	0.55
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	47.1	46.9	47.9	50.9	52.4
<b>RETAIL SYSTEM: ICS</b>					
Total transactions sent	125.80	139.60	154.50	161.80	172.30
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	107.30	118.90	130.20	135.60	144.00
<i>of which:</i>					
Non-paper-based credit transfers	107.34	118.90	130.20	135.60	144.00
Direct debits	17.90	19.90	21.70	22.90	25.40
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	0.56	0.80	2.60	3.30	2.90
Total national transactions sent	125.80	139.60	154.50	161.80	172.30
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	59.3	64.8	61.5	61.0	64.9

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(HUF millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): VIBER</b>					
Total transactions sent	82,130,524.00	139,757,463.00	258,931,466.00	396,633,292.00	449,798,370.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	82,130,524.00	139,757,463.00	258,931,466.00	396,633,292.00	449,798,370.00
of which:					
Non-paper-based credit transfers	82,130,524.00	139,757,463.00	258,931,466.00	396,633,292.00	449,798,370.00
Total national transactions sent	82,130,524.00	139,757,463.00	258,931,466.00	396,633,292.00	449,798,370.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	43.4	58.2	58.7	57.8	61.7
<b>RETAIL SYSTEM: ICS</b>					
Total transactions sent	41,904,595.00	42,975,194.00	45,074,475.00	48,455,794.00	51,320,142.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	41,603,426.00	42,629,932.00	44,619,103.00	47,944,508.00	50,767,061.00
of which:					
Non-paper-based credit transfers	41,603,426.00	42,629,932.00	44,619,103.00	47,944,508.00	50,767,061.00
Direct debits	70,561.00	87,647.00	107,452.00	128,125.00	157,464.00
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	230,608.00	257,615.00	347,920.00	383,161.00	395,617.00
Total national transactions sent	41,904,595.00	42,975,194.00	45,074,475.00	48,455,794.00	51,320,142.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	44.1	63.4	56.0	56.8	61.9



## 11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems

Number of transactions

(total for the period; original units)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
Budapest Stock Exchange	1,819,296	1,038,302	874,622	876,245	967,008
<i>of which:</i>					
Spot	1,627,006	911,697	741,703	718,377	790,916
<i>of which:</i>					
Equities	1,612,482	902,381	730,822	702,701	775,144
Government bonds	2,358	632	816	1,131	638
Corporate bonds	765	1,166	1,793	2,690	8,486
Bonds of international institutions	17	42	11	13	-
Mortgage bonds	-	80	365	1,036	1,929
T-bills	547	89	216	435	185
Investment funds	2,855	4,694	1,134	1,348	1,165
Compensation notes	7,982	2,613	6,546	9,023	3,369
Derivatives	192,290	126,605	132,919	157,868	176,092
Budapest Commodity Exchange					
Derivatives	3,559	3,548	10,045	10,127	9,734
<b>Clearing house</b>					
KELER	1,822,882	1,041,850	882,576	884,452	976,816
<i>of which:</i>					
BSE spot	1,627,033	911,697	739,612	716,352	790,865
BSE derivatives	192,290	126,605	132,919	157,973	176,217
BCE derivatives	3,559	3,548	10,045	10,127	9,734
<b>Securities settlement system</b>					
KELER	350,345	345,367	335,795	343,905	385,904
<i>of which:</i>					
FOP transfers	278,136	257,965	237,533	230,722	252,249
DVP transfers	51,867	65,173	80,517	93,505	106,875
Securities blockings/releases	20,342	22,229	17,745	19,678	26,780

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

(total for the period; HUF billions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
Budapest Stock Exchange	5,610.35	2,377.44	2,687.42	3,623.90	5,132.92
<i>of which:</i>					
Spot	4,256.64	1,627.18	1,844.21	2,218.94	2,912.40
<i>of which:</i>					
Equities	3,417.04	1,385.68	1,513.72	1,849.44	2,590.41
Government bonds	634.07	158.86	192.73	149.54	106.45
Corporate bonds	47.67	35.86	63.71	68.02	102.14
Bonds of international institutions	1.02	5.55	0.74	0.25	-
Mortgage bonds	-	2.79	20.20	101.98	72.69
T-bills	153.26	37.38	49.28	44.74	39.18
Investment funds	0.57	0.75	0.39	0.77	0.72
Compensation notes	3.01	0.32	3.46	4.20	0.80
Derivatives	1,353.71	750.26	843.21	1,404.96	2,220.52
Budapest Commodity Exchange					
Derivatives	578.05	682.88	455.15	1,081.40	1,162.33
<b>Clearing house</b>					
KELER	5,610.35	1,627.19	3,142.57	4,733.74	6,282.54
<i>of which:</i>					
BSE spot	4,256.64	1,627.19	1,844.21	2,218.93	2,918.81
BSE derivatives	1,353.71	750.26	843.21	1,433.40	2,201.40
BCE derivatives	578.05	682.88	455.15	1,081.41	1,162.33
<b>Securities settlement system</b>					
KELER	14,926.51	19,924.39	23,477.14	30,318.94	33,196.92
<i>of which:</i>					
FOP transfers	-	-	-	-	-
DVP transfers	14,926.51	19,924.39	23,477.14	30,318.94	33,196.92
Securities blockings/releases	-	-	-	-	-

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
Budapest Stock Exchange	42	34	33	33	33
<i>of which:</i>					
Brokerage firms	36	26	18	17	15
Banks	6	8	15	16	18
Budapest Commodity Exchange	28	22	46	35	21
<b>Clearing systems</b>					
Budapest Stock Exchange	42	34	33	34	33
<i>of which:</i>					
Brokerage firms	36	26	18	17	15
Banks	6	8	15	17	18
Budapest Commodity Exchange	38	33	16	15	21
<b>Securities settlement system</b>					
KELER	152	139	131	129	128
<i>of which:</i>					
Investment firms	-	83	66	34	16
Banks and specialised financial institutions	-	42	32	61	39
Foreign institutions	-	3	3	3	4
Other	-	11	30	31	69

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>KELER</b>					
Value of securities issued (HUF billions)	6,720.3	9,219.0	9,170.0	10,641.6	12,456.3
<i>of which:</i>					
Government securities (incl. Magyar Nemzeti Bank bonds)	5,193.9	6,095.7	6,915.0	8,120.6	10,212.2
Shares	524.1	558.2	1,153.0	846.8	1,386.0
Investment funds	891.7	2,411.0	601.0	516.1	605.3
Other securities	110.6	154.1	501.0	1,158.1	252.9
Number of securities issued	5,853,746	5,031,765	3,695,686	2,406,233	432,393
<i>of which:</i>					
Government securities (incl. Magyar Nemzeti Bank bonds)	19,013	9,449	5,404	227	0
Shares	5,762,000	4,891,515	3,608,369	2,383,699	431,199
Investment funds	72,733	72,205	73,617	18,404	0
Other securities	0	58,596	8,296	3,903	1,194
Value of securities registered (HUF billions)	-	-	-	-	-
Number of securities registered	-	-	-	-	-

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Magyar Nemzeti Bank, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided, unless otherwise indicated.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	<p>The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Data for the “Rest of the world” counterpart sector are not reported for 2000-04.</p> <p>Data for the “Central government” counterpart sector are not reported for the “NCBs” reference sector (2000-02) or the “OMFIs” reference sector (2000-04).</p> <p>Data for the “Other residents” counterpart sector are not reported for 2000-02.</p> <p>Confidential data.</p>
Narrow money supply (M1)	<p>Source: ECB.</p> <p>This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.</p>

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins**

Currency in circulation	Commemorative banknotes and coins and legacy currencies are included.
Total banknotes in circulation	Commemorative banknotes are not included.
Total coins in circulation	Commemorative coins are not included.
Currency in circulation held by MFIs	Commemorative banknotes and coins are included.
Currency in circulation outside MFIs	Commemorative banknotes and coins are included.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Branches of euro area-based credit institutions</b>	
Number of offices	Not applicable. There were no non-resident institutions operating in Hungary from 2000-04.
Value of overnight deposits	Not applicable. There were no non-resident institutions operating in Hungary from 2000-04.
<b>Branches of EEA-based credit institutions (outside the euro area)</b>	
Number of offices	Not applicable. There were no non-resident institutions operating in Hungary from 2000-04.
Value of overnight deposits	Not applicable. There were no non-resident institutions operating in Hungary from 2000-04.
<b>Branches of non-EEA-based banks</b>	
Number of offices	Not applicable. There were no non-resident institutions operating in Hungary from 2000-04.
Value of overnight deposits	Not applicable. There were no non-resident institutions operating in Hungary from 2000-04.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	Postal institution is included.
<b>Memo item: Electronic money institutions</b>	
Number of institutions	There are currently no electronic money institutions in Hungary.
Outstanding value on e-money storages issued by electronic money institutions	There are currently no electronic money institutions in Hungary.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with a payment function (except an e-money function)	
<i>of which:</i> Cards with a debit function	Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.
<i>of which:</i> Cards with a credit function	Cards linked to a credit account but functioning without an interest-free period are counted as debit cards from 2004; in previous years they were counted as credit cards.
Cards with an e-money function	Not applicable. No e-money schemes exist.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable. No e-money schemes exist.
<i>of which:</i> Cards with a combined debit, cash and e-money function	Not applicable. No e-money schemes exist.
<b>Terminals located in the country</b>	
POS terminals	Includes terminals at bank branches and post offices which can only be used for cash withdrawal transactions.
<i>of which:</i> EFTPOS terminals	
E-money card terminals	Not applicable. No e-money schemes exist.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable. No e-money schemes exist.
<i>of which:</i> E-money card accepting terminals	Not applicable. No e-money schemes exist.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Credit transfers	This row contains figures according to the previous definitions.
<i>of which:</i> Paper-based	This row contains estimated figures according to the previous definitions.
<i>of which:</i> Non-paper-based	This row contains estimated figures according to the previous definitions.
Direct debits	This row contains estimated figures according to the previous definitions.
E-money purchase transactions	Not applicable.
<i>of which:</i> By cards with an e-money function	Not applicable.
<i>of which:</i> Through other e-money storages	Not applicable.
Other payment instruments	Contains estimated figures according to the previous definitions. The category contains pre-authorised collection orders, bills of exchange, unauthorised collection orders, letters of credit, clearing checks and documentary collection.
<b>Transactions per type of terminal</b>	
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	
ATM cash withdrawals	For 2000, POS cash withdrawal transactions are counted in ATM cash withdrawals. Discrepancies: 1. Mobile loading transactions are counted in “Card payments with cards issued in the country”, but not in “transactions per type of terminal”. 2. Non-electronic cash withdrawal transactions are not counted in these statistics. The figure for 2000 is estimated.
POS payment transactions (irrespective of type of card used)	The figure for 2000 is estimated.
E-money card loading/unloading transactions	Not applicable.
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	
ATM cash withdrawals	For 2000, POS cash withdrawal transactions are counted in ATM cash withdrawals. Discrepancies: 1. Mobile loading transactions are counted in “Card payments with cards issued in the country”, but not in “transactions per type of terminal”. 2. Non-electronic cash withdrawal transactions are not counted in these statistics. The figure for 2000 is estimated.
POS payment transactions (irrespective of type of card used)	The figure for 2000 is estimated.
E-money card loading/unloading transactions	Not applicable.
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	
ATM cash withdrawals	For 2000, POS cash withdrawal transactions are counted in ATM cash withdrawals. Discrepancies: 1. Mobile loading transactions are counted in “Card payments with cards issued in the country”, but not in “transactions per type of terminal”. 2. Non-electronic cash withdrawal transactions are not counted in these statistics. The figure for 2000 is estimated.
POS payment transactions (irrespective of type of card used)	The figure for 2000 is estimated.
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: VIBER
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Retail system: ICS
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**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Market value of transactions**

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Trading systems – Budapest Commodity Exchange	Partly estimated.
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**Table 11.4 – Outstanding securities**

KELER – Number of securities issued	Number of physical securities.
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## MALTA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	389.96	393.10	395.93	398.47	401.19
<b>GDP (MTL millions)</b>	1,654.71	1,699.65	1,750.52	1,796.74	1,827.15
<b>GDP per capita (MTL)</b>	4,243	4,324	4,421	4,509	4,554
<b>HICP (annual percentage changes)</b>	3.04	2.50	2.62	1.94	2.72
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	0.408	0.399	0.418	0.432	0.434
Average	0.404	0.403	0.409	0.426	0.428

## 2. Settlement media used by non-MFIs

(MTL millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	396.30	418.89	436.83	460.42	485.99
Value of overnight deposits held by non-MFIs	-	-	-	1,389.58	1,502.36
Narrow money supply (M1)	1,201.57	1,282.93	1,367.37	1,490.95	1,580.95
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	-	-	-	415.56	440.08
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(MTL millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	1.26	0.18	0.37	0.00	0.48
<b>Overnight deposits held at other credit institutions (end of period)</b>	-	-	-	116.86	152.31
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	56.25	5.90	0.00	0.07	0.00
Intraday borrowing from the central bank	-	-	-	-	-



## 4. Banknotes and coins

(MTL millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	423.19	441.83	461.25	485.37	506.41
Total banknotes in circulation	405.71	423.84	443.90	467.10	487.16
of which:					
MTL 20	107.90	108.83	109.56	109.70	110.32
MTL 10	264.17	280.70	298.66	319.41	337.55
MTL 5	27.17	27.65	28.78	30.82	31.90
MTL 2	6.47	6.66	6.90	7.17	7.39
Total coins in circulation	17.48	17.99	17.34	18.28	19.24
of which:					
MTL 1	5.35	5.40	5.65	5.87	6.15
MTL 0.50	4.25	4.44	3.62	3.88	4.11
MTL 0.25	2.61	2.72	2.44	2.59	2.74
MTL 0.10	2.56	2.64	2.71	2.85	2.97
MTL 0.05	1.26	1.31	1.37	1.48	1.58
MTL 0.02	0.86	0.87	0.90	0.93	0.97
MTL 0.01	0.51	0.54	0.57	0.60	0.64
Legacy coins	0.08	0.08	0.08	0.08	0.08
Currency in circulation held by MFIs	26.89	22.94	24.42	24.95	20.41
Currency in circulation outside MFIs	396.30	418.89	436.83	460.42	485.99

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	1
Value of overnight deposits (MTL millions)	-	-	-	118.56	152.95
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	.	22	15	16	16
Number of offices	124	106	106	111	118
Number of overnight deposits (thousands)	-	-	-	-	726
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	113
Value of overnight deposits (MTL millions)	-	-	-	1,271.02	1,349.41
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	.	21	14	15	14
Number of offices	118	103	104	109	116
Value of overnight deposits (MTL millions)	-	-	-	1,267.24	1,349.11
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	.	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (MTL millions)	-	-	-	-	-
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	.	0	0	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (MTL millions)	-	-	-	-	-
<b>Branches of non-EEA-based banks</b>					
Number of institutions	.	1	1	1	2
Number of offices	6	3	2	2	2
Value of overnight deposits (MTL millions)	-	-	-	3.78	0.31
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	11	13	13	12	13
Number of offices	-	-	-	-	34
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (MTL millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	36	29	29	30
Number of offices	125	107	107	112	153
Number of overnight deposits (thousands)	-	-	-	-	727
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	113
Value of overnight deposits (MTL millions)	-	-	-	1,389.58	1,502.37
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (MTL millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	327,730	344,800	372,790	391,710	428,462
Cards with a payment function (except an e-money function)	325,830	342,990	372,790	389,760	426,862
<i>of which:</i>					
Cards with a debit function	240,000	249,000	274,400	288,040	318,382
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	85,830	93,990	98,390	101,720	108,480
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
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)	327,730	344,800	372,790	391,710	428,462
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	136	139	138	149	150
<i>of which:</i>					
ATMs with a cash withdrawal function	136	139	138	149	150
ATMs with a credit transfer function	119	122	121	130	130
POS terminals	5,429	6,172	6,482	6,441	6,651
<i>of which:</i>					
EFTPOS terminals	5,429	6,172	6,482	6,441	6,651
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	1.28	1.86	2.53	1.48	3.26
<i>of which:</i>					
Paper-based	-	-	0.15	0.14	-
Non-paper-based	-	-	2.38	1.34	3.26
<b>Direct debits</b>	-	-	0.30	0.40	0.48
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	2.42	2.74	3.00	3.86	4.73
<i>of which:</i>					
Payments by cards with a debit function	2.42	2.01	2.13	2.59	2.79
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	0.73	0.87	1.27	1.94
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	9.71	9.87	10.97	13.78	12.97
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	13.41	14.47	16.80	19.52	21.44
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	9.99
ATM cash withdrawals	-	-	-	-	6.06
ATM cash deposits	-	-	-	-	0.96
POS transactions (irrespective of type of card used)	-	-	-	-	2.96
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(MTL millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	1,637.58	2,263.03	1,788.16	2,706.83	2,281.33
<i>of which:</i>					
Paper-based	-	-	142.57	1,682.66	-
Non-paper-based	-	-	1,645.59	1,024.17	2,281.33
<b>Direct debits</b>	-	-	18.23	31.94	35.44
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	59.59	69.74	73.49	102.06	114.66
<i>of which:</i>					
Payments by cards with a debit function	59.59	42.75	42.22	54.42	60.05
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	-	26.99	31.27	47.64	54.61
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	2,709.92	2,586.29	4,081.80	5,419.40	6,431.51
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total value of transactions with payment instruments by non-MFIs</b>	4,407.09	4,919.06	5,961.68	8,260.23	8,862.95
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	314.75
ATM cash withdrawals	-	-	-	-	210.68
ATM cash deposits	-	-	-	-	36.43
POS transactions (irrespective of type of card used)	-	-	-	-	67.64
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): MaRIS</b>					
Total transactions sent	-	-	0.01	0.04	0.05
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	-	0.01	0.04	0.05
<i>of which:</i>					
Non-paper-based credit transfers	-	-	0.01	0.04	0.05
Total national transactions sent	-	-	0.01	0.04	0.05
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	100.0	100.0	97.5
<b>RETAIL SYSTEM: MALTA CLEARING HOUSE</b>					
Total transactions sent	7.38	7.26	6.93	6.68	6.52
<i>of which:</i>					
<b>a) National transactions sent</b>					
Cheques	7.38	7.26	6.93	6.68	6.52
Total national transactions sent	7.38	7.26	6.93	6.68	6.52
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	100.0	100.0	100.0	100.0	94.6

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(MTL millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): MaRIS</b>					
Total transactions sent	-	-	4,649.31	14,217.17	12,917.56
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	-	4,649.31	14,217.17	12,917.56
of which:					
Non-paper-based credit transfers	-	-	4,649.31	14,217.17	12,917.56
Total national transactions sent	-	-	4,649.31	14,217.17	12,917.56
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	100.0	100.0	98.8
<b>RETAIL SYSTEM: MALTA CLEARING SYSTEM</b>					
Total transactions sent	2,690.00	2,490.00	2,520.00	2,600.00	2,631.84
of which:					
<b>a) National transactions sent</b>					
Cheques	2,690.00	2,490.00	2,520.00	2,600.00	2,631.84
Total national transactions sent	2,690.00	2,490.00	2,520.00	2,600.00	2,631.84
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	100.0	100.0	100.0	100.0	99.9

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; thousands)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Malta Stock Exchange					
Private listed securities	14.19	7.10	5.91	6.40	11.44
Government securities (bonds)	2.87	2.43	1.86	2.88	3.21
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement system</b>					
Malta Stock Exchange					
Private listed securities	14.19	7.10	5.91	6.40	11.44
Government securities (bonds)	2.87	2.43	1.86	2.88	3.21

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; MTL millions)*

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Malta Stock Exchange					
Private listed securities	85.90	35.90	31.00	25.87	40.56
Government securities (bonds)	63.10	133.50	44.80	48.29	53.15
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement system</b>					
Malta Stock Exchange					
Private listed securities	85.90	35.90	31.00	25.87	40.56
Government securities (bonds)	63.10	133.50	44.80	48.29	53.15



## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

*(end of period)*

	2000	2001	2002	2003	2004
<b>Trading system</b>					
Malta Stock Exchange					
Stockbrokers	19	19	20	13	12
<b>Clearing house</b>					
	-	-	-	-	-
<b>Securities settlement system</b>					
Malta Stock Exchange	19	19	20	13	12

## 11.4 Outstanding securities

*(end of period)*

	2000	2001	2002	2003	2004
<b>Malta Stock Exchange</b>					
Value of securities issued (MTL millions)	882	611	1,587	1,834	2,187
Number of securities issued	63	62	72	76	86
Value of securities registered (MTL millions)	-	-	-	-	-
Number of securities registered	412	493	439	669	453

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Central Bank of Malta, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

Table 1 – Basic statistical data

Population	Annual average.
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Table 2 – Settlement media used by non-MFIs

Value of overnight deposits held by non-MFIs	<p>The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Data for 2000-02 are estimates. These data include overnight deposits vis-à-vis domestic non-MFIs excluding central government.</p> <p>Data for the “Rest of the world” counterpart sector are not reported for 2000-02.</p> <p>Data for the “Central government” counterpart sector have not been reported for 2000-02.</p>
Narrow money supply (M1)	<p>Source: ECB.</p> <p>This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.</p> <p>Data reported for 2000-02 are estimates.</p>

Table 3 – Settlement media used by credit institutions

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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Table 4 – Banknotes and coins

<i>of which:</i> Legacy coins	<p>Comprises three aggregated denominations: MTL 0.005, MTL 0.003 and MTL 0.002. These are very small denominations which are rarely seen in circulation.</p> <p>The denomination which accounts for the highest proportion of the aggregated amount is MTL 0.005. The next most significant denominations are MTL 0.003 and MTL 0.002 respectively.</p>
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Table 5 – Institutions offering payment services to non-MFIs

<b>Memo item: Electronic money institutions</b>	
Number of institutions	Not applicable.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with an e-money function	Not applicable.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable.
Total number of cards (irrespective of the number of functions on the card)	Not applicable.
<i>of which:</i> Cards with a combined debit, cash and e-money function	
<b>Terminals located in the country</b>	
E-money card terminals	Not applicable.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable.
<i>of which:</i> E-money card accepting terminals	Not applicable.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
E-money purchase transactions	Not applicable.
<i>of which:</i> By cards with an e-money function	Not applicable.
<i>of which:</i> Through other e-money storages	Not applicable.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable.
b) Transactions at terminals located in the country by cards issued outside the country	
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: MaRIS (Malta Real-time Interbank Settlement System). Commenced operations on 26 August 2002.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions****Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions****Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems****Table 11.4 – Outstanding securities**

## POLAND

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	38,258.00	38,248.00	38,230.00	38,205.00	38,166.79
<b>GDP (PLN millions)</b>	744,622.00	779,205.00	807,859.00	842,120.00	922,157.00
<b>GDP per capita (PLN)</b>	19,463	20,372	21,132	22,042	24,161
<b>HICP (annual percentage changes)</b>	10.10	5.36	1.94	0.70	3.60
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	3.850	3.495	4.021	4.702	4.085
Average	4.008	3.672	3.857	4.400	4.527

## 2. Settlement media used by non-MFIs

(PLN millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	34,113.00	38,214.00	42,193.00	49,416.00	50,776.00
Value of overnight deposits held by non-MFIs	-	-	-	-	125,860.00
Narrow money supply (M1)	106,456.00	118,297.00	136,611.00	158,065.00	175,780.00
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	-	-	-	-	19,023.00
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(PLN millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	10,209.66	16,567.72	15,304.93	12,152.30	13,302.87
<b>Overnight deposits held at other credit institutions (end of period)</b>	1,849.71	1,664.69	7,933.57	8,322.47	8,909.81
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	42.70	52.20	0.00	25.70
Intraday borrowing from the central bank	-	134.90	3,608.20	5,805.60	5,641.40

## 4. Banknotes and coins

(PLN millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	55,925.00
Total banknotes in circulation	37,140.10	41,643.50	45,166.95	52,488.67	54,083.11
of which:					
PLN 200	11,311.40	11,602.90	12,666.04	14,790.24	14,532.65
PLN 100	18,917.80	22,988.60	25,235.98	30,020.83	31,844.53
PLN 50	5,009.00	5,145.50	5,340.86	5,682.82	5,659.14
PLN 20	993.50	982.70	1,002.12	1,051.45	1,084.34
PLN 10	908.40	923.80	921.95	943.33	962.45
Total coins in circulation	1,199.00	1,256.90	1,343.37	1,453.65	1,591.83
of which:					
PLN 5	419.80	418.10	433.01	458.51	489.01
PLN 2	301.40	329.10	361.11	402.28	465.91
PLN 1	186.30	193.90	206.80	222.27	235.92
PLN 0.5	98.70	103.40	110.77	117.35	125.80
PLN 0.2	75.80	82.20	87.66	94.66	101.92
PLN 0.1	60.60	65.60	70.88	76.94	83.17
PLN 0.05	28.80	32.40	36.03	39.71	43.23
PLN 0.02	14.00	16.20	18.51	20.81	23.15
PLN 0.01	13.60	16.00	18.60	21.12	23.72
Currency in circulation held by MFIs	.	.	.	.	5,149.00
Currency in circulation outside MFIs	34,113.00	38,214.00	42,193.00	49,416.00	50,776.00

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	50	50	39	16	16
Number of overnight deposits (thousands)	8	8	9	3	4
Value of overnight deposits (PLN millions)	-	-	-	-	834.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	.	758	666	660	744
Number of offices	13,427	12,889	13,348	11,777	11,099
Number of overnight deposits (thousands)	14,431	17,199	18,411	21,835	24,741
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	666	1,240	2,230	3,835
Value of overnight deposits (PLN millions)	71,322.64	79,235.62	93,335.64	107,997.64	125,025.56
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	.	756	665	659	741
Number of offices	13,425	12,888	13,347	11,776	11,096
Value of overnight deposits (PLN millions)	.	.	.	.	.
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	.	2	1	1	2
Number of offices	2	1	1	1	2
Value of overnight deposits (PLN millions)	.	.	.	.	.
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	.	0	0	0	1
Number of offices	0	0	0	0	1
Value of overnight deposits (PLN millions)	.	.	.	.	.
<b>Branches of non-EEA-based banks</b>					
Number of institutions	.	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (PLN millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	8,063	8,223	8,243	8,306	8,352
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (PLN millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	760	668	662	746
Number of offices	21,540	21,162	21,630	20,099	19,467
Number of overnight deposits (thousands)	14,439	17,207	18,419	21,838	24,745
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	666	1,240	2,230	3,835
Value of overnight deposits (PLN millions)	71,322.64	79,235.62	93,335.64	107,997.64	125,859.56
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (PLN millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	11,264,540	14,356,364	16,834,703	14,985,147	16,636,619
Cards with a payment function (except an e-money function)	11,291,130	14,557,523	17,159,746	15,675,225	17,751,709
<i>of which:</i>					
Cards with a debit function	9,905,660	12,740,630	15,080,287	13,315,840	14,282,900
Cards with a delayed debit function	1,009,810	1,047,086	1,028,578	641,672	632,200
Cards with a credit function	375,660	769,807	1,050,881	1,717,713	2,836,609
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
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)	11,291,130	14,557,523	17,159,746	15,675,225	17,751,709
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	5,266	6,476	7,145	7,575	8,054
<i>of which:</i>					
ATMs with a cash withdrawal function	5,266	6,476	7,145	7,575	8,054
ATMs with a credit transfer function	-	1,207	1,720	-	-
POS terminals	88,175	112,897	112,021	132,700	143,230
<i>of which:</i>					
EFTPOS terminals	44,745	65,609	67,625	83,693	104,401
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	427.65	511.57	507.10	619.79	726.61
<i>of which:</i>					
Paper-based	347.86	443.94	377.42	-	-
Non-paper-based	79.79	67.63	129.68	-	-
<b>Direct debits</b>	0.25	0.96	2.26	4.43	7.54
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	54.46	89.56	120.37	155.63	201.43
<i>of which:</i>					
Payments by cards with a debit function	31.69	59.26	76.43	103.16	147.24
Payments by cards with a delayed debit function	13.40	17.38	16.66	18.35	9.06
Payments by cards with a credit function	9.37	12.92	27.28	34.12	45.13
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	8.06	4.84	2.31	1.67	0.40
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	490.42	606.93	632.03	781.52	935.98
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	222.61	290.40	332.96	384.05	445.61
ATM cash deposits	-	-	-	-	0.92
POS transactions (irrespective of type of card used)	-	-	-	-	197.57
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	1.66
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	4.67
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-



## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(PLN millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	3,816,813.00	4,537,830.00	4,726,430.00	1,833,840.00	2,000,960.00
<i>of which:</i>					
Paper-based	3,203,240.00	3,827,440.00	3,429,510.00	-	-
Non-paper-based	613,573.00	710,390.00	1,296,920.00	-	-
<b>Direct debits</b>	1,842.00	3,042.00	3,810.00	4,900.00	6,710.00
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	9,741.00	14,038.00	16,999.00	21,066.00	26,269.00
<i>of which:</i>					
Payments by cards with a debit function	5,423.00	9,439.00	9,276.00	12,493.00	17,442.69
Payments by cards with a delayed debit function	2,470.00	2,363.00	3,376.00	3,060.00	1,665.26
Payments by cards with a credit function	1,848.00	2,236.00	4,347.00	5,513.00	7,160.93
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	20,438.00	20,198.00	22,646.00	11,910.00	720.00
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total value of transactions with payment instruments by non-MFIs</b>	3,848,834.00	4,575,108.00	4,769,885.00	1,871,716.00	2,034,659.00
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<b>Memorandum item:</b>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	53,873.50	69,530.00	86,555.30	103,001.80	130,719.74
ATM cash deposits	-	-	-	-	556.26
POS transactions (irrespective of type of card used)	-	-	-	-	24,222.21
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	728.98
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	1,614.41
E-money card loading/unloading transactions	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): SORBNET</b>					
Total transactions sent	0.52	0.54	0.48	0.75	0.91
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.52	0.54	0.48	0.75	0.91
<i>of which:</i>					
Paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Non-paper-based credit transfers	0.52	0.54	0.48	0.75	0.91
Total national transactions sent	0.52	0.54	0.48	0.75	0.91
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	28.5	30.5	34.4	45.4	48.8
<b>RETAIL SYSTEM: ELIXIR</b>					
Total transactions sent	189.38	271.29	384.25	520.01	699.39
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	189.12	269.51	381.50	515.31	691.72
<i>of which:</i>					
Paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Non-paper-based credit transfers	189.12	269.51	381.50	515.31	691.72
Cheques	-	0.82	0.50	0.27	0.13
Total national transactions sent	189.38	271.29	384.25	520.01	699.39
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	51.4	49.2	53.0	53.0	57.4
<b>RETAIL SYSTEM: SYBIR</b>					
Total transactions sent	246.58	246.08	127.41	105.88	35.16
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	238.53	242.06	125.60	104.48	34.89
<i>of which:</i>					
Paper-based credit transfers	238.53	242.06	125.60	104.48	34.89
Non-paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Cheques	8.06	4.02	1.81	1.40	0.27
Total national transactions sent	246.58	246.08	127.41	105.88	35.16
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	54.5	63.5	74.3	84.1	94.3

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(PLN millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): SORBNET</b>					
Total transactions sent	9,805,928.00	13,496,921.00	16,083,574.00	20,189,203.00	23,496,231.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	9,805,928.00	13,496,921.00	16,083,574.00	20,189,203.00	23,496,231.00
of which:					
Paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Non-paper-based credit transfers	9,805,928.00	13,496,921.00	16,083,574.00	20,189,203.00	23,496,231.00
Total national transactions sent	9,805,928.00	13,496,921.00	16,083,574.00	20,189,203.00	23,496,231.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	40.9	47.0	49.6	55.1	56.5
<b>RETAIL SYSTEM: ELIXIR</b>					
Total transactions sent	3,359,312.00	4,256,450.00	4,573,460.00	1,786,710.00	1,997,970.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	3,357,470.00	4,253,170.00	4,569,140.00	1,781,660.00	1,990,790.00
of which:					
Paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Non-paper-based credit transfers	3,357,470.00	4,253,170.00	4,569,140.00	1,781,660.00	1,990,790.00
Cheques	-	-	510.00	150.00	470.00
Total national transactions sent	3,359,312.00	4,256,450.00	4,573,460.00	1,786,710.00	1,997,970.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	54.2	56.8	61.9	46.2	45.3
<b>RETAIL SYSTEM: SYBIR</b>					
Total transactions sent	479,781.00	304,618.00	179,430.00	63,940.00	10,417.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	459,343.00	284,660.00	157,290.00	52,180.00	10,167.00
of which:					
Paper-based credit transfers	459,343.00	284,660.00	157,290.00	52,180.00	10,167.00
Non-paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Cheques	20,438.00	19,959.00	22,140.00	11,760.00	250.00
Total national transactions sent	479,781.00	304,618.00	179,430.00	63,940.00	10,417.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	59.0	67.8	78.8	87.4	98.2

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

(total for the period; thousands)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
Warsaw Stock Exchange	4,434	4,519	3,975	4,532	5,488
<i>of which:</i>					
Shares	3,736	3,128	2,829	3,070	4,126
Treasury bonds	134	131	82	104	99
Futures contracts	541	1,238	1,053	1,267	1,155
Warrants	19	7	3	6	4
Other	4	15	8	85	104
MTS-CeTO	28.55	4.30	2.35	8.58	7.54
<i>of which:</i>					
Shares	23.40	4.25	2.29	2.17	3.93
Treasury bonds	2.56	-	-	0.00	0.85
Corporate bonds	-	-	0.06	6.26	2.64
Warrants	2.55	-	-	-	-
Other	0.04	0.05	0.00	0.15	0.11
Electronic Treasury Securities Market	-	-	8.02	8.80	4.48
MTS Poland					
<i>of which:</i>					
Treasury bonds	-	-	8.02	8.53	4.17
Treasury bills	-	-	0.01	0.27	0.30
Transactions outside the regulated market	30.77	53.90	82.08	85.93	87.67
<i>of which:</i>					
Shares	0.19	0.73	0.10	0.11	0.32
Treasury bonds	30.58	53.16	81.94	85.63	87.34
Other	0.00	0.01	0.04	0.19	0.01
<b>Clearing house</b>					
KDPW-IRIP	546.10	1,244.93	1,065.96	1,287.91	1,202.33
<i>of which:</i>					
Futures contracts	546.10	1,244.45	1,062.20	1,275.99	1,163.33
Index participation units	-	0.48	3.76	3.18	1.98
Options	-	-	-	8.74	37.02
<b>Securities settlement systems</b>					
KDPW-SSS	4,975.85	3,805.18	3,172.29	3,533.93	4,630.17
<i>of which:</i>					
Shares	4,750.20	3,564.37	2,968.06	3,220.57	4,320.41
Treasury bonds	189.32	209.22	192.89	219.34	220.26
Warrants	22.73	9.69	4.53	18.10	17.43
Other	13.60	21.91	6.81	75.91	72.07
RPW	103.48	82.99	86.55	104.33	109.59
<i>of which:</i>					
Treasury bills	94.23	77.86	84.04	100.63	107.10
Narodowy Bank Polski bills	9.25	5.13	2.51	3.69	2.49

## 11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems

Market value of transactions

(total for the period; PLN billions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
Warsaw Stock Exchange	116.28	92.93	74.53	107.87	131.30
<i>of which:</i>					
Shares	84.55	40.22	33.74	41.41	63.65
Treasury bonds	2.29	2.56	2.06	6.33	3.82
Futures contracts	29.31	49.32	38.67	58.10	62.75
Warrants	0.04	0.01	0.00	0.01	0.01
Other	0.09	0.82	0.06	2.02	1.07
MTS-CeTO	0.28	0.15	0.32	4.80	1.67
<i>of which:</i>					
Shares	0.22	0.05	0.05	0.03	0.03
Treasury bonds	0.05	-	-	0.00	0.04
Corporate bonds	-	-	0.20	4.00	1.51
Warrants	0.01	-	-	-	-
Other	0.00	0.10	0.07	0.77	0.10
Electronic Treasury Securities Market	-	-	48.98	101.60	58.67
<i>of which:</i>					
Treasury bonds	-	-	48.85	95.60	52.13
Treasury bills	-	-	0.13	6.00	6.54
Transactions outside the regulated market	162.54	423.90	921.63	1,665.16	1,682.44
<i>of which:</i>					
Shares	1.44	0.02	0.01	0.06	0.30
Treasury bonds	161.02	423.78	919.33	1,659.19	1,681.24
Other	0.08	0.10	2.29	5.91	0.90
<b>Clearing house</b>					
KDPW-IRIP	29.63	49.49	39.05	58.36	62.89
<i>of which:</i>					
Futures contracts	29.63	49.49	39.02	58.33	62.86
Index participation units	-	0.00	0.03	0.02	0.01
Options	-	-	-	0.01	0.02
<b>Securities settlement systems</b>					
KDPW-SSS	343.08	541.38	1,095.80	1,926.57	1,957.92
<i>of which:</i>					
Shares	156.06	82.43	73.36	92.63	150.49
Treasury bonds	186.60	457.20	1,018.78	1,818.35	1,801.68
Warrants	0.05	0.01	0.00	0.10	0.07
Other	0.37	1.74	3.66	15.49	5.68
RPW	1,329.97	1,149.37	1,530.58	2,367.27	2,222.14
<i>of which:</i>					
Treasury bills	519.40	601.63	1,170.41	1,889.97	1,871.72
Narodowy Bank Polski bills	810.57	547.74	360.17	477.30	350.42

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
<b>Warsaw Stock Exchange</b>	38	28	24	21	20
<i>of which:</i>					
Banks	6	5	5	5	5
Brokers/dealers	32	23	19	16	15
<b>MTS-CeTO</b>	20	17	13	13	13
<i>of which:</i>					
Banks	6	3	3	4	4
Brokers/dealers	14	14	10	9	9
<b>Electronic Treasury Securities Market</b>					
<b>MTS Poland</b>	-	-	16	17	17
<i>of which:</i>					
Banks	-	-	16	17	17
<b>Securities settlement systems</b>					
<b>KDPW</b>	79	72	66	60	61
<i>of which:</i>					
Banks	44	42	40	39	39
Brokerage houses	32	27	23	19	18
Insurance companies	1	1	1	-	-
Other	2	2	2	2	4
<b>RPW</b>	65	63	60	55	53
<i>of which:</i>					
Banks	60	58	56	53	51
Insurance companies	1	1	1	0	0
Other	4	4	3	2	2

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>KDPW</b>					
Value of securities registered/issued (PLN billions)					
Stock exchange					
Shares	120.89	96.46	104.93	133.94	188.74
Treasury bonds	77.62	98.92	140.99	178.93	223.27
Other securities	0.28	1.45	1.47	1.89	2.94
MTS-CeTO regulated market					
Shares	0.28	0.19	0.22	0.35	0.35
Treasury bonds	-	-	-	0.39	217.29
Other securities	0.05	0.28	0.67	1.40	2.43
MTS Poland					
Treasury bonds	-	-	141.83	177.11	219.86
Number of securities registered/issued					
Stock exchange					
Shares	225	230	216	203	230
Treasury bonds	47	51	56	58	61
Other securities	79	86	100	145	167
MTS-CeTO regulated market					
Shares	21	21	20	22	18
Treasury bonds	-	-	-	1	36
Other securities	4	4	8	17	40
MTS Poland					
Treasury bonds	-	-	42.00	39.00	37.00
<b>RPW</b>					
Value of Treasury bills issued (PLN billions)	46.25	48.54	48.02	56.97	48.70
Number of Treasury bills issued	50	50	50	50	49
Value of Treasury bills registered (PLN billions)	23.44	35.22	42.03	48.07	46.90
Number of Treasury bills registered	50	50	50	50	49
Value of Narodowy Bank Polski bills issued (PLN billions)	278.22	187.72	135.52	160.15	140.33
Number of Narodowy Bank Polski bills issued	111	79	60	52	52
Value of Narodowy Bank Polski bills registered (PLN billions)	20.48	14.27	7.25	6.00	5.74
Number of Narodowy Bank Polski bills registered	7	7	4	2	2

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Narodowy Bank Polski, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	<p>The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Covers overnight deposits vis-à-vis the non-central government sectors of domestic non-MFIs.</p> <p>Data for the “Rest of the world” counterpart sector are not reported for 2000-04.</p> <p>Data for the “Central government” counterpart sector are not reported for 2000-04.</p> <p>Data for the “Other residents” counterpart sector are not reported for 2000-03.</p>
Narrow money supply (M1)	<p>Source: ECB.</p> <p>This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.</p>

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins**

Currency in circulation	<p>Since January 1995 Narodowy Bank Polski has issued new zlotys (10,000 old = 1 new). Old and new zlotys circulated in parallel for two years. Old zlotys can be exchanged for new zlotys until 31 December 2010. As the item “Currency in circulation outside MFIs” also contains old zlotys which have still not been exchanged for new zlotys, the total notes and coins issued is not equal to the sum of the last two items, “Currency in circulation held by MFIs” and “Currency in circulation outside MFIs”.</p>
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**Table 5 – Institutions offering payment services to non-MFIs**

<b>Credit institutions legally incorporated in the reporting country</b>	
Value of overnight deposits	Covers overnight deposits vis-à-vis the non-central government sectors of domestic non-MFIs.
<b>Branches of non-EEA-based banks</b>	
Number of offices	Not applicable.
Value of overnight deposits	Not applicable.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	The post office is included in this category.
Number of overnight deposits	The post office does not hold deposits for customers.
<b>Memo item: Electronic money institutions</b>	
Number of institutions	Not applicable.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with an e-money function	Not applicable.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable.
Total number of cards (irrespective of the number of functions on the card)	Not applicable.
<i>of which:</i> Cards with a combined debit, cash and e-money function	
<b>Terminals located in the country</b>	
E-money card terminals	Not applicable.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable.
<i>of which:</i> E-money card accepting terminals	Not applicable.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and****Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
E-money purchase transactions	Not applicable.
<i>of which:</i> By cards with an e-money function	Not applicable.
<i>of which:</i> Through other e-money storages	Not applicable.
Other payment instruments	Not applicable.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable.
b) Transactions at terminals located in the country by cards issued outside the country	
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: SORBNET. This is a domestic system and there are no cross-border transactions. Also, only credit transfers are carried out.

Retail system: ELIXIR. Since January 2003, in accordance with a regulation of the President of Narodowy Bank Polski, all transactions of PLN 1 million or above must be made via the SORBNET system (rather than the ELIXIR system).

Retail system: SYBIR. This system was closed in July 2004.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions**

MTS-CeTO – Treasury bonds	The Treasury bonds were not available in 2001 and 2002 on the CeTO platform. In 2003 no transactions took place.
Electronic Treasury Securities Market/MTS Poland	Electronic Treasury Securities Market since 26 April 2002. On 25 November 2004 the new trading platform MTS Poland was launched.
Transactions outside the regulated market	Since 2001 repos, sell/buy-back transactions and transactions concluded as part of Narodowy Bank Polski's monetary policy.
KDPW-IRIP	The Derivatives Clearing House, established as part of KDPW, deals with derivatives clearing and is responsible for managing the financial safeguard system for the derivatives market.
RPW	RPW was established on 13 October 2003 as a result of the consolidation of CRBS and RBP, and is serviced by SKARBNET and SEBOP.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Market value of transactions**

MTS-CeTO – Treasury bonds	The Treasury bonds were not available in 2001 and 2002 on the CeTO platform. In 2003 no transactions took place.
Electronic Treasury Securities Market	Since 26 April 2002.
Transactions outside the regulated market	Since 2001 repos, sell/buy-back transactions and transactions concluded as part of Narodowy Bank Polski's monetary policy.
KDPW-IRIP	The Derivatives Clearing House, established as part of KDPW, deals with derivatives clearing and is responsible for managing the financial safeguard system for the derivatives market.
RPW	RPW was established on 13 October 2003 as a result of the consolidation of CRBS and RBP, and is serviced by SKARBNET and SEBOP.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Warsaw Stock Exchange	On the Warsaw Stock Exchange banks operate through brokerage houses forming part of their internal structure.
Electronic Treasury Securities Market/MTS Poland	Electronic Treasury Securities Market since 26 April 2002. On 25 November 2004 the new trading platform MTS Poland was launched.
RPW	RPW was established on 13 October 2003 as a result of the consolidation of CRBS and RBP, and is serviced by SKARBNET and SEBOP.

**Table 11.4 – Outstanding securities**

RPW	RPW was established on 13 October 2003 as a result of the consolidation of CRBS and RBP, and is serviced by SKARBNET and SEBOP.
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## SLOVENIA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	1,989.40	1,991.95	1,995.03	1,996.28	1,997.27
<b>GDP (SIT millions)</b>	4,300,349.96	4,799,551.82	5,355,440.39	5,813,539.88	6,251,244.42
<b>GDP per capita (SIT)</b>	2,161,637	2,409,473	2,684,388	2,912,183	3,129,894
<b>HICP (annual percentage changes)</b>	8.94	8.58	7.47	5.70	3.65
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	213.540	218.836	230.158	236.700	239.760
Average	206.613	217.980	225.977	233.849	239.087

## 2. Settlement media used by non-MFIs

(SIT millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	119,817.94	142,109.85	143,053.89	156,037.16	164,373.89
Value of overnight deposits held by non-MFIs	74,175.16	92,631.51	77,898.49	78,894.01	1,397,350.65
Narrow money supply (M1)	818,128.97	1,055,190.08	1,122,580.83	1,249,692.20	1,360,634.67
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	57,571.41	65,756.61	57,577.17	65,368.12	528,147.97
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(SIT millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	66,801.43	113,965.94	100,796.69	99,256.54	100,593.72
<b>Overnight deposits held at other credit institutions (end of period)</b>	1,651.50	843.17	664.67	6,192.48	4,206.21
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	6,410.36	75.08	1,165.67	8.72	0.00
Intraday borrowing from the central bank	-	-	7,300.00	2,700.00	3,050.00

## 4. Banknotes and coins

(SIT millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	195,352.12
Total banknotes in circulation	139,238.08	165,372.51	171,650.83	185,636.26	194,947.40
of which:					
SIT 10	275.98	269.34	254.60	234.35	209.90
SIT 20	350.13	395.08	438.70	423.27	313.34
SIT 50	515.93	542.06	590.98	563.15	415.41
SIT 100	1,368.94	1,401.18	1,454.36	1,516.35	1,689.24
SIT 200	1,267.35	1,410.77	1,527.21	1,618.85	1,582.58
SIT 500	1,862.36	2,000.69	2,087.01	2,151.48	2,192.14
SIT 1,000	12,541.92	12,136.95	12,480.25	12,870.65	13,085.89
SIT 5,000	49,629.38	60,197.32	63,562.26	73,252.92	77,074.27
SIT 10,000	71,426.09	87,019.13	89,255.47	93,005.25	98,384.64
Tolar coupons	405.00	405.00	405.00	405.00	405.00
Total coins in circulation	783.64	987.91	1,375.40	1,868.14	2,790.36
of which:					
SIT 0.1	0.46	0.50	0.50	0.50	0.50
SIT 0.2	0.91	1.00	1.00	1.00	1.00
SIT 0.5	14.19	14.42	14.24	14.19	14.58
SIT 1	125.39	133.07	140.24	148.05	150.58
SIT 2	176.28	198.56	210.56	222.74	225.27
SIT 5	379.63	405.98	425.48	449.03	444.77
SIT 10	86.78	192.33	317.88	462.82	575.64
SIT 20	.	.	.	105.16	398.04
SIT 50	.	.	.	128.38	535.27
SIT 100	.	42.04	42.58	42.93	49.22
SIT 500	.	.	222.92	293.34	395.48
Total commemorative coins	0.00	26.00	.	26.25	47.50
Currency in circulation held by MFIs	.	.	.	.	30,978.24
Currency in circulation outside MFIs	119,817.94	142,109.85	143,053.89	156,037.16	164,373.89

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	0	0	0	0	0
Value of overnight deposits (SIT millions)	39,164.59	35,368.04	29,981.54	37,053.90	135,016.98
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	.	92	50	33	24
Number of offices	711	717	721	720	706
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SIT millions)	421,605.47	490,293.66	564,483.50	626,990.58	838,141.64
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	.	91	49	32	22
Number of offices	711	717	721	720	698
Value of overnight deposits (SIT millions)	421,605.47	490,293.66	564,483.50	626,519.29	833,453.40
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	.	1	1	1	2
Number of offices	-	-	-	-	8
Value of overnight deposits (SIT millions)	-	-	-	471.29	4,688.23
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	.	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (SIT millions)	0.00	0.00	0.00	0.00	0.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	.	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (SIT millions)	0.00	0.00	0.00	0.00	0.00
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	8	8	8	8	9
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SIT millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	101	59	42	34
Number of offices	712	718	722	721	707
Number of overnight deposits (thousands)	0	0	0	0	0
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SIT millions)	460,770.06	525,661.70	594,465.04	664,044.48	973,158.62
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	0	0	0	0	0
Outstanding value on e-money storages issued by electronic money institutions (SIT millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	2,134,450	2,283,439	2,283,439	2,869,372	2,742,377
Cards with a payment function (except an e-money function)	2,134,450	2,283,439	2,283,439	3,394,763	3,321,426
<i>of which:</i>					
Cards with a debit function	1,392,179	1,495,660	1,495,660	2,466,579	2,310,190
Cards with a delayed debit function	-	-	-	-	932,435
Cards with a credit function	742,071	787,779	787,779	928,184	78,801
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
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)	2,134,450	2,283,439	2,283,439	3,394,763	3,321,426
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	865	1,027	1,027	1,240	1,389
<i>of which:</i>					
ATMs with a cash withdrawal function	865	1,027	1,027	1,240	1,389
ATMs with a credit transfer function	-	-	-	-	-
POS terminals	21,723	26,186	26,186	32,035	40,972
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	34,971
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	-	-	-	-	159.07
<i>of which:</i>					
Paper-based	-	-	-	-	88.65
Non-paper-based	-	-	-	-	70.42
<b>Direct debits</b>	-	-	-	-	35.38
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	65.87	81.45	86.98	97.31	111.20
<i>of which:</i>					
Payments by cards with a debit function	13.93	26.39	31.99	37.78	46.59
Payments by cards with a delayed debit function	-	-	-	-	62.50
Payments by cards with a credit function	51.93	55.06	54.99	59.53	2.10
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	13.21	5.66	4.53	2.97	1.74
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	-	-	-	-	307.38
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	3.82
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	155.71
ATM cash withdrawals	-	-	-	-	63.76
ATM cash deposits	-	-	-	-	0.37
POS transactions (irrespective of type of card used)	-	-	-	-	91.59
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	20.17
ATM cash withdrawals	-	-	-	-	1.04
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	19.13
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	3.05
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	3.05
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-



## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(SIT millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	-	-	-	-	50,767,154.60
<i>of which:</i>	-	-	-	-	-
Paper-based	-	-	-	-	19,820,974.49
Non-paper-based	-	-	-	-	30,946,180.12
<b>Direct debits</b>	-	-	-	-	368,799.82
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	414,842.00	519,367.00	592,497.00	666,770.00	846,223.29
<i>of which:</i>	-	-	-	-	-
Payments by cards with a debit function	92,982.00	162,896.00	209,688.00	249,105.00	343,487.88
Payments by cards with a delayed debit function	-	-	-	-	482,734.22
Payments by cards with a credit function	321,860.00	356,471.00	382,809.00	417,665.00	20,001.19
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>	-	-	-	-	-
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	158,841.00	90,049.00	82,477.00	51,935.00	32,341.93
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total value of transactions with payment instruments by non-MFIs</b>	-	-	-	-	52,014,519.65
<i>of which:</i>	-	-	-	-	-
Cross-border transactions sent	-	-	-	-	2,745,706.61
<b>Memorandum item:</b>	-	-	-	-	-
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	-	-	1,569,770.42
ATM cash withdrawals	-	-	-	-	881,565.74
ATM cash deposits	-	-	-	-	35,963.16
POS transactions (irrespective of type of card used)	-	-	-	-	652,241.52
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	223,145.74
ATM cash withdrawals	-	-	-	-	35,275.68
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	187,870.07
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	53,114.38
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	53,114.38
E-money card loading/unloading transactions	-	-	-	-	-
<b>Memorandum items:</b>	-	-	-	-	-
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): SIBPS</b>					
Total transactions sent	1.04	1.44	1.35	1.26	1.37
of which:					
<b>a) National transactions sent</b>					
Credit transfers	1.04	1.44	1.35	1.26	1.37
of which:					
Non-paper-based credit transfers	1.04	1.44	1.35	1.26	1.37
Total national transactions sent	-	-	-	-	-
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	69.0	70.0	64.0	66.0	63.0
<b>RETAIL SYSTEM: GIRO CLEARING SYSTEM</b>					
Total transactions sent	34.84	48.18	50.49	46.61	48.60
of which:					
<b>a) National transactions sent</b>					
Credit transfers	34.84	48.18	50.49	46.61	48.60
of which:					
Non-paper-based credit transfers	34.84	48.18	50.49	46.61	48.60
Total national transactions sent	-	-	-	-	-
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	84.0	83.0	63.0	73.0	60.1

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(SIT millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): SIBPS</b>					
Total transactions sent	22,218,300.00	29,153,140.00	40,137,660.00	43,391,200.00	48,774,400.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	22,218,300.00	29,153,140.00	40,137,660.00	43,391,200.00	48,774,400.00
of which:					
Non-paper-based credit transfers	22,218,300.00	29,153,140.00	40,137,660.00	43,391,200.00	48,774,400.00
Total national transactions sent	-	-	-	-	-
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	72.1	73.8	69.9	71.1	70.9
<b>RETAIL SYSTEM: GIRO CLEARING SYSTEM</b>					
Total transactions sent	2,801,550.00	3,794,080.00	4,461,620.00	4,505,720.00	4,844,190.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	2,801,550.00	3,794,080.00	4,461,620.00	4,505,720.00	4,844,190.00
of which:					
Non-paper-based credit transfers	2,801,550.00	3,794,080.00	4,461,620.00	4,505,720.00	4,844,190.00
Total national transactions sent	-	-	-	-	-
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	73.9	75.9	60.6	68.1	64.2

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

(total for the period; original units)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Ljubljana Stock Exchange	396,602	320,157	452,805	341,802	353,068
<i>of which:</i>					
Government securities	5,898	8,606	14,672	29,014	18,439
Bonds	1,470	1,309	869	750	560
Shares	371,419	296,405	368,479	312,038	334,069
Other	17,815	13,837	68,785	-	-
<b>Clearing house</b>					
KDD	438,347	355,613	502,938	372,475	381,654
<i>of which:</i>					
Government securities	6,519	9,559	16,296	31,618	19,932
Bonds	1,625	1,454	965	817	605
Shares	410,513	329,230	409,276	340,040	361,117
Other	19,690	15,369	76,401	-	-
<b>Securities settlement system</b>					
KDD	599,234	471,136	631,143	479,360	461,596
<i>of which:</i>					
Government securities	-	-	-	-	-
Bonds	-	-	-	-	-
Shares	-	-	-	-	-

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

(total for the period; SIT billions)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
Ljubljana Stock Exchange	269.62	153.95	262.72	163.95	214.23
<i>of which:</i>					
Government securities	-	-	-	33.45	25.90
Bonds	13.92	16.83	5.80	3.13	16.07
Shares	208.15	108.29	183.97	127.36	172.26
Other	47.55	28.83	72.95	-	-
<b>Clearing house</b>					
KDD	269.62	153.95	262.72	163.95	214.23
<i>of which:</i>					
Government securities	-	-	-	33.45	25.90
Bonds	13.92	16.83	5.80	3.13	16.07
Shares	208.15	108.29	183.97	127.36	172.26
Other	47.55	28.83	72.95	-	-
<b>Securities settlement system</b>					
KDD	269.62	357.51	481.04	340.24	419.54
<i>of which:</i>					
Government securities	-	-	-	117.19	103.25
Bonds	13.92	16.83	5.80	12.53	33.22
Shares	208.15	292.54	364.58	210.17	283.07
Other	47.55	48.14	110.66	0.35	-

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading system</b>					
Ljubljana Stock Exchange	34	32	27	27	27
<i>of which:</i>					
Banks	11	11	10	10	11
Stockbrokers	23	21	17	17	16
<b>Clearing house/securities settlement system</b>					
KDD	59	65	65	66	64
<i>of which:</i>					
Banks	12	13	13	12	13
Stockbrokers	24	21	18	17	17
Insurance companies	1	8	12	15	15
Certified investment companies	18	15	15	15	12
Other	4	8	7	7	7

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>Ljubljana Stock Exchange</b>					
Value of shares issued (market value, SIT billions)	705.09	849.99	1,476.92	1,566.68	1,943.21
Value of other securities issued (market value, SIT billions)	433.34	529.98	697.29	875.31	1,106.57
Number of shares issued	193	189	168	160	151
Number of other securities issued	32	32	30	25	27
<b>KDD</b>					
Value of shares issued (SIT billions)	1,327.70	1,365.86	1,344.08	1,399.58	1,391.36
Value of other securities issued (SIT billions)	508.61	667.36	1,029.34	1,151.19	1,402.04
Number of securities issued	879	885	870	869	854

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Banka Slovenije, unless otherwise indicated.

**Methodology:** the previous definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world” counterpart sector were not reported for 2000-04.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins**

Currency in circulation	Does not equate to the sum of “Total banknotes in circulation” and “Total coins in circulation” because “Currency in circulation” as reported by Banka Slovenije: <ul style="list-style-type: none"> <li>• does not yet include the value of “Coins in circulation”; and</li> <li>• includes the value of “payment notes” (tolar coupons), which were taken out of circulation in February 1994. These are not legal tender now but can be exchanged for banknotes at Banka Slovenije with no time limit.</li> </ul>
Total banknotes in circulation	Estimates given for tolar coupons for 2000-04.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Credit institutions irrespective of their legal incorporation</b>	
<i>of which:</i> Number of internet/PC-linked overnight deposits	Not applicable.
<b>Other institutions offering payment services to non-MFIs</b>	
Number of overnight deposits	Not applicable.
Value of overnight deposits	Not applicable.
<b>Memo item: Electronic money institutions</b>	
Number of institutions	Not applicable. There are no e-money schemes currently operating in Slovenia.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with an e-money function	Not applicable.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable.
<i>of which:</i> Cards with a combined debit, cash and e-money function	Not applicable.
<b>Terminals located in the country</b>	
ATMs with a credit transfer function	Not applicable.
E-money card terminals	Not applicable.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable.
<i>of which:</i> E-money card accepting terminals	Not applicable.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
E-money purchase transactions	Not applicable.
<i>of which:</i> By cards with an e-money function	Not applicable.
<i>of which:</i> Through other e-money storages	Not applicable.
Other payment instruments	Not applicable.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
b) Transactions at terminals located in the country by cards issued outside the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
c) Transactions at terminals located outside the country by cards issued in the country	
ATM cash deposits	Not applicable.
E-money card loading/unloading transactions	Not applicable.
<i>Memo item:</i> Cash advances at POS terminals	Not applicable.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: SIBPS. An RTGS, inter-bank large-value payment system which only processes non-paper (i.e. electronic) credit payments.

Retail system: Giro Clearing System. An inter-bank multilateral retail payment system which only processes non-paper (i.e. electronic) credit payments.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Number of transactions**

Clearing house – KDD	All transactions on the single organised market (Ljubljana Stock Exchange) are cleared through KDD. The volumes of transactions handled by the trading platform and by the clearing house are not equal, because each stock exchange transaction could lead to several separate instructions for the clearing house.  A breakdown by sub-items is not available. The structure shown is consequently an approximation based on the breakdown under “Trading platform”.
Securities settlement system – KDD	All transactions settled through KDD (organised and OTC markets).

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:**  
**Market value of transactions**

Government securities	Government securities data is included under “Other”, except for 2003.
Trading platform	Until 2001, trading and clearing data include OTC transactions.
Clearing house	Until 2001, trading and clearing data include OTC transactions.
Clearing house – KDD	All transactions on the single organised market (Ljubljana Stock Exchange) are cleared through KDD.
Securities settlement system – KDD	All transactions settled through KDD (market and OTC transactions).

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

KDD	Data include dematerialised securities only (nominal value).
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# SLOVAKIA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	5,400.60	5,402.63	5,390.94	5,379.61	5,382.36
<b>GDP (SKK millions)</b>	934,079.00	1,009,839.00	1,098,658.00	1,201,196.00	1,325,486.00
<b>GDP per capita (SKK)</b>	172,958	186,916	203,797	223,287	246,265
<b>HICP (annual percentage changes)</b>	12.34	7.16	3.51	8.43	7.48
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	43.933	42.780	41.503	41.170	38.745
Average	42.602	43.300	42.694	41.489	40.022

## 2. Settlement media used by non-MFIs

(SKK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	67,044.00	80,959.00	84,211.00	91,826.00	100,457.44
Value of overnight deposits held by non-MFIs	-	-	-	-	329,334.96
Narrow money supply (M1)	228,091.00	279,179.00	306,307.00	353,970.00	404,394.24
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	-	-	-	-	61,819.06
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(SKK millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	.	.	.	.	20,851.03
<b>Overnight deposits held at other credit institutions (end of period)</b>	.	.	.	.	15,997.53
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	.	.	.	.	4,659.56
Intraday borrowing from the central bank	.	.	.	.	.

## 4. Banknotes and coins

(SKK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	.	.	.	.	109,900.05
Total banknotes in circulation	74,515.52	89,605.02	92,089.93	100,720.33	107,528.24
of which:					
SKK 5,000	29,410.97	38,430.39	40,969.58	46,670.54	49,702.89
SKK 1,000	36,175.02	41,826.63	41,768.64	44,481.04	47,876.24
SKK 500	4,093.03	4,280.33	4,155.84	4,211.76	4,428.68
SKK 200	1,338.42	1,470.48	1,531.06	1,633.11	1,845.76
SKK 100	2,378.91	2,405.31	2,412.03	2,433.40	2,301.35
SKK 50	622.16	662.98	690.65	704.58	734.48
SKK 20	497.01	528.90	562.13	585.90	638.83
Total coins in circulation	1,246.80	1,362.54	1,474.10	1,518.59	1,604.77
of which:					
SKK 10	646.80	707.68	768.98	793.74	841.64
SKK 5	221.50	242.25	259.95	263.31	285.32
SKK 2	151.35	167.36	179.65	187.78	198.92
SKK 1	104.38	110.13	117.18	121.27	129.61
SKK 0.5	53.46	58.21	63.88	65.78	76.96
SKK 0.2	43.78	48.65	53.63	54.91	45.01
SKK 0.1	25.53	28.26	30.83	31.80	27.30
Total commemorative coins	510.62	566.18	627.31	660.54	767.05
Currency in circulation held by MFIs	.	.	.	.	9,449.81
Currency in circulation outside MFIs	67,044.00	80,959.00	84,211.00	91,826.00	100,457.44

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	16	16	16	16	7
Number of overnight deposits (thousands)	27	27	25	21	8
Value of overnight deposits (SKK millions)	-	-	-	-	15,675.32
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	.	23	22	22	21
Number of offices	1,101	1,058	1,020	1,057	1,113
Number of overnight deposits (thousands)	-	2,608	2,818	3,116	3,213
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	213	393	676	929
Value of overnight deposits (SKK millions)	-	-	-	-	313,659.65
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	.	21	20	19	18
Number of offices	1,074	1,017	970	984	1,032
Value of overnight deposits (SKK millions)	.	.	.	.	285,210.30
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	.	1	1	2	2
Number of offices	-	-	1	2	2
Value of overnight deposits (SKK millions)	.	.	.	.	8,001.85
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	.	1	1	1	1
Number of offices	1	1	-	-	79
Value of overnight deposits (SKK millions)	.	.	.	.	20,447.50
<b>Branches of non-EEA-based banks</b>					
Number of institutions	.	0	0	0	0
Number of offices	26	40	49	71	-
Value of overnight deposits (SKK millions)	.	.	.	.	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	2
Number of offices	1,628	1,630	1,626	1,607	1,566
Number of overnight deposits (thousands)	-	-	-	-	14
Value of overnight deposits (SKK millions)	-	-	-	-	27,585.80
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	25	24	24	24
Number of offices	2,745	2,704	2,662	2,680	2,686
Number of overnight deposits (thousands)	27	2,635	2,843	3,138	3,234
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	213	393	676	929
Value of overnight deposits (SKK millions)	-	-	-	-	356,920.76
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (SKK millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	1,719,503	1,974,581	2,420,215	3,024,825	3,561,212
Cards with a payment function (except an e-money function)	1,719,503	1,974,581	2,420,215	3,024,840	3,562,393
<i>of which:</i>					
Cards with a debit function	1,712,656	1,952,223	2,162,208	2,547,830	2,870,205
Cards with a delayed debit function	4,347	4,958	6,407	9,010	7,917
Cards with a credit function	2,500	17,400	251,600	468,000	684,271
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
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)	1,719,503	1,974,581	2,420,215	3,024,840	3,562,393
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	1,084	1,182	1,366	1,505	1,700
<i>of which:</i>					
ATMs with a cash withdrawal function	1,084	1,182	1,366	1,505	1,700
ATMs with a credit transfer function	-	-	394	420	484
POS terminals	9,859	13,186	15,871	16,974	19,644
<i>of which:</i>					
EFTPOS terminals	6,322	9,602	12,205	13,842	16,272
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	-	-	-	128.80	139.57
<i>of which:</i>					
Paper-based	-	-	-	42.14	39.35
Non-paper-based	-	-	-	86.66	100.23
<b>Direct debits</b>	-	-	-	2.42	2.83
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	-	11.36	18.41	24.23	29.52
<i>of which:</i>					
Payments by cards with a debit function	-	10.97	17.38	22.59	26.74
Payments by cards with a delayed debit function	-	0.10	0.21	0.27	0.25
Payments by cards with a credit function	-	0.29	0.82	1.37	2.52
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	0.18	0.14	0.14	0.08	0.07
<b>Other payment instruments</b>	-	-	-	0.00	0.00
<b>Total number of transactions with payment instruments by non-MFIs</b>	-	-	-	155.54	172.00
<i>of which:</i>					
Cross-border transactions sent	-	-	1.11	1.28	1.46
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	73.77	83.40	93.18
ATM cash withdrawals	-	-	59.58	64.53	69.90
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	14.18	18.87	23.28
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	1.92	2.52	3.18
ATM cash withdrawals	-	-	0.78	0.90	1.08
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	1.13	1.61	2.10
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	1.04	1.58	2.35
ATM cash withdrawals	-	-	0.37	0.69	1.04
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	0.68	0.89	1.30
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(SKK millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	-	-	-	-	9,754,474.25
<i>of which:</i>					
Paper-based	-	-	-	-	5,341,885.86
Non-paper-based	-	-	-	-	4,412,588.39
<b>Direct debits</b>	-	-	-	-	40,820.52
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	-	12,875.67	20,681.19	29,245.35	37,183.43
<i>of which:</i>					
Payments by cards with a debit function	-	12,001.05	18,691.59	26,383.89	32,728.58
Payments by cards with a delayed debit function	-	220.21	462.22	564.68	558.41
Payments by cards with a credit function	-	654.42	1,527.38	2,296.78	3,896.45
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	1,776.00	1,736.00	2,672.00	2,726.25	2,519.34
<b>Other payment instruments</b>	-	-	-	2,708.29	3,301.27
<b>Total value of transactions with payment instruments by non-MFIs</b>	-	-	-	-	9,838,298.81
<i>of which:</i>					
Cross-border transactions sent	-	-	834,552.60	989,715.43	1,353,969.06
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	-	-	129,542.99	169,221.11	204,941.03
ATM cash withdrawals	-	-	116,214.65	150,206.39	179,898.54
ATM cash deposits	0.00	0.00	0.00	0.00	9.89
POS transactions (irrespective of type of card used)	-	-	13,328.34	19,014.72	25,032.59
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	6,059.20	7,399.98	10,353.39
ATM cash withdrawals	-	-	3,146.38	3,568.71	4,211.98
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	2,912.82	3,831.26	6,141.41
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	3,115.12	4,347.22	6,116.35
ATM cash withdrawals	-	-	1,147.46	1,823.31	2,697.21
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	-	-	1,967.66	2,523.91	3,419.14
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): SIPS</b>					
Total transactions sent	141.80	158.23	178.22	94.25	102.49
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	132.75	148.46	166.54	90.59	97.93
Direct debits	4.05	4.40	5.33	3.66	4.56
Total national transactions sent	141.80	158.23	178.22	94.25	102.49
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(SKK millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): SIPS</b>					
Total transactions sent	25,719,761.00	31,638,397.00	44,792,708.00	32,233,124.14	40,692,342.29
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	25,672,000.00	31,600,000.00	44,760,000.00	32,210,060.64	40,671,571.55
Direct debits	47,761.00	38,397.00	32,708.00	23,063.50	20,770.74
Total national transactions sent	25,719,761.00	31,638,397.00	44,792,708.00	32,233,124.14	40,692,342.29
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

(total for the period; millions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
BSSE	58.43	70.51	79.50	39.28	22.38
RM-System Slovakia, a.s.	0.67	0.12	0.01	-	-
<i>of which:</i>					
Shares	0.02	0.04	0.01	-	-
Bonds	0.65	0.08	0.00	-	-
<b>Clearing houses</b>					
BSSE	58.43	70.51	79.50	39.28	22.38
RM-System Slovakia, a.s.	0.67	0.12	0.01	-	-
<b>Securities settlement systems</b>					
CSD	-	-	-	-	0.03
BSSE	58.43	70.51	79.50	39.28	22.38
RM-System Slovakia, a.s.	0.67	0.12	0.01	-	-
Central Registry	1.94	2.46	4.01	3.50	8.82
<i>of which:</i>					
T-bills	0.03	0.09	0.01	0.23	0.09
Národná banka Slovenska bills	1.90	2.36	4.00	3.27	8.73

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

(total for the period; SKK billions)

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
BSSE	255.50	393.50	643.20	1,096.70	432.30
RM-System Slovakia, a.s.	36.93	7.94	0.72	-	-
<i>of which:</i>					
Shares	3.96	3.21	0.72	-	-
Bonds	32.97	4.73	0.00	-	-
<b>Clearing houses</b>					
BSSE	255.50	393.50	643.20	1,096.70	432.30
RM-System Slovakia, a.s.	36.93	7.94	0.72	-	-
<b>Securities settlement systems</b>					
CSD (nominal value)	-	-	-	-	531.41
BSSE	255.50	393.50	643.20	1,096.70	432.30
RM-System Slovakia, a.s.	36.93	7.94	0.72	-	-
Central Registry	1,919.67	2,432.60	3,974.21	3,469.42	8,769.01
<i>of which:</i>					
T-bills	31.30	86.92	6.68	221.26	85.71
Národná banka Slovenska bills	1,888.37	2,345.68	3,967.53	3,248.16	8,683.30



## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

*(end of period)*

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
BSSE	44	40	34	30	30
RM-System Slovakia, a.s.	470,941	979,638	17	-	-
Primary market for government securities	94	107	140	149	21
<b>Clearing systems</b>					
BSSE	44	40	34	30	30
RM-System Slovakia, a.s.	1,144,060	1,033,782	17	-	-
<b>Securities settlement systems</b>					
CSD	-	-	-	-	19
BSSE	44	40	34	30	30
RM-System Slovakia, a.s.	1,025,037	1,143,075	17	-	-
Central Registry	113	124	158	180	193

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>BSSE</b>					
Value of securities issued (SKK billions)	115.30	224.60	67.00	108.80	111.90
Number of securities issued	45	52	38	74	30
Value of securities registered (SKK billions)	272.30	461.20	395.90	441.80	502.60
Number of securities registered	975	977	592	518	460
<b>CSD</b>					
Value of securities issued (SKK billions)	577.76	736.75	739.93	793.27	852.33
Number of securities issued	2,409	2,618	2,879	3,052	3,085
Value of securities registered (SKK billions)	577.76	736.75	739.93	793.27	852.33
Number of securities registered	2,409	2,618	2,879	3,052	3,085
<b>Central Registry</b>					
Value of securities issued (SKK billions)	197.85	416.21	292.95	277.36	799.87
<i>of which:</i>					
Národná banka Slovenska bills	84.90	145.25	192.53	124.32	660.00
Government securities	112.95	270.96	150.88	153.04	139.87
<i>of which:</i>					
T-bills	18.43	39.38	89.96	54.59	38.88
Government bonds	94.52	231.58	60.92	98.46	100.99
Number of securities issued	52	75	57	35	32
<i>of which:</i>					
Národná banka Slovenska bills	5	5	4	1	5
Government securities	47	70	53	34	27
<i>of which:</i>					
T-bills	15	28	33	21	22
Government bonds	32	42	21	13	5
Value of securities registered (SKK billions)	197.85	416.21	292.95	277.36	799.87
<i>of which:</i>					
Národná banka Slovenska bills	84.90	145.25	192.53	124.32	660.00
Government securities	112.95	270.96	150.88	153.04	139.87
<i>of which:</i>					
T-bills	18.43	39.38	89.96	54.59	38.88
Government bonds	94.52	231.58	60.92	98.46	100.99
Number of securities registered	52	75	57	35	32
<i>of which:</i>					
Národná banka Slovenska bills	5	5	4	1	5
Government securities	47	70	53	34	27
<i>of which:</i>					
T-bills	15	28	33	21	22
Government bonds	32	42	21	13	5

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Národná banka Slovenska, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	<p>The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).</p> <p>Data for the “Rest of the world” counterpart sector are not reported for 2000-03.</p> <p>Data for the “Central government” counterpart sector are not reported for 2000-03.</p> <p>Data for the “Other residents” counterpart sector are not reported for 2000-03.</p>
Narrow money supply (M1)	<p>Source: ECB.</p> <p>This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.</p>

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at the central bank	End-of-period data.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
<i>Memo item:</i> Non-intraday borrowing from the central bank	End-of-period data.

**Table 4 – Banknotes and coins**

**Table 5 – Institutions offering payment services to non-MFIs**

**Branches of non-EEA-based banks**

Number of offices	Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.
Value of overnight deposits	Not applicable. Branches of non-EEA-based banks do not operate in Slovakia.

**Memo item: Electronic money institutions**

Number of institutions	Not applicable. E-money is not issued by non-credit institutions in Slovakia.
Outstanding value on e-money storages issued by electronic money institutions	Not applicable. E-money is not issued by non-credit institutions in Slovakia.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with an e-money function	Not applicable.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable.
Total number of cards (irrespective of the number of functions on the card)	Not applicable.
<i>of which:</i> Cards with a combined debit, cash and e-money function	
<b>Terminals located in the country</b>	
E-money card terminals	Not applicable. Do not exist in Slovakia.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable. Do not exist in Slovakia.
<i>of which:</i> E-money card accepting terminals	Not applicable. Do not exist in Slovakia.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
E-money purchase transactions	Not applicable. E-money is not issued in Slovakia and e-money acceptance terminals do not exist in Slovakia.
<i>of which:</i> By cards with an e-money function	Not applicable. E-money is not issued in Slovakia and e-money acceptance terminals do not exist in Slovakia.
<i>of which:</i> Through other e-money storages	Not applicable. E-money is not issued in Slovakia and e-money acceptance terminals do not exist in Slovakia.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable. E-money is not issued in Slovakia and e-money acceptance terminals do not exist in Slovakia.
b) Transactions at terminals located in the country by cards issued outside the country	
E-money card loading/unloading transactions	Not applicable. E-money is not issued in Slovakia and e-money acceptance terminals do not exist in Slovakia.
c) Transactions at terminals located outside the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable. E-money is not issued in Slovakia and e-money acceptance terminals do not exist in Slovakia.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

LVPS: SIPS (Slovak Interbank Payment System)

Since January 2003 Národná banka Slovenska has been using a new methodology. By contrast with previous figures, which include input, output and non-accounting items, the figures for 2003 onwards include only incoming items.

Cross-border transactions are not processed through the Slovak Interbank Payment System.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Number of transactions**

RM-System Slovakia, a.s.	From January 2002 as the Slovak Stock Exchange, a.s., which ceased to operate in December 2002.
Securities settlement systems (all data)	Number of transferred securities on the secondary market.
CSD	Total number of securities transfers. CSD began operating in October 2004.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions, and**

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

RM-System Slovakia, a.s.	From January 2002 as the Slovak Stock Exchange, a.s., which ceased to operate in December 2002.
CSD	CSD began operating in October 2004.

**Table 11.4 – Outstanding securities**

BSSE – Value of securities issued	For 2001 and 2002, nominal value of issued capital.
BSSE – Number of securities issued	For 2001 and 2002, number of issues.
BSSE – Value of securities registered	For 2001 and 2002, market value of all traded issues as of the end of the year.
BSSE – Number of securities registered	For 2001 and 2002, number of traded issues as of the end of the year.
CSD	CSD was created from the former Securities Registry, which operated as a pure register until October 2004.
CSD – Value of securities issued/registered	Nominal value of issued capital.
CSD – Number of securities issued/registered	Number of issues.
Central Registry	Primary market for government securities and Národná banka Slovenska bills.

# SWEDEN

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	8,872.00	8,896.00	8,925.00	8,958.00	8,994.00
<b>GDP (SEK millions)</b>	2,217,290.00	2,288,351.00	2,371,606.00	2,459,413.00	2,573,176.00
<b>GDP per capita (SEK)</b>	249,920	257,234	265,726	274,549	286,099
<b>HICP (annual percentage changes)</b>	1.31	2.68	1.97	2.31	1.04
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	8.831	9.301	9.153	9.080	9.021
Average	8.445	9.255	9.161	9.124	9.124

## 2. Settlement media used by non-MFIs

(SEK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	88,920.00	96,728.00	95,828.00	98,426.00	98,194.00
Value of overnight deposits held by non-MFIs	560,077.00	643,293.00	656,080.00	706,606.00	864,103.00
Narrow money supply (M1)	.	727,542.06	727,426.04	769,654.73	933,487.65
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	34,669.00	47,703.00	48,044.00	45,402.00	48,899.00
Outstanding value on e-money storages issued	49.00	38.00	32.00	30.00	0.00
<i>of which:</i>					
On card-based e-money schemes	49.00	38.00	32.00	30.00	0.00
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(SEK millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	-	-	-	-	-
<b>Overnight deposits held at other credit institutions (end of period)</b>	-	254,806.00	253,908.00	270,233.00	390,350.00
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

#### 4. Banknotes and coins

(SEK millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	97,663.00	107,111.00	106,984.00	108,940.00	108,894.00
Total banknotes in circulation	93,229.00	102,367.00	101,979.00	103,675.00	103,452.00
of which:					
SEK 1,000	46,217.00	48,358.00	46,920.00	45,652.00	45,561.00
SEK 500	35,943.00	40,727.00	42,046.00	44,788.00	45,116.00
SEK 100	8,216.00	10,371.00	10,025.00	10,091.00	9,621.00
SEK 50	1,074.00	1,096.00	1,122.00	1,192.00	1,207.00
SEK 20	1,467.00	1,504.00	1,556.00	1,643.00	1,639.00
SEK 10	232.00	231.00	230.00	229.00	228.00
SEK 5	80.00	80.00	80.00	80.00	80.00
Total coins in circulation	3,876.00	4,180.00	4,413.00	4,650.00	4,812.00
of which:					
SEK 10	1,653.00	1,808.00	1,921.00	2,051.00	2,150.00
SEK 5	996.00	1,064.00	1,113.00	1,156.00	1,171.00
SEK 2	8.00	8.00	8.00	8.00	8.00
SEK 1	987.00	1,052.00	1,108.00	1,159.00	1,195.00
SEK 0.5	232.00	248.00	263.00	276.00	288.00
Total commemorative coins	558.00	564.00	592.00	615.00	630.00
Currency in circulation held by MFIs	8,743.00	10,383.00	11,156.00	10,514.00	10,700.00
Currency in circulation outside MFIs	88,920.00	96,728.00	95,828.00	98,426.00	98,194.00

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	0.00	0.00	0.00	0.00	0.00
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	147	150	217	223	213
Number of offices	1,986	1,986	1,904	1,906	1,874
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	580,747.00	662,452.00	676,335.00	744,072.00	895,034.00
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	126	128	197	205	192
Number of offices	1,934	1,921	1,837	1,841	1,812
Value of overnight deposits (SEK millions)	546,078.00	628,282.00	644,513.00	708,720.00	856,830.00
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	9	12	12	10	10
Number of offices	9	11	10	10	10
Value of overnight deposits (SEK millions)	13,368.00	12,302.00	7,927.00	7,421.00	5,594.00
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	11	9	7	7	10
Number of offices	42	53	56	54	51
Value of overnight deposits (SEK millions)	21,301.00	21,868.00	23,895.00	27,931.00	32,610.00
<b>Branches of non-EEA-based banks</b>					
Number of institutions	1	1	1	1	1
Number of offices	1	1	1	1	1
Value of overnight deposits (SEK millions)	-	-	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	1,372	1,350	1,200	1,020	800
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	149	152	219	225	215
Number of offices	3,359	3,337	3,105	2,927	2,675
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (SEK millions)	580,747.00	662,452.00	676,335.00	744,072.00	895,034.00
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	1
Outstanding value on e-money storages issued by electronic money institutions (SEK millions)	-	-	-	-	-



## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	4,892,000	4,769,000	4,780,000	5,181,000	-
Cards with a payment function (except an e-money function)	8,381,000	8,162,000	8,250,000	9,240,000	-
<i>of which:</i>					
Cards with a debit function	4,570,000	4,818,000	4,894,000	5,574,000	-
Cards with a delayed debit function	1,009,000	1,025,000	772,000	839,000	-
Cards with a credit function	2,802,000	2,319,000	2,584,000	2,827,000	-
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	593,000	557,000	490,000	293,000	-
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	0	0	0	0	-
Total number of cards (irrespective of the number of functions on the card)	13,866,000	13,488,000	13,520,000	14,714,000	-
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	4,570,000	4,818,000	4,894,000	5,181,000	-
<b>Terminals located in the country</b>					
ATMs	2,617	2,567	2,647	2,676	2,806
<i>of which:</i>					
ATMs with a cash withdrawal function	2,617	2,567	2,647	2,676	2,806
ATMs with a credit transfer function	0	0	0	0	0
POS terminals	87,133	88,223	102,021	108,055	123,655
<i>of which:</i>					
EFTPOS terminals	87,133	88,223	102,021	108,055	123,655
E-money card terminals	43,000	47,000	37,909	38,107	-
<i>of which:</i>					
E-money card loading/unloading terminals	6,918	7,001	6,564	5,859	-
E-money card accepting terminals	43,000	47,000	37,909	38,107	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	793.00	764.00	436.00	425.00	462.00
<i>of which:</i>					
Paper-based	154.00	128.00	132.00	84.00	88.00
Non-paper-based	639.00	636.00	304.00	341.00	374.00
<b>Direct debits</b>	91.00	98.00	119.00	131.00	143.00
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	324.00	401.00	590.00	759.30	883.00
<i>of which:</i>					
Payments by cards with a debit function	256.00	326.00	509.00	670.29	780.00
Payments by cards with a delayed debit function	47.00	52.00	51.00	64.28	72.00
Payments by cards with a credit function	21.00	23.00	30.00	24.72	31.00
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	2.90	1.50	0.70	0.20	0.00
<i>of which:</i>					
By cards with an e-money function	2.90	1.50	0.70	0.20	-
Through other e-money storages	0.00	0.00	0.00	0.00	-
<b>Cheques</b>	2.00	2.00	1.00	0.00	0.00
<b>Other payment instruments</b>	0.00	0.00	0.00	0.00	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	1,212.90	1,266.50	1,146.70	1,315.50	1,488.00
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	577.60	661.30	830.10	996.00	953.00
ATM cash withdrawals	321.00	335.00	321.00	328.00	337.00
ATM cash deposits	-	-	-	-	0.00
POS transactions (irrespective of type of card used)	256.00	326.00	509.00	668.00	616.00
E-money card loading/unloading transactions	0.60	0.30	0.10	0.00	0.00
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(SEK millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	8,910,000.00	8,531,000.00	6,202,000.00	6,397,000.00	6,903,000.00
<i>of which:</i>					
Paper-based	1,330,000.00	1,190,000.00	854,000.00	557,000.00	472,000.00
Non-paper-based	7,580,000.00	7,341,000.00	5,348,000.00	5,840,000.00	6,431,000.00
<b>Direct debits</b>	257,000.00	261,000.00	250,000.00	274,000.00	302,000.00
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	210,687.00	260,785.00	365,850.00	363,912.22	406,000.00
<i>of which:</i>					
Payments by cards with a debit function	142,965.00	185,804.00	297,417.00	286,862.00	321,000.00
Payments by cards with a delayed debit function	51,155.00	52,072.00	49,688.00	53,981.22	59,000.00
Payments by cards with a credit function	16,567.00	22,909.00	18,745.00	23,069.00	26,000.00
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	200.00	70.00	40.00	10.00	0.00
<i>of which:</i>					
By cards with an e-money function	200.00	70.00	40.00	10.00	0.00
Through other e-money storages	0.00	0.00	0.00	0.00	0.00
<b>Cheques</b>	22,000.00	16,000.00	14,000.00	16,000.00	0.00
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total value of transactions with payment instruments by non-MFIs</b>	9,399,887.00	9,068,855.00	6,831,890.00	7,050,922.22	7,611,000.00
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	414,200.00	467,100.00	566,000.00	568,000.00	553,000.00
ATM cash withdrawals	271,000.00	282,000.00	269,000.00	282,000.00	284,000.00
ATM cash deposits	0.00	0.00	0.00	0.00	0.00
POS transactions (irrespective of type of card used)	143,000.00	185,000.00	297,000.00	286,000.00	269,000.00
E-money card loading/unloading transactions	200.00	100.00	-	0.00	0.00
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: E-RIX</b>					
Credit transfers sent	0.06	0.07	0.10	0.09	0.11
<i>of which:</i>					
Credit transfers sent within the same TARGET component	-	-	-	-	-
<i>of which:</i>					
National transactions	-	-	-	-	-
Transactions sent by euro area participants	-	-	-	-	-
Transactions sent by non-euro area EU participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	-	-	-	-	-
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	-	-
Transactions sent to a non-euro area TARGET component	-	-	-	-	-
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	98.0	98.4	98.3
<b>LVPS (NON-TARGET SYSTEM): K-RIX</b>					
Total transactions sent	0.51	0.66	1.10	1.30	1.30
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	0.51	0.66	1.10	1.30	1.30
Total national transactions sent	0.51	0.66	1.10	1.30	1.30
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	66.9	.	83.5	85.5	85.7
<b>RETAIL SYSTEM: BANKGIROT</b>					
Total transactions sent	351.00	345.00	363.00	382.00	430.00
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	257.00	265.50	275.00	313.00
<i>of which:</i>					
Paper-based credit transfers	-	83.00	79.30	74.00	80.00
Non-paper-based credit transfers	-	174.00	186.20	201.00	233.00
Direct debits	-	88.00	97.90	106.50	117.00
Total national transactions sent	351.00	345.00	363.00	381.50	430.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>RETAIL SYSTEM: DATACLEARING</b>					
Total transactions sent	78.00	67.00	73.00	102.00	105.00
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	78.00	67.00	73.00	102.00	105.00
<i>of which:</i>					
Paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Non-paper-based credit transfers	78.00	67.00	73.00	102.00	105.00
Total national transactions sent	78.00	67.00	73.00	102.00	105.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: POSTGIROT</b>					
Total transactions sent	454.00	450.00	119.00	64.70	91.00
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	440.00	97.03	41.10	65.00
<i>of which:</i>					
Paper-based credit transfers	-	45.00	52.58	8.80	8.00
Non-paper-based credit transfers	-	395.00	44.45	32.30	57.00
Direct debits	-	10.00	21.50	23.60	26.00
Total national transactions sent	454.00	450.00	118.53	64.70	91.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(SEK millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: E-RIX</b>					
Credit transfers sent	16,470,000.00	14,244,000.00	13,442,000.00	17,305,000.00	17,666,000.00
<i>of which:</i>					
Credit transfers sent within the same TARGET component	16,470,000.00	14,244,000.00	13,442,000.00	17,305,000.00	17,666,000.00
<i>of which:</i>					
National transactions	-	-	-	-	-
Transactions sent by euro area participants	-	-	-	-	-
Transactions sent by non-euro area EU participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-EU participants	-	-	-	-	-
Credit transfers sent to another TARGET component	-	-	-	-	-
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	-	-	-
Transactions sent to a non-euro area TARGET component	-	-	-	-	-
<i>Memorandum items:</i>					
Credit transfers received from another TARGET component	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	98.9	99.5	99.3
<b>LVPS (NON-TARGET SYSTEM): K-RIX</b>					
Total transactions sent	107,210,000.00	113,381,000.00	114,017,000.00	112,358,000.00	108,998,000.00
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	-	-
Total national transactions sent	107,210,000.00	113,381,000.00	114,017,000.00	112,358,000.00	108,998,000.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	83.3	-	87.9	84.2	81.6
<b>RETAIL SYSTEM: BANKGIROT</b>					
Total transactions sent	3,733,000.00	3,885,000.00	4,042,596.00	4,229,077.00	4,587,410.00
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	3,690,600.00	3,827,351.00	3,999,865.00	4,329,146.00
<i>of which:</i>					
Paper-based credit transfers	-	712,900.00	585,690.00	491,014.00	423,413.00
Non-paper-based credit transfers	-	2,977,700.00	3,241,661.00	3,508,851.00	3,905,733.00
Direct debits	-	194,400.00	215,245.00	229,212.00	258,564.00
Total national transactions sent	3,733,000.00	3,885,000.00	3,885,000.00	4,229,077.00	4,587,410.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(SEK millions; total for the period)

	2000	2001	2002	2003	2004
<b>RETAIL SYSTEM: DATACLEARING</b>					
Total transactions sent	1,348,000.00	1,108,000.00	1,208,000.00	1,677,633.00	1,848,884.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	1,348,000.00	1,108,000.00	1,208,000.00	1,677,633.00	1,848,884.00
of which:					
Paper-based credit transfers	0.00	0.00	0.00	0.00	0.00
Non-paper-based credit transfers	1,348,000.00	1,108,000.00	1,208,000.00	1,677,633.00	1,848,884.00
Total national transactions sent	1,348,000.00	1,108,000.00	1,208,000.00	1,677,633.00	1,848,884.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-
<b>RETAIL SYSTEM: POSTGIROT</b>					
Total transactions sent	4,086,000.00	3,799,000.00	1,200,299.00	716,296.00	1,069,103.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	4,086,000.00	3,732,000.00	1,165,947.00	677,307.00	1,025,687.00
of which:					
Paper-based credit transfers	-	477,000.00	267,990.00	61,095.00	48,814.00
Non-paper-based credit transfers	-	3,255,000.00	897,957.00	616,212.00	976,873.00
Direct debits	-	67,000.00	34,352.00	38,989.00	43,416.00
Total national transactions sent	4,086,000.00	3,799,000.00	1,200,299.00	716,296.00	1,069,103.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; millions)*

	2000	2001	2002	2003	2004
STOCKHOLMSBORSEN – CLICK and SAXESS					
Number of trades – Derivatives	64.9	85.9	88.7	93.6	120.6
Number of trades – Equities	13.8	10.6	9.9	9.4	10.5
VPC AB					
Number of settlement instructions	7.7	6.1	10.9	10.3	11.6
<i>of which:</i>					
Government securities	0.4	0.4	0.4	0.4	0.4
Equities	7.3	5.6	10.5	9.9	11.2

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; SEK billions)*

	2000	2001	2002	2003	2004
STOCKHOLMSBORSEN – SAXESS					
Value of trades – Equities	4,456	3,994	2,702	2,453	3,391
VPC AB					
Value of settlement instructions	75,783	87,833	88,984	87,324	92,474
<i>of which:</i>					
Government securities	68,743	81,826	84,631	83,528	87,294
Equities	7,040	6,007	4,353	3,796	5,180



## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
STOCKHOLMSBORSEN – CLICK and SAXESS	63	84	83	79	79
of which:					
Banks and brokers/dealers (from 2001)	8	32	34	33	33
of which:					
Domestic	8	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	16	-	-	-	-
of which:					
Domestic	16	-	-	-	-
Foreign	-	-	-	-	-
Members, banks and brokers, foreign owned	9	7	4	1	0
Members, banks and brokers, remote	30	45	45	45	46
Members, derivatives	45	43	41	38	41
VPC AB	55	47	45	44	44
of which:					
Banks	21	18	16	19	-
of which:					
Domestic	11	13	10	17	-
Foreign	10	5	6	2	-
Brokers/dealers	25	19	16	16	-
of which:					
Domestic	23	18	15	15	-
Foreign	2	1	1	1	-
Others	9	10	13	9	-

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
STOCKHOLMSBORSEN-SAXESS					
Value of stocks listed (SEK billions)	3,583	2,856	1,780	2,314	2,699
Value of other securities listed (SEK billions)	-	-	-	-	-
Number of stocks listed	311	305	297	282	277
Number of other securities listed	-	-	-	-	-
VPC AB					
Value of stocks issued (SEK billions)	-	-	-	-	-
Value of other securities issued (SEK billions)	-	-	-	-	-
Number of stocks issued	-	-	-	-	-
Number of other securities issued	-	-	-	-	-

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Sveriges Riksbank, unless otherwise indicated.

**Methodology:** the previous definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world” counterpart sector (i.e. excluding Sweden and the euro area) are not reported for 2000-04.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.
Memo item: Overnight deposits in foreign currencies	Overnight deposits in foreign currencies held by non-MFIs in the “Rest of the world” (i.e. outside Sweden and the euro area) are not included for 2000-04.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.
<b>Memorandum items:</b>	
Non-intraday borrowing from the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.
Intraday borrowing from the central bank	Sweden does not apply reserve requirements; no national reserve maintenance periods are defined.

**Table 4 – Banknotes and coins**

Currency in circulation	Includes commemorative coins.
Total coins in circulation	Excludes commemorative coins.

**Table 5 – Institutions offering payment services to non-MFIs**

<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	Includes the Swedish postal institution Svensk Kassaservice.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
Cards with an e-money function	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> Cards with an e-money function which have been loaded at least once	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
Total number of cards (irrespective of the number of functions on the card)	
<i>of which:</i> Cards with a combined debit, cash and e-money function	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
<b>Terminals located in the country</b>	
E-money card terminals	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> E-money card loading/unloading terminals	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> E-money card accepting terminals	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
E-money purchase transactions	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> By cards with an e-money function	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
<i>of which:</i> Through other e-money storages	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
b) Transactions at terminals located in the country by cards issued outside the country	
E-money card loading/unloading transactions	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.
c) Transactions at terminals located outside the country by cards issued in the country	
E-money card loading/unloading transactions	Not applicable for 2004. Cards with an e-money function no longer exist in Sweden.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and  
Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

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TARGET component: E-Rix

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**LVPS: K-Rix**

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Concentration ratio in terms of volume/value: Estimate based on the last week of the year.

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Retail system: Bankgirot

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Retail system: Dataclearing

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Retail system: Postgirot

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**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Number of transactions**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

# UNITED KINGDOM

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	58,643.00	59,051.00	59,322.00	59,554.00	59,835.00
<b>GDP (GBP millions)</b>	953,576.00	996,758.00	1,048,456.00	1,105,919.00	1,164,941.00
<b>GDP per capita (GBP)</b>	16,261	16,880	17,674	18,570	19,469
<b>HICP (annual percentage changes)</b>	0.80	1.22	1.27	1.36	1.34
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	0.624	0.609	0.651	0.705	0.705
Average	0.609	0.622	0.629	0.692	0.679

## 2. Settlement media used by non-MFIs

(GBP millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	27,226.00	29,295.00	30,679.00	32,745.00	35,137.00
Value of overnight deposits held by non-MFIs	440,265.08	488,582.37	530,029.21	583,106.42	661,603.78
Narrow money supply (M1)	443,337.02	510,507.60	533,887.81	590,312.29	660,828.14
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	53,951.48	58,058.88	57,400.71	62,464.24	74,353.90
Outstanding value on e-money storages issued	0.00	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	0.00	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(GBP millions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	1,564.89	1,705.25	1,846.90	1,963.26	2,066.93
<b>Overnight deposits held at other credit institutions (end of period)</b>	63,219.15	84,182.63	133,992.40	146,857.89	158,933.52
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	11,932.40	14,391.23	12,977.89	17,381.13	23,130.43
Intraday borrowing from the central bank	-	-	8,951.28	9,022.22	12,159.58

## 4. Banknotes and coins

(GBP millions; end of period)

	2000	2001	2002	2003	2004
Currency in circulation	35,589.00	36,326.00	37,857.00	40,817.00	46,278.00
Total banknotes in circulation	28,087.00	30,104.00	32,286.41	34,626.00	36,588.27
of which:					
GBP 50	4,668.00	5,114.00	5,148.26	5,868.00	6,179.93
GBP 20	15,504.00	14,209.00	16,186.55	21,223.00	23,008.33
GBP 10	6,803.00	9,816.00	9,742.85	6,407.00	6,317.73
GBP 5	1,112.00	965.00	1,208.75	1,128.00	1,082.28
Total coins in circulation	2,711.90	2,887.00	3,009.00	3,153.00	3,145.53
of which:					
GBP 2	326.00	371.00	410.00	464.00	464.00
GBP 1	1,251.00	1,307.00	1,341.00	1,380.00	1,374.00
GBP 0.5	289.00	317.00	333.00	348.00	349.50
GBP 0.2	354.00	374.00	391.00	411.00	409.40
GBP 0.1	138.10	145.00	149.00	152.00	150.60
GBP 0.05	153.85	163.00	168.00	173.00	172.60
GBP 0.02	109.78	115.00	119.00	124.00	124.36
GBP 0.01	90.17	95.00	98.00	101.00	101.07
Currency in circulation held by MFIs	8,363.00	7,031.00	7,178.00	8,072.00	11,141.00
Currency in circulation outside MFIs	27,226.00	29,295.00	30,679.00	32,745.00	35,137.00

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (GBP millions)	1,281.21	1,360.36	1,278.39	844.30	1,175.85
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	491	452	451	426	413
Number of offices	15,059	14,682	14,500	14,280	14,015
Number of overnight deposits (thousands)	142,942	143,558	143,700	127,995	129,790
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,446	8,760	12,883	16,696	24,142
Value of overnight deposits (GBP millions)	1,947,863.00	2,151,357.10	2,569,485.10	2,804,530.00	3,128,648.80
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	396	363	364	342	329
Number of offices	15,059	14,682	14,500	14,280	14,015
Value of overnight deposits (GBP millions)	774,433.15	837,243.20	990,104.03	1,086,484.90	1,233,488.70
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	88	82	83	79	76
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	107,901.81	103,219.25	123,290.74	141,565.05	229,978.64
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	7	6	3	5	8
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	454,601.96	529,275.93	647,039.68	683,830.91	717,429.82
<b>Branches of non-EEA-based banks</b>					
Number of institutions	0	1	1	0	0
Number of offices	-	-	-	-	-
Value of overnight deposits (GBP millions)	610,926.09	681,618.67	809,050.63	892,649.13	947,751.65
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	18,393	17,846	17,584	17,239	15,961
Number of overnight deposits (thousands)	16,200	13,900	13,879	13,907	12,426
Value of overnight deposits (GBP millions)	1,300.00	1,400.00	1,359.79	1,363.35	381.29
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	493	454	453	428	415
Number of offices	33,453	32,529	32,085	31,520	29,977
Number of overnight deposits (thousands)	159,142	157,458	157,579	141,902	142,216
of which:					
Number of internet/PC-linked overnight deposits (thousands)	6,446	8,760	12,883	16,696	24,142
Value of overnight deposits (GBP millions)	1,950,444.20	2,154,117.40	2,572,123.30	2,806,737.70	3,130,205.90
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (GBP millions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; original units)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	120,682,000	132,623,000	142,092,000	158,123,000	165,915,000
Cards with a payment function (except an e-money function)	100,582,000	110,432,000	122,524,000	134,110,000	141,087,000
<i>of which:</i>					
Cards with a debit function	49,730,000	54,305,000	59,419,000	62,854,000	66,776,000
Cards with a delayed debit function	1,848,000	2,396,000	2,193,000	2,220,000	2,302,000
Cards with a credit function	47,080,000	51,701,000	58,794,000	66,825,000	69,888,000
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	1,925,000	2,030,000	2,118,000	2,211,000	2,121,000
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)	127,294,000	136,833,000	147,530,000	160,588,000	166,747,000
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	33,000	36,666	40,825	46,461	54,412
<i>of which:</i>					
ATMs with a cash withdrawal function	33,000	36,666	40,825	46,461	54,412
ATMs with a credit transfer function	11,880	14,666	14,697	13,474	18,500
POS terminals	735,000	772,000	810,600	861,346	920,015
<i>of which:</i>					
EFTPOS terminals	-	-	-	-	-
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-



## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	1,845.30	1,932.30	2,009.40	2,211.50	2,600.70
<i>of which:</i>					
Paper-based	386.30	378.30	368.40	370.50	364.70
Non-paper-based	1,459.00	1,554.00	1,641.00	1,841.00	2,236.00
<b>Direct debits</b>	2,009.67	2,152.06	2,288.59	2,429.92	2,589.93
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	3,788.00	4,257.00	4,681.00	5,185.00	5,639.00
<i>of which:</i>					
Payments by cards with a debit function	2,337.00	2,696.00	2,994.00	3,364.00	3,690.00
Payments by cards with a delayed debit function	118.00	140.00	137.00	143.00	151.00
Payments by cards with a credit function	1,264.00	1,341.00	1,471.00	1,597.00	1,727.00
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	69.00	80.00	79.00	81.00	71.00
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	2,701.00	2,567.00	2,393.00	2,251.00	2,089.00
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total number of transactions with payment instruments by non-MFIs</b>	10,343.97	10,908.36	11,371.99	12,077.42	12,918.63
<i>of which:</i>					
Cross-border transactions sent	161.00	192.00	211.00	226.00	260.00
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	6,011.00	6,510.00	7,023.00	7,597.00	8,290.00
ATM cash withdrawals	2,027.00	2,174.00	2,268.00	2,373.00	2,528.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	3,984.00	4,336.00	4,755.00	5,224.00	5,762.00
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	163.00	193.00	212.00	229.00	264.00
ATM cash withdrawals	2.00	1.00	1.00	3.00	4.00
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	161.00	192.00	211.00	226.00	260.00
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	187.40	225.80	230.50	236.60	267.00
OTC cash withdrawals	189.00	177.00	151.00	156.00	150.00
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(GBP millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	65,038,485.000	72,921,499.560	71,227,806.920	74,859,830.210	76,514,239.090
<i>of which:</i>					
Paper-based	206,707.000	202,895.560	197,086.920	195,697.210	187,321.090
Non-paper-based	64,831,778.000	72,718,604.000	71,030,720.000	74,664,133.000	76,326,918.000
<b>Direct debits</b>	517,222.000	555,873.000	616,893.000	662,192.000	750,381.000
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	160,902.000	188,530.000	210,955.000	243,874.000	272,946.000
<i>of which:</i>					
Payments by cards with a debit function	75,987.000	94,919.000	107,845.000	130,469.000	150,152.000
Payments by cards with a delayed debit function	9,452.000	11,347.000	11,515.000	12,183.000	13,510.000
Payments by cards with a credit function	66,122.000	71,632.000	81,104.000	91,369.000	99,432.000
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	9,341.000	10,632.000	10,491.000	9,853.000	9,852.000
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	1,973,273.000	1,953,602.000	1,895,886.000	1,843,279.500	1,779,635.600
<b>Other payment instruments</b>	-	-	-	-	-
<b>Total value of transactions with payment instruments by non-MFIs</b>	67,689,882.000	75,619,504.560	73,951,540.920	77,609,175.710	79,317,201.690
<i>of which:</i>					
Cross-border transactions sent	11,997.000	14,002.000	15,909.000	18,046.000	19,685.000
<b>Memorandum item:</b>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	285,250.000	314,455.000	349,318.000	386,126.000	434,568.000
ATM cash withdrawals	113,013.000	127,428.000	136,364.000	144,123.000	161,269.000
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	172,237.000	187,027.000	212,954.000	242,003.000	273,299.000
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	-	-	-	-	-
ATM cash withdrawals	-	-	-	-	-
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	-	-	-	-	-
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	12,161.000	14,100.000	16,017.000	18,331.000	20,006.000
ATM cash withdrawals	184.000	98.000	108.000	285.000	321.000
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	11,977.000	14,002.000	15,909.000	18,046.000	19,685.000
E-money card loading/unloading transactions	-	-	-	-	-
<b>Memorandum items:</b>					
Cash advances at POS terminals	4,696.000	5,440.000	5,648.000	5,874.000	6,700.000
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: CHAPS EURO</b>					
Credit transfers sent	2.00	2.58	3.66	4.29	4.69
<i>of which:</i>					
Credit transfers sent within the same TARGET component	0.75	0.93	1.23	1.39	1.38
<i>of which:</i>					
National transactions	-	0.45	0.56	0.57	0.55
Transactions sent by euro area participants	-	0.16	0.30	0.33	0.31
Transactions sent by non-euro area EU participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-EU participants	-	0.32	0.36	0.48	0.52
Credit transfers sent to another TARGET component	1.25	1.65	2.44	2.91	3.32
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	2.39	2.86	3.26
Transactions sent to a non-euro area TARGET component	-	-	0.05	0.05	0.05
<i>Memorandum item:</i>					
Credit transfers received from another TARGET component	-	1.30	1.52	1.69	1.84
Concentration ratio in terms of volume (percentages)	72.0	69.0	69.0	70.0	72.0
<b>LVPS (NON-TARGET SYSTEM): CHAPS STERLING</b>					
Total transactions sent	21.71	23.96	25.56	27.22	28.32
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	21.79	23.10	24.29	25.17
Total national transactions sent	-	21.79	23.10	24.29	25.17
<b>b) Transactions sent by euro area participants</b>					
Credit transfers	-	1.17	1.27	1.35	1.46
Total transactions sent by euro area participants	-	1.17	1.27	1.35	1.46
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Credit transfers	-	1.01	1.19	1.58	1.70
Total transactions sent by non-EU participants	-	1.01	1.19	1.58	1.70
Concentration ratio in terms of volume (percentages)	84.0	84.0	83.0	81.0	80.0
<b>RETAIL SYSTEM: CHEQUE AND CREDIT CLEARINGS</b>					
Total transactions sent	2,033.59	1,939.66	1,818.48	1,704.40	1,598.43
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	164.65	160.93	153.81	143.93	135.90
Cheques	1,868.94	1,778.73	1,664.67	1,560.48	1,462.53
Total national transactions sent	2,033.59	1,939.66	1,818.48	1,704.40	1,598.43
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	79.0	78.0	78.0	78.0	79.0

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>RETAIL SYSTEM: BACS</b>					
Total transactions sent	3,316.20	3,527.32	3,734.70	4,060.30	4,602.49
of which:					
<b>a) National transactions sent</b>					
Credit transfers	1,306.53	1,375.26	1,446.11	1,630.39	2,012.55
of which:					
Non-paper-based credit transfers	1,306.53	1,375.26	1,446.11	1,630.39	2,012.55
Direct debits	2,009.67	2,152.06	2,288.59	2,429.92	2,589.93
Total national transactions sent	3,316.20	3,527.32	3,734.70	4,060.30	4,602.49
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of volume (percentages)	76.0	75.0	74.0	74.0	76.0

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(GBP millions; total for the period)

	2000	2001	2002	2003	2004
<b>TARGET COMPONENT: CHAPS EURO</b>					
Credit transfers sent	24,259,500.00	29,978,100.00	28,246,900.00	31,180,400.00	32,848,700.00
<i>of which:</i>					
Credit transfers sent within the same TARGET component	5,070,900.00	6,804,100.00	6,597,700.00	7,362,400.00	6,631,500.00
<i>of which:</i>					
National transactions	-	3,823,784.47	3,325,620.87	3,356,069.19	2,707,597.85
Transactions sent by euro area participants	-	241,363.18	261,439.53	306,416.12	328,675.52
Transactions sent by non-euro area EU participants (excl. national transactions)	-	-	-	-	-
Transactions sent by non-EU participants	-	2,738,952.35	3,010,639.61	3,699,914.69	3,595,226.63
Credit transfers sent to another TARGET component	19,188,600.00	23,174,000.00	21,649,200.00	23,818,000.00	26,217,200.00
<i>of which:</i>					
Transactions sent to a euro area TARGET component	-	-	21,355,375.37	23,422,688.05	25,767,958.56
Transactions sent to a non-euro area TARGET component	-	-	293,824.63	395,311.95	449,241.44
<i>Memorandum items:</i>					
Credit transfers received from another TARGET component	-	20,670,992.34	19,633,826.94	23,011,926.43	25,287,953.41
Concentration ratio in terms of value (percentages)	82.0	84.0	84.0	83.0	81.0
<b>LVPS (NON-TARGET SYSTEM): CHAPS STERLING</b>					
Total transactions sent	49,145,830.00	52,912,886.00	51,896,045.00	51,613,456.00	52,347,525.00
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	-	46,498,936.27	45,183,475.40	44,843,963.37	45,399,242.26
Total national transactions sent	-	46,498,936.27	45,183,475.40	44,843,963.37	45,399,242.26
<b>b) Transactions sent by euro area participants</b>					
Credit transfers	-	3,352,512.85	3,499,406.31	3,710,510.58	3,721,188.95
Total transactions sent by euro area participants	-	3,352,512.85	3,499,406.31	3,710,510.58	3,721,188.95
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Credit transfers	-	3,061,436.89	3,213,163.29	3,058,982.05	3,227,093.79
Total transactions sent by non-EU participants	-	3,061,436.89	3,213,163.29	3,058,982.05	3,227,093.79
Concentration ratio in terms of value (percentages)	80.0	79.0	78.0	77.0	78.0
<b>RETAIL SYSTEM: CHEQUE AND CREDIT CLEARINGS</b>					
Total transactions sent	1,453,500.14	1,440,002.07	1,401,139.03	1,353,849.94	1,315,711.99
<i>of which:</i>					
<b>a) National transactions sent</b>					
Credit transfers	88,103.34	86,311.87	82,285.93	76,020.84	69,801.89
<i>of which:</i>					
Paper-based credit transfers	-	-	-	-	-
Cheques	1,365,396.80	1,353,690.20	1,318,853.10	1,277,829.10	1,245,910.10
Total national transactions sent	1,453,500.14	1,440,002.07	1,401,139.03	1,353,849.94	1,315,711.99
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	81.0	81.0	80.0	80.0	79.0

**10. Payments processed by selected interbank funds transfer systems**

Value of transactions

*(GBP millions; total for the period)*

	2000	2001	2002	2003	2004
<b>RETAIL SYSTEM: BACS</b>					
Total transactions sent	1,922,139.00	2,165,642.00	2,380,268.00	2,572,443.00	2,881,412.00
of which:					
<b>a) National transactions sent</b>					
Credit transfers	1,404,917.00	1,609,769.00	1,763,375.00	1,910,251.00	2,131,031.00
of which:					
Non-paper-based credit transfers	1,404,917.00	1,609,769.00	1,763,375.00	1,910,251.00	2,131,031.00
Direct debits	517,222.00	555,873.00	616,893.00	662,192.00	750,381.00
Total national transactions sent	1,922,139.00	2,165,642.00	2,380,268.00	2,572,443.00	2,881,412.00
<b>b) Transactions sent by euro area participants</b>					
<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>					
<b>d) Transactions sent by non-EU participants</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

**11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Number of transactions

*(total for the period; millions)*

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>London Stock Exchange</b>					
Number of transactions	40.73	49.60	52.70	56.10	66.30
<i>of which:</i>					
United Kingdom	29.43	32.10	37.50	46.20	53.90
Other	11.30	17.50	15.20	9.90	12.40
<b>Virt-x</b>					
Number of transactions	0.05	6.19	9.30	10.20	10.20
<b>Clearing house</b>					
<b>LCH.Clearnet Ltd</b>					
Number of trades cleared	197.30	316.10	368.80	447.10	516.20
<i>of which:</i>					
Securities	100.68	225.60	273.10	337.10	383.80
Commodities	96.62	90.50	95.70	110.00	132.40
<b>Securities settlement systems</b>					
<b>CREST</b>					
Number of settlement instructions	59.09	73.40	75.70	63.80	64.20
<b>CGO</b>					
Number of settlement instructions	-	-	-	-	-
<b>CMO</b>					
Number of settlement instructions	0.20	0.20	0.10	0.10	-

**11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems**

Market value of transactions

*(total for the period; GBP billions)*

	2000	2001	2002	2003	2004
<b>Trading platforms</b>					
<b>London Stock Exchange</b>					
Value of transactions	5,416	5,581	4,595	3,636	4,720
<i>of which:</i>					
United Kingdom	1,896	1,905	1,815	1,877	2,316
Other	3,520	3,676	2,780	1,759	2,404
<b>Virt-x</b>					
Value of transactions	14	200	384	354	397
<b>Clearing house</b>					
<b>LCH.Clearnet Ltd</b>					
Value of trades cleared	62,535	107,707	145,052	193,000	242,000
<b>Securities settlement systems</b>					
<b>CREST</b>					
Value of settlement instructions	48,693	52,024	51,499	58,285	77,982
<b>CGO</b>					
Value of settlement instructions	-	-	-	-	-
<b>CMO</b>					
Value of settlement instructions	2,405	2,255	1,708	1,454	-

## 11.3a Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading systems</b>					
<b>London Stock Exchange</b>	293	293	297	299	337
<i>of which:</i>					
Banks	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Brokers/dealers	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Other institutions	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
<b>Virt-x</b>	127	111	112	101	112
<i>of which:</i>					
Banks	36	71	69	68	65
<i>of which:</i>					
Domestic	35	5	5	6	7
Foreign	1	66	64	62	58
Brokers/dealers	58	40	41	33	47
<i>of which:</i>					
Domestic	46	28	30	22	31
Foreign	12	12	11	11	16
Other institutions	33	0	2	0	0
<i>of which:</i>					
Domestic	31	0	2	0	0
Foreign	2	0	0	0	0
<b>Clearing house</b>					
<b>LCH.Clearnet Ltd</b>	112	116	117	119	119
<i>of which:</i>					
Banks	35	42	41	44	45
<i>of which:</i>					
Domestic	8	19	20	18	18
Foreign	27	23	21	26	27
Brokers/dealers	69	67	73	66	65
<i>of which:</i>					
Domestic	57	57	59	53	51
Foreign	12	10	14	13	14
Other institutions	8	7	3	9	9
<i>of which:</i>					
Domestic	-	6	2	6	6
Foreign	-	1	1	3	3
<b>Securities settlement systems</b>					
<b>CREST</b>	28,489	41,227	52,881	38,054	41,882
<i>of which:</i>					
Banks, brokers/dealers, etc.	1,636	2,234	2,017	2,280	2,380
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Others	26,853	38,993	50,864	35,774	39,502
<i>of which:</i>					
Private clients	26,853	38,993	50,864	35,774	39,502



## 11.3b Number of participants in trading platforms, clearing houses and securities settlement systems (continued)

(end of period)

	2000	2001	2002	2003	2004
<b>CGO</b>	-	-	-	-	-
<i>of which:</i>					
Banks, brokers/dealers, etc.	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Others	-	-	-	-	-
<i>of which:</i>					
Private clients	-	-	-	-	-
<b>CMO</b>	70	64	58	-	-
<i>of which:</i>					
Banks, brokers/dealers, etc.	-	-	-	-	-
<i>of which:</i>					
Domestic	-	-	-	-	-
Foreign	-	-	-	-	-
Others	-	-	-	-	-
<i>of which:</i>					
Private clients	-	-	-	-	-

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>London Stock Exchange</b>					
Value of securities issued (GBP billions)	5,338	4,115	3,060	3,349	3,464
<i>of which:</i>					
United Kingdom	1,812	1,535	1,158	1,374	1,492
Other	3,526	2,580	1,902	1,975	1,972
Number of securities issued	2,929	2,891	2,824	2,692	2,837
<i>of which:</i>					
United Kingdom	2,428	2,438	2,405	2,311	2,486
Other	501	453	419	381	351
Value of securities registered (GBP billions)	5,338	4,115	3,060	3,349	3,464
Number of securities registered	2,929	2,891	2,824	2,692	2,837
<b>Virt-x</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
<b>CREST</b>					
Value of securities issued (GBP billions)	1,785	1,617	1,292	1,683	1,888
Number of securities issued	10,873	15,846	6,351	12,387	13,697
Value of securities registered (GBP billions)	1,785	1,617	1,292	1,683	1,888
Number of securities registered	10,873	15,846	6,351	12,387	13,697
<b>CGO</b>					
Value of securities issued (GBP billions)	-	-	-	-	-
Number of securities issued	-	-	-	-	-
Value of securities registered (GBP billions)	-	-	-	-	-
Number of securities registered	-	-	-	-	-
<b>CMO</b>					
Value of securities issued (GBP billions)	143	151	171	-	-
Number of securities issued	58,805	51,109	56,691	-	-
Value of securities registered (GBP billions)	143	151	171	-	-
Number of securities registered	58,805	51,109	56,691	-	-

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Bank of England, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1). Data for the “Rest of the world” counterpart sector are not reported for 2000-04.
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period.
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**Table 4 – Banknotes and coins**

Total banknotes in circulation	Bank of England banknotes only.
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**Table 5 – Institutions offering payment services to non-MFIs**

<b>Central bank</b>	
Number of offices	Central bank also has two outlets for note issuance and 12 regional agencies for economic intelligence gathering purposes.
<b>Credit institutions irrespective of their legal incorporation</b>	
Number of overnight deposits	Estimated figure. Includes private sector ordinary share and deposit accounts with UK building societies, as well as corporate bodies' shares and deposits below £50,000 placed with building societies.
<i>of which:</i> Number of internet/PC-linked overnight deposit accounts	Number of accounts associated with internet services (credit transfers, payment of bills, etc. via the internet).
<b>Credit institutions legally incorporated in the reporting country</b>	
<b>Other institutions offering payment services to non-MFIs</b>	
Number of institutions	The postal institution.
Number of overnight deposits	Data are for National Savings Ordinary Accounts. These were closed in September 2004. They were replaced with Easy Access Accounts, which do not appear in the data.
Value of overnight deposits	Data are for National Savings Ordinary Accounts. These were closed in September 2004. They were replaced with Easy Access Accounts, which do not appear in the data.

**Table 6 – Payment card functions and accepting devices**

<b>Cards issued in the country</b>	
<i>of which:</i> Cards with a credit function	MasterCard and Visa only. Does not include data for “cards with a credit and charge facility”. These data are included in the “cards with a credit and delayed debit function” category.
Total number of cards (irrespective of the number of functions on the card)	Excluding any stand-alone e-money cards and retailer cards.
<b>Terminals located in the country</b>	
POS terminals	Estimate of total number of POS terminals in the United Kingdom. Most accept both credit and debit cards.

**Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions, and**  
**Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions**

<b>Transactions per type of payment instrument</b>	
Card payments with cards issued in the country (except cards with an e-money function)	
<i>of which:</i> Payments by cards with a debit function	Customer transactions only.
<i>of which:</i> Payments by cards with a credit function	Customer transactions with MasterCard and Visa only. Does not include data for “cards with a credit and charge facility”. These data are included in the “cards with a credit and delayed debit function” category.
Cheques	Includes inter-branch cheques and estimates of in-house processed cheques. Includes some own account items.
Other payment instruments	Not applicable.
<b>Transactions per type of terminal</b>	
a) Transactions at terminals located in the country by cards issued in the country	
ATM cash withdrawals	Data include cards issued abroad and used in the United Kingdom. Data include all ATM transactions. A breakdown into cash withdrawals and cash deposits is not available.
POS transactions (irrespective of type of card used)	Data include cards issued abroad and used in the United Kingdom.
c) Transactions at terminals located outside the country by cards issued in the country	
ATM cash withdrawals	Data include all ATM transactions. A breakdown into cash withdrawals and cash deposits is not available.
POS transactions (irrespective of type of card used)	Data are for payment cards only. A further breakdown is not available.

**Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and**  
**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

TARGET component: CHAPS EURO
LVPS: CHAPS STERLING
Retail system: Cheque and Credit Clearings. Total transactions sent: includes Northern Ireland (estimated) and Scotland.
Retail system: BACS

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Number of transactions**

London Stock Exchange – Number of transactions	Number of bargains settled.
Virt-x	Virt-x was, until June 2001, known as Tradepoint. Figures for June 2001 onwards are for Virt-x and include volumes in Swiss stocks.
Virt-x – Number of transactions	Number of bargains settled.
LCH.Clearnet Ltd	Formerly the London Clearing House.
LCH.Clearnet Ltd – Number of trades cleared	Number of contracts.
LCH.Clearnet Ltd – Securities	Includes non-commodity futures and options traded on LIFFE (and cleared through LCH.Clearnet Ltd), as well as cash securities.
Securities settlement systems	Volumes include one side of each transaction.
CREST	Figures are for the United Kingdom and Ireland.
CGO	CGO was closed in July 2000 and settlement of the relevant instruments was taken over by CREST.
CMO	CMO was closed in October 2003 and settlement of the relevant instruments was taken over by CREST.

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

Virt-x	Virt-x was, until June 2001, known as Tradepoint. Figures for June 2001 onwards are for Virt-x and include values in Swiss stocks.
LCH.Clearnet Ltd	Formerly the London Clearing House.
LCH.Clearnet Ltd – Value of trades cleared	Value of securities contracts. Includes cash securities.
Securities settlement systems	Values include one side of each transaction.
CREST	Figures are for the United Kingdom and Ireland.
CGO	CGO was closed in July 2000 and settlement of the relevant instruments was taken over by CREST.
CMO	CMO was closed in October 2003 and settlement of the relevant instruments was taken over by CREST.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

Virt-x	Virt-x was, until June 2001, known as Tradepoint.
LCH.Clearnet Ltd	Formerly the London Clearing House.
LCH.Clearnet Ltd – Banks	Deposit-taking bank institutions.
LCH.Clearnet Ltd – Brokers/dealers	Includes brokers/dealers that are wholly owned by banks.
LCH.Clearnet Ltd – Brokers/dealers – Domestic	Includes firms/institutions registered in the United Kingdom though ultimately owned by a foreign registered parent.
CGO	CGO was closed in July 2000 and settlement of the relevant instruments was taken over by CREST.
CMO	CMO was closed in October 2003 and settlement of the relevant instruments was taken over by CREST.

**Table 11.4 – Outstanding securities**



# ACCEDING COUNTRY DATA

## BULGARIA



### 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	8,170.20	7,913.30	7,868.30	7,852.55	7,836.80
<b>GDP (BGN millions)</b>	26,752.83	29,709.21	32,335.08	34,546.64	38,008.41
<b>GDP per capita (BGN)</b>	3,274	3,754	4,110	4,399	4,850
<b>HICP (annual percentage changes)</b>	10.30	7.43	5.83	2.36	6.16
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	1.954	1.946	1.955	1.956	1.956
Average	.	1.948	1.949	1.949	1.953

### 2. Settlement media used by non-MFIs

(BGN billions; average of end-of-month figures)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	1.99	2.47	2.95	3.41	4.05
Value of overnight deposits held by non-MFIs	2.23	2.74	2.93	3.55	4.58
Narrow money supply (M1)	4.22	5.21	5.88	6.95	8.64
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	0.87	0.97	1.15	1.24	1.47
Outstanding value on e-money storages issued	-	-	-	-	-
of which:					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

### 3. Settlement media used by credit institutions

(BGN billions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	0.43	0.39	0.55	0.57	0.85
<b>Overnight deposits held at other credit institutions (end of period)</b>	0.02	0.04	0.05	0.04	0.23
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	0.07	0.04	0.02	0.01	0.01



## 4. Banknotes and coins

(BGN millions; average of end-of-month figures)

	2000	2001	2002	2003	2004
Currency in circulation	2,101.88	2,610.84	3,151.21	3,676.28	4,377.12
Total banknotes in circulation	2,053.91	2,563.00	3,097.13	3,603.49	4,287.72
of which:					
BGN 100	-	-	-	6.72	275.99
BGN 50	1,080.25	1,382.98	1,759.40	1,996.59	2,179.50
BGN 20	508.17	644.85	768.54	970.52	1,172.03
BGN 10	277.66	368.72	407.46	471.76	513.94
BGN 5	117.05	95.26	89.14	98.40	92.68
BGN 2	40.70	41.52	42.87	43.45	45.89
BGN 1	30.08	29.68	29.72	16.05	7.70
Total coins in circulation	22.18	27.26	34.44	53.40	69.51
of which:					
BGN 1	-	-	1.70	16.64	28.68
BGN 0.5	8.67	9.66	11.46	12.55	13.59
BGN 0.2	6.76	7.88	9.19	10.50	11.88
BGN 0.1	3.92	5.64	6.90	7.67	8.36
BGN 0.05	1.59	2.21	2.68	3.04	3.44
BGN 0.02	0.81	1.15	1.57	1.85	2.19
BGN 0.01	0.43	0.73	0.95	1.15	1.37
Commemorative coins	0.54	0.96	1.15	1.45	2.23
Total old banknotes and coins in circulation (BGL)	25.25	19.62	18.48	17.95	17.66
Currency in circulation held by MFIs	108.79	137.21	201.34	271.00	323.63
Currency in circulation outside MFIs	1,993.09	2,473.64	2,949.87	3,405.28	4,053.50

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	9	9	3	3	3
Number of overnight deposits (thousands)	1	1	1	1	1
Value of overnight deposits (BGN billions)	0.29	0.29	0.29	0.29	0.29
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	35	35	34	35	35
Number of offices	680	708	721	734	684
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN billions)	2.61	3.21	3.80	4.75	7.33
<i>of which:</i>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	27	28	28	29	29
Number of offices	672	701	715	728	678
Value of overnight deposits (BGN billions)	2.46	2.98	3.55	4.52	6.59
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	6	5	4	4	4
Number of offices	6	5	4	4	4
Value of overnight deposits (BGN billions)	0.10	0.15	0.14	0.17	0.48
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits (BGN billions)	0	0	0	0	0
<b>Branches of non-EEA-based banks</b>					
Number of institutions	2	2	2	2	2
Number of offices	2	2	2	2	2
Value of overnight deposits (BGN billions)	0.04	0.08	0.11	0.07	0.27
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN billions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	36	36	35	36	36
Number of offices	689	717	724	737	687
Number of overnight deposits (thousands)	-	-	-	-	-
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (BGN billions)	2.90	3.50	4.10	5.05	7.63
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (BGN billions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period; thousands)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	560.93	990.41	1,614.11	2,410.55	4,071.16
Cards with a payment function (except an e-money function)	560.93	990.43	1,614.11	2,410.55	4,071.16
<i>of which:</i>					
Cards with a debit function	557.60	979.55	1,596.36	2,372.01	3,932.11
Cards with a delayed debit function	-	-	-	-	-
Cards with a credit function	3.33	10.89	17.74	38.54	139.05
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
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)	560.93	990.41	1,614.11	2,410.55	4,071.16
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	0.42	0.64	0.83	1.22	2.10
<i>of which:</i>					
ATMs with a cash withdrawal function	0.42	0.64	0.83	1.22	2.10
ATMs with a credit transfer function	0.42	0.64	0.83	1.22	2.10
POS terminals	1.09	1.97	2.55	3.75	6.84
<i>of which:</i>					
EFTPOS terminals	1.09	1.97	2.55	3.75	6.84
E-money card terminals	-	-	-	-	-
<i>of which:</i>					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	18.06	22.08	23.08	28.06	34.82
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	18.06	22.08	23.08	28.06	34.82
<b>Direct debits</b>	1.25	1.46	1.42	1.62	0.99
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	0.28	0.84	1.54	2.50	4.10
<i>of which:</i>					
Payments by cards with a debit function	0.28	0.83	1.52	2.47	3.96
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	0.00	0.01	0.02	0.04	0.14
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	0.00	0.00	0.00	0.00	0.00
<b>Other payment instruments</b>	0.01	0.01	0.02	0.01	0.00
<b>Total number of transactions with payment instruments by non-MFIs</b>	19.60	24.38	26.05	32.21	39.90
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	6.67	14.46	24.64	39.80	69.07
ATM cash withdrawals	6.39	13.62	23.10	37.30	64.44
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.28	0.84	1.54	2.50	4.63
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	0.54	0.91	1.34	1.74	2.53
ATM cash withdrawals	0.42	0.74	1.13	1.51	2.23
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.11	0.17	0.20	0.23	0.31
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	0.09	0.23	0.37	0.49	0.83
ATM cash withdrawals	0.06	0.14	0.24	0.31	0.49
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.03	0.08	0.13	0.18	0.34
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	-	-	-	-	-
OTC cash withdrawals	-	-	-	-	-
OTC cash deposits	-	-	-	-	-

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(BGN billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	54.47	62.24	68.96	57.71	51.28
<i>of which:</i>					
Paper-based	-	-	-	-	-
Non-paper-based	54.47	62.24	68.96	57.71	51.28
<b>Direct debits</b>	0.62	0.94	0.89	0.82	0.60
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	0.03	0.11	0.22	0.37	0.62
<i>of which:</i>					
Payments by cards with a debit function	0.03	0.11	0.21	0.36	0.55
Payments by cards with a delayed debit function	-	-	-	-	-
Payments by cards with a credit function	0.00	0.00	0.01	0.01	0.07
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	0.00	0.00	0.00	0.00	0.00
<b>Other payment instruments</b>	0.02	0.04	0.10	0.06	0.00
<b>Total value of transactions with payment instruments by non-MFIs</b>	55.15	63.33	70.17	58.95	52.50
<i>of which:</i>					
Cross-border transactions sent	-	-	-	-	-
<i>Memorandum item:</i>					
Cross-border transactions received	-	-	-	-	-
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	0.52	1.15	2.05	3.38	6.03
ATM cash withdrawals	0.49	1.04	1.83	3.01	5.33
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.03	0.11	0.22	0.37	0.70
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	0.08	0.15	0.22	0.30	0.49
ATM cash withdrawals	0.07	0.12	0.18	0.24	0.38
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.01	0.03	0.04	0.06	0.11
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	0.01	0.01	0.18	0.31	0.52
ATM cash withdrawals	0.00	0.01	0.17	0.30	0.48
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.00	0.00	0.01	0.02	0.05
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals					
OTC cash withdrawals					
OTC cash deposits					

## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
Total transactions sent	-	-	-	0.20	0.59
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	0.20	0.59
of which:					
Paper-based credit transfers	-	-	-	0.00	0.00
Non-paper-based credit transfers	-	-	-	0.20	0.59
Total national transactions sent	-	-	-	0.20	0.59
<b>b) Transactions sent to euro area participants</b>	-	-	-	-	-
<b>c) Transactions sent to non-euro area EU participants</b>	-	-	-	-	-
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	45.46	47.21
<b>RETAIL SYSTEM: BISERA</b>					
Total transactions sent	19.37	23.62	24.62	29.76	35.80
of which:					
<b>a) National transactions sent</b>					
Credit transfers	18.06	22.08	23.08	28.06	34.82
of which:					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	18.06	22.08	23.08	28.06	34.82
Direct debits	1.25	1.46	1.42	1.62	0.99
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	0.01	0.01	0.02	0.01	0.00
Total national transactions sent	19.32	23.54	24.51	29.70	35.80
<b>b) Transactions sent to euro area participants</b>	-	-	-	-	-
<b>c) Transactions sent to non-euro area EU participants</b>	-	-	-	-	-
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	63.45	60.71	53.30	51.52	47.53
<b>RETAIL SYSTEM: BORICA</b>					
Total transactions sent	3.66	9.26	16.92	29.12	39.48
of which:					
<b>a) National transactions sent</b>					
Card payments	0.15	0.53	1.06	1.85	2.72
ATM transactions	3.51	8.73	15.86	27.27	36.76
Total national transactions sent	3.66	9.26	16.92	29.12	39.48
<b>b) Transactions sent to euro area participants</b>	-	-	-	-	-
<b>c) Transactions sent to non-euro area EU participants</b>	-	-	-	-	-
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(BGN billions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
Total transactions sent	-	-	-	62.57	129.18
of which:					
<b>a) National transactions sent</b>					
Credit transfers	-	-	-	62.57	129.18
of which:					
Paper-based credit transfers	-	-	-	0.00	0.00
Non-paper-based credit transfers	-	-	-	62.57	129.18
Total national transactions sent	-	-	-	62.57	129.18
<b>b) Transactions sent to euro area participants</b>	-	-	-	-	-
<b>c) Transactions sent to non-euro area EU participants</b>	-	-	-	-	-
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	49.00	47.89
<b>RETAIL SYSTEM: BISERA</b>					
Total transactions sent	55.12	63.22	69.95	58.58	51.88
of which:					
<b>a) National transactions sent</b>					
Credit transfers	54.47	62.24	68.96	57.71	51.28
of which:					
Paper-based credit transfers	-	-	-	-	-
Non-paper-based credit transfers	54.47	62.24	68.96	57.71	51.28
Direct debits	0.62	0.94	0.89	0.82	0.60
Cheques	0.00	0.00	0.00	0.00	0.00
Other payment instruments	0.02	0.04	0.10	0.06	0.00
Total national transactions sent	55.12	63.22	69.95	58.58	51.88
<b>b) Transactions sent to euro area participants</b>	-	-	-	-	-
<b>c) Transactions sent to non-euro area EU participants</b>	-	-	-	-	-
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>	-	-	-	-	-
Concentration ratio in terms of value (percentages)	62.90	54.94	45.71	47.17	51.74
<b>RETAIL SYSTEM: BORICA</b>					
Total transactions sent	0.29	0.72	1.37	2.37	3.12
of which:					
<b>a) National transactions sent</b>					
Card payments	0.02	0.07	0.15	0.26	0.36
ATM transactions	0.27	0.65	1.22	2.11	2.76
Total national transactions sent	0.29	0.72	1.37	2.37	3.12
<b>b) Transactions sent to euro area participants</b>	-	-	-	-	-
<b>c) Transactions sent to non-euro area EU participants</b>	-	-	-	-	-
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>	-	-	-	-	-
Concentration ratio in terms of value (percentages)	-	-	-	-	-

## 11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems

Number of transactions

(total for the period; millions)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
CDAD	42.9	70.9	311.3	689.7	1,425.9
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
CDAD	117.5	124.2	434.3	971.9	1,621.3
GSD					
Government securities (in original units)	9,284.0	8,599.0	8,029.0	9,158.0	8,982.0
of which:					
Bills	1,805.0	1,214.0	662.0	488.0	248.0
Notes	6,044.0	5,845.0	4,231.0	3,572.0	2,996.0
Bonds	1,435.0	1,540.0	3,136.0	5,098.0	5,738.0

## 11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems

Market value of transactions

(total for the period; BGN millions)

	2000	2001	2002	2003	2004
<b>Trading platform</b>					
CDAD	133.0	160.0	416.0	793.0	1600.7
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
CDAD	158.0	192.0	422.0	806.5	1686.5
GSD (nominal value)					
Government securities	9,527.6	8,072.9	7,225.6	9,227.5	11,221.9
of which:					
Bills	1,083.1	820.0	387.7	434.9	190.0
Notes	5,832.4	5,446.8	3,854.7	3,728.2	4,044.4
Bonds	2,612.0	1,806.1	2,983.2	5,064.3	6,987.5

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>Trading platform</b>	.	.	.	.	.
<b>Clearing house</b>	-	-	-	-	-
<b>Securities settlement systems</b>					
CDAD	93	97	105	103	98
GSD	25	25	28	28	28
of which:					
Banks	21	21	24	25	25
Savings banks					
Stockbrokers	3	3	3	3	3
Insurance companies	1	1	1		



## 11.4 Outstanding securities

*(end of period; nominal value)*

	2000	2001	2002	2003	2004
<b>CDAD</b>					
Value of securities issued (BGN millions)	-	-	-	-	-
Volume of securities issued	-	-	-	-	-
Value of securities registered (BGN millions)	684.0	1,190.0	1,797.0	1,618.0	411.4
Volume of securities registered (thousands)	575,806.1	833,428.0	945,103.4	1,344,472.9	1,344,473.3
<b>GSD</b>					
Value of government securities issued (BGN millions)	1,772.3	1,861.3	2,124.1	2,256.7	2,680.6
Number of government securities issued	136	100	98	90	73

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Bulgarian National Bank, unless otherwise indicated.

**Methodology:** the previous definitions have been used for all data provided, but with the enhanced layout.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
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**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at other credit institutions	Value for the last quarter of the period. For the period 2000-03, sight deposits at the end of the corresponding year only.
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**Table 4 – Banknotes and coins****Table 5 – Institutions offering payment services to non-MFIs****Table 6 – Payment card functions and accepting devices****Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions****Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions****Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions, and****Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

RTGS: RINGS. Has been in live operation since 2 June 2003.

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions****Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions****Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems****Table 11.4 – Outstanding securities**

# ROMANIA

## 1. Basic statistical data

	2000	2001	2002	2003	2004
<b>Population (thousands, annual average)</b>	22,435.00	22,408.00	21,795.00	21,734.00	21,625.33
<b>GDP (ROL millions)</b>	803,773,126.00	1,167,687,000.00	1,514,750,900.00	1,903,353,900.00	2,387,914,300.00
<b>GDP per capita (ROL)</b>	35,826.750	52,110.273	69,499.927	87,574.947	110,422.090
<b>HICP (annual percentage changes)</b>	46.25	34.83	22.75	15.29	11.94
<b>Exchange rate (national currency vis-à-vis the euro)</b>					
End of period	24,142.000	27,817.000	35,135.000	41,158.000	39,390.000
Average	19,921.796	26,003.976	31,269.659	37,550.553	40,509.664

## 2. Settlement media used by non-MFIs

(ROL billions; average of end-of-month figures)

	2000	2001	2002	2003	2004
Currency in circulation outside MFIs	20,498.26	28,397.66	38,285.77	52,655.14	68,391.88
Value of overnight deposits held by non-MFIs	12,124.16	18,041.31	27,185.20	39,438.89	58,553.09
Narrow money supply (M1)	32,622.42	46,438.97	65,470.97	92,094.02	126,944.97
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held by non-MFIs	1.39	1.48	1.58	1.58	1.63
Outstanding value on e-money storages issued	-	-	-	-	-
<i>of which:</i>					
On card-based e-money schemes	-	-	-	-	-
On software-based e-money schemes	-	-	-	-	-

## 3. Settlement media used by credit institutions

(ROL billions; average for last reserve maintenance period)

	2000	2001	2002	2003	2004
<b>Overnight deposits held at the central bank</b>	24,384.61	28,926.54	32,308.07	40,415.86	64,304.36
<b>Overnight deposits held at other credit institutions (end of period)</b>	1,179.45	1,941.20	2,451.86	2,037.13	3,887.50
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank	-	-	-	-	-

## 4. Banknotes and coins

(ROL millions; average of end-of-month figures)

	2000	2001	2002	2003	2004
Currency in circulation	22,300.09	30,740.65	41,854.98	57,574.03	74,356.93
Total banknotes in circulation	22,174.03	30,544.51	41,316.37	56,775.12	73,528.91
of which:					
ROL 1,000,000	-	-	-	-	-
ROL 500,000	-	-	-	256.90	10,745.06
ROL 100,000	488.38	9,142.36	17,476.79	28,477.08	40,160.77
ROL 50,000	9,923.34	11,079.89	13,723.78	17,223.04	15,494.03
ROL 10,000	8,378.67	7,883.41	8,015.32	9,219.70	5,821.10
ROL 5,000	2,325.92	1,630.38	1,858.05	1,513.13	1,235.77
ROL 2,000	810.49	602.27	155.86	-	-
ROL 1,000	87.28	83.38	86.57	85.27	72.18
ROL 500	159.94	122.81	-	-	-
Total coins in circulation	126.07	196.14	538.61	798.91	828.04
of which:					
ROL 5,000	-	0.63	250.31	505.39	487.23
ROL 1,000	0.88	59.55	151.02	174.12	217.09
ROL 500	78.05	88.77	90.20	86.84	91.15
ROL 100	32.66	32.70	32.61	32.46	32.46
ROL 50	9.42	9.42	9.42	-	-
ROL 20	2.82	2.82	2.81	-	-
ROL 10	1.45	1.45	1.44	-	-
ROL 5	0.67	0.69	0.69	-	-
ROL 1	0.11	0.11	0.11	0.11	0.11
Currency in circulation held by MFIs	1,801.83	2,342.99	3,569.21	4,918.89	5,965.05
Currency in circulation outside MFIs	20,498.26	28,397.66	38,285.77	52,655.14	68,391.88

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

(end of period)

	2000	2001	2002	2003	2004
<b>Central bank</b>					
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (ROL billions)	-	-	-	-	-
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	44	44	43	42	44
Number of offices	2,907	2,773	2,859	3,218	3,775
Number of overnight deposits (thousands)	19,278.44	21,559.26	23,073.14	28,030.44	30,990.13
of which:					
Number of internet/PC-linked overnight deposits (thousands)	0.06	0.47	4.64	42.43	77.37
Value of overnight deposits (ROL billions)	91,678.62	199,589.55	253,240.91	306,131.38	724,572.40
of which:					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	36	36	35	34	37
Number of offices	2,894	2,753	2,836	3,191	3,745
Value of overnight deposits (ROL billions)	91,051.65	198,628.18	251,304.94	303,852.47	721,409.93
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	7	7	7	7	5
Number of offices	10	16	19	24	23
Value of overnight deposits (ROL billions)	626.79	955.25	1,927.86	2,264.29	2,855.92
<b>Branches of EEA-based credit institutions (outside the euro area)</b>					
Number of institutions	-	-	-	-	1
Number of offices	-	-	-	-	3
Value of overnight deposits (ROL billions)	-	-	-	-	268.25
<b>Branches of non-EEA-based banks</b>					
Number of institutions	1	1	1	1	1
Number of offices	3	4	4	3	4
Value of overnight deposits (ROL billions)	0.18	6.12	8.11	14.62	38.30
<b>Other institutions offering payment services to non-MFIs</b>					
Number of institutions	1	1	1	1	1
Number of offices	7,002	6,973	6,971	6,966	6,914
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (ROL billions)	-	-	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	-	-	-	-	-
Number of offices	-	-	-	-	-
Number of overnight deposits (thousands)	-	-	-	-	-
of which:					
Number of internet/PC-linked overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits (ROL billions)	-	-	-	-	-
<b>Memorandum items:</b>					
<b>Electronic money institutions</b>					
Number of institutions	-	-	-	-	-
Outstanding value on e-money storages issued by electronic money institutions (ROL billions)	-	-	-	-	-

## 6. Payment card functions and accepting devices

(end of period, thousands)

	2000	2001	2002	2003	2004
<b>Cards issued in the country</b>					
Cards with a cash function	1,075.81	2,082.22	3,475.16	4,646.25	5,777.31
Cards with a payment function (except an e-money function)	1,075.81	2,082.23	3,475.16	4,642.31	5,782.67
of which:					
Cards with a debit function	1,027.46	1,927.22	3,237.38	4,383.96	5,468.53
Cards with a delayed debit function	-	0.11	0.48	0.16	0.51
Cards with a credit function	48.35	154.90	237.31	258.19	313.63
Cards with a debit and delayed debit function	-	-	-	-	-
Cards with a credit and delayed debit function	-	-	-	-	-
Cards with an e-money function	-	-	-	-	-
of which:					
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)	1,075.81	2,082.23	3,475.16	4,646.25	5,782.67
of which:					
Cards with a combined debit, cash and e-money function	-	-	-	-	-
<b>Terminals located in the country</b>					
ATMs	0.55	0.96	1.71	3.29	4.96
of which:					
ATMs with a cash withdrawal function	0.52	0.88	1.58	2.61	3.69
ATMs with a credit transfer function	0.03	0.08	0.13	0.68	1.27
POS terminals	1.10	1.94	4.00	8.45	12.72
of which:					
EFTPOS terminals	0.10	0.64	1.72	3.54	8.21
E-money card terminals	-	-	-	-	-
of which:					
E-money card loading/unloading terminals	-	-	-	-	-
E-money card accepting terminals	-	-	-	-	-

## 7. Indicators of the use of payment instruments and terminals by non-MFIs

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	56.37	177.55	104.78	233.93	320.14
<i>of which:</i>					
Paper-based	55.27	170.05	94.05	201.49	267.86
Non-paper-based	1.09	7.50	10.73	32.43	52.28
<b>Direct debits</b>	0.49	0.52	0.83	4.33	16.62
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	3.97	9.57	24.84	42.05	55.28
<i>of which:</i>					
Payments by cards with a debit function	3.91	9.49	24.46	41.00	53.66
Payments by cards with a delayed debit function	-	0.00	0.01	0.02	0.03
Payments by cards with a credit function	0.06	0.08	0.37	1.03	1.60
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	5.47	10.70	8.21	11.22	16.09
<b>Other payment instruments</b>	3.20	2.66	3.76	8.33	16.51
<b>Total number of transactions with payment instruments by non-MFIs</b>	69.50	200.99	142.43	299.85	424.65
<i>of which:</i>					
Cross-border transactions sent	1.65	2.62	4.77	6.20	7.06
<i>Memorandum item:</i>					
Cross-border transactions received	1.56	2.17	3.27	4.61	5.56
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	15.95	32.77	62.96	93.26	116.62
ATM cash withdrawals	15.65	31.94	61.18	90.19	110.12
ATM cash deposits	-	-	-	-	0.00
POS transactions (irrespective of type of card used)	0.30	0.83	1.78	3.07	6.51
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	0.86	1.70	1.73	2.05	2.76
ATM cash withdrawals	0.74	1.45	1.36	1.49	1.96
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.13	0.24	0.37	0.56	0.80
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	0.09	0.10	0.21	0.35	0.48
ATM cash withdrawals	0.05	0.04	0.07	0.12	0.15
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	0.05	0.07	0.14	0.23	0.33
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.26	0.37	0.40	0.48	0.74
OTC cash withdrawals	467.87	1,355.97	3,809.05	7,240.25	13,235.04
OTC cash deposits	415.35	790.36	1,205.91	1,896.18	3,267.19

## 8. Indicators of the use of payment instruments and terminals by non-MFIs

Value of transactions

(ROL billions; total for the period)

	2000	2001	2002	2003	2004
<b>TRANSACTIONS PER TYPE OF PAYMENT INSTRUMENT</b>					
<b>Credit transfers</b>	1,732,124.5	3,111,101.6	4,305,306.7	6,695,141.6	9,941,468.3
<i>of which:</i>					
Paper-based	1,661,919.8	2,932,810.5	4,005,607.4	6,269,789.6	9,302,239.8
Non-paper-based	70,204.7	178,291.1	299,699.3	425,352.0	639,228.5
<b>Direct debits</b>	264.7	298.8	321.2	80,400.4	397,292.7
<b>Card payments with cards issued in the country (except cards with an e-money function)</b>	2,792.6	7,468.7	32,506.8	63,332.1	101,416.0
<i>of which:</i>					
Payments by cards with a debit function	2,699.5	7,277.5	31,673.7	61,154.8	93,977.5
Payments by cards with a delayed debit function	-	1.9	51.9	118.3	154.7
Payments by cards with a credit function	93.2	189.3	781.1	2,058.9	7,283.8
Payments by cards with a debit and delayed debit function	-	-	-	-	-
Payments by cards with a credit and delayed debit function	-	-	-	-	-
<b>E-money purchase transactions</b>	-	-	-	-	-
<i>of which:</i>					
By cards with an e-money function	-	-	-	-	-
Through other e-money storages	-	-	-	-	-
<b>Cheques</b>	116,665.1	182,349.4	242,665.1	352,960.5	380,491.2
<b>Other payment instruments</b>	5,575.8	10,723.0	13,503.2	20,629.1	30,623.5
<b>Total value of transactions with payment instruments by non-MFIs</b>	1,857,422.7	3,311,941.5	4,594,303.0	7,212,463.6	10,851,291.7
<i>of which:</i>					
Cross-border transactions sent	140,406.0	285,095.2	405,251.8	494,445.9	700,727.0
<i>Memorandum item:</i>					
Cross-border transactions received	175,533.1	322,012.1	477,427.4	555,572.1	793,740.7
<b>TRANSACTIONS PER TYPE OF TERMINAL</b>					
<b>a) Transactions at terminals located in the country by cards issued in the country</b>	11,701.5	32,671.0	83,614.0	142,162.1	211,709.3
ATM cash withdrawals	11,414.3	31,452.6	80,825.5	136,211.1	195,169.4
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	287.2	1,218.3	2,788.4	5,951.0	16,539.9
E-money card loading/unloading transactions	-	-	-	-	-
<b>b) Transactions at terminals located in the country by cards issued outside the country</b>	1,563.3	3,157.9	4,884.2	6,361.9	10,016.5
ATM cash withdrawals	1,026.1	2,398.8	3,736.4	4,709.9	7,260.1
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	537.2	759.1	1,147.8	1,652.0	2,756.4
E-money card loading/unloading transactions	-	-	-	-	-
<b>c) Transactions at terminals located outside the country by cards issued in the country</b>	270.5	454.3	970.3	1,762.5	2,473.6
ATM cash withdrawals	84.7	157.0	395.8	741.4	945.9
ATM cash deposits	-	-	-	-	-
POS transactions (irrespective of type of card used)	185.7	297.3	574.6	1,021.1	1,527.7
E-money card loading/unloading transactions	-	-	-	-	-
<i>Memorandum items:</i>					
Cash advances at POS terminals	535.1	1,086.1	2,147.8	2,828.4	3,741.0
OTC cash withdrawals	76,683.6	93,564.7	104,675.1	120,233.5	167,365.9
OTC cash deposits	82,452.4	102,649.8	112,785.7	132,254.7	191,371.4



## 9. Payments processed by selected interbank funds transfer systems

Number of transactions

(millions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): Gross settlement payment subsystem</b>					
Total transactions sent	0.25	0.30	0.40	0.52	0.72
of which:					
<b>a) National transactions sent</b>					
Credit transfers	0.25	0.30	0.40	0.52	0.72
of which:					
Paper-based credit transfers	0.25	0.30	0.40	0.52	0.72
Non-paper-based credit transfers	-	-	-	-	-
Total national transactions sent	0.25	0.30	0.40	0.52	0.72
<b>b) Transactions sent to euro area participants</b>					
<b>c) Transactions sent to non-euro area EU participants</b>					
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>					
Concentration ratio in terms of volume (percentages)	-	-	61.44	56.20	54.38
<b>RETAIL SYSTEM: Net settlement payment subsystem</b>					
Total transactions sent	27.68	32.01	38.13	40.49	54.57
of which:					
<b>a) National transactions sent</b>					
Credit transfers	23.86	27.42	32.76	34.10	47.16
of which:					
Paper-based credit transfers	23.86	27.42	32.76	34.10	47.16
Non-paper-based credit transfers	-	-	-	-	-
Cheques	3.00	3.42	3.76	4.20	4.49
Other payment instruments	0.82	1.17	1.61	2.19	2.92
Total national transactions sent	27.68	32.01	38.13	40.49	54.57
<b>b) Transactions sent to euro area participants</b>					
<b>c) Transactions sent to non-euro area EU participants</b>					
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	67.51	65.85
<b>RETAIL SYSTEM: CARD CLEARING</b>					
Total transactions sent	1.41	3.88	4.94	9.22	13.73
of which:					
<b>a) National transactions sent</b>					
Card payments	0.21	0.46	0.83	2.47	4.67
ATM transactions	1.21	3.42	4.10	6.75	9.06
Total national transactions sent	1.41	3.88	4.94	9.22	13.73
<b>b) Transactions sent to euro area participants</b>					
<b>c) Transactions sent to non-euro area EU participants</b>					
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>					
Concentration ratio in terms of volume (percentages)	-	-	-	-	-

## 10. Payments processed by selected interbank funds transfer systems

Value of transactions

(ROL billions; total for the period)

	2000	2001	2002	2003	2004
<b>LVPS (NON-TARGET SYSTEM): Gross settlement payment subsystem</b>					
Total transactions sent	1,452,182	2,325,036	3,699,823	4,752,481	7,512,386
of which:					
<b>a) National transactions sent</b>					
Credit transfers	1,452,182	2,325,036	3,699,823	4,752,481	7,512,386
of which:					
Paper-based credit transfers	1,452,182	2,325,036	3,699,823	4,752,481	7,512,386
Non-paper-based credit transfers	-	-	-	-	-
Total national transactions sent	1,452,182	2,325,036	3,699,823	4,752,481	7,512,386
<b>b) Transactions sent to euro area participants</b>					
<b>c) Transactions sent to non-euro area EU participants</b>					
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>					
Concentration ratio in terms of value (percentages)	-	-	53.90	54.00	51.65
<b>RETAIL SYSTEM: Net settlement payment subsystem</b>					
Total transactions sent	683,853	927,659	1,201,889	1,468,449	1,990,247
of which:					
<b>a) National transactions sent</b>					
Credit transfers	607,068	803,800	1,019,514	1,210,100	1,640,577
of which:					
Paper-based credit transfers	607,068	803,800	1,019,514	1,210,100	1,640,577
Non-paper-based credit transfers	-	-	-	-	-
Cheques	58,355	93,019	131,172	176,186	222,958
Other payment instruments	18,430	30,841	51,203	82,163	126,712
Total national transactions sent	683,853	927,659	1,201,889	1,468,449	1,990,247
<b>b) Transactions sent to euro area participants</b>					
<b>c) Transactions sent to non-euro area EU participants</b>					
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>					
Concentration ratio in terms of value (percentages)	-	-	-	64.32	66.64
<b>RETAIL SYSTEM: CARD CLEARING</b>					
Total transactions sent	786	4,980	6,410	85,312	193,869
of which:					
<b>a) National transactions sent</b>					
Card payments	431	1,146	2,278	31,095	57,496
ATM transactions	355	3,834	4,132	54,217	136,372
Total national transactions sent	786	4,980	6,410	85,312	193,869
<b>b) Transactions sent to euro area participants</b>					
<b>c) Transactions sent to non-euro area EU participants</b>					
<b>d) Transactions sent to non-EU participants (excl. national transactions)</b>					
Concentration ratio in terms of value (percentages)	-	-	-	-	-

## 11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems

Number of transactions

(total for the period; original units)

	2000	2001	2002	2003	2004
<b>BVB</b>					
Securities	1,806,587,265	2,277,454,062	4,085,182,339	4,106,569,765	13,336,708,633
of which:					
Shares	1,806,587,265	2,277,454,017	4,085,123,289	4,106,381,895	13,336,178,167
Bonds	-	45	59,050	187,870	530,466
<b>SNCDD</b>	75,185	43,458	36,754	43,357	50,008
of which:					
Shares	75,182	43,458	36,754	43,357	50,008
Deposit certificates	3	0.00	0.00	0.00	0.00
<b>RASDAQ</b>	140,506	87,119	66,637	68,750	111,000
of which:					
Shares	140,498	87,119	66,637	68,750	111,000
Deposit certificates	8	0.00	0.00	0.00	0.00
<b>Banca Națională a României government securities system</b>	19,572	27,849	32,365	21,277	25,692
of which:					
Government securities	19,572	27,849	32,365	21,277	25,692
<b>Banca Națională a României certificates of deposit system</b>	-	-	-	-	65
of which:					
Certificates of deposit issued by Banca Națională a României	-	-	-	-	65

## 11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems

Market value of transactions

(total for the period; ROL billions)

	2000	2001	2002	2003	2004
<b>BVB</b>					
Securities	1,843	3,813	7,106	10,234	28,534
of which:					
Shares <sup>1)</sup>	1,843	3,813	7,098	10,063	25,636
Bonds	-	0	8	171	2,898
<b>SNCDD</b>	1,786	1,502	3,047	3,219	3,276
of which:					
Shares	1,786	1,502	3,047	3,219	3,276
Deposit certificates	0.00	0.00	0.00	0.00	0.00
<b>RASDAQ</b>	3,066	2,718	4,214	4,110	5,907
of which:					
Shares	3,063	2,718	4,214	4,110	5,907
Deposit certificates	3	0.00	0.00	0.00	0.00
<b>Banca Națională a României government securities system</b>	278,509	433,489	474,448	300,953	483,895
of which:					
Government securities	278,509	433,489	474,448	300,953	483,895
<b>Banca Națională a României certificates of deposit system</b>	-	-	-	-	27,340
of which:					
Certificates of deposit issued by Banca Națională a României	-	-	-	-	27,340

## 11.3 Number of participants in trading platforms, clearing houses and securities settlement systems

(end of period)

	2000	2001	2002	2003	2004
<b>BVB</b>	143	133	99	97	91
<i>of which:</i>					
Banks	18	18	18	18	18
Stockbrokers	118	110	75	73	67
Others (custodian banks)	7	5	6	6	6
<b>SNCDD</b>	105	89	72	69	70
<i>of which:</i>					
Banks	7	5	6	6	5
Stockbrokers	98	84	66	63	65
<b>RASDAQ</b>	98	84	66	63	65
<i>of which:</i>					
Banks	-	-	-	-	-
Stockbrokers	98	84	66	63	65
<b>Banca Națională a României government securities system</b>	38	39	34	36	39
<i>of which:</i>					
Banks	38	39	17	16	19
Primary dealers	-	-	13	14	14
Secondary dealers	-	-	4	6	6
<b>Banca Națională a României certificates of deposit system</b>	-	-	-	-	44
<i>of which:</i>					
Banks	-	-	-	-	44

## 11.4 Outstanding securities

(end of period)

	2000	2001	2002	2003	2004
<b>BVB</b>					
Value of shares issued (ROL billions)	10,728.00	38,573.00	91,580.00	121,866.00	341,474.00
Value of bonds issued (ROL billions)	-	15.70	41.70	363.30	707.55
Number of shares issued	114	65	65	62	60
Number of bonds issued	-	2	4	10	22
Value of shares registered (ROL billions)	10,728.00	38,573.00	91,580.00	121,866.00	341,474.00
Value of bonds registered (ROL billions)	-	15.70	41.70	363.30	707.55
Number of shares registered	114	65	65	62	60
Number of bonds registered	-	2	4	10	22
<b>SNCDD</b>					
Value of securities issued (ROL billions)	-	33,683.00	61,074.00	79,200.00	54,679.72
Number of securities issued	-	-	22	22	12
Value of securities registered (ROL billions)	-	33,683.00	61,074.00	79,200.00	54,679.72
Number of securities registered	-	-	21.91	21.51	12.18
Number of stocks issued	-	5,261	4,828	4,442	4,006
Number of stocks registered	-	5,261	4,828	4,442	4,006
<b>Banca Națională a României government securities system</b>					
Value of securities issued (ROL billions)	108,608.78	80,646.51	59,565.95	50,833.09	58,296.95
Number of securities issued	124	113	101	96	69
Value of securities registered (ROL billions)	87,740.23	74,808.26	60,207.99	40,017.69	57,743.58
Number of securities registered	117	104	88	93	76
<b>Banca Națională a României certificates of deposit system</b>					
Value of certificates of deposit issued (ROL billions)	-	-	-	-	94,439.00
Number of certificates of deposit issued	-	-	-	-	7
Value of certificates of deposit registered (ROL billions)	-	-	-	-	49,085.00
Number of certificates of deposit registered	-	-	-	-	3

## GENERAL NOTES

**Source for Table 1:** Eurostat.

**Source for all other tables:** Banca Națională a României, unless otherwise indicated.

**Methodology:** the enhanced definitions have been used for all data provided.

## COUNTRY TABLES – NOTES

**Table 1 – Basic statistical data**

Population	Annual average.
------------	-----------------

**Table 2 – Settlement media used by non-MFIs**

Value of overnight deposits held by non-MFIs	The counterpart sector “non-MFIs” includes the component sectors “Central government” and “Rest of the world”. Thus, this indicator is not synonymous with the same term used in the ECB concept of narrow money supply (M1).
Narrow money supply (M1)	Source: ECB. This indicator cannot be calculated from the items “Value of overnight deposits held by non-MFIs” (Table 2) and “Currency in circulation” (Table 4). See the explanation above.

**Table 3 – Settlement media used by credit institutions**

Overnight deposits held at the central bank	Reserve holdings (ROL-denominated component only) and deposit facility.
Overnight deposits held at other credit institutions	Value for the last quarter of the period.

**Table 4 – Banknotes and coins****Table 5 – Institutions offering payment services to non-MFIs**

Other institutions offering payment services to non-MFIs	The postal institution is listed in this category.
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**Table 6 – Payment card functions and accepting devices****Table 7 – Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions****Table 8 – Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions****Table 9 – Payments processed by selected interbank funds transfer systems: Number of transactions**

Net settlement payment subsystem – Credit transfers	The data for 2000, 2001 and 2002 were calculated by extrapolation.
Net settlement payment subsystem – Total national transactions sent	The data for 2000, 2001 and 2002 were calculated by extrapolation.

**Table 10 – Payments processed by selected interbank funds transfer systems: Value of transactions**

**Table 11.1 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Number of transactions, and**

**Table 11.2 – Instructions handled by trading platforms, clearing houses and securities settlement systems:  
Market value of transactions**

BVB – Securities – Shares	Figures are both for listed and unlisted markets.
Banca Națională a României government securities system	The issues denominated in foreign currencies are not included.

**Table 11.3 – Number of participants in trading platforms, clearing houses and securities settlement systems**

**Table 11.4 – Outstanding securities**

BVB – Value of bonds issued	Municipal bonds.
Banca Națională a României government securities system	The issues denominated in foreign currencies are not included.



## DETAILED EXPLANATORY NOTES

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## I STRUCTURE OF THE “DETAILED EXPLANATORY NOTES”

The aim of the “Detailed explanatory notes” is to provide the reader of Blue Book statistics with a detailed overview of the scope and definitions of the statistics presented in the Blue Book. It is intended both for readers who are new to the field and require an explanation of the data presented, and for experienced users interested in any changes vis-à-vis previous reporting requirements.

The “Detailed explanatory notes” are structured as follows:

- Overall purpose of the Blue Book statistics and the structure of the comparative, euro area and country tables (Section 2);
- Purpose and description of the data items presented in the comparative tables (Section 3), euro area tables (Section 4), tables of selected international systems (Section 5) and country tables (Section 6), including the aim of inclusion for each data item in the Blue Book statistics;
- Cross-reference tables listing each data item used in the comparative, euro area or country tables, with a reference to other tables in which the data item is also used (Annex 1);
- Detailed description of the enhanced data requirements (Annex 2). The section provides a detailed description of each data item, its scope, measurement, currency and other attributes necessary for proper collection of the data;
- Comparison with previous requirements for the collection of Blue Book data (Annex 3);
- Comparison with present requirements for the collection of data for the Red Book published by the BIS (Annex 4).

## 2 PURPOSE OF THE BLUE BOOK STATISTICS

### 2.1 AIM AND COVERAGE OF THE DATA

The statistics collected in the framework of the Blue Book cover important aspects of payment transactions both in the countries of the EU and in accession/acceding countries. They include information on payment instruments and on the main payment and settlement systems.

The data can be used for various purposes, such as the analysis of policy questions, the conduct of oversight, the provision of information to market participants and interested parties, and research. Users should bear in mind the intended coverage and limitations of the data:

- Data on the general economic background are chosen in such a way as to provide a background to the payment and settlement data in the main body of the data. They do not represent a complete picture of the economic situation in the relevant country, nor are they intended for cross-country comparisons.
- Data on cash are restricted to cash withdrawals from and cash deposits to the accounts of non-MFIs. Transaction data on cash are not available.
- Data on the usage of non-cash payment instruments and terminals are presented in detail and with harmonised definitions across countries. However, the countries have historically different payment habits, payment instrument usage and transaction requirements.
- Data on the usage of non-cash payment instruments exclude data on mobile payments, interbank and banks’ own-account transactions (except those routed via payment systems) and correspondent banking arrangements.

- Data on payment and securities systems encompass both transaction data and information on the systems themselves (in the comparative tables). Where available, transaction data for payment systems are broken down according to a harmonised list of transaction types in order to enable cross-country comparisons. Transaction data for securities systems are provided in as much detail as possible, but not, as yet, according to a harmonised list of transaction types.

The exact coverage of each data item is explained in more detail in the definition of the item in the relevant chapter.

The statistics in the Blue Book are published under the responsibility of the respective national central banks.

## 2.2 STRUCTURE OF THE TABLES

### 2.2.1 COMPARATIVE DATA

The comparative tables provide data for all of the EU Member States in an easily readable format. Several types of calculation enable an easy cross-country comparison of selected indicators. All significant data items in the country tables are reflected in the comparative tables.

Comparative tables 1 to 5 present general data on the economic background, as reflected in Country tables 1 to 5 and Euro area tables 1 to 3.

Comparative tables 6 to 9 present payment transactions by non-MFIs in general, and in detail per payment instrument. They are based on Country tables 7 and 8.

Comparative tables 10 to 15 present the number of cards and terminals and the number and value of transactions for cards and terminals using data from Country tables 6 to 8.

Comparative tables 16.1 to 16.3 deal with selected interbank funds transfer systems, as presented in Country tables 9 and 10 and International systems tables 1 and 2.

Comparative tables 17.1 to 17.3 present data on selected securities settlement systems, as provided in Country tables 11.1 to 11.3.

The comparative tables are based on the country tables, with the exception of Comparative tables 1.3, 1.4 and 16.3. Figures are presented for individual countries and for the euro area and the EU as a whole. All value data in the comparative tables are expressed in euro.

### 2.2.2 EURO AREA AGGREGATE DATA

The euro area tables present data on an aggregate euro area level. Some of the data has only been available at the euro area level since the introduction of the euro banknotes and coins.

Euro area table 1 (corresponding to Country table 1) presents basic statistical data aggregated for the euro area.

Euro area tables 2 and 3 (corresponding to Country tables 2 and 4) provide data on the possibilities of access of non-MFIs to payments. They include data which can only be provided for the euro area as a whole, such as “Currency in circulation outside MFIs” and “Narrow money supply (M1)”.

### 2.2.3 DATA OF SELECTED INTERNATIONAL SYSTEMS

International systems tables 1 and 2 (corresponding to Country tables 9 and 10) present data for interbank funds transfer systems processing the euro which do not have a clear national anchorage, and for TARGET as a whole. National TARGET components are presented in Country tables 9 and 10.

#### 2.2.4 COUNTRY DATA

The country tables present data for each country according to an agreed, pre-defined format, thereby providing a detailed overview of the situation in that country and enabling the calculation of country-specific indicators.

Country tables 1 to 3 provide data on the general economic environment, thereby setting in context the data on the payment and settlement infrastructure and transactions.

Country table 4 provides data on the banknotes and coins in circulation in the relevant country, but not, however, data on individual cash transactions. For the euro area, the table is not presented on an individual country basis but only for the euro area as a whole.

Country table 5 presents entry points into cashless payment services, i.e. ways in which non-MFIs can access payment services. These are typically credit institutions offering payment services, but may also be other institutions, where relevant.

Country tables 6 to 8 present data on payment transactions by non-MFIs, i.e. retail and corporate payments. While payments by electronic money are included, mobile payments are not.

Country tables 9 and 10 provide data on payments via selected interbank payment systems in the relevant country. They provide a picture of how payment systems are being used and include payment transactions by both credit institutions and non-MFIs. For data on participation in payment systems and on the features of payment systems, please refer to the comparative tables.

Country tables 11.1 to 11.4 present data on the securities trading, clearing and settlement infrastructure: number and value of transactions, participation and outstanding securities held in the systems.

By contrast with previous publications, the Blue Book addendum no longer includes data on the usage of SWIFT.

### 3 COMPARATIVE DATA

The general aim of the comparative tables is to provide an overview of data for all countries, thereby enabling cross-country comparisons. The tables also present a number of indicators calculated on the basis of the data.

The comparative tables are based in full on the country tables (with the exception of Comparative tables 1.3, 1.4 and 16.3). The description in this section refers to the source of the data in the country tables, where “[Country table 1]” means that the figures used in the comparative table have been taken from Country table 1.

Figures are presented for individual countries and for the euro area and the EU as a whole. A country is included in the euro area/EU totals if it is a member of that area at the end of the reporting year. For the exact composition of the euro area and the EU, please refer to Comparative tables 1.3 and 1.4. Accession and acceding countries are not included in the comparative tables.

All value data in the comparative tables are expressed in euro. For non-euro area countries, the data in the national currency are recalculated in euro using the average exchange rate for data covering the entire year (e.g. all transaction data), or the end-of-year exchange rate for data with an end-of-year status (e.g. value of overnight deposits).

#### 3.1 COMPARATIVE TABLES 1.1 TO 1.4 ON GENERAL STATISTICAL DATA

##### 3.1.1 COMPARATIVE TABLE 1.1 “BASIC STATISTICAL DATA”

This table is based on Country table 1 “Basic statistical data”. It puts the payments and

securities data into the context of the various local economies and the economy of the euro area and the EU as a whole.

- *GDP*: Total GDP for the reporting year. Source: “GDP” [Country table 1]. Indicator of the economic size of the country, expressed in current prices. It is a useful reference value for the data on the value of payments and securities transactions in the country tables. It is also used for the calculation of data weighted by GDP in the comparative tables, which enables cross-country comparisons of data on the value of transactions.
- *Population*: Total number of inhabitants in the relevant country. Source: “Population” [Country table 1]. It is a useful reference value for the data on the number of payments and securities transactions in the country tables. It is also used for the calculation of per capita data in the comparative tables, which enables cross-country comparisons of data on the number of transactions.
- *GDP per capita*: Indicator of the economic size of the country. Source: “GDP per capita” [Country table 1].
- *Harmonised index of consumer prices (HICP)*: Indicator of the inflation rate of the country. Source: “HICP (annual percentage changes)” [Country table 1]. It is used for the calculation of real growth rates in the comparative tables.
- *Exchange rate vis-à-vis the euro (average for the year)*: The exchange rate of the currencies of non-euro area countries vis-à-vis the euro is shown as an average of daily exchange rates; this is the rate used to recalculate data in the comparative tables. Source: “Exchange rate – Average” [Country table 1].

### 3.1.2 COMPARATIVE TABLE 1.2 “COMPARISON WITH EU TOTALS”

The table is calculated on the basis of Comparative table 1.1 and compares the values per individual country with the value for the EU as a whole.

- *Share in total GDP*: Percentage share of the country’s GDP in total EU GDP. Relative indicator of the economic weight of the country in the EU.
- *Share in the total population*: Percentage share of the country’s population in the total EU population. Relative indicator of the weight of the country in the EU in terms of population.
- *Comparison of GDP per capita with EU average*: Level of the country’s GDP per capita as compared with EU GDP per capita. Relative indicator of the individual wealth of the country as compared with the EU average.

### 3.1.3 COMPARATIVE TABLE 1.3 “DATA ON EU MEMBERSHIP”

The table contains additional information not given in the country tables. The table indicates the chronology of each country’s application for membership. Its aim is to make it easier to read the euro area and EU totals in the other comparative tables, which are calculated on the basis of the composition of the euro area/EU at the end of the reporting year.

- *Application for membership*: The data in this category refer to the year in which the relevant country’s application for membership was accepted by the European Council on the basis of Art. 49 of the Treaty on European Union and the country became a candidate country. Candidate countries are not included in the Blue Book statistics.

- *Start of negotiations:* The data in this category refer to the year in which membership negotiations with the relevant country began and the country became an accession country.
- *Conclusion of negotiations:* The data in this category refer to the year in which the relevant country signed an Act of Accession to the European Union and became an acceding country.
- *EU Member State since:* The data in this category refer to the year in which the relevant country became a Member State of the EU.
- *Euro area member since:* The data in this category refer to the year in which the country entered Stage Three of Economic and Monetary Union (EMU).

#### 3.1.4 COMPARATIVE TABLE 1.4 “NUMBER OF COUNTRIES”

This table summarises Comparative table 1.3 and presents, at a glance, the status of membership and application for membership of the EU at the end of each reporting year. Its aim is to facilitate the reading of the euro area and EU totals in the other comparative tables, which are calculated on the basis of the composition of the euro area/EU at the end of the reporting year.

- *Euro area members:* Number of countries participating in Stage Three of EMU.
- *EU Member States:* Number of Member States of the EU.
- *Reporting acceding/accession countries:* Number of countries with which membership negotiations have begun or been concluded, but which have not yet joined the EU.

#### 3.2 COMPARATIVE TABLE 2 “CURRENCY IN CIRCULATION OUTSIDE MFIS”

This table is based on Euro area table 3 “Banknotes and coins” and on Country table 4 “Banknotes and coins”. It shows the total banknotes and coins in circulation in the EU.

- *Total value:* Total value of cash in circulation in the economy (outside the MFI sector) which can be used for cash payments. Source: “Currency in circulation outside MFIs” [Country table 4]. Data are shown for each non-euro area country individually and for the euro area as a whole.
- *Value per capita:* Average value of cash in circulation in the economy (outside the MFI sector) per head of population. Measurement of relative importance of cash for the economy in terms of population size.
- *Value as a percentage of GDP:* Percentage of cash in circulation relative to the GDP of the relevant country. Measurement of relative importance of cash for the economy in terms of its size.
- *Value as a percentage of narrow money (M1):* Percentage share of cash in the narrow monetary aggregate (M1), which is composed of the value of cash in circulation and the value on overnight deposit accounts. Indicator of the importance of cash for payments in the economy relative to non-cash payments via deposit accounts.

#### 3.3 COMPARATIVE TABLE 3 “OVERNIGHT DEPOSIT ACCOUNTS HELD BY CREDIT INSTITUTIONS”

This table is based on Country table 3 “Settlement media used by credit institutions”, which presents the media that credit institutions can use to make payments in the economy. It reflects their two main

access points: accounts at the central bank and accounts at other credit institutions.

– *Accounts held at the central bank*

- *Total value:* Total value on the accounts of credit institutions at the central bank which credit institutions can use to make payments in central bank money – e.g. via the RTGS system run by the central bank. Source: “Overnight deposits held at the central bank” [Country table 3].
- *Value as a percentage of GDP:* Value on overnight deposit accounts of credit institutions at the central bank relative to the GDP of the relevant country. Measurement of the relative ability of the banking sector to make payments, especially when taken together with accounts held at other credit institutions.

– *Accounts held at other credit institutions*

- *Total value:* Total value on the accounts of credit institutions at other credit institutions which credit institutions can use to make payments among themselves or to others. Source: “Overnight deposits held at other credit institutions” [Country table 3].
- *Value as a percentage of GDP:* Value on overnight deposit accounts of credit institutions at other credit institutions relative to the GDP of the country. Measurement of the banking sector’s relative ability to make payments, especially when taken together with accounts held at the central bank.

### 3.4 COMPARATIVE TABLE 4 “INSTITUTIONS OFFERING PAYMENT SERVICES TO NON-MFIS”

This table provides an overview of the general availability of payment services to non-MFIs – the total number of institutions offering payment services and the total number of offices, or locations, at which non-MFIs can access payment services. The table is based on Country table 5 “Institutions offering payment services to non-MFIs”.

– *Number of institutions*

- *Total number:* Total number of institutions offering payment services to non-MFIs, i.e. the central bank, credit institutions within the country (irrespective of where they are legally incorporated) and other institutions. Source: “Institutions offering payment services to non-MFIs (total) – Number of institutions” [Country table 5].
- *Number per thousand inhabitants:* Average number of institutions offering payment services to non-MFIs per thousand inhabitants. Indicator of a country’s coverage with banks and other institutions offering payment services.

– *Number of offices*

- *Total number:* The number of places of business which carry out payment services with cashless clearing and settlement. Source: “Institutions offering payment services to non-MFIs (total) – Number of offices” [Country table 5].
- *Number per thousand inhabitants:* Average number of offices (places of business) offering payment services to non-MFIs per thousand inhabitants. Indicator of the ability of the general population to access payment services.

### 3.5 COMPARATIVE TABLE 5 “OVERNIGHT DEPOSITS HELD BY NON-MFIS”

The table summarises the number and value of overnight deposit accounts held by non-MFIs, i.e. the medium for making and receiving cashless payments. The table is based on Country table 5 “Institutions offering payment services to non-MFIs”.

– *Number of overnight deposits*

- *Total number:* Total number of overnight deposit accounts of non-MFIs which can be used to make or receive cashless payments. Only accounts which can be used directly to make payments



without restrictions are included. Source: “Institutions offering payment services to non-MFIs (total) – Number of overnight deposits” [Country table 5].

- *Number per capita*: Average number of overnight deposit accounts per head of population. Indicator of the ability of the general population to access cashless payment services via accounts.
- *Value of overnight deposits*
  - *Total value*: Total value stored on overnight deposit accounts of non-MFIs which can be used to make or receive cashless payments. Only accounts which can be used directly to make payments without restrictions are included. Source: “Institutions offering payment services to non-MFIs (total) – Value of overnight deposits” [Country table 5].
  - *Value per capita*: Average value on overnight deposit accounts per head of population. Indicator of the ability of the general population to access cashless payment services via accounts.
  - *Value as a percentage of GDP*: Value on overnight deposit accounts of non-MFIs relative to the GDP of the country. Measurement of the relative ability of the non-MFI sector to make cashless payments.

### 3.6 COMPARATIVE TABLE 6 “PAYMENT TRANSACTIONS WITH PAYMENT INSTRUMENTS BY NON-MFIS: TOTAL NUMBER OF TRANSACTIONS”

The table presents aggregated data on the number of payment transactions by non-MFIs. Transactions are not separated by type of payment instrument used, but rather presented as the total of all payment transactions by non-MFIs in the economy. The table is based on Country table 7 “Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions”.

- *Total number of transactions*: Number of transactions with all payment instruments

listed in Country table 7: credit transfers, direct debits, card payments, e-money payment transactions, cheques and other payment instruments, i.e. the total number of cashless payment transactions by non-MFIs in the relevant country. Source: “Total number of transactions with payment instruments by non-MFIs” [Country table 7].

- *Increase in the number of transactions*: Year-on-year increase in the number of transactions, as a percentage. Measurement of the growth in the number of payment transactions by non-MFIs.
- *Number per capita*: Average number of cashless payment transactions in the relevant country per head of population. Measurement of the frequency of use of non-cash payment instruments.
- *Number per overnight deposit held by non-MFIs*: Average number of cashless payment transactions in the relevant country per overnight deposit account. Measurement of the way in which overnight deposit accounts are used for executing non-cash payments.
- *Country’s share in the total EU number of transactions*: Percentage share of the country’s transactions with non-cash payment instruments in the EU total. Relative indicator of the extent of the country’s participation in EU payment transactions.

### 3.7 COMPARATIVE TABLES 7.1 TO 7.5 ON THE NUMBER OF TRANSACTIONS PER PAYMENT INSTRUMENT

The objective of tables 7.1 to 7.5 is to compare the number of payment instruments used in the various countries. Card payments are presented as aggregated data; a detailed breakdown is given only in overview table 7.1.



### 3.7.1 COMPARATIVE TABLE 7.1 “NUMBER OF TRANSACTIONS PER PAYMENT INSTRUMENT”

This table presents the total number of payments per payment instrument and forms the basis for the calculations in Comparative tables 7.2 to 7.5. “Other payment instruments” are not shown; thus, the sum of all payment instruments may be smaller than the total number of payment transactions shown in Comparative table 6. The table is based on Country table 7 “Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions”.

- *Credit transfers*: Number of credit transfers (payment orders) sent by a payer in the reporting country. Source: “Credit transfers” [Country table 7].
- *Direct debits*: Number of authorised debits, possibly recurrent, on the bank account of the payer, as initiated by the beneficiary. Source: “Direct debits” [Country table 7].
- *Cheques*: Number of transactions with cheques, i.e. a written order from one party (drawer) to another (drawee, normally a credit institution) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer. Source: “Cheques” [Country table 7].
- *E-money payment transactions*: Number of payment transactions with e-money stored on cards or other e-money storages. Source: “E-money purchase transactions” [Country table 7].
- *Card payments (except with e-money cards) – Total*: Number of transactions at a POS terminal or via another channel (e.g. the internet or telephone) with cards with a payment function issued in the relevant country. Source: “Card payments with cards issued in the country (except cards with an e-money function)” [Country table 7]. In this table, card payments are broken down as follows:

- *By cards with a debit function*: Number of transactions at POS terminals or via other channels with cards with a debit function issued in the relevant country. Source: “Payments by cards with a debit function” [Country table 7].
- *By cards with a delayed debit function*: Number of transactions at POS terminals or via other channels with cards with a delayed debit function issued in the relevant country. Source: “Payments by cards with a delayed debit function” [Country table 7].
- *By cards with a credit function*: Number of transactions at POS terminals or via other channels with cards with a credit function issued in the relevant country. Source: “Payments by cards with a credit function” [Country table 7].
- *By cards with a debit and delayed debit function*: This category is only reported if the data cannot be separated into “Payments by cards with a debit function” and “Payments by cards with a delayed debit function”. It refers to the number of transactions with cards with a debit and delayed debit function at POS terminals or via other channels. Source: “Payments by cards with a debit and delayed debit function” [Country table 7].
- *By cards with a credit and delayed debit function*: This category is only reported if the data cannot be separated into “Payments by cards with a credit function” and “Payments by cards with a delayed debit function”. It refers to the number of transactions with cards with a credit and delayed debit function at POS terminals or via other channels. Source: “Payments by cards with a credit and delayed debit function” [Country table 7].

### 3.7.2 COMPARATIVE TABLES 7.2 TO 7.5

Each of the tables compares the instruments in the list of payment instruments against a certain measurement in order to enable intra- and cross-country comparison.

**List of payment instruments in tables 7.2 to 7.5**

- Credit transfers
- Direct debits
- Cheques
- E-money payment transactions
- Card payments (except with e-money cards)

**Comparative table 7.2 “Relative importance of payment instruments”**

The number of transactions per payment instrument is expressed as a percentage of the total number of transactions by non-MFIs for the country, giving an indication of the relative degree of use of a particular payment instrument vis-à-vis other payment instruments in each country.

**Comparative table 7.3 “Increase in the number of transactions”**

The number of transactions per payment instrument is recalculated into a year-on-year growth rate in order to show how use of each payment instrument has developed over time.

**Comparative table 7.4 “Number of transactions per capita”**

The number of transactions per payment instrument is expressed as the number of transactions per inhabitant, giving an indication of the absolute degree of use of a particular payment instrument in each country.

**Comparative table 7.5 “Country’s share in the total EU number of transactions”**

The number of transactions per payment instrument is expressed as a percentage of the total EU number of transactions per payment instrument, giving an indication of the country’s contribution to the EU total per payment instrument.

**3.8 COMPARATIVE TABLE 8 “PAYMENT TRANSACTIONS BY NON-MFIS: TOTAL VALUE OF TRANSACTIONS”**

This table presents aggregated data on the value of payment transactions by non-MFIs. Transactions are not broken down by type of payment instrument used, but rather presented as an aggregated total of all payment transactions by non-MFIs in the economy. The table is based on Country table 8 “Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions”.

- *Total value of transactions:* Value of transactions with all payment instruments listed in Country table 9: credit transfers, direct debits, card payments, e-money payment transactions, cheques and other payment instruments, i.e. the total value of cashless payment transactions by non-MFIs in the relevant country. Source: “Total value of transactions with payment instruments by non-MFIs” [Country table 8].
- *Increase in the real value of transactions:* Year-on-year increase in the value of transactions, adjusted by the inflation rate (HICP), as a percentage. Measurement of the real growth in the value of payment transactions by non-MFIs.
- *Average value per transaction:* Average value of transactions with non-cash payment instruments. Indicator of the importance of non-cash payment instruments for the economy.
- *Value per capita:* Average value of cashless payment transactions in the relevant country per head of population. Measurement of the importance of non-cash payment instruments for the non-MFI sector.
- *Value as a ratio to GDP:* Value of transactions with non-cash payment

instruments relative to the GDP of the country. Measurement of the importance of non-cash payment instruments for the economy as a whole.

- *Value per overnight deposit held by non-MFIs:* Average value of cashless payment transactions in the relevant country per overnight deposit account. Measurement of the extent to which overnight deposit accounts are used for executing non-cash payments.
- *Country's share in the total EU value of transactions:* Percentage share of the country's transactions with non-cash payment instruments in the total value of EU transactions. Relative indicator of the extent of the country's participation in EU payment transactions.

### 3.9 COMPARATIVE TABLES 9.1 TO 9.7 ON THE VALUE OF TRANSACTIONS PER PAYMENT INSTRUMENT

The objective of tables 9.1 to 9.7 is to compare the value of payment instruments used in the various countries. Card payments are presented as aggregated data; a detailed breakdown is given only in overview table 9.1.

#### 3.9.1 COMPARATIVE TABLE 9.1 "VALUE OF TRANSACTIONS PER PAYMENT INSTRUMENT"

This table presents the total value of payments per payment instrument and forms the basis for the calculations in Comparative tables 9.2 to 9.7. "Other payment instruments" are not shown; thus, the sum of all payment instruments may be smaller than the total value of payment transactions shown in Comparative table 8. The table is based on Country table 8 "Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions".

- *Credit transfers:* Value of credit transfers (payment orders) sent by a payer in the

reporting country. Source: "Credit transfers" [Country table 8].

- *Direct debits:* Value of authorised debits, possibly recurrent, on the bank account of the payer, as initiated by the beneficiary. Source: "Direct debits" [Country table 8].
- *Cheques:* Value of transactions with cheques, i.e. a written order from one party (drawer) to another (drawee, normally a credit institution) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer. Source: "Cheques" [Country table 8].
- *E-money payment transactions:* Value of payment transactions with e-money stored on cards or other e-money storages. Source: "E-money purchase transactions" [Country table 8].
- *Card payments (except with e-money cards) – Total:* Value of transactions at a POS terminal or via another channel (e.g. the internet, telephone) with cards with a payment function issued in the relevant country. Source: "Card payments with cards issued in the country (except cards with an e-money function)" [Country table 8]. In this table, card payments are broken down as follows:
  - *By cards with a debit function:* Value of transactions at POS terminals or via other channels with cards with a debit function issued in the relevant country. Source: "Payments by cards with a debit function" [Country table 8].
  - *By cards with a delayed debit function:* Value of transactions at POS terminals or via other channels with cards with a delayed debit function issued in the relevant country. Source: "Payments by cards with a delayed debit function" [Country table 8].
  - *By cards with a credit function:* Value of transactions at POS terminals or via other channels with cards with a credit

function issued in the relevant country.  
Source: “Payments by cards with a credit function” [Country table 8].

- *By cards with a debit and delayed debit function*: This category is only reported if the data cannot be broken down into “Payments by cards with a debit function” and “Payments by cards with a delayed debit function”. It refers to the value of transactions with cards with a debit and delayed debit function at POS terminals or via other channels. Source: “Payments by cards with a debit and delayed debit function” [Country table 8].
- *By cards with a credit and delayed debit function*: This category is only reported if the data cannot be separated into “Payments by cards with a credit function” and “Payments by cards with a delayed debit function”. It refers to the value of transactions with cards with a credit and delayed debit function at POS terminals or via other channels. Source: “Payments by cards with a credit and delayed debit function” [Country table 8].

### 3.9.2 COMPARATIVE TABLES 9.2 TO 9.7

Each of the tables compares the instruments in the list of payment instruments against a certain measurement in order to enable intra- and cross-country comparison.

#### List of payment instruments in tables 9.2 to 9.7

- Credit transfers
- Direct debits
- Cheques
- E-money payment transactions
- Card payments (except with e-money cards)

#### Comparative table 9.2 “Relative importance of payment instruments

The value of transactions per payment instrument is expressed as a percentage of the total value of transactions by non-MFIs for the country concerned, giving an indication of the relative degree of use of a particular payment instrument vis-à-vis other payment instruments in each country.

#### Comparative table 9.3 “Increase in the real value of transactions”

The value of transactions per payment instrument is recalculated into a year-on-year growth rate, adjusted by the inflation rate (HICP). It shows how the use of each payment instrument has developed over time.

#### Comparative table 9.4 “Average value per transaction”

Average value of transactions in the various payment instruments. The data indicate the typical size of a transaction for a particular payment instrument, thereby giving an indication of the type of underlying economic transactions.

#### Comparative table 9.5 “Value of transactions per capita”

The value of transactions per payment instrument is expressed as a value of transactions per inhabitant, giving an indication of the absolute degree of use of a particular payment instrument in each country.

#### Comparative table 9.6 “Value of transactions as a ratio to GDP”

The data on the value of transactions per payment instrument are expressed as a percentage of the GDP for each country, indicating the relative importance of the different payment instruments for the economy of each country.

#### Comparative table 9.7 “Country’s share in the total EU value of transactions”

The value of transactions per payment instrument is expressed as a percentage of the

total EU value per payment instrument, giving an indication of the country's contribution to the EU total for each payment instrument.

### 3.10 COMPARATIVE TABLES 10.1 TO 10.3 ON CARDS ISSUED IN THE COUNTRY

The objective of tables 10.1 to 10.3 is to compare the number of cards issued in the various countries. They also provide an interesting backdrop to the data on transactions at terminals (Comparative tables 12 to 15). Cards with a payment function are presented as aggregated data; a detailed breakdown is provided only in Comparative table 10.1.

#### 3.10.1 COMPARATIVE TABLE 10.1 "NUMBER OF CARDS ISSUED IN THE COUNTRY"

The table presents the number of cards according to each function which these can perform. The table is based on Country table 6.

- *Cards with a cash function:* Number of cards with a cash function enabling the cardholder to withdraw and/or deposit cash at an ATM. Source: "Cards with a cash function" [Country table 6].
- *Cards with an e-money function loaded at least once:* Number of cards on which e-money can be stored and which have been loaded at least once. These cards can be considered activated; loading may be interpreted as an indicator of the intention to use the card's e-money function. Source: "Cards with an e-money function which have been loaded at least once" [Country table 6].
- *Cards with a payment function – Total:* Total number of payment functions – i.e. debit, credit, delayed debit functions – on all cards issued. Source: "Cards with a payment function (except an e-money function)" [Country table 6]. These data are broken down as follows:
  - *Cards with a debit function:* Number of cards with a debit function enabling the cardholder's purchases to be charged directly to funds on his/her account at a credit institution. Source: "Cards with a debit function" [Country table 6].
  - *Cards with a delayed debit function:* Number of cards with a delayed debit function enabling the cardholder to charge his/her account up to an authorised limit, but with the total amount of credit being settled at the end of a specified period (no extended credit facility is offered). Source: "Cards with a delayed debit function" [Country table 6].
  - *Cards with a credit function:* Number of cards with a credit function whereby the cardholder is granted a line of credit and is able make payments and/or withdraw cash up to a prearranged ceiling. The amount of credit can be settled in full by the end of a specified period, or in part, with the balance taken as extended credit. Source: "Cards with a credit function" [Country table 6].
  - *Cards with a debit and delayed debit function:* This category is only reported if the data cannot be broken down into "Cards with a debit function" and "Cards with a delayed debit function". It refers to the likely number of debit and delayed debit functions on cards issued in the relevant country. Source: "Cards with a debit and delayed debit function" [Country table 6].
  - *Cards with a credit and delayed debit function:* This category is only reported if the data cannot be broken down into "Cards with a credit function" and "Cards with a delayed debit function". It refers to the likely number of credit and delayed debit functions on cards issued in the relevant country. Source: "Cards with a credit and delayed debit function" [Country table 6].

### 3.10.2 COMPARATIVE TABLES 10.2 AND 10.3

Each of the tables compares the cards in the list of card functions against a certain measurement in order to enable intra- and cross-country comparison.

#### List of card functions in tables 10.2 and 10.3

- Cards with a cash function
- Cards with an e-money function loaded at least once
- Cards with a payment function – Total

#### Comparative table 10.2 “Increase in the number of cards issued in the country”

The number of cards is recalculated into a year-on-year growth rate in order to show how the use of each type of card function has developed over time.

#### Comparative table 10.3 “Number of cards issued in the country per capita”

The number of cards is expressed in terms of the number of cards per inhabitant, giving an indication of the distribution of a particular type of card in each country.

### 3.11 COMPARATIVE TABLES 11.1 TO 11.3 ON TERMINALS LOCATED IN THE COUNTRY

The objective of Comparative tables 11.1 to 11.3 is to compare the number of terminals located in the various countries. They also provide an interesting backdrop to the data on transactions at terminals (Comparative tables 12 to 15).

#### 3.11.1 COMPARATIVE TABLE 11.1 “NUMBER OF TERMINALS LOCATED IN THE COUNTRY”

This table presents the number of terminals in the relevant country according to each function which these can perform. It is based on Country table 6.

– *ATMs*: Number of terminals allowing cardholders to withdraw cash from their account and generally offering a range of other services, such as cash deposits, credit transfers or balance enquiries. Source: “ATMs with a cash withdrawal function” [Country table 6].

– *POS terminals*: Number of terminals which allow cardholders to use a card with a debit, credit or delayed debit function for payment purposes at a physical (not virtual) point of sale. Source: “POS terminals” [Country table 6].

– *E-money card loading/unloading terminals*: Number of terminals allowing the transfer of e-money from an issuer of e-money to the holder of a card with an e-money function and vice versa (loading and unloading). Source: “E-money card loading/unloading terminals” [Country table 6].

– *E-money card accepting terminals*: Number of terminals allowing the cardholder to pay with e-money by transferring e-money from the balance on his/her card to the balance of the beneficiary. Source: “E-money card accepting terminals” [Country table 6].

### 3.11.2 COMPARATIVE TABLES 11.2 AND 11.3

Each of the tables compares the terminals in the list of terminals against a certain measurement in order to enable intra- and cross-country comparison.

#### List of terminals in tables 11.2 and 11.3

- ATMs
- POS terminals
- E-money card loading/unloading terminals
- E-money card accepting terminals



### **Comparative table I I.2 “Increase in the number of terminals located in the country”**

The number of terminals is recalculated into a year-on-year growth rate to show how the use of each type of terminal has developed over time.

### **Comparative table I I.3 “Number of terminals located in the country per million inhabitants”**

The number of terminals is expressed as the number of terminals per million inhabitants, giving an indication of the density, expressed in terms of population, of a particular type of terminal in each country.

## **3.12 COMPARATIVE TABLES 12.1 TO 12.4 AND 13.1 TO 13.4 ON THE NUMBER/VALUE OF CASH WITHDRAWALS AND LOADING TRANSACTIONS AT TERMINALS**

The objective of these tables is to present the number (tables 12.1 to 12.4) and value (tables 13.1 to 13.4) of cash and e-money loading transactions with cards issued both inside and outside the country at terminals located both inside and outside the country. For these transactions, the cards’ cash or e-money functions are used. The tables present the most commonly used combinations of cards and terminals.

### **3.12.1 LIST OF TRANSACTIONS AND GEOGRAPHICAL BREAKDOWN**

#### **List of transactions in the tables**

- *ATM cash withdrawals*: Number/value of cash withdrawals at ATMs with cards with a cash function. Cash advances at POS terminals are not included.
- *E-money card loading/unloading transactions*: Number/value of loading and unloading transactions at e-money card loading/unloading terminals with cards with an e-money function.

### **Geographical breakdown**

Each transaction is recorded separately, depending on the location of the terminal and on the country of issuance of the card used:

- a) Transactions at terminals located in the country by cards issued in the country
- b) Transactions at terminals located in the country by cards issued outside the country
- c) Transactions at terminals located outside the country by cards issued in the country.

## **3.12.2 COMPARATIVE TABLES 12.1 AND 13.1 “NUMBER/VALUE OF CASH WITHDRAWALS AND LOADING TRANSACTIONS AT TERMINALS”**

These tables present the number (table 12.1) and value (table 13.1) of transactions for the most commonly used combinations of cards and terminals for cash withdrawals and e-money loading/unloading transactions. The tables are based on Country table 7 (table 12.1) and Country table 8 (table 13.1).

- *Cash withdrawals at ATMs located in the country – Cards issued outside the country*: Source: “b) Transactions at terminals located in the country by cards issued outside the country: ATM cash withdrawals” [Country tables 7 and 8].
- *Cash withdrawals at ATMs located in the country – Cards issued in the country*: Source: “a) Transactions at terminals located in the country by cards issued in the country: ATM cash withdrawals” [Country tables 7 and 8].
- *Cash withdrawals at ATMs located outside the country – Cards issued in the country*: Source: “c) Transactions at terminals located outside the country by cards issued in the country: ATM cash withdrawals” [Country tables 7 and 8].
- *E-money loading/unloading transactions at terminals located in the country – Cards*

*issued in the country:* Source: “a) Transactions at terminals located in the country by cards issued in the country: E-money card loading/unloading transactions” [Country tables 7 and 8].

### 3.12.3 COMPARATIVE TABLES 12.2 TO 12.4 AND 13.2 TO 13.4

Each of the tables compares the number/value of cash and e-money loading/unloading transactions at terminals against a certain measurement in order to enable intra- and cross-country comparison. Only the levels which are applicable to the calculations are shown.

#### Comparative tables 12.2 and 13.2 “Increase in the number/real value of cash withdrawals and loading transactions at terminals”

The number/value of cash withdrawals and loading transactions at terminals is recalculated into a year-on-year growth rate in order to show how the use of terminals for cash transactions has developed over time. The value data (table 13.2) are also adjusted using the inflation rate (HICP) in order to show a real growth rate. The following transactions are reflected:

- Cash withdrawals at ATMs located in the country with cards issued outside the country
- Cash withdrawals at ATMs located in the country with cards issued in the country
- Cash withdrawals at ATMs located outside the country with cards issued in the country
- E-money loading/unloading transactions at terminals located in the country with cards issued in the country.

#### Comparative tables 12.3 and 13.3 “Number/value of cash withdrawals and loading transactions per terminal located in the country”

The number/value of transactions is divided by the number of terminals located in the

relevant country, giving an indication of the frequency of use of the various types of terminal located in the country and of the average value of a transaction at terminals located in the country. The following transactions are reflected:

- Cash withdrawals at ATMs located in the country with cards issued outside the country
- Cash withdrawals at ATMs located in the country with cards issued in the country
- E-money loading/unloading transactions at terminals located in the country with cards issued in the country.

“Cash withdrawals at ATMs located outside the country with cards issued in the country” is not included in this table, as its focus is on transactions at terminals located in the reporting country.

#### Comparative tables 12.4 and 13.4 “Number/value of cash withdrawals and loading transactions per card issued in the country”

The number/value of cash withdrawals at ATMs is divided by the number of cards with a cash function issued in the relevant country. The number/value of e-money loading/unloading transactions is divided by the number of cards with an e-money function issued in the country which have been loaded at least once. The tables give an indication of the frequency of use of cards and of the average value of a card transaction. The following transactions are reflected:

- Cash withdrawals at ATMs located in the country with cards issued in the country
- Cash withdrawals at ATMs located outside the country with cards issued in the country
- E-money loading/unloading transactions at terminals located in the country with cards issued in the country.



“Cash withdrawals at ATMs located in the country with cards issued outside the country” is not included in this table, as its focus is on transactions with cards issued in the reporting country.

- b) Transactions at terminals located in the country by cards issued outside the country
- c) Transactions at terminals located outside the country by cards issued in the country.

### 3.13 COMPARATIVE TABLES 14.1 TO 14.4 AND 15.1 TO 15.4 ON THE NUMBER/VALUE OF PAYMENT TRANSACTIONS AT TERMINALS

The objective of these tables is to present the number (tables 14.1 to 14.4) and value (tables 15.1 to 15.4) of payment transactions with cards issued both inside and outside the country at terminals located both inside and outside the country. For these transactions, the cards’ payment (debit, delayed debit or credit) or e-money function is used. The tables present the most commonly used combinations of cards and terminals.

#### 3.13.1 LIST OF TRANSACTIONS AND GEOGRAPHICAL BREAKDOWN

##### List of transactions in the tables

- *POS transactions (irrespective of the type of card used):* Number/value of transactions at POS terminals with cards with a debit, delayed debit or credit function. Includes the number/value of transactions at EFTPOS terminals. Also includes cash advances.
- *E-money card payment transactions:* Number/value of payment transactions with e-money stored on cards with an e-money function, i.e. cards on which e-money can be stored directly.

##### Geographical breakdown

Each transaction is recorded separately, depending on the location of the terminal and on the country of issuance of the card used:

- a) Transactions at terminals located in the country by cards issued in the country

### 3.13.2 COMPARATIVE TABLES 14.1 AND 15.1 “NUMBER/VALUE OF PAYMENT TRANSACTIONS AT TERMINALS”

The table presents the number (table 14.1) and value (table 15.1) of transactions for the most commonly used combinations of cards and terminals for card payment transactions. The tables are based on Country table 7 (table 14.1) and Country table 8 (table 15.1).

- *POS transactions at terminals located in the country – Cards issued outside the country:* Source: “b) Transactions at terminals located in the country by cards issued outside the country: POS transactions” [Country tables 7 and 8].
- *POS transactions at terminals located in the country – Cards issued in the country:* Source: “a) Transactions at terminals located in the country by cards issued in the country: POS transactions” [Country tables 7 and 8].
- *POS transactions at terminals located outside the country – Cards issued in the country:* Source: “c) Transactions at terminals located outside the country by cards issued in the country: POS transactions” [Country tables 7 and 8].
- *E-money loading/unloading transactions at terminals located in the country – Cards issued in the country:* Source: “E-money payment transactions by cards with an e-money function” [Country tables 7 and 8].

### 3.13.3 COMPARATIVE TABLES 14.2 TO 14.4 AND 15.2 TO 15.4

Each of the tables compares the number/value of card payment transactions at terminals against a certain measurement in order to

enable intra- and cross-country comparison. Only the levels which are applicable to the calculations are shown.

**Comparative tables 14.2 and 15.2 “Increase in the number/real value of payment transactions at terminals”**

The number/value of payment transactions at terminals is recalculated into a year-on-year growth rate to show how the use of terminals for card payment transactions has developed over time. The value data (table 15.2) are also adjusted using the inflation rate (HICP) to show a real growth rate. The following transactions are reflected:

- POS transactions at terminals located in the country with cards issued outside the country
- POS transactions at terminals located in the country with cards issued in the country
- POS transactions at terminals located outside the country with cards issued in the country
- E-money payment transactions at terminals located in the country with cards issued in the country.

**Comparative tables 14.3 and 15.3 “Number/value of payment transactions per terminal located in the country”**

The number/value of transactions is divided by the number of terminals located in the relevant country, giving an indication of the frequency of use of the various types of terminal located in the country and of the average value of a transaction at terminals located in the country. The following transactions are reflected:

- POS transactions at terminals located in the country with cards issued outside the country
- POS transactions at terminals located in the country with cards issued in the country

- E-money payment transactions at terminals located in the country with cards issued in the country.

“POS transactions at terminals located outside the country with cards issued in the country” is not included in this table, as its focus is on transactions at terminals located in the reporting country.

**Comparative tables 14.4 and 15.4 “Number/value of payment transactions per card issued in the country”**

The number/value of payment transactions at POS terminals is divided by the number of cards with a payment function issued in the relevant country. The number/value of e-money payment transactions is divided by the number of cards with an e-money function issued in the country which have been loaded at least once. The table gives an indication of the frequency of use of cards and of the average value of a card transaction. The following transactions are reflected:

- POS transactions at terminals located in the country with cards issued in the country
- POS transactions at terminals located outside the country with cards issued in the country
- E-money payment transactions at terminals located in the country with cards issued in the country.

“POS transactions at terminals located in the country with cards issued outside the country” is not included in this table, as its focus is on transactions with cards issued in the reporting country.

**3.14 COMPARATIVE TABLES 16.1 TO 16.3 ON SELECTED INTERBANK FUNDS TRANSFER SYSTEMS**

The objective of the tables is to present information on selected interbank payment systems in the relevant country and thereby

give a picture of the payment systems operating within the EU. The tables also show the percentage of transactions initiated by the five largest senders (concentration ratio). As a rule, the most important payment systems per country are shown, as are systems operating in the euro area on a cross-border basis and/or without a clear national anchorage.

The systems are arranged in the following categories:

- I *The TARGET system*: Includes each individual TARGET component, i.e. the national TARGET components and the EPM (the ECB's TARGET component), as well as TARGET as a whole (i.e. the sum of all TARGET components).
- II *Other systems processing the euro*: Includes all non-TARGET payment systems processing the euro, as listed in Country tables 9 and 10, and also EURO1/STEP1 and STEP2 as listed in International systems tables 1 and 2.
- III *Systems processing currencies other than the euro*: Includes all non-TARGET payment systems processing currencies other than the euro, as listed in Country tables 9 and 10.
- IV *Multi-currency systems*: Presents data on the Continued Linked Settlement system (CLS), as listed in International systems tables 1 and 2 (transactions in euro and total transactions), and includes settlement data for CLS transactions in the other EU currencies, i.e. GBP, DKK and SKK.

Within each category, the countries are listed according to the EU convention (i.e. in alphabetical order by the name of the country in its official language). The systems per country or currency area are listed according to their order in Country tables 9 and 10 and International systems tables 1 and 2. The system listing includes, as additional information in brackets:

- *Type of system*: L = large-value payment system; R = retail payment system; L+R = system processing both large-value and retail payments.
- *Type of settlement*: R = real-time gross settlement (RTGS); N = multilateral net settlement; BN = bilateral net settlement; BA = batch settlement, i.e. settlement of batches in gross value without netting.

### 3.14.1 COMPARATIVE TABLES 16.1 AND 16.2 "PAYMENTS PROCESSED BY SELECTED INTERBANK FUNDS TRANSFER SYSTEMS"

The tables present the number (table 16.1) and value (table 16.2) of transactions processed by interbank payment systems as listed in Country tables 9 and 10 and International systems tables 1 and 2, together with some indicators related to the number/value of transactions. They enable easy comparison across systems, countries and currency areas.

- *Number of transactions*: Number of transactions processed by selected interbank payment systems. Source: Country table 9 or International systems table 1.
- *Increase in the number of transactions*: The number of transactions in each system is recalculated into a year-on-year growth rate. It shows how the traffic in each system has developed over time.
- *Value of transactions*: Value of transactions processed by selected interbank payment systems. Source: Country table 10 or International systems table 2.
- *Average value per transaction*: Average value of transactions in each payment system. Indicator of the type of payment (large-value or retail) processed in the system.

- *Increase in the real value of transactions:* The value of transactions in each system is recalculated into a year-on-year growth rate, adjusted by the inflation rate (HICP). It shows how the traffic in each system has developed over time. The increase is calculated in nominal terms for systems which have no clear national anchorage (see International systems table 2: TARGET as a whole, EPM, EURO1/STEP1, STEP2, CLS).
- *Value of transactions as a percentage of GDP:* Traffic in each system relative to the GDP of the country. Measurement of the relative importance of the payment system for the economy, in terms of its size. The ratio is not calculated for systems which have no clear national anchorage (see International systems table 2: TARGET as a whole, EPM, EURO1/STEP1, STEP2, CLS).
- *orders on behalf of indirect participants:* Indicates the degree of direct participation in the system.
- *Concentration ratio in terms of volume/value:* Percentage of traffic sent by the five senders with the largest volume/value sent (may include the central bank). Indicates the degree of concentration of traffic among the largest senders. Source: “Concentration ratio in terms of volume/value” [Country tables 9 and 10 or International systems tables 1 and 2].

### 3.15 COMPARATIVE TABLES 17.1 TO 17.3 ON SELECTED SECURITIES SETTLEMENT SYSTEMS

The objective of the tables is to present information on selected securities settlement systems in the relevant country and thereby give an indication of the extent of the use of securities settlement systems operating within the EU. As a rule, the most important securities settlement systems operating in each country are shown. The countries are listed according to the EU convention (i.e. in alphabetical order by the name of the country in its official language). The systems in each country are listed according to their order in Country tables 11.1 and 11.2.

#### 3.14.2 COMPARATIVE TABLE 16.3 “PARTICIPATION IN SELECTED INTERBANK FUNDS TRANSFER SYSTEMS”

This table presents information on participation in payment systems which is not contained in the country tables, and also summarises the data on concentration ratios in each system.

- *Number of participants:* Number of institutions which are identified/recognised by the system and which are allowed to send transfer orders to the system and to receive transfer orders from the system, either directly (as a direct participant) or indirectly (as an indirect participant). Indicates the total degree of participation in the system, including indirect participants.
- *of which: Direct:* Number of participants in a system which directly exchange transfer orders with other participants in the system, without an intermediary. In some systems, direct participants also exchange
- *Number of transactions:* Number of transactions processed by selected securities settlement systems. Source: Country table 11.1.

#### 3.15.1 COMPARATIVE TABLES 17.1 AND 17.2 “TRANSACTIONS PROCESSED BY SELECTED SECURITIES SETTLEMENT SYSTEMS”

The tables present the number (table 17.1) and value (table 17.2) of transactions processed by securities settlement systems as listed in Country tables 11.1 and 11.2, and some indicators related to the number/value of transactions. They enable easy comparison across systems and countries.

- *Increase in the number of transactions:* The number of transactions in each system is recalculated into a year-on-year growth rate. It shows how the traffic in each system has developed over time.
- *Value of transactions:* Value of transactions processed by selected securities settlement systems. Source: Country table 11.2.
- *Average value per transaction:* Average value of transactions in each securities settlement system. Indicator of the type of transactions processed in the system.
- *Increase in the real value of transactions:* The value of transactions in each system is recalculated into a year-on-year growth rate, adjusted by the inflation rate (HICP). It shows how the traffic in each system has developed over time.
- *Value of transactions as a ratio to GDP:* Traffic in each system relative to the GDP of the country. Measurement of the relative importance of the securities settlement system for the economy, in terms of the size of that economy.

### 3.15.2 COMPARATIVE TABLE 17.3 “PARTICIPATION IN SELECTED SECURITIES SETTLEMENT SYSTEMS”

The table presents information on participation in securities settlement systems based on Country table 11.3.

- *Number of participants:* Number of institutions which are identified/recognised by the system and which are allowed to send transfer orders to the system and to receive transfer orders from the system. Indicates the total degree of participation in the system, including indirect participants.

## 4 EURO AREA AGGREGATE DATA

The tables in this section present data on an aggregate euro area level. Some of the data have only been available at the euro area level since the introduction of the euro banknotes and coins.

### 4.1 EURO AREA TABLE 1 “BASIC STATISTICAL DATA”

#### 4.1.1 AIM AND COVERAGE

Euro area table 1 presents basic statistical data aggregated for the euro area. The data serve as background material for Euro area tables 2 and 3, as well as for the euro area totals in the comparative, international systems and country tables.

Euro area table 1 corresponds to Country table 1.

#### 4.1.2 DATA ELEMENTS

- *Population:* Total number of inhabitants in the euro area. Useful as a reference value for the data on the number of payments and securities transactions in the euro area. Also used for the calculation of per capita data for the euro area in the comparative tables.
- *GDP:* Total euro area GDP for the reporting year, expressed in current prices. Useful as a reference for the data on the value of payments and securities transactions in the euro area. Also used for the calculation of euro area data weighted by GDP in the comparative tables.
- *GDP per capita:* Indicator of the economic size of the currency area.
- *HICP (annual percentage changes):* Indicator of inflation in the euro area. Used for the calculation of real growth rates in the comparative tables.

## 4.2 EURO AREA TABLE 2 “SETTLEMENT MEDIA USED BY NON-MFIS”

### 4.2.1 AIM AND COVERAGE

Euro area table 2 presents the media which non-MFIs (natural persons, legal persons other than monetary financial institutions, the government, etc.) can use to make payments in the economy. They reflect the two means of payment: cash (currency in circulation) and account money which can be transferred without restrictions (overnight deposit accounts). The table provides a general background to the data on retail payments (Country tables 6 to 8).

Euro area table 2 corresponds to Country table 2. It presents data which, since the introduction of the euro banknotes and coins in 2002, can only be obtained at the euro area level: “Currency in circulation outside MFIs” and “Narrow money supply (M1)”. The other items are the sum of the data for all euro area countries.

### 4.2.2 DATA ELEMENTS

- *Currency in circulation outside MFIs*: Total value of euro-denominated cash in circulation in the economy (outside the MFI sector) which can be used for cash payments. Since the introduction of the euro banknotes in 2002, these data have been reported only for the euro area as a whole, because banknotes and coins move around freely and data for specific euro area countries are no longer possible. This is the same as “Currency in circulation outside MFIs” in Euro area table 3.
- *Value of overnight deposits held by non-MFIs*: Total value stored on overnight deposit accounts of non-MFIs which can be used to make or receive cashless payments. Sum of “Value of overnight deposits” reported in Country table 2 for all euro area countries.
- *Narrow money supply (M1)*: Reference value for cash and overnight deposits. Since the introduction of banknotes in 2002, these data have been reported only for the euro area as a whole, because they contain banknotes and coins which move around freely and data for specific euro area countries are no longer possible.
- The following memorandum items are included:
  - *Overnight deposits in foreign currencies held by non-MFIs*: The part of “Value of overnight deposits” which is held in foreign currencies. Sum of “Overnight deposits in foreign currencies held by non-MFIs” reported in Country table 2 for all euro area countries.
  - *Outstanding value on e-money storages issued*: The value loaded onto e-money storages minus the value already used for payments, i.e. the value of e-money still available for payments or redemption. Sum of “Outstanding value on e-money storages issued” reported in Country table 2 for all euro area countries.
  - *On card-based e-money schemes*: The value of e-money stored on cards with an e-money function. Includes only cards on which e-money can be stored directly (e.g. chip cards). Sum of “Outstanding value on e-money storages issued on card-based e-money schemes” reported in Country table 2 for all euro area countries.
  - *On software-based e-money schemes*: The value of e-money stored on devices other than cards with an e-money function, e.g. on servers and PCs. Sum of “Outstanding value on e-money storages issued on software-based e-money schemes” reported in Country table 2 for all euro area countries.



## 4.3 EURO AREA TABLE 3 “BANKNOTES AND COINS”

### 4.3.1 AIM AND COVERAGE

Euro area table 3 presents data on the amount of euro banknotes and coins in circulation in the euro area, together with a detailed breakdown of those figures. Since the introduction of the euro banknotes in 2002, these data have been reported only for the euro area as a whole, because banknotes and coins move around freely and data for specific euro area countries are no longer possible. Data are broken down into banknotes and coins in the vaults of credit institutions (which cannot be used for payments) and banknotes and coins outside MFIs (which can be used for cash payments). No transaction data are available for cash payments.

Euro area table 3 corresponds to Country table 4. For euro area countries, Country table 4 is no longer shown, but is instead replaced by Euro area table 3.

### 4.3.2 DATA ELEMENTS

- *Currency in circulation*: Total value of euro-denominated cash in circulation in the euro area including the banking sector (excluding the central bank). Is the sum of “Total banknotes in circulation” and “Total coins in circulation”, and also the sum of “Currency in circulation held by MFIs” and “Currency in circulation outside MFIs”.
- *Total banknotes in circulation*: Total value of euro-denominated banknotes in circulation, including the banking sector. A breakdown by denomination is provided.
- *Total coins in circulation*: Total value of euro-denominated coins in circulation, including the banking sector. A breakdown by denomination is provided.
- *Currency in circulation held by MFIs*: The value of euro-denominated banknotes and coins which are stored in bank vaults and

cannot therefore be used to make cash payments.

- *Currency in circulation outside MFIs*: Total value of euro-denominated cash in circulation in the economy (outside the MFI sector) which can be used for cash payments. Is the same as “Currency in circulation outside MFIs” in Euro area table 2.

## 5 DATA ON SELECTED INTERNATIONAL SYSTEMS

The section presents two tables on “Payments processed by selected interbank funds transfer systems”, referred to hereafter as International systems tables 1 and 2.

### Aim and coverage

The tables provide data on the number (International systems table 1) and value (International systems table 2) of payments via interbank payment systems processing the euro which operate in the euro area on a cross-border basis and/or without a clear national anchorage. The systems covered are:

- TARGET as a whole, i.e. the sum of all TARGET components
- EPM, the ECB’s TARGET component
- CLS, the system established for the simultaneous settlement of both currency legs of foreign exchange transactions in gross settlement mode
- EURO1, the euro clearing system of the EBA Clearing Company, and STEP1, the low-value payments solution operating on the same platform
- STEP2, the cross-border retail payment system of the EBA Clearing Company.

The general structure of the table corresponds to Country tables 9 and 10. Since the systems

are international in nature, no geographical breakdown of transactions is given, except for TARGET as a whole.

#### Data elements

- *Concentration ratio in terms of volume/value*: Percentage of traffic sent by the five senders with the largest volume/value sent (may include the central bank). Indicates the degree of concentration of traffic among the largest senders. Is shown for each individual system. For TARGET as a whole, it shows the share of the five largest senders in total TARGET traffic (i.e. not the traffic of individual systems).

#### TARGET as a whole

Data are presented for all TARGET components taken together, i.e. all national TARGET components and the EPM, the TARGET component of the ECB.

- *Credit transfers sent*: Number/value of all credit transfers sent by participants in all TARGET components. Since TARGET processes only credit transfers, these data also constitute the number/value of total transactions sent by participants in all TARGET components, i.e. the total TARGET turnover. They are broken down as follows:
  - *Intra-Member State*: Number/value of all credit transfers sent by participants in a TARGET component to participants within the same TARGET component, without the use of another TARGET component. Is the sum of the items “Credit transfers sent within the same TARGET component” for all national TARGET components.
  - *Inter-Member State*: Number/value of all credit transfers sent by participants in a TARGET component to participants in another TARGET component. Is the sum of the items “Credit transfers sent to another TARGET component” for all national TARGET components, plus EPM traffic.

#### EPM

The EPM, the ECB’s payment mechanism, is the TARGET component of the ECB. It acts as a settlement system for EURO1 and for the euro clearing of CLS. There are also a number of other account holders, such as central banks and international organisations.

- *Credit transfers sent*: Number/value of all credit transfers sent by EPM participants. Since TARGET processes only credit transfers, this is also the number/value of total transactions in the EPM.
- *Inter-Member State*: Number/value of all credit transfers sent by EPM participants. By their very nature, all EPM transactions are inter-Member State transactions; this item thus equals “Credit transfers sent”.

#### CLS (euro processing)

CLS processes foreign exchange transactions on a payment-by-payment (PvP) basis. The euro leg of transactions is settled via TARGET and is shown here. Payments in other currencies are shown only in the memorandum item “Total CLS transactions (all currencies)”.

- *Total transactions sent*: Number/value of all transactions denominated in euro and sent by participants in CLS.
  - *Credit transfers sent*: Number/value of credit transfers denominated in euro and sent by participants in CLS. Since CLS currently processes only credit transfers, this is also the number/value of total euro-denominated transactions in CLS.
- *Total CLS transactions (all currencies)*: Memorandum item. Number/value of all transactions sent by participants in CLS in all eligible currencies. This indicator can be used to calculate the importance of the euro in CLS transactions.

#### EURO1/STEP1

EURO1, the euro clearing system of the EBA Clearing Company, is a private net settlement



system with participants from many EU countries. STEP1 is the low-value payments solution operating on the EURO1 platform.

- *Total transactions sent*: Number/value of all transactions sent by participants in EURO1 and STEP1. They are broken down by type of payment instrument as follows:
  - *Credit transfers*: Number/value of all credit transfers sent by participants in EURO1 and STEP1.
  - *Direct debits*: Number/value of all direct debits sent by participants in EURO1 and STEP1.
  - *Other payment instruments*: Number/value of other payment instruments sent by participants in EURO1 and STEP1.

## STEP2

STEP2 is the cross-border retail payment system of the EBA Clearing Company, with participants from many EU countries.

- *Total transactions sent*: Number/value of all transactions sent by participants in STEP2.
- *Credit transfers sent*: Number/value of all credit transfers sent by participants in STEP2. Since STEP2 currently processes only credit transfers, this is also the number/value of total transactions in STEP2.

## 6 COUNTRY DATA

### 6.1 COUNTRY TABLE I “BASIC STATISTICAL DATA”

#### 6.1.1 AIM AND COVERAGE

This table provides the reader with an economic background to the respective country and puts the payments and securities data into the perspective of the local economy. Basic statistical data are also used for calculations in the comparative tables.

#### 6.1.2 DATA ELEMENTS

- *Population*: Total number of inhabitants in the relevant country. Useful as a reference value for the data on the number of payments and securities transactions in the country tables. Also used for the calculation of per capita data in the comparative tables, enabling cross-country comparisons of data on the number of transactions.
- *GDP*: Total GDP for the reporting year. Indicator of the economic size of the country, expressed in current prices. Useful as a point of reference for the data on the value of payments and securities transactions in the country tables. Also used for the calculation of data weighted by GDP in the comparative tables, enabling cross-country comparisons of data on the value of transactions.
- *GDP per capita*: Indicator of the economic size of the country.
- *HICP (annual percentage changes)*: Indicator of a country’s inflation. Used for the calculation of real growth rates in the comparative tables.
- *Exchange rate vis-à-vis the euro*: The exchange rate vis-à-vis the euro is given for non-euro area countries, as used for the recalculation of data in the comparative tables (which are expressed in euro only). For the fixed exchange rate of legacy currencies of euro area countries, please refer to earlier publications.
- *End of period*: Exchange rate at the end of the reference year.
- *Average*: Exchange rate as an average of daily exchange rates.

## 6.2 COUNTRY TABLE 2 “SETTLEMENT MEDIA USED BY NON-MFIS”

### 6.2.1 AIM AND COVERAGE

This table presents the media which non-MFIs (natural persons, legal persons other than monetary financial institutions, the government, etc.) can use to make payments in the economy. It reflects the two means of payment: cash (currency in circulation) and account money which can be transferred without restrictions (overnight deposits). It provides a general background to the data on retail payments (Country tables 6 to 8).

### 6.2.2 DATA ELEMENTS

- *Currency in circulation outside MFIs:* Total value of cash in circulation in the economy (outside the MFI sector) which can be used for cash payments. Is the same as “Currency in circulation outside MFIs” in Country table 4.
- *Value of overnight deposits held by non-MFIs:* Total value stored on overnight deposit accounts of non-MFIs which can be used to make or receive cashless payments. Only accounts which can be used directly to make payments without restrictions are included. Accounts which can be used only for pay-outs in cash or for payments to a specified reference account (savings accounts, time deposits) are not included, since they cannot be used freely for payments.  
This item differs from “Value of overnight deposits” shown in Country table 5, since data for Country table 2 are reported by all MFIs (including money market funds), whereas data for Country table 5 are reported by credit institutions and other institutions offering payment services.
- *Narrow money supply (M1):* Reference value for cash and overnight deposits.

The following memorandum items are included if available in the relevant country:

- *Overnight deposits in foreign currencies held by non-MFIs:* The part of “Value of overnight deposits” held in foreign currencies. The value is included in “Value of overnight deposits”. These accounts can be used to make payments, albeit not in the local currency area.
- *Outstanding value on e-money storages issued:* The value loaded onto e-money storages minus the value already used for payments, i.e. the value of e-money still available for payments or redemption. Includes “Outstanding value on e-money storages issued by electronic money institutions” shown in Country table 5, as well as outstanding value on e-money storages issued by credit institutions which are not electronic money institutions.
- *On card-based e-money schemes:* The value of e-money stored on cards with an e-money function. Includes only cards on which e-money can be stored directly (e.g. chip cards). Cards which only grant access to e-money stored elsewhere (e.g. scratch cards) are not included, but are shown in the next item.
- *On software-based e-money schemes:* The value of e-money stored on devices (e.g. servers, PCs) other than cards with an e-money function.

## 6.3 COUNTRY TABLE 3 “SETTLEMENT MEDIA USED BY CREDIT INSTITUTIONS”

### 6.3.1 AIM AND COVERAGE

The table presents the media which credit institutions can use to make payments in the economy. It reflects their two access points: accounts at the central bank and accounts at other credit institutions, as well as credit received from the central bank. It provides a general background to the data on payment systems (Country tables 9 and 10, in particular the large-value payment systems which settle interbank payments) and the data on securities (Country tables 11.1 to 11.4).

### 6.3.2 DATA ELEMENTS

- *Overnight deposits held at the central bank*: Total value on the accounts of credit institutions at the central bank which credit institutions can use to make payments in central bank money – e.g. via the RTGS system run by the central bank.
- *Overnight deposits held at other credit institutions*: Total value on the accounts of credit institutions at other credit institutions which credit institutions can use to make payments among themselves or to others.

The following memorandum items are included if available in the relevant country.

- *Non-intraday borrowing from the central bank*: Total value of funds borrowed by credit institutions from the central bank and reimbursed within a period of more than one business day. In the Eurosystem, the sum of the marginal lending facility, the main refinancing operations and longer-term refinancing operations.
- *Intraday borrowing from the central bank*: Maximum value borrowed by credit institutions from the central bank during the day and repaid before the end of the day. Calculated as the maximum value of simultaneous borrowing by credit institutions.

## 6.4 COUNTRY TABLE 4 “BANKNOTES AND COINS”

### 6.4.1 AIM AND COVERAGE

Country table 4 presents data on the value of banknotes and coins in circulation in non-euro area countries. Data are broken down into banknotes and coins in the vaults of credit institutions (which cannot be used for payments) and banknotes and coins outside MFIs (which can be used for cash payments). No transaction data for cash payments are available. For data on euro area countries, please refer to Euro area table 3.

### 6.4.2 DATA ELEMENTS

- *Currency in circulation*: Total value of cash in circulation in the economy including the banking sector (but excluding the central bank). Is the sum of “Total banknotes in circulation” and “Total coins in circulation”, and also the sum of “Currency in circulation held by MFIs” and “Currency in circulation outside MFIs”.
- *Total banknotes in circulation*: Total value of banknotes in circulation, including the banking sector. A breakdown by denomination is provided.
- *Total coins in circulation*: Total value of coins in circulation, including the banking sector. A breakdown by denomination is provided.
- *Currency in circulation held by MFIs*: The value of banknotes and coins which are stored in bank vaults and which cannot therefore be used to make cash payments.
- *Currency in circulation outside MFIs*: Total value of cash in circulation in the economy (outside the MFI sector) which can be used for cash payments. The same as “Currency in circulation outside MFIs” in Country table 2.

For non-euro area countries, data on commemorative coins may be included in a separate entry.

## 6.5 COUNTRY TABLE 5 “INSTITUTIONS OFFERING PAYMENT SERVICES TO NON-MFIS”

### 6.5.1 AIM AND COVERAGE

The tables present the entry points for non-MFIs into payment services, i.e. ways in which non-MFIs can access payment services. Often, access is executed via accounts held at credit institutions. Country table 5 provides a detailed breakdown of the credit institutions according to geographical location. Entities other than credit institutions can also provide

access to payment services – e.g. the post office (if it is not a licensed credit institution), money remitters or three-party card schemes. Information on such entities is also provided where relevant and available.

### 6.5.2 DATA ELEMENTS

#### Categories of institution

In general, the institutions listed in Country table 5 are those reporting the data for Country tables 6 to 8. However, for some countries there may be discrepancies between the coverage of Country table 5 and Country tables 6 to 8. For example, in some countries information on “Other institutions offering payment services to non-MFIs” may not be available or may be restricted to transaction data in Country tables 6 to 8. For other countries, transaction data may not be available from all types of institution referred to in Country table 5. A footnote will alert the user if there is a discrepancy in the coverage for a particular country.

- *Central bank*: Data on payment services to non-MFIs provided by the central bank. Although the main focus of the central bank is the banking sector, some central banks also provide payment services to non-MFIs, which are shown here. The “Number of institutions” is not shown, since it is always one.
- *Credit institutions irrespective of their legal incorporation*: Data on payment services to non-MFIs provided by credit institutions within the relevant country, irrespective of where they are legally incorporated. The data are provided in accordance with the following geographical breakdown:
  - Credit institutions legally incorporated in the reporting country
  - Branches of euro area-based credit institutions
  - Branches of EEA-based credit institutions (outside the euro area)
  - Branches of non-EEA-based banks.

- *Other institutions offering payment services to non-MFIs*: Data on payment services provided by institutions other than credit institutions or the central bank – e.g. the post office (if it is not a licensed credit institution), money remitters or three-party card schemes.

- *Institutions offering payment services to non-MFIs (total)*: Sum of the above institutions, which are mutually exclusive categories.

#### Information per institution

For each type of institution listed above, the following information is provided:

- *Number of institutions*: The number of individual institutions in each category. (In the case of “Central bank”, the figure is always one and is thus not shown separately.) Each institution is counted once, irrespective of the number of offices it maintains in the relevant country.
- *Number of offices*: The number of places of business which carry out payment services with cashless clearing and settlement. Mobile offices are excluded. Each place of business is counted individually.
- *Number of overnight deposits*: Total number of overnight deposit accounts of non-MFIs which can be used to make or receive cashless payments. Only accounts which can be used directly to make payments without restrictions are included. Accounts which can be used only for pay-outs in cash or for payments to a specified reference account (savings accounts, time deposits) are not included, since they cannot be used freely for payments. If a non-MFI maintains several accounts, each account is counted.
- *Number of internet/PC-linked overnight deposits*: Number of overnight deposit accounts which the account holder can access electronically to carry out payment

orders. These data are not shown in the breakdown under “Credit institutions irrespective of their legal incorporation”.

- *Value of overnight deposits:* Total value stored on overnight deposit accounts of non-MFIs which can be used to make or receive cashless payments. Only accounts which can be used directly to make payments without restrictions are included. Accounts which can be used only for payments in cash or for payments to a specified reference account (savings accounts, time deposits) are not included, since they cannot be used freely for payments.

This item differs from “Value of overnight deposits” shown in Country table 5, since data for Country table 2 are reported by all MFIs (including money market funds), whereas data for Country table 5 are reported by credit institutions and other institutions offering payment services.

#### Memorandum items

- *Electronic money institutions:* These are a sub-category of “Credit institutions irrespective of their legal incorporation” and are contained in the statistics in the main table. However, the following memo items are intended to break down the data on e-money institutions and put the data on e-money in Country tables 6 to 8 into context.
- *Number of institutions:* Number of e-money institutions in the relevant country.
- *Outstanding value on e-money storages issued by electronic money institutions:* The value loaded onto e-money storages minus the value already used for payments, i.e. the value of e-money still available for payments or redemption. Only e-money storages issued by electronic money institutions are included in this category. “Outstanding value on e-money storages issued by e-money institutions” is included in “Outstanding value on e-money storages issued” as shown in Country table 2, but the data in Country table 2 also include the

outstanding value on e-money storages issued by other credit institutions.

## 6.6 COUNTRY TABLE 6 “PAYMENT CARD FUNCTIONS AND ACCEPTING DEVICES”

### 6.6.1 AIM AND COVERAGE

This table presents data on the number of cards issued in the relevant country and on the number of card terminals located in the country. Transactions with cards and transactions at terminals are presented in Country tables 7 (number) and 8 (value).

Country table 6 is divided into two sections: “Cards issued in the country” and “Terminals located in the country”.

The upper section “Cards issued in the country” gives an overview of the importance of cards in the relevant country and also puts data on transactions with cards and transactions at terminals in Country tables 7 and 8 into context. Data on cards are provided broken down in detail according to the functions on the card. Each of the card’s functions is counted separately, even if there are two or more functions on the same physical card. Categories of card should not be added up to avoid double-counting. The total number of physical cards is shown in “Total number of cards (irrespective of the number of functions on the card)”. Retailer cards are excluded from the statistics, except if they have been issued in cooperation with a credit institution (co-branding). In that case, the retailer card is included according to the function(s) available on the card. Where business in the country concerned is substantial, a footnote is included to indicate the number of retailer cards. Entertainment and travel cards are not included, nor are mobile payments.

The lower section “Terminals located in the country” provides a detailed breakdown according to the functions of the terminal. Each function of a terminal is counted

separately, even where the same terminal (machine) has two or more functions. To avoid double-counting, categories of terminal should not be added up. Terminals for mobile payments are not included.

### 6.6.2 DATA ELEMENTS

#### Section “Cards issued in the country”

- *Cards with a cash function*: Number of cards with a cash function enabling the cardholder to withdraw cash from a cash dispenser or to deposit cash.
- *Cards with a payment function (except an e-money function)*: Number of payment functions (debit, credit, delayed debit function) on a card. They are broken down as follows:
  - *Cards with a debit function*: Number of cards with a debit function enabling a cardholder’s purchases to be charged directly to funds on his/her account at a credit institution.
  - *Cards with a delayed debit function*: Number of cards with a delayed debit function enabling the cardholder to charge his/her account up to an authorised limit, but with the total amount of credit being settled at the end of a specified period (i.e. no extended credit facility is offered).
  - *Cards with a credit function*: Number of cards with a credit function whereby the cardholder is granted a line of credit and is able to make payments and/or withdraw cash up to a prearranged ceiling. The amount of credit can be settled in full by the end of a specified period, or in part, with the balance taken as extended credit.
  - *Cards with a debit and delayed debit function*: This category is only reported if the data cannot be broken down into “Cards with a debit function” and “Cards with a delayed debit function”. It refers to the likely number of debit and delayed debit functions on cards issued in the relevant country.
- *Cards with a credit and delayed debit function*: This category is only reported if the data cannot be broken down into “Cards with a credit function” and “Cards with a delayed debit function”. It refers to the likely number of credit and delayed debit functions on cards issued in the relevant country.
- *Cards with an e-money function*: Number of cards on which e-money can be stored. Contains all cards which provide an e-money function, including those where the cardholder has not specifically asked for, and may not intend to use, the e-money function.
- *Cards with an e-money function which have been loaded at least once*: Sub-category of “Cards with an e-money function”. These cards can be considered as activated; the loading may be interpreted as an indicator of the intention to use the card’s e-money function.
- *Total number of cards (irrespective of the number of functions on the card)*: Total number of physical cards in circulation. These may have one or more of the functions listed above. Cards with multiple functions are counted only once.
- *Cards with a combined debit, cash and e-money function*: Number of cards with at least a cash, debit and e-money function. This is a common combination in EU countries and is therefore listed separately.

#### Section “Terminals located in the country”

- *ATMs*: Number of terminals allowing cardholders to withdraw cash from their account and generally offering a range of other services, such as cash deposits, credit transfers or balance enquiries. Each terminal is counted once, irrespective of the number of functions it performs, with the result that the number shown in this category may be smaller than the sum of the sub-categories “ATMs with a cash



withdrawal function” and “ATMs with a credit transfer function”.

- *ATMs with a cash withdrawal function:* Number of terminals which allow cardholders to withdraw cash. This is the typical form of ATM in the EU.
- *ATMs with a credit transfer function:* Number of terminals which allow cardholders to initiate credit transfers.
- *POS terminals:* Number of terminals which allow cardholders to use a card with a debit, credit or delayed debit function for payment purposes at a physical (not virtual) point of sale. Each terminal in each retail location is counted separately. POS terminals include both manual imprinters and electronic terminals. In many countries, the use of manual imprinters is decreasing rapidly and is often limited to backup functions.
- *EFTPOS terminals:* Sub-category of POS terminals. Number of terminals where payment information is captured by electronic means. Is the prevailing form of POS terminal.
- *E-money card terminals:* Number of terminals allowing cardholders to load/unload e-money from their card and/or to make payments with the card’s e-money function. Each terminal is counted once, irrespective of the number of functions it performs, with the result that the number may be smaller than the sum of the sub-categories “E-money card loading/unloading terminals” and “E-money card accepting terminals”.
- *E-money card loading/unloading terminals:* Number of terminals allowing the transfer of e-money from an issuer of e-money to the holder of a card with an e-money function and vice versa (loading and unloading).

- *E-money card accepting terminals:* Number of terminals allowing the cardholder to pay with e-money by transferring e-money from the balance on his/her card to the balance of the beneficiary.

### 6.6.3 LINKS BETWEEN THE TWO SECTIONS OF COUNTRY TABLE 6

There is a direct link between the function of the card and the terminal used to execute the transaction:

1. Cash withdrawal: The terminal is used for its cash withdrawal function [“ATM with a cash withdrawal function”], the card for its cash function [“Card with a cash function”].
2. Cash deposit: The terminal is used for its cash deposit function (not reflected in the statistics), the card for its cash function [“Card with a cash function”].
3. Payment at a POS terminal: The terminal is used for its POS function [“POS terminal”], the card for its debit, credit or delayed debit function [“Card with a debit function”, “Card with a credit function” or “Card with a delayed debit function”].
4. Payment via another channel: The card is used for its debit, credit or delayed debit function [“Card with a debit function”, “Card with a credit function” or “Card with a delayed debit function”]. The other channels (e.g. telephone, mobile phone, internet) are not counted.
5. E-money card loading/unloading transaction: The terminal is used for its e-money card loading/unloading function [“E-money card loading/unloading terminal”], the card for its e-money function [“Card with an e-money function”].
6. E-money card payment transaction: The terminal is used for its e-money card accepting function [“E-money card accepting terminal”], the card for its e-money function [“Card with an e-money function”].

Transactions with...	are reflected in...			
	Country tables 7 and 8: Transactions per type of payment instrument	Country tables 7 and 8: Transactions per type of terminal		
		a) at terminals located in the country by cards issued in the country	c) at terminals located outside the country by cards issued in the country	Memorandum items
Cards with a cash function	Not reflected	“ATM cash withdrawals” and/or “ATM cash deposits”	“ATM cash withdrawals” and/or “ATM cash deposits”	Not reflected
Cards with a payment function	“Card payments with cards issued in the country (except cards with an e-money function)”	“POS transactions” (if transaction was performed via a POS terminal)	“POS transactions” (if transaction was performed via a POS terminal)	“Cash advances at POS terminals” (if data can be distinguished)
Cards with a debit function	“Payments by cards with a debit function”	Not reflected (if transaction was performed via another channel)	Not reflected (if transaction was performed via another channel)	
Cards with a delayed debit function	“Payments by cards with a delayed debit function”			
Cards with a credit function	“Payments by cards with a credit function”			
Cards with a debit and delayed debit function	“Payments by cards with a debit and delayed debit function”			
Cards with a credit and delayed debit function	“Payments by cards with a credit and delayed debit function”			
Cards with an e-money function which have been loaded at least once	Payment transaction: “E-money purchase transactions: By cards with an e-money function”	Loading/unloading transaction: “E-money card loading/unloading transactions”	Loading/unloading transaction (if possible): “E-money card loading/unloading transactions”	Not reflected

#### 6.6.4 LINKS TO COUNTRY TABLES 7 AND 8

Transactions with cards issued in the relevant country are presented in Country tables 7 and 8 as follows (there is no link between Country table 6 “Cards issued in the country” and Country tables 7 and 8 “Transactions per type of terminal: b) at terminals located in the country by cards issued outside the country”):

Transactions at terminals located in the relevant country are presented in Country tables 7 and 8 as follows (there is no link between Country table 6 “Terminals located in the country” and Country tables 7 and 8 “Transactions per type of terminal: c) at terminals located outside the country by cards issued in the country”):



Transactions at...	are reflected in...			
	Country tables 7 and 8: Transactions per type of payment instrument	Country tables 7 and 8: Transactions per type of terminal		
		a) at terminals located in the country by cards issued in the country	b) at terminals located in the country by cards issued outside the country	Memorandum items
ATMs with a cash withdrawal function	Not reflected	"ATM cash withdrawals"	"ATM cash withdrawals"	Not reflected
ATMs with a credit transfer function	Included in "Credit transfers"	Not reflected	Not reflected	Not reflected
POS terminals	Included in "Card payments with cards issued in the country (except cards with an e-money function)" and in the breakdown according to the card function used	"POS transactions"	"POS transactions"	"Cash advances at POS terminals" (if data can be distinguished)
EFTPOS terminals	Included in "Card payments with cards issued in the country (except cards with an e-money function)" and in the breakdown according to the card function used	Included in "POS transactions"	Included in "POS transactions"	Included in "Cash advances at POS terminals" (if data can be distinguished)
E-money card loading/unloading terminals	Not reflected	"E-money card loading/unloading transactions"	"E-money card loading/unloading transactions" (if transaction is possible)	Not reflected
E-money card accepting terminals	"E-money purchase transactions: By cards with an e-money function"	Not reflected	Not reflected	Not reflected

## 6.7 COUNTRY TABLES 7 AND 8 "INDICATORS OF THE USE OF PAYMENT INSTRUMENTS AND TERMINALS BY NON-MFIS"

### 6.7.1 AIM AND COVERAGE

These tables present data on the number (Country table 7) and value (Country table 8) of payment transactions by non-MFIs, i.e. retail payments. The focus of the tables is on customer-induced transactions. Therefore, the data are limited in two ways:

#### 1. Focus on transactions by non-MFIs:

Payments are included only if the payer or beneficiary is a non-MFI: private households, companies and the government. Interbank payments and banks' own-account transactions are excluded; transactions by banks are only included if they relate to their administration bank and not to their financial transactions.

#### 2. Focus on the use of payment instruments:

All payments by or to non-MFIs using a payment instrument are included. Payments with non-standardised payment instruments, e.g. using a bank form or simple book-entry, are also included, since they also represent payments and their procedure and aim are similar to standardised payment instruments. In particular, mortgage repayments, fee or dividend payments or similar operations performed by simple book-entry are included. Cash transactions are not included, except where they are executed using a payment instrument (e.g. cash withdrawals using a card or a cheque, or money and postal orders).

Cash deposits and withdrawals over the counter of a bank are not payments and are therefore not included in the breakdown of payment instruments, but if data are available

they are shown at the bottom of Country tables 7 and 8. This complements the data on ATM cash withdrawals and deposits in the lower section of Country tables 7 and 8.

Payments using electronic money are included. Mobile payments are excluded. Sent cross-border transactions are included. Separate data on cross-border transactions (sent and received) are provided if available.

In the absence of global figures for the country, data for a sample of credit institutions or payment originators are extrapolated to provide figures covering the whole number and value of cashless payment instruments used by non-MFIs in the relevant country.

Data on transactions at terminals are provided on three levels:

- a) Transactions at terminals located in the country by cards issued in the country
- b) Transactions at terminals located in the country by cards issued outside the country
- c) Transactions at terminals located outside the country by cards issued in the country.

The three levels allow for the calculation of all transactions at the terminals in the relevant country, irrespective of where the card used was issued, and also of all transactions with cards issued in the country at terminals anywhere in the world. They can be used to compare the data in Country table 6, both on cards (where only cards issued in the country are counted; i.e. levels 'a' and 'c') and on terminals (where only terminals located in the country are counted; i.e. levels 'a' and 'b').

### 6.7.2 DATA ELEMENTS

#### Section "Transactions per type of payment instrument"

- *Credit transfers*: Number/value of credit transfers (payment orders) sent by a payer

in the reporting country. Credit transfers are counted on the payer's side. Includes money and postal orders, credit transfers performed via ATMs with a credit transfer function and standing orders (which are counted separately each time they are executed). Also includes debits from the account of a customer by simple book-entry without a credit transfer form (e.g. banking fees or loan repayments). Is the sum of the sub-categories according to the method of submission to the bank:

- *Paper-based*: Number/value of credit transfers submitted to the payer's bank in paper-based form.
- *Non-paper-based*: Number/value of credit transfers submitted to the payer's bank in non-paper-based form, e.g. electronically or by telephone.
- *Direct debits*: Number/value of authorised debits, possibly recurrent, on the bank account of the payer, as initiated by the beneficiary. Direct debits are counted on the beneficiary's side. Includes credits to the account of a customer by simple book-entry without a direct debit form (e.g. dividend or interest payments).
- *Card payments with cards issued in the country (except cards with an e-money function)*: Number/value of transactions at POS terminals (in which case the data also appear under "POS transactions" in the lower section) or via another channel (e.g. internet or telephone) by cards with a payment function issued in the relevant country. Cash withdrawals and deposits, e-money transactions and m-payments are not included. Cash advances are excluded if it is possible to distinguish them. Card payments are counted on the card issuing side. Is the sum of all sub-categories:
- *Payments by cards with a debit function*: Number/value of transactions at POS terminals or via other channels with cards with a debit function issued in the relevant country.

- *Payments by cards with a delayed debit function*: Number/value of transactions at POS terminals or via other channels with cards with a delayed debit function issued in the relevant country.
- *Payments by cards with a credit function*: Number/value of transactions at POS terminals or via other channels with cards with a credit function issued in the relevant country.
- *Payments by cards with a debit and delayed debit function*: This category is only reported if the data cannot be broken down into “Payments by cards with a debit function” and “Payments by cards with a delayed debit function”. Is the number/value of transactions with cards with a debit and delayed debit function at POS terminals or via other channels
- *Payments by cards with a credit and delayed debit function*: This category is only reported if the data cannot be broken down into “Payments by cards with a credit function” and “Payments by cards with a delayed debit function”. Is the number/value of transactions with cards with a credit and delayed debit function at POS terminals or via other channels.
- *E-money purchase transactions*: Number/value of payment transactions with e-money stored on cards or other e-money storages. E-money payment transactions are counted on the issuing side of the storage used. Is the sum of the sub-categories:
  - *By cards with an e-money function*: Number/value of payment transactions with cards with an e-money function, i.e. cards on which e-money can be stored directly.
  - *Through other e-money storages*: Number/value of payment transactions with e-money storages other than cards with an e-money card – e.g. scratch cards, virtual cards.
- *Cheques*: Number/value of transactions with cheques, i.e. a written order from one party (drawer) to another (drawee, normally a credit institution) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer. Includes traveller’s cheques, petrol cheques, bankers’ drafts and promissory notes. Cheques are counted on the payee’s side when the cheque is submitted for clearing. Cash withdrawals with cheques are included.
- *Other payment instruments*: Number/value of transactions with instruments other than those listed above – e.g. bills of exchange. If data are presented for a particular country, the exact type of instrument is specified.
- *Total number of transactions with payment instruments by non-MFIs*: Sum of the number/value of transactions of all payment instruments listed above. Is the total number/value of cashless payment transactions by non-MFIs in the relevant country.
- *Cross-border transactions sent*: Number/value of transactions with payment instruments by non-MFIs sent outside the reporting country. Is contained in “Total number of transactions with payment instruments by non-MFIs”. The difference between “Cross-border transactions sent” and “Cross-border transactions received” shows the net inflow or outflow of transactions into/out of the reporting country.
- *Cross-border transactions received*: Memorandum item, not included in the data above. Number/value of transactions with payment instruments by non-MFIs received from outside the reporting country. The difference between “Cross-border transactions received” and “Cross-border transactions sent” shows the net inflow or outflow of transactions into/out of the reporting country.

**Section “Transactions per type of terminal”**

Transactions per type of terminal are counted on three different levels

- a) *Transactions at terminals located in the country by cards issued in the country*
- b) *Transactions at terminals located in the country by cards issued outside the country*
- c) *Transactions at terminals located outside the country by cards issued in the country.*

For each level, the following breakdown of transactions is provided:

- *ATM cash withdrawals:* Number/value of cash withdrawals at ATMs with cards with a cash function. Cash advances at POS terminals are not included.
- *ATM cash deposits:* Number/value of cash deposits at ATMs with cards with a cash function.
- *POS transactions (irrespective of the type of card used):* Number/value of transactions at POS terminals with cards with a debit, delayed debit or credit function. Includes the number/value of transactions at EFTPOS terminals. Includes cash advances; if it is possible to distinguish them, these are also presented in “Cash advances at POS terminals”.
- *E-money card loading/unloading transactions:* Number/value of loading and unloading transactions at e-money card loading/unloading terminals with cards with an e-money function.

**Memorandum items**

- *Cash advances at POS terminals:* Number/value of transactions where the cardholder receives cash at a POS terminal, usually in combination with a POS payment for goods or services. Data are included in “POS transactions” and shown separately in this category if distinction is possible.

– *OTC cash withdrawals:* Number/value of cash withdrawals from a bank account using a bank form. Complements the data on ATM cash withdrawals for a more complete picture of cash withdrawals by non-MFIs.

– *OTC cash deposits:* Number/value of cash deposits to a bank account using a bank form. Complements the data on ATM cash deposits for a more complete picture of cash deposits by non-MFIs.

### 6.7.3 LINKS TO COUNTRY TABLE 6

“Transactions per type of payment instrument” presents the transactions with cards/at terminals listed in Country table 6:

Transactions per type of payment instrument	presents transactions...	
	...with cards issued in the country (Country table 6, upper section)	...at terminals located in the country (Country table 6, lower section)
Credit transfers – non-paper-based	None	Includes transactions at “ATMs with a credit transfer function”
Direct debits	None	None
Card payments with cards issued in the country (except cards with an e-money function) in the following breakdown:	“Cards with a payment function (except an e-money function)”	Includes transactions at “POS terminals”
Payments by cards with a debit function	“Cards with a debit function”	Includes transactions at “POS terminals”
Payments by cards with a delayed debit function	“Cards with a delayed debit function”	Includes transactions at “POS terminals”
Payments by cards with a credit function	“Cards with a credit function”	Includes transactions at “POS terminals”
Payments by cards with a debit and delayed debit function	“Cards with a debit and delayed debit function”	Includes transactions at “POS terminals”
Payments by cards with a credit and delayed debit function	“Cards with a credit and delayed debit function”	Includes transactions at “POS terminals”
E-money purchase transactions: By cards with an e-money function	“Cards with an e-money function which have been loaded at least once”	Includes transactions at “E-money card accepting terminals”
E-money purchase transactions: Through other e-money storages	None	None
Cheques	None	None
Other payment instruments	None	None

“Transactions per type of terminal” presents the transactions with cards/at terminals listed in Country table 6:

Transactions per type of terminal	presents transactions...	
	...with cards issued in the country (Country table 6, upper section)	...at terminals located in the country (Country table 6, lower section)
<i>a) Transactions at terminals located in the country by cards issued in the country</i>		
ATM cash withdrawals	“Cards with a cash function”	“ATMs with a cash withdrawal function”
ATM cash deposits	“Cards with a cash function”	
POS transactions (irrespective of type of card used)	“Cards with a payment function” (in all its breakdowns)	“POS terminals”
E-money card loading/unloading transactions	“Cards with an e-money function which have been loaded at least once”	“E-money card loading/unloading terminals”
<i>b) Transactions at terminals located in the country by cards issued outside the country</i>		
ATM cash withdrawals	None	“ATMs with a cash withdrawal function”
ATM cash deposits	None	“ATMs with a cash withdrawal function”
POS transactions (irrespective of type of card used)	None	“POS terminals”
E-money card loading/unloading transactions	None	“E-money card loading/unloading terminals”
<i>c) Transactions at terminals located outside the country by cards issued in the country</i>		
ATM cash withdrawals	“Cards with a cash function”	None
ATM cash deposits	“Cards with a cash function”	None
POS transactions (irrespective of type of card used)	“Cards with a payment function” (in all its breakdowns)	None
E-money card loading/unloading transactions	“Cards with an e-money function which have been loaded at least once”	None
<i>Memorandum items</i>		
Cash advances at POS terminals	“Cards with a payment function” (in all its breakdowns)	POS terminals
OTC cash withdrawals	None	None
OTC cash deposits	None	None

#### 6.7.4 LINKS TO COUNTRY TABLES 9 AND 10

Country tables 7 and 8 are oriented towards transactions in which the originator or beneficiary of a transaction is a non-MFI. Country tables 9 and 10 show all transactions processed via a payment system, irrespective of whether the originator or beneficiary is

an MFI or a non-MFI. Therefore, Country tables 9 and 10 include interbank transactions, which are excluded in Country tables 7 and 8. Country tables 9 and 10 exclude transactions between customers and their banks which are not routed via a payment system, while such transactions are included in Country tables 7 and 8.

## 6.8 COUNTRY TABLES 9 AND 10 “PAYMENTS PROCESSED BY SELECTED INTERBANK FUNDS TRANSFER SYSTEMS”

### 6.8.1 AIM AND COVERAGE

The tables provide data on the number (Country table 9) and value (Country table 10) of payments via selected interbank payment systems in the relevant country and thereby show the degree of use of payment systems in the country concerned. The degree of concentration of transactions among the five largest senders is also included. As a rule, the most important payment systems in each country are shown.

The tables include all payment transactions via payment systems, be they initiated by credit institutions or by non-MFIs. Data are broken down into the nationality of the participant submitting the payment (same country, euro area country, non-euro area EU country, non-EU country) and the payment instrument used. Only the payment instrument(s) processed in the system are reflected in the tables.

For TARGET components, there is also a geographical breakdown of the cross-border payments and information on cross-border payments received in the system. The difference between cross-border transactions sent and cross-border transactions received shows the net inflow or outflow of transactions into/out of the system.

For data on participation in payment systems and on the features of payment systems, please refer to the comparative tables.

### 6.8.2 DATA ELEMENTS

#### TARGET components

- *Credit transfers sent*: Number/value of all credit transfers sent by participants in the TARGET component. Since TARGET processes only credit transfers, these data also refer to the number/value of total

transactions sent by participants in the TARGET component. The following geographical breakdown is provided:

- *Credit transfers sent within the same TARGET component*: Number/value of all credit transfers sent by participants in the TARGET component to participants within the same TARGET component, without the use of another TARGET component. Referred to as “Domestic payments” in TARGET statistics (see the ECB’s website). The data are further broken down by nationality of the sending participant into:
  - *National transactions*: Number/value of transactions sent by participants incorporated in the same country as the country of operation of the TARGET component.
  - *Transactions sent by euro area participants (excluding national transactions)*: Number/value of transactions sent by participants incorporated in the euro area but outside the country of operation of the TARGET component.
  - *Transactions sent by non-euro area EU participants (excluding national transactions)*: Number/value of transactions sent by participants incorporated in the EU but located outside the country of operation of the TARGET component.
  - *Transactions sent by non-EU participants (excluding national transactions)*: Number/value of transactions sent by participants incorporated outside the EU.
- *Credit transfers sent to another TARGET component*: Number/value of all credit transfers sent by participants in the TARGET component to participants in another TARGET component. Referred to as “Cross-border payments” in TARGET statistics (see the ECB’s website). The data are further broken down by country of operation of the receiving TARGET component into:



- *Transactions sent to a euro area TARGET component*: Number/value of transactions sent to another TARGET component operating within the euro area.
- *Transactions sent to a non-euro area TARGET component*: Number/value of transactions sent to another TARGET component operating outside the euro area.
- *Credit transfers received from another TARGET component*: Memorandum item, not included in the data above. Number/value of all credit transfers received in the TARGET component from participants of another TARGET component. The difference between “Credit transfers sent to another TARGET component” and “Credit transfers received from another TARGET component” shows the net inflow or outflow of transactions into/out of the reporting TARGET component.
- *Concentration ratio in terms of volume/value*: Percentage of traffic sent by the five senders with the largest volume/value sent (may include the central bank). Indicates the degree of concentration of traffic among the largest senders.

#### Non-TARGET payment systems

- *Total transactions sent*: Number/value of all transactions sent by participants in the system using any type of payment instrument processed in the system, i.e. the sum of all transactions listed below. The following geographical breakdown is provided:
  - *National transactions*: Number/value of transactions sent by participants incorporated in the same country as the country of operation of the system.
  - *Transactions sent by euro area participants (excluding national transactions)*: Number/value of transactions sent by participants incorporated in the euro area but located outside the country of operation of the system.
  - *Transactions sent by non-euro area EU participants (excluding national*

*transactions)*: Number/value of transactions sent by participants incorporated in the EU but located outside the country of operation of the system.

- *Transactions sent by non-EU participants (excluding national transactions)*: Number/value of transactions sent by participants incorporated outside the EU.

For each of the geographical breakdowns, the following harmonised list of payment instruments is used. Only the payment instrument(s) processed in the system are reflected in the tables:

- *Credit transfers*: Number/value of credit transfers (payment orders) sent by a participant in the system. Credit transfers are presented in two sub-categories according to the method of submission to the system:
  - *Paper-based credit transfers*: Number/value of credit transfers which the sending participant in the system submits to the system in paper-based form.
  - *Non-paper-based credit transfers*: Number/value of credit transfers which the sending participant in the system submits to the system in non-paper-based form. This item indicates the degree of electrification of the payment system.
- *Direct debits*: Number/value of direct debit orders sent by a participant to the system.
- *Card payments*: Number/value of card payment transactions sent by a participant to the system. Also includes ATM transactions if they cannot be distinguished.
- *ATM transactions*: Number/value of card transactions at ATMs sent to the system by participants.
- *E-money transactions*: Number/value of payment transactions with e-money stored on cards or other e-money storages sent by a participant to the system.



- *Cheques*: Number/value of transactions with cheques sent by a participant to the system.
- *Other payment instruments*: Number/value of transactions with instruments other than those listed above, which are sent by a participant to the system.
- *Concentration ratio in terms of volume/value*: Percentage of traffic sent by the five senders with the largest volume/value sent (may include the central bank). Indicates the degree of concentration of traffic among the largest senders.

### 6.8.3 LINKS TO COUNTRY TABLES 7 AND 8

Country tables 9 and 10 show all transactions processed via a payment system, irrespective of whether the originator or beneficiary is a non-MFI or an MFI. Country tables 7 and 8 are oriented towards transactions in which the originator or beneficiary of a transaction is a non-MFI. Thus, Country tables 9 and 10 include interbank transactions, which are excluded in Country tables 7 and 8. Country tables 9 and 10 exclude transactions between customers and their banks which are not routed via a payment system, while such transactions are included in Country tables 7 and 8.

## 6.9 COUNTRY TABLES 11.1 AND 11.2 “INSTRUCTIONS HANDLED BY TRADING PLATFORMS, CLEARING HOUSES AND SECURITIES SETTLEMENT SYSTEMS”

### 6.9.1 AIM AND COVERAGE

The tables cover trading, clearing and settlement of securities in the respective country. They show the number (Country table 11.1) and value (Country table 11.2) of securities transactions handled by the various entities engaged in the process.

### 6.9.2 DATA ELEMENTS

Figures are provided separately for each trading platform, clearing house and SSS. As a rule, within each entity data are broken

down by category of securities – e.g. government securities, bonds, shares, CDs, futures, options. For some countries, only data in respect of SSSs are shown.

The entities listed in these tables are the same as those in Country tables 11.3 and 11.4.

## 6.10 COUNTRY TABLE 11.3 “NUMBER OF PARTICIPANTS IN TRADING PLATFORMS, CLEARING HOUSES AND SECURITIES SETTLEMENT SYSTEMS”

### 6.10.1 AIM AND COVERAGE

The table covers participation in the trading, clearing and settlement of securities in the respective country.

### 6.10.2 DATA ELEMENTS

Figures are provided separately for each trading platform, clearing house and SSS. As a rule, within each entity, participants are broken down by type of institution. For some countries, only data in respect of SSSs are shown.

The entities listed in these tables are the same as those in Country tables 11.1, 11.2 and 11.4.

## 6.11 COUNTRY TABLE 11.4 “OUTSTANDING SECURITIES”

### 6.11.1 AIM AND COVERAGE

The country table covers securities issued or registered in the different entities engaged in the trading, clearing and settlement of securities in the respective country.

### 6.11.2 DATA ELEMENTS

Figures are provided separately for each trading platform, clearing house and SSS. As a rule, within each entity, data are broken down by categories of securities, such as government securities, bonds, shares, CDs, futures, options, etc.

The entities listed in these tables are the same as those in Country tables 11.1, 11.2 and 11.3.



## ANNEX I

### CROSS-REFERENCE TABLES

The following tables give an overview of all items presented in the different types of table, namely the comparative, euro area and country tables of the Blue Book Addendum. For each item, the tables indicate in which other type of table(s) the item also appears. This makes it easier to find related data items across tables, and to identify which items are reflected in the comparative tables.

The cross-reference tables are listed in four parts:

- Comparative tables: indicate the euro area, international systems and country table(s) from which each data item originates;
- Euro area tables: indicate in which comparative table(s) a particular data item is used, and in which country table(s) the item also appears;
- International systems tables: indicate in which comparative table(s) a particular data item is used, and in which country table(s) the item also appears;
- Country tables: indicate in which comparative table(s) a particular data item is used, and in which euro area and international systems tables the item also appears.

### I. COMPARATIVE TABLES

Comparative table	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>1.1 Basic statistical data</b>				
GDP	1	-	1	-
Population	1	-	1	-
GDP per capita	1	-	1	-
Harmonised index of consumer prices (HICP)	1	-	1	-
Exchange rate vis-à-vis the euro	-	-	1	-
<b>1.2 Comparison with EU totals</b>	-	-	-	Comparative 1.1
<b>1.3 Data on EU membership</b>				
Membership status of each country	-	-	-	-
<b>1.4 Number of countries</b>	-	-	-	Comparative 1.3
<b>2 Currency in circulation outside MFIs</b>				
Total value	3	-	4	-
Value per capita	-	-	-	Country 1, 4
Value as a percentage of GDP	-	-	-	Country 1, 4
Value as a percentage of narrow money	-	-	-	Country 2, 4

Comparative table	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>3 Overnight deposit accounts held by credit institutions</b>				
Accounts held at the central bank – Total value	-	-	3	-
Accounts held at the central bank – Value as a percentage of GDP	-	-	-	Country 1, 3
Accounts held at other credit institutions – Total value	-	-	3	-
Accounts held at other credit institutions – Value as a percentage of GDP	-	-	-	Country 1, 3
<b>4 Institutions offering payment services to non-MFIs</b>				
Number of institutions – Total number	-	-	5	-
Number of institutions – Number per thousand inhabitants	-	-	-	Country 1, 5
Number of offices – Total number	-	-	5	-
Number of offices – Number per million inhabitants	-	-	-	Country 1, 5
<b>5 Overnight deposits held by non-MFIs</b>				
Number of overnight deposits – Total number	-	-	5	-
Number of overnight deposits – Number per capita	-	-	-	Country 1, 5
Value of overnight deposits – Total value	-	-	5	-
Value of overnight deposits – Value per capita	-	-	-	Country 1, 5
Value of overnight deposits – Value as a percentage of GDP	-	-	-	Country 1, 5
<b>6 Payment transactions with payment instruments by non-MFIs: Total number of transactions</b>				
Total number of transactions	-	-	7	-
Increase in the number of transactions	-	-	-	Country 7
Number per capita	-	-	-	Country 1, 7
Number per overnight deposit held by non-MFIs	-	-	-	Country 5, 7
Country's share in the total EU number of transactions	-	-	-	Comparative 6

Comparative table	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>7.1 Number of transactions per payment instrument</b>				
Credit transfers	-	-	7	-
Direct debits	-	-	7	-
Cheques	-	-	7	-
E-money payment transactions	-	-	7	-
Card payments (except with e-money cards) – Total	-	-	7	-
Card payments (except with e-money cards) – By cards with a debit function	-	-	7	-
Card payments (except with e-money cards) – By cards with a delayed debit function	-	-	7	-
Card payments (except with e-money cards) – By cards with a credit function	-	-	7	-
Card payments (except with e-money cards) – By cards with a debit and delayed debit function	-	-	7	-
Card payments (except with e-money cards) – By cards with a credit and delayed debit function	-	-	7	-
<b>7.2 Relative importance of payment instruments</b>	-	-	-	Country 7
<b>7.3 Increase in the number of transactions</b>	-	-	-	Country 7
<b>7.4 Number of transactions per capita</b>	-	-	-	Country 1, 7
<b>7.5 Country's share in the total EU number of transactions</b>	-	-	-	Comparative 7.1
<b>8 Payment transactions by non-MFIs: Total value of transactions</b>				
Total value of transactions	-	-	8	-
Increase in the real value of transactions	-	-	-	Country 1, 8
Average value per transaction	-	-	-	Country 7, 8
Value per capita	-	-	-	Country 1, 8
Value as a ratio to GDP	-	-	-	Country 1, 8
Value per overnight deposit held by non-MFIs	-	-	-	Country 5, 8
Country's share in the total EU value of transactions	-	-	-	Comparative 8

Comparative table	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>9.1 Value of transactions per payment instrument</b>				
Credit transfers	-	-	8	-
Direct debits	-	-	8	-
Cheques	-	-	8	-
E-money payment transactions	-	-	8	-
Card payments (except with e-money cards) – Total	-	-	8	-
Card payments (except with e-money cards) – By cards with a debit function	-	-	8	-
Card payments (except with e-money cards) – By cards with a delayed debit function	-	-	8	-
Card payments (except with e-money cards) – By cards with a credit function	-	-	8	-
Card payments (except with e-money cards) – By cards with a debit and delayed debit function	-	-	8	-
Card payments (except with e-money cards) – By cards with a credit and delayed debit function	-	-	8	-
<b>9.2 Relative importance of payment instruments</b>	-	-	-	Country 8
9.3 Increase in the real value of transactions	-	-	-	Country 1, 8
9.4 Average value per transaction	-	-	-	Country 7, 8
9.5 Value of transactions per capita	-	-	-	Country 1, 8
9.6 Value of transactions as a ratio to GDP	-	-	-	Country 1, 8
9.7 Country's share in the total EU value of transactions	-	-	-	Comparative 9.1
<b>10.1 Number of cards issued in the country</b>				
Cards with a cash function	-	-	6	-
Cards with an e-money function loaded at least once	-	-	6	-
Cards with a payment function – Total	-	-	6	-
Cards with a payment function – Cards with a debit function	-	-	6	-
Cards with a payment function – Cards with a delayed debit function	-	-	6	-
Cards with a payment function – Cards with a credit function	-	-	6	-
Cards with a payment function – Cards with a debit and delayed debit function	-	-	6	-
Cards with a payment function – Cards with a credit and delayed debit function	-	-	6	-

Comparative table	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>10.2 Increase in the number of cards issued in the country</b>	-	-	-	Country 6
<b>10.3 Number of cards issued in the country per capita</b>	-	-	-	Country 1, 6
<b>11.1 Number of terminals located in the country</b>				
ATMs	-	-	6	-
POS terminals	-	-	6	-
E-money card loading/unloading terminals	-	-	6	-
E-money card accepting terminals	-	-	6	-
<b>11.2 Increase in the number of terminals located in the country</b>	-	-	-	Country 6
<b>11.3 Number of terminals located in the country per million inhabitants</b>	-	-	-	Country 1, 6
<b>12.1 Number of cash withdrawals and loading transactions at terminals</b>				
Cash withdrawals at ATMs located in the country – Cards issued outside the country	-	-	7	-
Cash withdrawals at ATMs located in the country – Cards issued in the country	-	-	7	-
Cash withdrawals at ATMs located outside the country – Cards issued in the country	-	-	7	-
E-money loading/unloading transactions at terminals located in the country – Cards issued in the country	-	-	7	-
<b>12.2 Increase in the number of cash withdrawals and loading transactions at terminals</b>	-	-	-	Country 7
<b>12.3 Number of cash withdrawals and loading transactions per terminal located in the country</b>	-	-	-	Country 6, 7
<b>12.4 Number of cash withdrawals and loading transactions per card issued in the country</b>	-	-	-	Country 6, 7
<b>13.1 Value of cash withdrawals and loading transactions at terminals</b>				
Cash withdrawals at ATMs located in the country – Cards issued outside the country	-	-	8	-
Cash withdrawals at ATMs located in the country – Cards issued in the country	-	-	8	-
Cash withdrawals at ATMs located outside the country – Cards issued in the country	-	-	8	-
E-money loading/unloading transactions at terminals located in the country – Cards issued in the country	-	-	8	-

Comparative table	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>13.2 Increase in the real value of cash withdrawals and loading transactions at terminals</b>	-	-	-	Country 1, 8
<b>13.3 Value of cash withdrawals and loading transactions per terminal located in the country</b>	-	-	-	Country 6, 8
<b>13.4 Value of cash withdrawals and loading transactions per card issued in the country</b>	-	-	-	Country 6, 8
<b>14.1 Number of payment transactions at terminals</b>				
POS transactions at terminals located in the country – Cards issued outside the country	-	-	7	-
POS transactions at terminals located in the country – Cards issued in the country	-	-	7	-
POS transactions at terminals located outside the country – Cards issued in the country	-	-	7	-
E-money payment transactions at terminals located in the country – Cards issued in the country	-	-	7	-
<b>14.2 Increase in the number of payment transactions at terminals</b>	-	-	-	Country 7
<b>14.3 Number of payment transactions per terminal located in the country</b>	-	-	-	Country 6, 7
<b>14.4 Number of payment transactions per card issued in the country</b>	-	-	-	Country 6, 7
<b>15.1 Value of payment transactions at terminals</b>				
POS transactions at terminals located in the country – Cards issued outside the country	-	-	8	-
POS transactions at terminals located in the country – Cards issued in the country	-	-	8	-
POS transactions at terminals located outside the country – Cards issued in the country	-	-	8	-
E-money payment transactions at terminals located in the country – Cards issued in the country	-	-	8	-
<b>15.2 Increase in the real value of payment transactions at terminals</b>	-	-	-	Country 1, 8
<b>15.3 Value of payment transactions per terminal located in the country</b>	-	-	-	Country 6, 8
<b>15.4 Value of payment transactions per card issued in the country</b>	-	-	-	Country 6, 8

Comparative table	Euro area table(s)	International systems table(s)	Country table(s)	Calculated on the basis of table(s)
<b>16.1 Payments processed by selected interbank funds transfer systems: Number of transactions</b>				
System	-	1	9	-
Number of transactions	-	1	9	-
Increase in the number of transactions	-	-	-	Country 9 International systems 1
<b>16.2 Payments processed by selected interbank funds transfer systems: Value of transactions</b>				
System	-	2	10	-
Value of transactions	-	2	10	-
Average value per transaction	-	-	-	Country 9, 10 International systems 1, 2
Increase in the real value of transactions	-	-	-	Country 1, 10
Value of transactions as a percentage of GDP	-	-	-	Country 1, 10
<b>16.3 Participation in selected interbank funds transfer systems</b>				
System	-	1/2	9/10	-
Number of participants	-	-	-	-
of which: Direct	-	-	-	-
Concentration ratio in terms of volume	-	1	9	-
Concentration ratio in terms of value	-	2	10	-
<b>17.1 Transactions processed by selected securities settlement systems: Number of transactions</b>				
System	-	-	11.1	-
Number of transactions	-	-	11.1	-
Increase in the number of transactions	-	-	-	Country 11.1
<b>17.2 Transactions processed by selected securities settlement systems: Value of transactions</b>				
System	-	-	11.2	-
Value of transactions	-	-	11.2	-
Average value per transaction	-	-	-	Country 11, 1, 11.2
Increase in the real value of transactions	-	-	-	Country 1, 11.2
Value of transactions as a percentage of GDP	-	-	-	Country 1, 11.2
<b>17.3 Participation in selected securities settlement systems</b>				
System	-	-	11.3	-
Number of participants	-	-	11.3	-



## 2. EURO AREA TABLES

There is no overlap with the international systems tables.

Euro area tables	Comparative table(s)	Country table(s)
<b>1 Basic statistical data</b>		
Population	1.1, 1.2	-
GDP	1.1, 1.2	-
GDP per capita	1.1, 1.2	-
HICP (annual percentage changes)	1.1	-
<b>2 Settlement media used by non-MFIs</b>		
Currency in circulation outside MFIs	2	2, 4
Value of overnight deposits held by non-MFIs	-	2
Narrow money supply (M1)	-	2
Memorandum items:		
Overnight deposits in foreign currencies held by non-MFIs	-	2
Outstanding value on e-money storages issued	-	2
<i>of which:</i>		
On card-based e-money schemes	-	2
On software-based e-money schemes	-	2
<b>3 Banknotes and coins</b>		
Currency in circulation	-	4
Total banknotes in circulation	-	4
<i>of which:</i>		
<i>(breakdown by denomination)</i>	-	4
Total coins in circulation	-	4
<i>of which:</i>		
<i>(breakdown by denomination)</i>	-	4
Currency in circulation held by MFIs	-	4
Currency in circulation outside MFIs	2	2, 4

### 3. TABLES ON SELECTED INTERNATIONAL SYSTEMS

Data on selected international systems. There is no overlap with the euro area tables.

International systems tables	Comparative table(s)	Country table(s)
<b>1 Payments processed by selected interbank funds transfer systems: Number of transactions</b>		
<b>[TARGET component]</b>		
Credit transfers sent	16.1	9
<i>of which:</i>		
Intra-Member State	-	9
Inter-Member State	-	9
<b>Concentration ratio in terms of volume</b>	16.3	9
<b>[Non-TARGET payment system]</b>		
Total transactions sent	16.1	-
<i>of which:</i>		
Credit transfers	-	-
Direct debits	-	-
Card payments	-	-
ATM transactions	-	-
E-money transactions	-	-
Cheques	-	-
Other payment instruments	-	-
<b>Concentration ratio in terms of volume</b>	16.3	-
<b>2 Payments processed by selected interbank funds transfer systems: Value of transactions</b>		
<b>[TARGET component]</b>		
Credit transfers sent	16.2	10
<i>of which:</i>		
Intra-Member State	-	10
Inter-Member State	-	10
<b>Concentration ratio in terms of value</b>	16.3	10
<b>[Non-TARGET payment system]</b>		
Total transactions sent	16.2	-
<i>of which:</i>		
Credit transfers	-	-
Direct debits	-	-
Card payments	-	-
ATM transactions	-	-
E-money transactions	-	-
Cheques	-	-
Other payment instruments	-	-
<b>Concentration ratio in terms of value</b>	16.3	-

#### 4. COUNTRY TABLES

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>1 Basic statistical data</b>			
Population	1.1, 1.2	1	-
GDP	1.1, 1.2	1	-
GDP per capita	1.1, 1.2	1	-
HICP (annual percentage changes)	1.1	1	-
Exchange rate			
<i>End of period</i>	-	-	-
<i>Average</i>	1.1	-	-
<b>2 Settlement media used by non-MFIs</b>			
Currency in circulation outside MFIs	2	2	-
Value of overnight deposits held by non-MFIs	-	2	-
Narrow money supply (M1)	-	2	-
Memorandum items:			
Overnight deposits in foreign currencies held by non-MFIs	-	2	-
Outstanding value on e-money storages issued	-	2	-
<i>of which:</i>			
On card-based e-money schemes	-	2	-
On software-based e-money schemes	-	2	-
<b>3 Settlement media used by credit institutions</b>			
Overnight deposits held at the central bank	3	-	-
Overnight deposits held at other credit institutions (end of period)	3	-	-
Memorandum items:			
Non-intraday borrowing from the central bank	-	-	-
Intraday borrowing from the central bank	-	-	-
<b>4 Banknotes and coins</b>			
Currency in circulation	-	3	-
Total banknotes in circulation	-	3	-
<i>of which:</i>			
<i>(breakdown by denomination)</i>	-	3	-
Total coins in circulation	-	3	-
<i>of which:</i>			
<i>(breakdown by denomination)</i>	-	3	-
Currency in circulation held by MFIs	-	3	-
Currency in circulation outside MFIs	2	3	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>5 Institutions offering payment services to non-MFIs</b>			
<b>Categories of institutions</b>			
<b>Central bank</b>			
Number of offices	-	-	-
Number of overnight deposits	-	-	-
Value of overnight deposits	-	-	-
<b>Credit institutions independent of their legal incorporation</b>			
Number of institutions	-	-	-
Number of offices	-	-	-
Number of overnight deposits	-	-	-
<i>of which:</i> Number of internet/PC-linked overnight deposits	-	-	-
Value of overnight deposits	-	-	-
<i>of which:</i>			
<b>Credit institutions legally incorporated in the reporting country</b>			
Number of institutions	-	-	-
Number of offices	-	-	-
Value of overnight deposits	-	-	-
<b>Branches of euro area-based credit institutions</b>			
Number of institutions	-	-	-
Number of offices	-	-	-
Value of overnight deposits	-	-	-
<b>Branches of EEA-based credit institutions (outside the euro area)</b>			
Number of institutions	-	-	-
Number of offices	-	-	-
Value of overnight deposits	-	-	-
<b>Branches of non-EEA-based banks</b>			
Number of institutions	-	-	-
Number of offices	-	-	-
Value of overnight deposits	-	-	-
<b>Other institutions offering payment services to non-MFIs</b>			
Number of institutions	-	-	-
Number of offices	-	-	-
Number of overnight deposits	-	-	-
Value of overnight deposits	-	-	-
<b>Institutions offering payment services to non-MFIs (total)</b>			
Number of institutions	4	-	-
Number of offices	4	-	-
Number of overnight deposits	5	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<i>of which:</i>			
Number of internet/PC-linked overnight deposits	-	-	-
Value of overnight deposits	5	-	-
<i>Memorandum items:</i>			
<b>Electronic money institutions</b>			
Number of institutions	-	-	-
Outstanding value on e-money storages issued by electronic money institutions	-	-	-
<b>6 Payment card functions and accepting devices</b>			
<b>Cards issued in the country</b>			
Cards with a cash function	10.1-10.3	-	-
Cards with a payment function (except e-money function)	10.1-10.3	-	-
<i>of which:</i>			
Cards with a debit function	10.1	-	-
Cards with a delayed debit function	10.1	-	-
Cards with a credit function	10.1	-	-
Cards with a debit and delayed debit function	10.1	-	-
Cards with a credit and delayed debit function	10.1	-	-
Cards with an e-money function	-	-	-
<i>of which:</i>			
Cards with an e-money function which have been loaded at least once	10.1-10.3	-	-
Total number of cards (irrespective of the number of functions on the card)	-	-	-
<i>of which:</i>			
Cards with a combined debit, cash and e-money function	-	-	-
<b>Terminals located in the country</b>			
ATMs	-	-	-
<i>of which:</i>			
ATMs with a cash withdrawal function	11.1-11.3	-	-
ATMs with a credit transfer function	-	-	-
POS terminals	11.1-11.3	-	-
<i>of which:</i> EFTPOS terminals	-	-	-
E-money card terminals	-	-	-
<i>of which:</i>			
E-money card loading/unloading terminals	11.1-11.3	-	-
E-money card accepting terminals	11.1-11.3	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>7 Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions</b>			
<b>Transactions per type of payment instrument</b>			
Credit transfers	7.1-7.5	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	7.1-7.5	-	-
Card payments with cards issued in the country (except cards with an e-money function)	7.1-7.5	-	-
<i>of which:</i>			
Payments by cards with a debit function	7.1	-	-
Payments by cards with a delayed debit function	7.1	-	-
Payments by cards with a credit function	7.1	-	-
Payments by cards with a debit and delayed debit function	7.1	-	-
Payments by cards with a credit and delayed debit function	7.1	-	-
E-money purchase transactions	7.1-7.5	-	-
<i>of which:</i>			
By cards with an e-money function	14.1-14.4	-	-
Through other e-money storages	-	-	-
Cheques	7.1-7.5	-	-
Other payment instruments	-	-	-
Total number of transactions with payment instruments by non-MFIs	6	-	-
<i>of which:</i>			
Cross-border transactions sent	-	-	-
<i>Memorandum item:</i>			
Cross-border transactions received	-	-	-
<b>Transactions per type of terminal</b>			
a) Transactions at terminals located in the country by cards issued in the country			
ATM cash withdrawals	12.1-12.4	-	-
ATM cash deposits	-	-	-
POS transactions (irrespective of type of card used)	14.1-14.4	-	-
E-money card loading/unloading transactions	12.1-12.4	-	-
b) Transactions at terminals located in the country by cards issued outside the country			
ATM cash withdrawals	12.1-12.3	-	-
ATM cash deposits	-	-	-
POS transactions (irrespective of type of card used)	14.1-14.4	-	-
E-money card loading/unloading transactions	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
c) Transactions at terminals located outside the country by cards issued in the country			
ATM cash withdrawals	12.1, 12.2, 12.4	-	-
ATM cash deposits	-	-	-
POS transactions (irrespective of type of card used)	14.1, 14.2, 14.4	-	-
E-money card loading/unloading transactions	-	-	-
<b>Memorandum items:</b>			
Cash advances at POS terminals	-	-	-
OTC cash withdrawals	-	-	-
OTC cash deposits	-	-	-
<b>8 Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions</b>			
<b>Transactions per type of payment instrument</b>			
Credit transfers	9.1-9.7	-	-
<i>of which:</i>			
Paper-based	-	-	-
Non-paper-based	-	-	-
Direct debits	9.1-9.7	-	-
Card payments with cards issued in the country (except cards with an e-money function)	9.1-9.7	-	-
<i>of which:</i>			
Payments by cards with a debit function	9.1	-	-
Payments by cards with a delayed debit function	9.1	-	-
Payments by cards with a credit function	9.1	-	-
Payments by cards with a debit and delayed debit function	9.1	-	-
Payments by cards with a credit and delayed debit function	9.1	-	-
E-money purchase transactions	9.1-9.7	-	-
<i>of which:</i>			
By cards with an e-money function	15.1-15.4	-	-
Through other e-money storages	-	-	-
Cheques	9.1-9.7	-	-
Other payment instruments	-	-	-
Total value of transactions with payment instruments by non-MFIs	8	-	-
<i>of which:</i>			
Cross-border transactions sent	-	-	-
<i>Memorandum item:</i>			
Cross-border transactions received	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>Transactions per type of terminal</b>			
a) Transactions at terminals located in the country by cards issued in the country			
ATM cash withdrawals	13.1-13.4	-	-
ATM cash deposits	-	-	-
POS transactions (irrespective of type of card used)	15.1-15.4	-	-
E-money card loading/unloading transactions	13.1-13.4	-	-
b) Transactions at terminals located in the country by cards issued outside the country			
ATM cash withdrawals	13.1-13.3	-	-
ATM cash deposits	-	-	-
POS transactions (irrespective of type of card used)	15.1-15.4	-	-
E-money card loading/unloading transactions	-	-	-
c) Transactions at terminals located outside the country by cards issued in the country			
ATM cash withdrawals	13.1, 13.2, 13.4	-	-
ATM cash deposits	-	-	-
POS transactions (irrespective of type of card used)	15.1, 15.2, 15.4	-	-
E-money card loading/unloading transactions	-	-	-
<i>Memorandum items:</i>			
Cash advances at POS terminals	-	-	-
OTC cash withdrawals	-	-	-
OTC cash deposits	-	-	-
<b>9 Payments processed by selected interbank funds transfer systems: Number of transactions</b>			
<b>[TARGET component]</b>			
Credit transfers sent	16.1	-	1
<i>of which:</i>			
Credit transfers sent within the same TARGET component	-	-	1
<i>of which:</i>			
National transactions	-	-	-
Transactions sent by euro area participants (excluding national transactions)	-	-	-
Transactions sent by non euro-area EU participants (excluding national transactions)	-	-	-
Transactions sent by non-EU participants (excluding national transactions)	-	-	-
Credit transfers sent to another TARGET component	-	-	-
<i>of which:</i>			
Transactions sent to a euro area TARGET component	-	-	-
Transactions sent to a non-euro area TARGET component	-	-	-



Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<i>Memorandum item:</i>			
Credit transfers received from another TARGET component	-	-	-
<b>Concentration ratio in terms of volume [Non-TARGET payment system]</b>	16.3	-	-
Total transactions sent	16.1	-	-
<i>of which:</i>			
<b>a) National transactions sent</b>	-	-	-
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based credit transfers	-	-	-
Non-paper-based credit transfers	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Total national transactions sent	-	-	-
<b>b) Transactions sent by euro area participants (excluding national transactions)</b>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based credit transfers	-	-	-
Non-paper-based credit transfers	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Total transactions sent by euro area participants (excluding national transactions)	-	-	-
<b>c) Transactions sent by non-euro area EU participants (excluding national transactions)</b>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based credit transfers	-	-	-
Non-paper-based credit transfers	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
Total transactions sent by non-euro area EU participants (excluding national transactions)	-	-	-
<b>d) Transactions sent by non-EU participants (excluding national transactions)</b>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based credit transfers	-	-	-
Non-paper-based credit transfers	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Total transactions sent by non-EU participants (excluding national transactions)	-	-	-
<b>Concentration ratio in terms of volume</b>	16.3	-	-
<b>10 Payments processed by selected interbank funds transfer systems: Value of transactions [TARGET component]</b>			
Credit transfers sent	16.2	-	2
<i>of which:</i>			
Credit transfers sent within the same TARGET component	-	-	2
<i>of which:</i>			
National transactions	-	-	-
Transactions sent by euro area participants (excluding national transactions)	-	-	-
Transactions sent by non-euro area EU participants (excluding national transactions)	-	-	-
Transactions sent by non-EU participants (excluding national transactions)	-	-	-
Credit transfers sent to another TARGET component	-	-	2
<i>of which:</i>			
Transactions sent to a euro area TARGET component	-	-	-
Transactions sent to a non-euro area TARGET component	-	-	-
<i>Memorandum item:</i>			
Credit transfers received from another TARGET component	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>Concentration ratio in terms of value [Non-TARGET payment system]</b>	16.4	-	-
Total transactions sent	16.2	-	-
<i>of which:</i>			
<b>a) National transactions sent</b>	-	-	-
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based credit transfers	-	-	-
Non-paper-based credit transfers	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Total national transactions sent	-	-	-
<b>b) Transactions sent by euro area participants (excluding national transactions)</b>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based credit transfers	-	-	-
Non-paper-based credit transfers	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Total transactions sent by euro area participants (excluding national transactions)	-	-	-
<b>c) Transactions sent by non-euro area EU participants (excluding national transactions)</b>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based credit transfers	-	-	-
Non-paper-based credit transfers	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Total transactions sent by non-euro area EU participants (excluding national transactions)	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>d) Transactions sent by non-EU participants (excluding national transactions)</b>			
Credit transfers	-	-	-
<i>of which:</i>			
Paper-based credit transfers	-	-	-
Non-paper-based credit transfers	-	-	-
Direct debits	-	-	-
Card payments	-	-	-
ATM transactions	-	-	-
E-money transactions	-	-	-
Cheques	-	-	-
Other payment instruments	-	-	-
Total transactions sent by non-EU participants (excluding national transactions)	-	-	-
<b>Concentration ratio in terms of value</b>	16.4	-	-
<b>11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions</b>			
<b>Trading platforms</b>			
[Name of trading platform]			
Number of instructions	-	-	-
<i>(breakdown by type of securities if available)</i>	-	-	-
<b>Clearing houses</b>			
[Name of clearing house]			
Number of instructions	-	-	-
<i>(breakdown by type of securities if available)</i>	-	-	-
<b>Securities settlement systems</b>			
[Name of securities settlement system]			
Number of instructions	17.1	-	-
<i>(breakdown by type of securities if available)</i>	-	-	-
<b>11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions</b>			
<b>Trading platforms</b>			
[Name of trading platform]			
Market value of instructions	-	-	-
<i>(breakdown by type of securities if available)</i>	-	-	-
<b>Clearing houses</b>			
[Name of clearing house]			
Market value of instructions	-	-	-
<i>(breakdown by type of securities if available)</i>	-	-	-
<b>Securities settlement systems</b>			
[Name of securities settlement system]			
Market value of instructions	17.2	-	-
<i>(breakdown by type of securities if available)</i>	-	-	-

Country tables	Comparative table(s)	Euro area table(s)	International systems table(s)
<b>11.3 Number of participants in trading platforms, clearing houses and securities settlement systems</b>			
<b>Trading platforms</b>			
[Name of trading platform]			
Number of participants	-	-	-
Banks	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Brokers/dealers	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
<b>Clearing houses</b>			
[Name of clearing house]			
Number of participants	-	-	-
Banks	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Brokers/dealers	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
<b>Securities settlement systems</b>			
[Name of securities settlement system]			
Number of participants	17.3	-	-
Banks	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
Brokers/dealers	-	-	-
<i>of which:</i>			
Domestic	-	-	-
Foreign	-	-	-
<b>11.4 Outstanding securities</b>			
<b>[Name of the system]</b>			
Value of stocks listed	-	-	-
Value of other securities listed	-	-	-
Number of stocks listed	-	-	-
Number of other securities listed	-	-	-



## ANNEX 2

### DETAILED REPORTING REQUIREMENTS

#### I GENERAL OBSERVATIONS

The definitions are arranged alphabetically by term. The list contains all entries in the comparative, euro area and country tables, as well as relevant general definitions which are applicable to most or all tables.

The definitions present the following information:

- General definition and detailed description of the item, including scope, further breakdowns and cross-references to other definitions.
- *Calculation*: is indicated if the item is calculated on the basis of other items.
- *Measurement*: states whether a number or a value is collected.
- *Reference period*: states the point in time or the period for which data are provided.

- *Exchange rate* for the recalculation of data in the comparative tables: is indicated only if it departs from the rule that data in national currency are recalculated in euro using the average exchange rate for data covering the entire year (e.g. all transaction data) or the end-of-year exchange rate for data showing an end-of-year status (e.g. value of overnight deposits).

The three right-hand columns indicate that the definition is an item in the table(s) or relates to definitions used in the table(s), as follows:

- (1) Comparative table(s)
- (2) Euro area table(s)
- (3) International systems table(s)
- (4) Country table(s).

G General definition used in several tables and/or other definitions

#### 2 DETAILED REPORTING REQUIREMENTS

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Application for membership</b>	The year in which the relevant country's application for membership was accepted by the European Council on the basis of Art. 49 of the Treaty on European Union and the country became a candidate country. Candidate countries are not included in the Blue Book statistics.	1.3	-	-	-

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>ATM (automated teller machine)</b>	<p>Electromechanical device allowing authorised users to withdraw cash from their accounts using a payment card and offering a range of other services, such as acceptance of cash deposits and credit transfers.</p> <p>The device usually also offers the possibility of making balance enquiries, though a device with only this function does not qualify as an ATM. The ATM may be operated online (with real-time reference to an authorisation system) or offline.</p> <p>The following breakdown of ATMs is provided:</p> <ul style="list-style-type: none"> <li>– “ATMs with a cash withdrawal function”</li> <li>– “ATMs with a credit transfer function”.</li> </ul> <p>If an ATM fulfils both functions, it is counted in both sub-categories. Thus, the total number of ATMs may be smaller than the sum of the sub-categories, and sub-categories should not be added up to avoid double-counting.</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Terminals located in the country”.</p>	11	-	-	6
<b>ATM cash deposit</b>	<p>Cash deposit performed at an ATM using a card with a cash function. Includes all transactions in which cash is deposited at a terminal and the payer identifies himself/herself with a payment card.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>See also “Transactions per type of terminal”.</p>	-	-	-	7, 8
<b>ATM cash withdrawal</b>	<p>Cash withdrawal performed at an ATM using a card with a cash function. Cash advances at POS terminals using a debit, credit or delayed debit card are not included but are reported under “POS transactions”; if it is possible to distinguish them, they are also reported as a memorandum item “Cash advances at POS terminals”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>See also “Transactions per type of terminal”.</p>	12, 13	-	-	7, 8
<b>ATM transactions</b>	<p>Cash withdrawal or cash deposit performed at an ATM using a card with a cash function. E-money transactions and m-payment transactions are not included.</p> <p>ATM transactions are shown in a separate sub-category unless the data cannot be broken down; in that case ATM transactions are included in “Card payments”. All ATM transactions processed in the IFTS are included, irrespective of where the card was actually issued or used. Payments are counted on the sending participant’s side.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p>	-		1, 2	9, 10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>ATM with a cash withdrawal function</b>	ATM allowing authorised users to withdraw cash from their accounts by using a card with a cash function. Measurement: number of terminals. Reference period: status at the end of the year. See also “Terminals located in the country”.	11	-	-	6
<b>ATM with a credit transfer function</b>	ATM allowing authorised users to make credit transfers using a payment card. Measurement: number of terminals. Reference period: status at the end of the year. See also “Terminals located in the country”.	-	-	-	6
<b>Bank's own-account transaction</b>	Transaction of a bank on its own behalf, e.g. transactions on financial markets for its own account and risk, or transactions between different branches of the bank resulting from internal procedures (e.g. for accounting reasons). A bank's transactions with non-MFIs – e.g. the provision of goods and services for the functioning of the bank – and the payment of salaries are not considered own-account transactions. Banks' own-account transactions are excluded from tables 7 and 8 because they are not customer-induced transactions. See also “Indicators of the use of payment instruments and terminals by non-MFIs: Number/value of transactions”.	6-9	-	-	7, 8
<b>Beneficiary (payee)</b>	The party in a payment transaction which is the final recipient of transferred funds. (Based on the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)	G	G	G	G
<b>Branch</b>	A place of business (other than the head office) which is located in the reporting country and which has been established by a credit institution legally incorporated in another country. It has no legal personality and carries out directly some or all of the transactions inherent in the business of credit institutions. All the places of business set up in the reporting country by the same institution legally incorporated in another country constitute a single branch. Each of these places of business is counted as an individual office (see also: “Number of offices”).	-	-	-	5-10
<b>Branch of a euro area-based credit institution</b>	A branch (located in the reporting country) of a credit institution legally incorporated outside the reporting country but within the euro area. Measurement: number of branches. Reference period: status at the end of the year. See also “Branch”.	-	-	-	5
<b>Branch of a non-EEA-based bank</b>	A branch (located in the reporting country) of a non-EEA-based bank. Measurement: number of branches. Reference period: status at the end of the year. See also “Branch”.	-	-	-	5
<b>Branch of a non-EU-based bank</b>	A branch (located in the reporting country) of a non-EU-based bank. See also “Branch”.	-	-	-	9, 10



Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Branch of an EEA-based credit institution (outside the euro area)</b>	A branch (located in the reporting country) of a credit institution legally incorporated in another EEA country outside the euro area. Measurement: number of branches. Reference period: status at the end of the year. See also “Branch”.	-	-	-	5
<b>Branch of an EU-based credit institution (outside the euro area)</b>	A branch (located in the reporting country) of a credit institution legally incorporated in an EU country outside the reporting country and outside the euro area.	-	-	-	9, 10
<b>Card (payment card)</b>	A card offering the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit, credit, e-money function. Cards can be issued by a credit institution or by another undertaking which is a member of a card scheme and by the schemes themselves in the case of three-party schemes – e.g. American Express or Diners. See also “Cards issued in the country”.	10	-	-	6
<b>Card issuer</b>	In the case of four-party schemes: a credit institution (or, more rarely, another undertaking) which is a member of a card scheme and has a contractual relationship with a cardholder that results in the provision and use of a card of that card scheme. In the case of three-party schemes, the card issuer is the card scheme itself.	G	-	-	G
<b>Card payment</b>	Payment transaction performed with a card with a debit, credit or delayed debit function at a terminal or via other channels. Cards issued by three-party schemes – e.g. American Express or Diners – are included. E-money transactions and m-payment transactions are not included. All card payments processed in the IFTS are included, irrespective of where the card was actually issued or used. Includes ATM transactions if the data cannot be broken down, otherwise ATM transactions are shown in a separate sub-category “ATM transactions”. Payments are counted on the sending participant’s side. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-		1, 2	9, 10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Card payment with cards issued in the country (except cards with an e-money function)</b>	<p>Payment transaction performed with a card with a debit, credit or delayed debit function at a terminal or via other channels.</p> <p>The following breakdown of card payments is provided:</p> <ul style="list-style-type: none"> <li>– “Payments by cards with a debit function”</li> <li>– “Payments by cards with a delayed debit function”</li> <li>– “Payments by cards with a credit function”</li> <li>– “Payments by cards with a debit and delayed debit function”</li> <li>– “Payments by cards with a credit and delayed debit function”.</li> </ul> <p>Each transaction is applied to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus, the total number/value of card payments is the sum of the sub-categories.</p> <p>The sub-categories “Payments by cards with a debit and delayed debit function” and “Payments by cards with a credit and delayed debit function” are only reported if the data cannot be broken down into the first three categories. As an illustration, if one card has two functions, credit and delayed debit, then transactions with the card should preferably be reported as either “Payments by cards with a credit function” or as “Payments by cards with a delayed debit function”, depending on the card function used; if it could have both functions but it cannot be determined which of these is actually used in the transaction, then the transaction is reported as “Payments by cards with a credit and delayed debit function”.</p> <p>If a card could have all three functions but it cannot be determined which of these is actually used in the transaction, then the transaction is reported as “Card payments with cards issued in the country (except cards with an e-money function)” and no further breakdown is made.</p> <p>Payments with cards issued by three-party schemes – e.g. American Express or Diners – are included. E-money transactions and m-payment transactions are not included.</p> <p>Payments are counted on the card issuing side. Only transactions with cards issued in the country are reported; in the case of these cards, all transactions, both within and outside the country of issue, are reported.</p> <p>Only payments are included. Cash withdrawals/deposits at ATMs represent the use of the cash function on the card and are reported as “ATM cash withdrawals” and “ATM cash deposits”. Credit transfers at ATMs are not included but are shown under “Credit transfers”. Cash advances at POS terminals are excluded if it is possible to distinguish them; these are included in “POS transactions” and reported under the memorandum item “Cash advances at POS terminals”.</p> <p>Payments by telephone and over the internet using a card are included. Payments with retailer cards are excluded, except where the retailer card was issued in cooperation with a credit institution. For countries with a significant volume of business with retailer cards, a footnote will indicate the number/value of payments by retailer card.</p> <p>Calculation: sum total of all sub-categories.  Measurement: number/value of transactions.  Reference period: total for the year.  Currency: national (euro for euro area countries).  See also “Transactions per type of payment instrument”.</p>	7, 9	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Card scheme</b>	A technical and commercial infrastructure set up in order to serve one or more particular card brands. It provides the organisation, framework rules and operation necessary for the brand to function.	G	-	-	G
<b>Card with a cash function</b>	<p>A card enabling the holder to withdraw cash from a cash dispenser or to deposit cash. In addition, the cash function is usually (but not always) combined with a payment function.</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Cards issued in the country”.</p>	10	-	-	6
<b>Card with a combined debit, cash and e-money function</b>	<p>Card issued by a credit institution which has at least a cash, debit and e-money function.</p> <p>A card with a combined function is counted in each of the sub-categories:</p> <ul style="list-style-type: none"> <li>– “Cards with a cash function”</li> <li>– “Cards with a debit function”</li> <li>– “Cards with an e-money function”.</li> </ul> <p>A card with a combined function may offer additional functions. In that case it is also counted in each additional applicable sub-category.</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Cards issued in the country”.</p>	-	-	-	6
<b>Card with a credit and delayed debit function</b>	<p>A card which has at least a credit and a delayed debit function. This category is only reported if the data cannot be broken down into “Cards with a credit function” and “Cards with a delayed debit function”.</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Card with a payment function (except an e-money function)”, “Cards issued in the country”.</p>	10	-	-	6
<b>Card with a credit function</b>	<p>A card indicating that the cardholder has been granted a line of credit. Cards can be issued by a credit institution or by another undertaking which is a member of a card scheme (in the case of four-party schemes) and by the schemes themselves (in the case of three-party schemes). It enables the holder to make purchases and/or withdraw cash up to a prearranged ceiling; the credit granted can be settled in full by the end of a specified period or can be settled in part, with the balance taken as extended credit. Interest is usually charged on the amount of any extended credit and the holder is sometimes charged other fees, such as an annual fee.</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Cards issued in the country”.</p>	10	-	-	6

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Card with a debit and delayed debit function</b>	<p>A card which has at least a debit and a delayed debit function. This category is only reported if the data cannot be broken down into “Cards with a debit function” and “Cards with a delayed debit function”.</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Card with a payment function (except an e-money function)”, “Cards issued in the country”.</p>	10	-	-	6
<b>Card with a debit function</b>	<p>A card issued by a credit institution and enabling the holder’s purchases to be charged directly to funds on his/her account at a deposit-taking institution. A card with a debit function may be linked to an account offering overdraft facilities as an additional feature. The number of cards with a debit function refers to the total number of cards in circulation and not to the number of accounts to which the cards are linked.</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Cards issued in the country”.</p>	10	-	-	6
<b>Card with a delayed debit function</b>	<p>A card issued by a credit institution and indicating that the holder can charge his/her account up to an authorised limit. It allows holders to make purchases but does not offer extended credit, the full amount of the debt incurred having to be settled at the end of a specified period. The holder is usually charged an annual fee.</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Cards issued in the country”.</p>	10	-	-	6
<b>Card with a payment function (except an e-money function)</b>	<p>A card which has at least one of the following functions: a debit function, delayed debit function or credit function.</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> <li>– “Cards with a debit function”</li> <li>– “Cards with a delayed debit function”</li> <li>– “Cards with a credit function”</li> <li>– “Cards with a debit and delayed debit function”</li> <li>– “Cards with a credit and delayed debit function”.</li> </ul> <p>The sub-categories “Cards with a debit and delayed debit function” and “Cards with a credit and delayed debit function” are only reported if the data cannot be broken down into the first three categories.</p> <p>As an illustration, if one card has two functions, credit and delayed debit, then it should preferably be reported once under “Cards with a credit function”, and once under “Cards with a delayed debit function”; if it could have both functions but it cannot be determined which of these it actually has, then the card is reported with the number of its likely functions under “Cards with a credit and delayed debit function”. If a card could have all three functions but it cannot be determined which ones it actually has, then the card is reported with the number of its likely functions under “Cards with a payment function (except an e-money function)” and no further breakdown is made.</p> <p>Calculation: sum of all sub-categories, or separate entry if the separate functions of the card cannot be determined.</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Cards issued in the country”.</p>	10	-	-	6

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Card with an e-money function</b>	<p>A card on which electronic money can be stored.</p> <p>Only cards on which the e-money can be stored directly are included. Cards or other devices which only provide access to e-money stored elsewhere (e.g. scratch cards, virtual cards and cards which do not store e-money on a chip or a magnetic stripe but can be loaded by transferring value from another account and used for payments over the internet) are excluded, since the e-money is not stored directly on the card; instead, these constitute "Other e-money storages".</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p> <p>See also "Cards issued in the country".</p>	-	-	-	6
<b>Card with an e-money function which has been loaded at least once</b>	<p>A card with an e-money function which has been loaded at least once and can thus be considered activated. Loading may be interpreted as an indicator of the intention to use the e-money function.</p> <p>Sub-category of "Cards with an e-money function".</p> <p>Measurement: number of card functions.</p> <p>Reference period: status at the end of the year.</p>	10	-	-	6
<b>Card-based e-money scheme</b>	<p>A set of technical concepts, rules, protocols, algorithms, functions, legal/contractual agreements, commercial agreements and administrative procedures which form the basis for the provision of a particular e-money card product. May also include the provision of a number of marketing, processing or other services to its members.</p>	-	2	-	2
<b>Cards issued in the country</b>	<p>General remarks regarding this section of Country table 6:</p> <p>If a card offers several functions, it is counted in each applicable sub-category. Thus, the total number of cards may be smaller than the sum of the sub-categories, and sub-categories should not be added up to avoid double-counting. The total number of cards is stated separately in "Total number of cards (irrespective of the number of functions on the card)".</p> <p>Cards are counted on the card issuing side. Each country reports the number of cards which have been issued in the country (and used for transactions within and outside the country of issue) and not those used in the country.</p> <p>All valid cards in circulation are included, irrespective of when they were issued or how actively they are used. Expired or withdrawn cards are not included.</p> <p>Includes cards issued by three-party schemes – e.g. American Express or Diners. Cards issued by merchants (retailer cards) are not included, unless they have been issued in cooperation with a credit institution (co-branding). If the business with retailer cards is substantial, the data will be provided in a footnote.</p>	10	-	-	6

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Cash</b>	<p>Banknotes and coins.</p> <p>The Blue Book provides the following data on banknotes and coins:</p> <ul style="list-style-type: none"> <li>– the amounts of banknotes and coins in circulation (“Currency in circulation” including breakdown by denomination)</li> <li>– the amount of cash withdrawn from or deposited in an account using a payment card and thus added to/ withdrawn from currency in circulation outside MFIs (“ATM cash withdrawals”, “ATM cash deposits” and, if available, “Cash advances at POS terminals”)</li> <li>– the amount of cash withdrawn from or deposited in a bank account using a bank form (“OTC cash withdrawals”, “OTC cash deposits”).</li> </ul> <p>While other means of cash withdrawal/cash deposit exist, these are not accounted for in the Blue Book statistics.</p> <p>Transaction data on the use of cash are not available.</p>	2, 12, 13	2, 3	-	2, 4, 7, 8
<b>Cash advance at POS terminals</b>	<p>Transaction in which the cardholder receives cash at a POS terminal, usually in combination with a POS payment for goods or services.</p> <p>Data are included in “POS transactions”. If it is possible to distinguish data on cash advances at POS terminals, these are also reported as a memorandum item “Cash advances at POS terminals”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p>	-	-	-	7, 8
<b>Central bank</b>	<p>A financial corporation and quasi-corporation whose principal function is to issue currency, to maintain the internal and external value of the currency and to hold all or part of the international reserves of the country.</p> <p>(Cited from Council Regulation EC 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank.)</p> <p>If the central bank does not offer payment services to non-MFIs, it is not included in the total of “Institutions offering payment services to non-MFIs”.</p>	-	-	-	5

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Cheque</b>	<p>A written order from one party (the drawer) to another (the drawee; normally a credit institution) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer.</p> <p>Cheques may be used for settling debts, withdrawing money from credit institutions, etc.; all types of transaction are counted in this category. Includes travellers' cheques, petrol cheques, bankers' drafts and promissory notes. Cash withdrawals with cheques are included, but cash withdrawals using bank forms are not included (they are reported as "OTC cash withdrawals", if available).</p> <p><b>For Country tables 7, 8/Comparative tables 7, 9</b></p> <p>Cheques are counted on the payee's side when submitted for cheque clearing. Cheques issued but not submitted for clearing are not included.</p> <p>See also "Transactions per type of payment instrument".</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).</p> <p><b>For Country tables 9, 10/Comparative tables 16.1, 16.2</b></p> <p>All cheques processed in the IFTS are included. Payments are counted on the sending participant's side.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).</p>	7, 9, 16.1 16.2	-	1, 2	7-10
<b>Clearing house</b>	<p>A department of an exchange or a separate legal entity which provides a range of services related to the clearing and settlement of transactions and payments and to the management of risks associated with the resulting contracts. In many cases, the clearing house acts as the central counterparty.</p>	17.1, 17.2	-	-	11.1- 11.4
<b>Concentration ratio in terms of volume/value</b>	<p>Market share of the five largest senders of payment messages (may include a central bank) in each IFTS in terms of number/value of transactions. The five largest senders in terms of value of payment transactions may be different from the five largest senders in terms of number of payment transactions. Each participant which has individual access to the system is counted separately, irrespective of whether there is a legal link (e.g. merger) between two or more such participants.</p> <p>Measurement: percentage of total number/value of transactions for the year. Reference period: year.</p>	16.3	-	1, 2	9, 10
<b>Conclusion of negotiations</b>	<p>The year in which the relevant country signed an Act of Accession to the European Union and became an acceding country.</p>	1.3	-	-	-

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Credit institution</b>	<p>(a) an undertaking whose business is to receive deposits or other repayable funds from the public or to grant credits for its own account; or (b) an electronic money institution within the meaning of Directive 2000/46/EC of the European Parliament and of the Council of 18 September 2000 on the taking up, pursuit and prudential supervision of the business of electronic money institutions.</p> <p>(Cited from Directive 2000/12/EC of the European Parliament and of the Council of 20 March 2000 relating to the taking up and pursuit of the business of credit institutions, as amended by Directive 2000/28/EC of 18 September 2000.)</p> <p>Country table 5 comprises all of the following:</p> <ul style="list-style-type: none"> <li>– “Credit institutions legally incorporated in the reporting country”</li> <li>– “Branches of euro area-based credit institutions”</li> <li>– “Branches of EEA-based credit institutions (outside the euro area)”</li> <li>– “Branches of non-EEA-based banks”.</li> </ul>	-	-	-	5
<b>Credit institution legally incorporated in the reporting country</b>	<p>A credit institution which has its legal incorporation in the reporting country, irrespective of whether it is subject to minimum reserve requirements. Includes e-money institutions legally incorporated in the reporting country. Includes postal institutions if they are a credit institution; otherwise the postal institution is included in “Other institutions offering payment services to non-MFIs”.</p>	-	-	-	5



Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Credit transfer</b>	<p>A payment order or possibly a sequence of payment orders made for the purpose of placing funds at the disposal of the beneficiary. Both the payment order and the funds described therein move from the credit institution of the payer to the credit institution of the payee (beneficiary), possibly via several other credit institutions as intermediaries and/or one or more payment and settlement systems.</p> <p>The following breakdown of credit transfers is provided:</p> <ul style="list-style-type: none"> <li>– “Paper-based credit transfers”</li> <li>– “Non-paper-based credit transfers”</li> </ul> <p>Each transaction is applied to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus, the total number of credit transfers is the sum of the sub-categories.</p> <p><b>For Country tables 7, 8/Comparative tables 7, 9</b></p> <p>Credit transfers are counted on the payer’s side. Includes credit transfers performed via ATMs with a credit transfer function. Credit transfers involving cash at one or both ends of the payment transaction – e.g. money and postal orders – are also included. Credit transfers used to settle outstanding balances of transactions using cards with a credit or delayed debit function are also included, as these are separate payments from the cardholder to the card issuer. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction. Credits to the account of a customer by simple book-entry without the use of the credit transfer instrument (e.g. dividend or interest payments by the account-holding bank) are included, since they also represent payments. Cash payments into the account using a bank form are not included under credit transfers. If data are available, they may be shown in the memorandum item “OTC cash deposits”.</p> <p>See also “Transactions per type of payment instrument”.</p> <p>Calculation: sum of “Paper-based credit transfers” and “Non-paper-based credit transfers”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p> <p><b>For Country tables 9, 10/Comparative tables 16.1, 16.2/International systems tables 1, 2</b></p> <p>All credit transfers processed in the IFTS are included. Payments are counted on the sending participant’s side. In the case of standing orders and bulk or batch payment orders, each individual payment is counted as one transaction.</p> <p>Calculation: sum of “Paper-based credit transfers” and “Non-paper-based credit transfers”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p>	7, 9, 6.1, 16.2	-	1, 2	7-10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Credit transfers received from another TARGET component</b>	Number/value of all transactions received in any given TARGET component from all other TARGET components. No further geographical breakdown is provided. Measurement: number/value of transactions. Reference period: total for the year. Currency: euro. See also “TARGET component”.	-	-	-	9, 10
<b>Credit transfers sent</b>	Number/value of all transactions sent in any given TARGET component. Measurement: number/value of transactions. Reference period: total for the year. Currency: euro.	16.1, 16.2	-	1, 2	9, 10
<b>Credit transfers sent to another TARGET component</b>	Number/value of all transactions sent in any given TARGET component to another TARGET component. If available, data for transactions received are reported in the memorandum item “Credit transfers received from another TARGET component”. Measurement: number/value of transactions. Reference period: total for the year. Currency: euro. See also “TARGET component”.	-	-	1, 2	9, 10
<b>Credit transfers sent within the same TARGET component</b>	Number/value of all transactions sent in any given TARGET component to a participant of that TARGET component, without the use of any other TARGET component. Measurement: number/value of transactions. Reference period: total for the year. Currency: euro. See also “TARGET component”.	-	-	1, 2	9, 10
<b>Cross-border transactions received</b>	Number/value of transactions with payment instruments by non-MFIs received from outside the reporting country, i.e. in which the party sending the transaction is located outside the reporting country. Information is provided if available in the reporting country. No further breakdown by type of payment instrument is provided. The difference between “Cross-border transactions sent” and “Cross-border transactions received” shows the net inflow or outflow of transactions into/out of the reporting country. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Cross-border transactions sent</b>	<p>Number/value of transactions with payment instruments by non-MFIs sent outside the reporting country, i.e. in which the party receiving the transaction is located outside the reporting country. Information is provided if available in the reporting country. No further breakdown by type of payment instrument is provided. The difference between “Cross-border transactions sent” and “Cross-border transactions received” shows the net inflow or outflow of transactions into/out of the reporting country.</p> <p>Sub-category of “Total number of transactions with payment instruments by non-MFIs”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p>	-	-	-	7, 8
<b>Currency in circulation</b>	<p>Banknotes and coins in circulation that are commonly used to make payments. (Cited from Regulation (EC) 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2001/13), as amended (Part 3, 8).)</p> <p>Does not include a central bank’s stock of own banknotes (as they are not issued), or commemorative coins that are not commonly used to make payments (see Council Regulation (EC) No 2223/96 of 25 June 1996 on the European system of national and regional accounts in the Community – ESA 95). If commemorative coins are included, a footnote will alert the user to this fact.</p> <p>Measurement: value of currency in circulation.</p> <p>Reference period: status at the end of the year.</p> <p>Transaction currency: national (euro for euro area countries) and foreign.</p> <p>Reporting currency: national (euro for euro area countries).</p> <p>Calculation: sum of “Total banknotes in circulation” and “Total coins in circulation”. Also sum of “Currency in circulation held by MFIs” and “Currency in circulation outside MFIs”.</p>	-	3	-	4
<b>Currency in circulation held by MFIs</b>	<p>Banknotes and coins in the vaults of MFIs. Does not include commemorative coins that are not commonly used to make payments. If commemorative coins are included, a footnote will alert the user to this fact.</p> <p>Measurement: value of currency in circulation.</p> <p>Reference period: status at the end of the year.</p> <p>Transaction currency: national (euro for euro area countries).</p> <p>Reporting currency: national (euro for euro area countries).</p>	-	3	-	4

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Currency in circulation outside MFIs</b>	<p>Banknotes and coins in circulation that are held outside the MFI sector. Does not include commemorative coins that are not commonly used to make payments. If commemorative coins are included, a footnote will alert the user to that fact.</p> <p>Measurement: value of currency in circulation. Reference period: status at the end of the year. Transaction currency: national (euro for euro area countries) and foreign. Reporting currency: national (euro for euro area countries).</p> <p>Exchange rate for recalculation in the comparative tables: rate on the last day of each month.</p>	2	3	-	2, 4
<b>Direct debit</b>	<p>An authorised debit, possibly recurrent, on the payer's bank account initiated by the payee. Usually the direct debit is pre-authorised, i.e. the payer has given his consent to the payment transaction prior to it being initiated.</p> <p><b>For Country tables 7, 8/Comparative tables 7, 9</b></p> <p>Payments are counted on the payee's side.</p> <p>Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction. Direct debits used to settle outstanding balances of transactions using cards with a credit or delayed debit function are included, as these are separate payments from the cardholder to the card issuer. Direct debits resulting from the settlement of an individual card transaction should not be reported to avoid double-counting. Debits from the account of a customer by simple book-entry without the use of the direct debit instrument (e.g. banking fees or loan repayments to the account-holding bank, cash withdrawn from the account using a bank form) are included, since they also represent payments. Cash payments out of the account using a bank form are not included under direct debits. If data are available, they may be shown in the memorandum item "OTC cash withdrawals".</p> <p>See also "Transactions per type of payment instrument".</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).</p> <p><b>For Country tables 9, 10/Comparative tables 16.1, 16.2/International systems tables 1, 2</b></p> <p>All direct debits processed in the IFTS are included. Payments are counted on the sending participant's side.</p> <p>Both one-off and recurrent direct debits are included. In the case of recurrent direct debits, each individual payment is counted as one transaction.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).</p>	7, 9	-	1, 2	7-10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>EEA-based credit institution (outside the euro area)</b>	An undertaking located outside both the reporting country and the euro area which is legally incorporated in the EEA and licensed as a credit institution.	-	-	-	5
<b>EFTPOS (electronic funds transfer at point of sale) terminal</b>	<p>POS terminal which captures payment information by electronic means and is designed, in some cases, to transmit such information either online (with real-time reference to an authorisation system of the card issuer) or offline. Sub-category of “POS terminals”.</p> <p>Each single EFTPOS terminal is counted separately, regardless of the existence of several terminals within one merchant location.</p> <p>Measurement: number of terminals.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Terminals located in the country”.</p>	-	-	-	6
<b>Electronic money</b>	<p>Monetary value, as represented by a claim on the issuer, which is:</p> <ul style="list-style-type: none"> <li>(i) stored on an electronic device</li> <li>(ii) issued upon receipt of funds in an amount not less in value than the monetary value issued</li> <li>(iii) accepted as a means of payment by undertakings other than the issuer.</li> </ul> <p>(Based on Directive 2000/46/EC of the European Parliament and of the Council of 18 September 2000 on the taking up, pursuit of and prudential supervision of the business of electronic money institutions.)</p> <p>In other words, e-money is a certain value, stored on either a card or a personal/central computer, which is issued against an advance payment – in an amount equal to or greater than that value – to the issuer and is widely accepted as a means of payment by parties other than the issuer.</p> <p>Includes cards and other devices (such as e-money stored in a PC or on a server), both reloadable and non-reloadable.</p> <p>The Blue Book presents the following information on e-money:</p> <p>E-money stored directly on cards:</p> <ul style="list-style-type: none"> <li>– “Outstanding value on e-money storages issued: On card-based e-money schemes”</li> <li>– number of “Cards with an e-money function”</li> <li>– number of “E-money card terminals” (loading unloading and accepting)</li> <li>– “E-money card loading/unloading transactions”</li> <li>– “E-money purchase transactions: By cards with an e-money function”.</li> </ul> <p>E-money stored on other e-money storages:</p> <ul style="list-style-type: none"> <li>– “Outstanding value on e-money storages issued: On software-based e-money schemes”</li> <li>– “E-money purchase transactions: Through other e-money storages”.</li> </ul>	10-15	2	-	2, 6-8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Electronic money institution</b>	A credit institution which is restricted to the issuance of means of payment in the form of electronic money, the provision of financial and non-financial services closely related to the issuance of electronic money, and the storing of data on the electronic device on behalf of other undertakings or public institutions. In particular, e-money institutions are not permitted to have any holdings in other undertakings, except where these relate to the issuance and/or distribution of electronic money.  (See Directive 2000/46/EC of the European Parliament and of the Council of 18 September 2000 on the taking up, pursuit of and prudential supervision of the business of electronic money institutions)	-	-	-	5
<b>E-money card accepting terminal</b>	Electromechanical device at the point of sale that permits the holder of e-money on a card with an e-money function to transfer e-money value from his/her balance to the balance of the merchant or other beneficiary. Each single e-money card accepting terminal is counted separately, regardless of the existence of several terminals within one merchant location.  Measurement: number of terminals. Reference period: status at the end of the year. See also "Terminals located in the country".	11	-	-	6
<b>E-money card loading/unloading terminal</b>	Terminal allowing the transfer of electronic value from an issuer of electronic money to the holder of a card with an e-money function and vice versa (loading and unloading).  Measurement: number of terminals. Reference period: status at the end of the year. See also "Terminals located in the country".	11	-	-	6
<b>E-money card loading/unloading transaction</b>	Transaction allowing the transfer of e-money value from an issuer of electronic money to a card with an e-money function and vice versa. Both loading and unloading transactions are included.  Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries). See also "Transactions per type of terminal".	12, 13	-	-	7, 8
<b>E-money card terminal</b>	Terminal allowing the transfer of electronic value from an issuer of electronic money to a card with an e-money function and vice versa or from the balance on the card to the balance of a beneficiary.  The following breakdown of e-money card terminals is provided: – "E-money card loading/unloading terminal" – "E-money card accepting terminal". If an e-money card terminal fulfils both functions, it is counted in both sub-categories. Thus, the total number of e-money card terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up to avoid double-counting.  Measurement: number of terminals. Reference period: status at the end of the year. See also "Terminals located in the country".	11	-	-	6

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>E-money issuer</b>	<p>Credit institution which issues e-money. This could be an e-money institution or a credit institution which is not an e-money institution. Data on e-money issuers are reported as follows:</p> <ul style="list-style-type: none"> <li>– “Outstanding value on e-money storages issued” by any type of credit institution</li> <li>– “Outstanding value on e-money storages issued by electronic money institutions”</li> <li>– number of “Electronic money institutions”.</li> </ul>	-	2	-	2, 5
<b>E-money payment transaction</b>	<p>Transaction whereby the holder of e-money transfers e-money value from his/her balance to the balance of the beneficiary, either with an e-money card or through other e-money storages.</p> <p>Transactions are counted on the issuing side of the card or other storage used. Only transactions with cards or storages issued in the country are reported; in the case of these cards and storages, all transactions, both within and outside the country of issue, are reported.</p> <p>The following breakdown of e-money payment transactions is provided:</p> <ul style="list-style-type: none"> <li>– “E-money purchase transactions: By cards with an e-money function”;</li> <li>– “E-money purchase transactions: Through other e-money storages”.</li> </ul> <p>Each transaction is applied to only one sub-category, i.e. the sub-categories are mutually exclusive. Thus, the total number of e-money payment transactions is the sum of the sub-categories.</p> <p>Calculation: sum of “E-money purchase transactions: By cards with an e-money function” and “E-money purchase transactions: Through other e-money storages”.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>See also “Transactions per type of payment instrument”.</p>	7, 9	-	-	7, 8
<b>E-money payment transactions by cards with an e-money function</b>	<p>Transaction whereby the holder of a card with an e-money function transfers e-money value from his/her balance to the balance of the beneficiary.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>See also “Transactions per type of payment instrument”, “E-money payment transaction”.</p>	-	-	-	7, 8
<b>E-money payment transactions through other e-money storages</b>	<p>Transaction whereby the holder of an e-money storage other than a card with an e-money function transfers e-money value from his/her balance to the balance of the beneficiary. Includes transactions with e-money held on accounts or files.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>See also “Transactions per type of payment instrument”, “E-money payment transaction”.</p>	-	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>E-money scheme</b>	A set of technical concepts, rules, protocols, algorithms, functions, legal/contractual agreements, commercial agreements and administrative procedures which form the basis for the provision of a particular e-money product. May also include the provision of a number of marketing, processing or other services to its members.  The following breakdown is provided: – card-based e-money schemes – software-based e-money schemes	-	2	-	2
<b>E-money storage</b>	Instrument for storing e-money funds of a single user, e.g. cards with chips, cards with magnetic stripes, accounts and files.  Two types of e-money storage are presented: – cards with an e-money function – other e-money storages	-	2	-	2, 5
<b>E-money transaction</b>	E-money loading/unloading or e-money payment transaction, i.e. transfer of e-money value from the issuer of electronic money to an e-money storage (card or other storage) and vice versa, or transfer of e-money value from the e-money storage (card or other storage) to the balance of a beneficiary.  All e-money transactions processed in the IFTS are included. Payments are counted on the sending participant's side.  Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	16.1, 16.2	-	1, 2	9, 10
<b>EU Member State since</b>	The year in which the relevant country became a Member State of the EU. If a country is a founding member of the EU, this is explicitly stated.	1.3	-	-	-
<b>EU Member States</b>	Number of Member States of the EU at the end of the reference year.  Measurement: Number of countries. Reference period: status at the end of the year.	1.4	-	-	-
<b>EU-based credit institution (outside the euro area)</b>	An undertaking located outside both the euro area and the reporting country which is legally incorporated within the EU and licensed as a credit institution.	-	-	-	9, 10
<b>Euro area member since</b>	The year in which an EU Member State entered Stage Three of Economic and Monetary Union (EMU), i.e. year in which it joined the euro area.	1.3	-	-	-
<b>Euro area members</b>	Number of countries participating in Stage Three of Economic and Monetary Union (EMU).  Measurement: number of countries. Reference period: status at the end of the year.	1.4	-	-	-
<b>Euro area participant (excluding national participants)</b>	Participant legally incorporated in the euro area but outside the reporting country; includes branches of euro area-based credit institutions. Transactions sent by these participants are referred to as "Transactions sent by euro area participants (excluding national transactions)". See also "Participant".	-	-	-	9, 10



Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Euro area-based credit institution</b>	An undertaking located outside the reporting country which is legally incorporated in the euro area and licensed as a credit institution.	-	-	-	5, 9, 10
<b>Exchange rate</b>	Exchange rate of the national currency vis-à-vis the euro. Provided only for non-euro area countries. Measurement: national currency units versus €1 Reference period: 1. status at the end of the year 2. average of end-of-day figures. Source: Eurostat.	1	1	-	1
<b>GDP (current prices)</b>	Gross domestic product at market prices is the final result of the production activity of resident producer units. (Cited from Council Regulation (EC) No 2223/96 of 25 June 1996 on the European system of national and regional accounts in the Community – ESA 95, 8.89.) Measurement: nominal value in current prices; not seasonally adjusted. Reference period: year. Currency: national (euro for euro area countries). Source: Eurostat.	1, 1a	1	-	1
<b>GDP per capita</b>	Average GDP per head of population. Calculation: “GDP” divided by “Population”.	1, 1a	1	-	1
<b>Harmonised index of consumer prices (HICP)</b>	The comparable index of consumer prices produced by each EU Member State, based on the prices of goods and services available for purchase in the economic territory of the EU Member State for the purposes of directly satisfying consumer needs. (Cited from Council Regulation (EC) No 2494/95 of 23 October 1995 concerning harmonized indices of consumer prices.) Measurement: percentage change on previous year. Reference period: year. Source: Eurostat.	1	1	-	1
<b>Institutions offering payment services to non-MFIs</b>	Each of the following legally independent institutions operating in the reporting country: – “Credit institution legally incorporated in the reporting country” (includes “Electronic money institution”) – “Branch of a euro area-based credit institution” – “Branch of an EEA-based credit institution (outside the euro area)” – “Branch of a non-EEA-based bank” – “Other institution offering payment services to non-MFIs” – “Central bank”.  These sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories. For the listing of postal institutions, please see “Postal institution”. Electronic money institutions are included in the category “Credit institutions legally incorporated in the reporting country”, and are shown separately in the memorandum item “Electronic money institutions”.	4	-	-	5

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Instruction</b>	<p>A transfer instruction entered into a trading platform, clearing house or securities settlement system (SSS) (including deliveries free of payment). In the case of options, all contracts are included. In the case of CDs, transactions are counted regardless of their issuers (banks, central bank or mortgage institutions). Each transaction is counted once (not twice for sale and purchase). It is the transactions themselves that are counted and not the double message notifications.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).</p>	17.1, 17.2	-	-	11.1, 11.2
<b>Instructions handled by trading platforms, clearing houses and securities settlement systems</b>	<p>Number/value of securities transactions handled by the various entities engaged in the process:</p> <ul style="list-style-type: none"> <li>– “Trading platform”</li> <li>– “Clearing house”</li> <li>– “Securities settlement system (SSS)”.</li> </ul> <p>Figures are provided separately for each trading platform, clearing house and SSS. Within each entity, data are broken down according to categories of securities, – e.g. government securities, bonds, shares, CDs, futures and options. For some countries, only data in respect of SSSs are shown.</p> <p>See also “Instruction”.</p>	17.1, 17.2	-	-	11.1, 11.2
<b>Interbank funds transfer system (IFTS)</b>	<p>A formal arrangement based on private contract or statute law with multiple membership, common rules and standardised arrangements for the transmission and settlement of money obligations arising between members, in which most or all direct participants are credit institutions and which is used primarily to process cashless payments.</p> <p>Systems are included irrespective of whether they are managed by a central bank or a private operator. Figures are provided on a system-by-system basis. Only systems handling a significant volume of business are listed; by and large these are the systems mentioned in the textual part of the Blue Book.</p> <p>IFTs are divided into TARGET components and non-TARGET payment systems.</p>	16.1- 16.3	-	1, 2	9, 10
<b>Inter-Member State transaction</b>	<p>In TARGET, number/value of all transactions sent in each of the TARGET components to another TARGET component.</p> <p>Calculation: sum of “Credit transfers sent to another TARGET component” for all TARGET components taken together.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: euro.</p> <p>See also “TARGET component”.</p>	-	-	1, 2	

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Intraday borrowing from the central bank</b>	<p>Value of the credit extended by the central bank to all credit institutions and reimbursed within a period of less than one business day.</p> <p>Is the average of the daily maximum value of simultaneous and actual intraday overdraft positions or drawings on intraday credit facilities during the day for all credit institutions taken together.</p> <p>Measurement: value of credit extended.</p> <p>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, as published from time to time by the ECB).</p> <p>Currency: national (euro for euro area countries).</p>	-	-	-	3
<b>Intra-Member State transaction</b>	<p>In TARGET, number/value of all transactions sent in each of the TARGET components to a participant of that TARGET component, without the use of any other TARGET component.</p> <p>Calculation: sum of “Credit transfers sent within the same TARGET component” for all TARGET components taken together.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: euro.</p> <p>See also “TARGET component”.</p>	-	-	1, 2	-
<b>Means of payment (settlement medium)</b>	Assets or claims on assets that are accepted by the beneficiary as discharging a payment obligation.	G	G	G	G
<b>Merchant</b>	<p>A professional (or body) that is authorised to receive funds in exchange for the delivery of goods or services and has established an agreement with a credit institution for accepting the said funds (means of payment). A merchant may operate a server (merchant’s server), which may enable a customer to choose a means of payment and which stores the transaction for ultimate compensation.</p> <p>(Cited from ECBS Terminology, ORG9003 V4, European Committee for Banking Standards, August 2003, TR603.)</p>	G	-	-	G
<b>Monetary financial institution (MFI)</b>	<p>MFIs comprise resident credit institutions, as defined in Community law, and all other resident financial institutions whose business is to receive deposits and/or close substitutes for deposits from entities other than MFIs, and for their own account (at least in economic terms), to grant credits and/or make investments in securities.</p> <p>(Cited from Regulation (EC) 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2001/13), as amended, Article 2 (1).)</p> <p>Includes central banks, credit institutions and other MFIs, mostly money market funds (MMFs).</p>	G	G	G	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Money order</b>	An instrument used to remit money to the named payee, often used by persons who do not have a current account with a financial institution, to pay bills or to transfer money to another person or to a company. There are three parties to a money order: the remitter (payer), the payee and the drawee. Drawees are usually financial institutions or post offices. Payees can either cash their money orders or present them to their bank for collection. Money orders are included in “Credit transfers”.	7, 9	-	-	7-10
<b>M-payment</b>	A payment whereby a mobile phone is used to issue the payment order, and possibly also for the transfer of the means of payment. M-payments are not included in the Blue Book statistics.	G	G	G	G
<b>Narrow money supply (M1)</b>	Currency in circulation plus overnight deposits (including overnight deposits in foreign currencies). This definition is harmonised for euro area countries. If the definition for non-euro area countries differs, a footnote will indicate the concept used. Some non-euro area countries do not calculate M1; M2 is indicated instead. Measurement: value of narrow money. Reference period: status at the end of the year. Currency: national (euro for euro area countries).	-	2	-	2
<b>National participant</b>	Credit institutions and other participants legally incorporated in the reporting country. Does not include branches of credit institutions or other participants legally incorporated outside the reporting country. Transactions sent by these participants are referred to as “National transactions”. See also “Participant”.	-	-	-	9, 10
<b>National transaction</b>	Transaction within a TARGET component or within a non-TARGET payment system whereby the sending participant in the system is legally incorporated in the reporting country. Includes credit institutions and other participants legally incorporated in the reporting country. Does not include branches of credit institutions legally incorporated outside the reporting country. The nationalities of the originator and of the final beneficiary of the transaction are irrelevant; these may be one and the same person. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries and for TARGET components).	-	-	-	9, 10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Non-EEA-based bank</b>	An undertaking that is legally incorporated outside the EEA and would have to be licensed as a credit institution if it were incorporated inside the EEA.	-	-	-	5
<b>Non-EU-based bank</b>	An undertaking that is legally incorporated outside the EU and is licensed as a credit institution (if incorporated in an EEA country) or would have to be licensed as a credit institution if it were incorporated inside the EEA.	-	-	-	9, 10
<b>Non-EU participant (excluding national participants)</b>	Participants legally incorporated outside both the EU and the reporting country; includes branches of non-EU-based banks. Transactions sent by these participants are referred to as “Transactions sent by non-EU participants (excluding national transactions)”. See also “Participant”.	-	-	-	9, 10
<b>Non-euro area EU participant (excluding national participants)</b>	Participant legally incorporated in the EU but outside both the euro area and the reporting country; includes branches of EU-based credit institutions. Transactions sent by these participants are referred to as “Transactions sent by non-euro area EU participants (excluding national transactions)”. See also “Participant”.	-	-	-	9, 10
<b>Non-intraday borrowing from the central bank</b>	Value of funds borrowed by credit institutions from the central bank and reimbursed within a period of more than one business day. In the Eurosystem, the sum of: – the marginal lending facility (a standing facility of the Eurosystem which counterparties can use to receive overnight credit against a pre-specified rate) – the main refinancing operations (a regular open market operation executed by the Eurosystem in the form of a reverse transaction, conducted through weekly standard tenders and with a maturity of two weeks) – longer-term refinancing operations (a regular open market operation executed by the Eurosystem in the form of a reverse transaction, conducted through monthly standard tenders and with a maturity of three months) Other refinancing operations. Measurement: value of overnight and longer borrowing. Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, as published from time to time by the ECB). Currency: national (euro for euro area countries).	-	-	-	3
<b>Non-MFI</b>	Any natural or legal person which does not belong to the MFI sector. Includes households, other general government including central government, non-financial corporations and non-profit institutions serving households.	4-15	2, 3	-	2, 4-8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Non-paper-based credit transfer</b>	<p>Any credit transfer which the payer submits without the use of paper forms, e.g. electronically or via telephone. Includes submissions by telefax if they are transformed into electronic payments without manual intervention.</p> <p><b>For Country tables 7, 8</b></p> <p>Credit transfer which a bank customer submits to his/her bank in non-paper-based form. Includes standing orders which are originally submitted in paper-based form but then executed electronically. Includes credit transfers initiated at an ATM with a credit transfer function.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries)</p> <p><b>For Country tables 9, 10</b></p> <p>Credit transfer which the sending participant in the system submits to the system in non-paper-based form.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).</p>	-	-	-	7-10
<b>Non-TARGET payment system</b>	<p>An IFTS which is not a component part of TARGET. An IFTS of this type can be managed by a central bank or by a private operator. Only systems handling a significant volume of business are listed, usually those which are also mentioned in the text part of the Blue Book.</p> <p>For non-TARGET payment systems, the following information is provided:</p> <p>Geographical breakdown into:</p> <ul style="list-style-type: none"> <li>– “National transactions sent”</li> <li>– “Transactions sent by euro area participants (excluding national transactions)”</li> <li>– “Transactions sent by non-euro area EU participants (excluding national transactions)”</li> <li>– “Transactions sent by non-EU participants (excluding national transactions)”.</li> </ul> <p>The sub-categories are mutually exclusive, i.e. the total transactions sent is the sum of its sub-categories.</p> <p>Categories of payment instruments, if applicable to the system:</p> <ul style="list-style-type: none"> <li>– “Credit transfers”</li> <li>– “Direct debits”</li> <li>– “Card payments”</li> <li>– “ATM transactions” (if they can be distinguished)</li> <li>– “E-money transactions”</li> <li>– “Cheques”</li> <li>– “Other payment instruments”.</li> </ul> <p>Payment instruments which are not applicable to the system are not shown in the tables.</p>	16.1-16.3	-	1, 2	9, 10
<b>Number of direct participants</b>	<p>Any participant in a system that directly exchanges transfer orders with other participants in the system, without an intermediary. In some systems, direct participants also exchange orders on behalf of indirect participants.</p> <p>Sub-category of “Number of participants”.</p> <p>Measurement: number of participants. Reference period: status at the end of the year.</p>	16.3	-	-	-

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Number of institutions</b>	<p>Each of the following legally independent institutions operating in the reporting country:</p> <ul style="list-style-type: none"> <li>– “Credit institution legally incorporated in the reporting country” (includes “Electronic money institution”)</li> <li>– “Branch of a euro area-based credit institution”</li> <li>– “Branch of an EEA-based credit institution (outside the euro area)”</li> <li>– “Branch of a non-EEA-based bank”</li> <li>– “Other institution offering payment services to non-MFIs”</li> <li>– “Central bank”.</li> </ul> <p>Each institution is counted once, irrespective of the number of offices it maintains in the country. The sub-categories are mutually exclusive. The total number of institutions is the sum of all sub-categories. Institutions are included as from the first time that they are reported to the ECB for the purposes of MFI statistics.</p> <p>Measurement: number of institutions.</p> <p>Reference period: status at the end of the year.</p>	4	-	-	5
<b>Number of internet/PC-linked overnight deposits</b>	<p>Number of overnight deposit accounts held by non-MFIs which the account holder can access and use electronically via the internet or with PC banking applications via dedicated software and dedicated telecommunication lines (in order, for example, to make credit transfers and pay bills). Often requires an extension of the contract between the account holder and his/her MFI to include such services, and may also require that the MFI provide electronic identifiers (PINs, TANs, etc.) to the account holder.</p> <p>Sub-category of “Number of overnight deposits”.</p> <p>Measurement: number of accounts.</p> <p>Reference period: status at the end of the year.</p>	-	-	-	5
<b>Number of offices</b>	<p>Number of places of business in the reporting country. Each place of business set up in the same reporting country is counted separately.</p> <p>Includes only those offices (regardless of their size and operating hours) that provide payment services with cashless clearing and settlement. Mobile offices are excluded. The head office of the institution is counted as an office if it offers payment services with cashless clearing and settlement.</p> <p>Measurement: number of offices.</p> <p>Reference period: status at the end of the year.</p>	4	-	-	5
<b>Number of overnight deposits</b>	<p>Number of deposits held by non-MFIs.</p> <p>Includes all deposits held by non-MFIs at the central bank, at credit institutions or non-EEA-based banks, or at other institutions providing payment services to non-MFIs. Does not include deposits held by non-MFIs at MFIs other than credit institutions or the central bank (mostly money market funds). If a non-MFI maintains several accounts, each account is counted.</p> <p>Measurement: number of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>See also “Overnight deposits”.</p>	5	-	-	5

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Number of participants</b>	Any institution that is identified/recognised by the system and authorised to send transfer orders to and receive transfer orders from the system, either directly (as a direct participant) or indirectly (as an indirect participant). Comparative table 16.3 also indicates the “Number of direct participants”. Measurement: number of participants. Reference period: status at the end of the year.	16.3, 17.3	-	-	11.3
<b>Office</b>	A place of business which forms a legally dependent part of a credit institution or a non-EEA-based bank, of a central bank or of another institution offering payment services to non-MFIs and which carries out directly some or all of the transactions inherent in the business of credit institutions. Each place of business set up in the same reporting country is counted separately.	4	-	-	5
<b>OTC cash deposit</b>	Cash deposit to an account at the bank using a bank form. These transactions do not represent payments in the strict sense, comprising only a change from the central bank (cash) to the bank (account money) or vice versa as obligor of the claim. Thus, they are not included in the breakdown of payment instruments. However, data may be reported if available. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	7, 8
<b>OTC cash withdrawal</b>	Cash withdrawal from an account at the bank using a bank form. These transactions do not represent payments in the strict sense, comprising only a change from the central bank (cash) to the bank (account money) or vice versa as obligor of the claim. Thus, they are not included in the breakdown of payment instruments. However, data may be reported if available. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	7, 8
<b>Other e-money storage</b>	An instrument for storing e-money funds of a single user, except cards with an e-money function (i.e. on which e-money can be stored directly). Includes cards or other devices which only provide access to e-money stored elsewhere – e.g. scratch cards, virtual cards and cards which do not store e-money on a chip or a magnetic stripe but can be loaded by transferring value from another account and be used for payments over the internet.	-	2	-	2, 7, 8
<b>Other institution offering payment services to non-MFIs</b>	A payment institution as defined in the Draft Directive on a new legal framework for payments in the internal market, or another institution – such as a public authority – providing payment services to non-MFIs. In some countries, information from some or all of these institutions is not available or is restricted to transaction data (shown in Country tables 6 to 8). In that case, Country tables 6 to 8 may include information from a larger range of service providers than those mentioned in Country table 5. A footnote will alert the user if that is the case.	-	-	-	5



Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Other payment instruments</b>	<p>Includes the payment instruments that exist in some countries that cannot be included in any of the other categories of payment instrument – e.g. bills of exchange (including truncated bills of exchange). M-payments are not included. A footnote states which instruments are included.</p> <p><b>For Country tables 7, 8</b></p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries). See also “Transactions per type of payment instrument”.</p> <p><b>For Country tables 9, 10/Comparative tables 16.1, 16.2/International systems tables 1, 2</b></p> <p>All “Other payment instruments” processed in the IFTS are included. Payments are counted on the sending participant’s side.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).</p>	16.1, 16.2	-	1, 2	7-10
<b>Other securities listed</b>	<p>ISIN codes that are traded on the trading platform (not counting the shares already counted in “Stocks listed”).</p> <p>Measurement: number/value of other securities. Reference period: status at the end of the year.</p>	-	-	-	11.4
<b>Outstanding securities</b>	<p>Securities which have been issued and/or securities which have been registered.</p> <p>The following breakdown is provided if available:</p> <ul style="list-style-type: none"> <li>– “Stocks listed”</li> <li>– “Other securities listed”.</li> </ul> <p>If this breakdown is not available, countries provide figures for the total number/value of outstanding securities or any other available breakdown (e.g. by type of securities).</p> <p>Measurement: number/value of outstanding securities. Reference period: status at the end of the year.</p>	-	-	-	11.4
<b>Outstanding value on card-based e-money schemes</b>	<p>Value, at a given point in time, on cards with an e-money function issued to cardholders by credit institutions.</p> <p>Sub-category of “Outstanding value on e-money storages issued”.</p> <p>Measurement: outstanding value. Reference period: status at the end of the year. Currency: national (euro for euro area countries).</p>	-	2	-	2
<b>Outstanding value on e-money storages issued</b>	<p>Value, at a given point in time, on e-money storages issued by credit institutions and held by entities other than the issuer, including credit institutions other than the issuer.</p> <p>The following breakdown is provided:</p> <ul style="list-style-type: none"> <li>– “Outstanding value on e-money storages issued: On card-based e-money schemes”</li> <li>– “Outstanding value on e-money storages issued: On software-based e-money schemes”.</li> </ul> <p>The sub-categories are mutually exclusive. Thus, the main category is the sum of its sub-categories.</p> <p>Measurement: outstanding value. Reference period: status at the end of the year. Currency: national (euro for euro area countries).</p>	-	2	-	2

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Outstanding value on e-money storages issued by electronic money institutions</b>	<p>Value, at a given point in time, of e-money issued by electronic money institutions and held by entities other than the issuer, including credit institutions other than the issuer.</p> <p>Sub-category of “Outstanding value on e-money storages issued”.</p> <p>Measurement: outstanding value.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national (euro for euro area countries).</p>	-	-	-	5
<b>Outstanding value on software-based e-money schemes</b>	<p>Value, at a given point in time, of e-money issued by credit institutions in the form of e-money products other than cards with an e-money function, i.e. in the form of other e-money storage products, and held by entities other than the issuer.</p> <p>Sub-category of “Outstanding value on e-money storages issued”.</p> <p>Measurement: outstanding value.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national (euro for euro area countries).</p>	-	2	-	2
<b>Overnight deposit</b>	<p>Deposits which are convertible into currency and/or transferable on demand by cheque, bankers’ order, debit entry or similar means without significant delay, restriction or penalty. Balances representing prepaid amounts in the context of electronic money – either in the form of “hardware-based” e-money (e.g. prepaid cards) or “software-based” e-money – issued by MFIs are included under this item. This item excludes non-transferable deposits which are technically withdrawable on demand but which are subject to significant penalties.</p> <p>Overnight deposits include the following:</p> <ul style="list-style-type: none"> <li>– Balances (interest-bearing or not) which are transferable by cheque, bankers’ order, debit entry or the like, without any significant penalty or restriction</li> <li>– Balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the deposit was made, without any significant penalty or restriction, but which are not transferable</li> <li>– Balances (interest-bearing or not) representing prepaid amounts in the context of “hardware-based” or “software-based” e-money (e.g. prepaid cards)</li> <li>– Loans to be repaid by close of business on the day following that on which the loan was granted.</li> </ul> <p>“Deposits” also covers “loans” as liabilities of MFIs.</p> <p>(Based on: Regulation (EC) 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2001/13), as amended, Part 3, 9).</p> <p>Thus, the value of overnight deposit accounts includes the value of overnight overdrafts on the accounts.</p> <p>Includes current accounts and may include time deposits if they are transferable on demand without significant delay, restriction or penalty. All accounts are included, irrespective of the currency in which they are denominated; thus, “Overnight deposits in foreign currencies” is a sub-category of “Overnight deposits”.</p>	G	G	-	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Overnight deposits held at other credit institutions</b>	<p>Value of overnight deposits held by credit institutions with other credit institutions.</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year, namely the last quarter. The terms “End of period” and “Value for the last quarter of the period” are used interchangeably in the country tables and the endnotes.</p> <p>Currency: national (euro for euro area countries).</p> <p>See also “Overnight deposits”.</p>	3	-	-	3
<b>Overnight deposits held at the central bank</b>	<p>Value of overnight deposits held by credit institutions at the central bank.</p> <p>In the Eurosystem, the sum of the following holdings of credit institutions with a central bank:</p> <ul style="list-style-type: none"> <li>– reserve holdings (counterparties’ holdings on their reserve account which serve to fulfil reserve requirements)</li> <li>– holdings in the deposit facility (a standing facility of the Eurosystem which counterparties can use to make overnight deposits remunerated at a pre-specified interest rate).</li> </ul> <p>Measurement: value of deposits.</p> <p>Reference period: average for the last maintenance period of the year (i.e. that containing 31 December; see “Indicative calendar of reserve maintenance periods”, as published from time to time by the ECB).</p> <p>Currency: national (euro for euro area countries).</p>	3	-	-	3
<b>Overnight deposits in foreign currencies</b>	<p>Value of overnight deposits held by non-MFIs in foreign currencies. Largely comprises sight/demand deposits which are fully transferable (by cheque or similar instrument). Also includes non-transferable deposits that are convertible on demand or by close of business the following day.</p> <p>Sub-category of “Value of overnight deposits”.</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national (euro for euro area countries).</p>	-	2	-	2
<b>Paper-based credit transfer</b>	<p>Credit transfer which the payer submits in paper-based form. Includes submissions by telefax if they require manual intervention in order to be transformed into electronic payments.</p> <p><b>For Country tables 7, 8</b></p> <p>Credit transfer which a bank customer submits to his/her bank in paper-based form.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries)</p> <p><b>For Country tables 9, 10/Comparative tables 16.1, 16.2/International systems tables 1, 2</b></p> <p>Credit transfer which the sending participant in the system submits to the system in paper-based form.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p>	-	-	-	7-10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Participant</b>	<p>An entity which is identified by an IFTS and is allowed to send/receive payment orders directly to/from the system or is directly bound by the rules governing the IFTS.</p> <p>Transactions are grouped according to participants' place of legal incorporation, as follows:</p> <ul style="list-style-type: none"> <li>– national transactions</li> <li>– transactions sent by euro area participants (excluding national participants)</li> <li>– transactions sent by EU participants legally incorporated outside the euro area (excluding national participants)</li> <li>– transactions sent by non-EU participants (excluding national participants).</li> </ul> <p>Participants can be either the sender or recipient of a payment order. A sending participant is one which instructs the system to carry out a certain transaction, using a certain payment instrument. A receiving participant is one which receives the payment instrument (but not always the funds).</p> <p>The direction of the flow of funds depends on the payment instrument used. In the case of credit transfers and similar instruments in which the payer initiates the transaction, the sending participant is also the sender of funds, and the receiving participant the recipient of funds. In the case of direct debits or cheques and similar instruments in which the payee initiates the transaction, the sending participant is the recipient of funds and the receiving participant the sender of funds.</p>	16.3	-	-	9, 10
<b>Payee (beneficiary)</b>	<p>The party in a payment transaction which is the final recipient of transferred funds.</p> <p>(Based on the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p>	G	G	G	G
<b>Payer</b>	<p>The party in a payment transaction which is entitled to dispose of funds and which issues the payment order or agrees to the transfer of said funds to a payee.</p> <p>(Based on the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p>	G	G	G	G
<b>Payment (payment transaction)</b>	<p>The deposit, withdrawal or transfer of funds from a payer to the benefit of a payee which is independent of any underlying obligations between payment service users. A transfer of funds does not depend on a credit balance or a claim against the issuer but can be made against a credit line. A payment transaction can be initiated by a payer or a payee, which can be one and the same person.</p> <p>“Funds” in relation to a payment transaction refers to cash, scriptural money and electronic money as defined in Directive 2000/46/EC.</p> <p>(Based on the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p>	G	G	G	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Payment institution</b>	<p>A payment service provider – other than a credit institution as defined in Directive 2000/12/EC, an electronic money institution as defined in Directive 2000/46/EC, a post office giro institution which is licensed as a credit institution, a central bank or a public authority – which is authorised to provide payment services in accordance with the requirements of the New Legal Framework Directive.</p> <p>(Based on the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p> <p>This refers, for instance, to postal institutions which are not licensed credit institutions, money transmitters, and payment card issuers which are not credit institutions (i.e. those in a three-party scheme, such as American Express or Diners).</p> <p>In some countries, information from some or all of these institutions is not available or is restricted to transaction data (which is shown in Country tables 6 to 8). In that case, Country tables 6 to 8 may include information from a larger range of service providers than those mentioned in Country table 5. A footnote will alert the user if that is the case.</p> <p>Included in “Other institutions offering payment services to non-MFIs”.</p>	-	-	-	5
<b>Payment instrument (payment order)</b>	<p>Any instruction by a payer or payee to his payment service provider requesting the execution of a payment transaction.</p> <p>(Cited from the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p> <p>The Blue Book provides the following general information on access to and use of payment instruments:</p> <ul style="list-style-type: none"> <li>– “Institutions offering payment services to non-MFIs”</li> <li>– Accounts which can be used for payment services: “Overnight deposits”</li> <li>– Terminals (both stock data and transactions at terminals)</li> <li>– Transactions by non-MFIs broken down by type of payment instrument</li> <li>– Payments processed in selected interbank funds transfer systems.</li> </ul>	G	G	G	G
<b>Payment order (payment instrument)</b>	<p>Any instruction by a payer or payee to his payment service provider requesting the execution of a payment transaction.</p> <p>(Cited from the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p> <p>See “Payment instrument”.</p>	G	G	G	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Payment service</b>	<p>The execution, in the course of business, of payment transactions on behalf of payment service users and the performance of related ancillary services, as listed in the annex to the New Legal Framework Directive (non-exclusive list):</p> <p>(1) Execution of payment transactions in which the funds are held as a deposit, within the meaning of Directive 2000/12/EC, with the payment service provider</p> <p>(2) Execution of payment transactions in which the electronic money, within the meaning of Directive 2000/46/EC, is issued by the payment service provider</p> <p>(3) Execution of payment transactions in which the funds accepted by the payment service provider from the payment service user are for the sole purpose of rendering a payment service</p> <p>(4) Execution of payment transactions in which the transfer of funds is made against a credit line to the benefit of a payment service user</p> <p>(5) Issuance of payment cards to a payment service user, acquisition of payment transactions on behalf of a payment service user and issuance of guarantees for payment transactions.</p> <p>(Based on the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p> <p>For the purposes of the Blue Book statistics, this service is understood as the acceptance by an entity (e.g. a credit institution) of a payment transaction for further execution (which may be the task of another entity) by way of cashless clearing and/or settlement. It is not linked to the provision of the technical infrastructure (e.g. telecommunication or payment terminals installed at retailers) or to the provision of the settlement (e.g. payment system).</p>	G	G	G	G
<b>Payment service provider</b>	<p>A natural or legal person whose regular business includes the provision of payment services to payment service users.</p> <p>(Cited from the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p>	G	G	G	G
<b>Payment service user</b>	<p>A natural or legal person which makes use of a payment service. A payment service user may be a payer or a payee. A payer and a payee can be one and the same person.</p> <p>(Cited from the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p>	G	G	G	G

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Payment transaction (payment)</b>	<p>The deposit, withdrawal or transfer of funds from a payer to the benefit of a payee which is independent of any underlying obligations between payment service users. A transfer of funds does not depend on a credit balance or a claim against the issuer but can be made against a credit line. A payment transaction can be initiated by a payer or a payee, which can be one and the same person.</p> <p>“Funds” in relation to a payment transaction refers to cash, scriptural money and electronic money as defined in Directive 2000/46/EC.</p> <p>(Cited from the Draft Directive on a new legal framework for payments in the internal market, version 5.0, 26.11.2004.)</p>	G	G	G	G
<b>Payments by cards with a credit and delayed debit function</b>	<p>Payment transactions performed with cards with a credit and delayed debit function at a terminal or via other channels. This sub-category is only reported if the data cannot be broken down into “Payments by cards with a credit function” and “Payments by cards with a delayed debit function”.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries). See also “Transactions per type of payment instrument”, “Card payments with cards issued in the country (except cards with an e-money function)”.</p>	7, 9	-	-	7, 8
<b>Payments by cards with a credit function</b>	<p>Payment transactions performed with cards with a credit function at a terminal or via other channels.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries). See also “Transactions per type of payment instrument”, “Card payments with cards issued in the country (except cards with an e-money function)”.</p>	7, 9	-	-	7, 8
<b>Payments by cards with a debit and delayed debit function</b>	<p>Payment transactions performed with cards with a debit and delayed debit function at a terminal or via other channels. This sub-category is only reported if the data cannot be broken down into “Payments by cards with a debit function” and “Payments by cards with a delayed debit function”.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries). See also “Transactions per type of payment instrument”, “Card payments with cards issued in the country (except cards with an e-money function)”.</p>	7, 9	-	-	7, 8
<b>Payments by cards with a debit function</b>	<p>Payment transactions performed with a card with a debit function at a terminal or via other channels.</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries). See also “Transactions per type of payment instrument”, “Card payments with cards issued in the country (except cards with an e-money function)”.</p>	7, 9	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Payments by cards with a delayed debit function</b>	<p>Payment transactions performed with cards with a delayed debit function at a terminal or via other channels.</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p> <p>See also “Transactions per type of payment instrument”, “Card payments with cards issued in the country (except cards with an e-money function)”.</p>	7, 9	-	-	7, 8
<b>Payments processed by selected interbank funds transfer systems</b>	<p>Transactions submitted to and processed in an interbank funds transfer system. Each payment is counted once on the sending participant's side (not twice – i.e. the debiting of the payer's account and the crediting of the payee's account are not counted separately). For multiple credit transfers (bulk payments), each item of the payment is counted. In the case of netting systems, it is the gross number and value of transactions that is presented and not the result after netting. Excludes rejected or cancelled payments.</p> <p>IFTs are divided into TARGET components and non-TARGET payment systems. For all IFTs, cross-border transactions are counted in the country where the transaction originates in order to avoid double-counting (i.e. in the country of the originator and in the country of the beneficiary).</p> <p>Measurement: number/value of transactions.</p> <p>Reference period: total for the year.</p> <p>Currency: national (euro for euro area countries).</p>	16.1, 16.2	-	1, 2	9, 10
<b>Point of sale (POS)</b>	<p>The provision of goods and services at attended and unattended terminals.</p> <p>(Cited from ECBS Terminology, ORG9003 V4, European Committee for Banking Standards, August 2003.)</p>	11,14, 15	-	-	6-8
<b>Population</b>	<p>All persons, national or foreign, who are permanently settled in the economic territory of the country, even if they are temporarily absent from it.</p> <p>(Cited from Council Regulation (EC) No 2223/96 of 25 June 1996 on the European system of national and regional accounts in the Community – ESA 95, 11.05.)</p> <p>Data are calculated as the average of two point values at the start and end of the year. For some countries, data from only one point in the year is used and a footnote will alert the user to this fact.</p> <p>Measurement: number of persons.</p> <p>Reference period: start and end of the year, presented as an average.</p> <p>Source: Eurostat.</p>	1, 1a	1	-	1



Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>POS (Point of sale) terminal</b>	<p>Electromechanical device allowing the use of a card with a debit, credit or delayed debit function at a physical (not virtual) point of sale for the purposes of a cashless payment transaction. Each single POS terminal is counted separately. (This also applies where there are several POS terminals within one retail location.)</p> <p>The payment information is captured either manually on paper vouchers or by electronic means, and, in some cases, the POS terminal is designed to also transmit the information online (with real-time reference to an authorisation system) or offline. Where the payment information is captured by electronic means, the terminal may be referred to as an electronic funds transfer at point of sale (EFTPOS) terminal and then also reported in the EFTPOS sub-category. Thus, "EFTPOS terminals" are included in "POS terminals".</p> <p>Measurement: number of terminals. Reference period: status at the end of the year. See also "Terminals located in the country".</p>	11	-	-	6
<b>POS transaction</b>	<p>Transaction performed through POS terminals using a card with a debit, credit or delayed debit function. Includes the number/value of transactions performed at EFTPOS terminals. Cash advances at POS terminals are also included. If it is possible to distinguish them, they are also reported in the memorandum item "Cash advances at POS terminals".</p> <p>Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries). See also "Transactions per type of terminal".</p>	14, 15	-	-	7, 8
<b>Postal institution</b>	<p>Postal institutions are listed as follows:</p> <ul style="list-style-type: none"> <li>– If they are licensed credit institutions, they are shown in the category "Credit institutions legally incorporated in the reporting country".</li> <li>– If they are not licensed credit institutions, they are listed in the category "Other institution offering payment services to non-MFIs".</li> </ul> <p>A footnote will indicate the category to which the postal institution in the country concerned belongs.</p>	-	-	-	5
<b>Postal order</b>	<p>Money order in which the drawee is a postal institution.</p> <p>Postal orders are included in "Credit transfers".</p>	7, 9	-	-	7-10
<b>Reporting acceding/ accession countries</b>	<p>Number of countries reporting for the Blue Book with which membership negotiations were ongoing or concluded in the reference year, without the country having joined the EU.</p> <p>Measurement: number of countries. Reference period: status at the end of the year.</p>	1.4	-	-	-

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Retailer card</b>	<p>A card issued by a non-banking institution (merchant) for use at specified merchant outlets pursuant to an agreement between the merchants. May function as a card with a debit, delayed debit or credit function. Cards issued by three-party schemes – e.g. American Express or Diners – which are not restricted to specific merchant outlets, are not deemed retailer cards.</p> <p>Retailer cards are excluded from the statistics, except where they have been issued in cooperation with a credit institution (co-branding). In the latter case, the retailer card is included according to the function(s) available on the card.</p> <p>For countries with a significant volume of retailer card business, a footnote will indicate the number of retailer cards issued in the country.</p>	G	-	-	G
<b>Securities settlement system (SSS)</b>	Transfer systems which settle transfer instructions for both securities and funds. As a rule, all SSSs are mentioned here, i.e. not only those managed by the central bank, but also those managed by private operators.	17.1, 17.2	-	-	11.1- 11.4
<b>Settlement media used by credit institutions</b>	Assets or claims on assets which are used by credit institutions for payments.	3	-	-	3
<b>Settlement media used by non-MFIs</b>	Assets or claims on assets which are used by non-MFIs for payments.	2, 5	2	-	2
<b>Settlement medium (means of payment)</b>	Assets or claims on assets that are accepted by the beneficiary to discharge a payment obligation.	G	G	G	G
<b>Software-based e-money scheme</b>	A set of technical concepts, rules, protocols, algorithms, functions, legal/contractual agreements, commercial agreements and administrative procedures which form the basis for the provision of a particular e-money product (excluding e-money card products, i.e. only for other e-money storage products). May also include the provision of a number of marketing, processing or other services to its members.	-	2	-	2
<b>Start of negotiations</b>	The year in which membership negotiations with the relevant country began and the country became an accession country.	1.3	-	-	-
<b>Stocks listed</b>	<p>Each company whose shares are traded on the trading platform. If a particular company has more than one type of share listed on the same platform, these only count as one.</p> <p>Measurement: number/value of stocks.</p> <p>Reference period: status at the end of the year.</p>	-	-	-	11.4

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>TARGET component</b>	<p>A national real-time gross settlement (RTGS) system which is a component part of TARGET (as identified in Annex 1 of the “TARGET Guideline”, the Guideline of the European Central Bank of 26 April 2001 on a Trans-European Automated Real-time Gross settlement Express Transfer system (TARGET), ECB/2001/3, as amended), the ECB payment mechanism (EPM) or RTGS systems of Member States that have not yet adopted the euro but are connected directly to TARGET and have signed a TARGET Agreement.</p> <p>The nationality of the TARGET component is determined by the nationality of the national central bank operating the component. For TARGET2, the nationality of the TARGET component will be determined by the nationality of the national central bank managing the settlement account relationship. A TARGET component can be either</p> <ul style="list-style-type: none"> <li>– a euro area TARGET component, or</li> <li>– a non-euro area TARGET component.</li> </ul> <p>Transactions sent to an RTGS system which is linked to TARGET via a correspondent relationship with a TARGET component, and where no TARGET Agreement was signed, are counted according to the nationality of the TARGET component providing the correspondent service to the RTGS system.</p>	16.1-16.3	-	1, 2	9, 10
<b>Terminal (accepting device)</b>	<p>Electromechanical device allowing authorised users to gain access to a range of services. Users access the services at the terminal with a card which has one or more of the following functions: cash, debit, delayed debit, credit, e-money function.</p> <p>Terminals are physical access points. Non-physical access points, such as internet or telephone access to services, are not included.</p> <p>Terminals can be attended (requiring the involvement of a terminal operator or cashier) or unattended (designed to be used by the cardholder in self-service mode).</p>	11-15	-	-	6-8
<b>Terminals located in the country</b>	<p>General remarks regarding this section in Country table 6:</p> <ul style="list-style-type: none"> <li>– If a terminal offers several functions, it is counted in each applicable sub-category. Thus, the total number of terminals may be smaller than the sum of the sub-categories, and sub-categories should not be added up to avoid double-counting.</li> <li>– All terminals located in the country are counted. For some countries, there may be double-counting in certain types of terminal where the data are reported per card issuer or per card scheme and if the same terminal can be used by several reporting agents. A footnote will alert the user when that is the case.</li> <li>– Each single POS, EFTPOS or e-money card accepting terminal is counted separately, regardless of the existence of several terminals of the same type within one merchant location.</li> </ul>	11	-	-	6

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Total banknotes in circulation</b>	Banknotes in circulation that are commonly used to make payments. Currency in circulation does not include a central bank's stock of own banknotes (as they are not in circulation). Breakdown by denomination is provided. Measurement: value of banknotes. Reference period: status at the end of the year. Currency: national (euro for euro area countries).	-	3	-	4
<b>Total coins in circulation</b>	Coins in circulation that are commonly used to make payments. Currency in circulation does not include a central bank's stock of own coins (as they have not been issued) or commemorative coins that are not commonly used to make payments. If commemorative coins are included, a footnote will alert the user to this fact. Breakdown by denomination is provided. For non-euro area countries, data on commemorative coins may be included in a separate entry. Measurement: value of coins. Reference period: status at the end of the year. Currency: national (euro for euro area countries).	-	3	-	4
<b>Total national transactions sent</b>	Sum of the transactions with all payment instruments listed under "National transactions sent". Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	9, 10
<b>Total number/value of transactions with payment instruments by non-MFIs</b>	Total transactions initiated by non-MFIs. Calculation: sum of the number/value of transactions with all sub-categories of payment instruments. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	6, 8	-	-	7, 8
<b>Total number of cards (irrespective of the number of functions on the card)</b>	Total number of physical cards in circulation. These may have one or more of the following functions: cash, debit, credit, delayed debit, e-money function. Cards with multiple functions should be counted only once to avoid double-counting. Measurement: number of physical cards. Reference period: status at the end of the year. See also "Cards issued in the country".	-	-	-	6
<b>Total transactions sent</b>	Number/value of all transactions sent in any given IFTS. In the case of TARGET components, this is referred to as "Credit transfers sent", since TARGET only processes credit transfers. Geographical breakdowns are provided according to the nationality of the sending participant in the system (see "Participant"), and/or the nationality of the TARGET component (see "TARGET component"). Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	16.1, 16.2	-	1, 2	9, 10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Total transactions sent by non-euro area EU participants (excluding national transactions)</b>	Sum of the transactions in a non-TARGET payment system with all payment instruments listed under “Transactions sent by non-euro area EU participants (excluding national transactions)”. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	9, 10
<b>Total transactions sent by euro area participants (excluding national transactions)</b>	Sum of the transactions in a non-TARGET payment system with all payment instruments listed under “Transactions sent by euro area participants (excluding national transactions)”. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	9, 10
<b>Total transactions sent by non-EU participants (excluding national transactions)</b>	Sum of the transactions in a non-TARGET payment system with all payment instruments listed under “Transactions sent by non-EU participants (excluding national transactions)”. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	9, 10
<b>Trading platform</b>	An infrastructure or mechanism aimed at facilitating securities transactions between those who wish to buy and sell. A trading platform may be a legal entity recognised as an exchange or an integrated part of a stock exchange.	17.1, 17.2	-	-	11.1- 11.4
<b>Transaction sent by EU participants outside the euro area (excluding national transactions)</b>	Transaction within a TARGET component or within a non-TARGET payment system in which the sending participant is a branch of a credit institution or other participant legally incorporated within the EU but outside both the euro area and the reporting country. The nationalities of the originator and the final beneficiary of the transaction are irrelevant; these may be one and the same person. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	9, 10
<b>Transaction sent by euro area participants (excluding national transactions)</b>	Transaction within a TARGET component or within a non-TARGET payment system in which the sending participant is a branch of a credit institution or other participant legally incorporated within the euro area but outside the reporting country. The nationalities of the originator and the final beneficiary of the transaction are irrelevant; these may be one and the same person. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	9, 10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Transaction sent by non-EU participants (excluding national transactions)</b>	Transaction within a TARGET component or within a non-TARGET payment system in which the sending participant is a branch of a credit institution or other participant legally incorporated outside both the EU and the reporting country. The nationalities of the originator and the final beneficiary of the transaction are irrelevant; these may be one and the same person. Measurement: number/value of transactions. Reference period: total for the year. Currency: national (euro for euro area countries).	-	-	-	9, 10
<b>Transaction sent to a euro area TARGET component</b>	Number/value of all transactions sent from a TARGET component to a euro area TARGET component. Measurement: number/value of transactions. Reference period: total for the year. Currency: euro. See also “TARGET component”.	-	-	-	9, 10
<b>Transaction sent to a non-euro area TARGET component</b>	Number/value of all transactions sent from a TARGET component to a non-euro area TARGET component. Measurement: number/value of transactions. Reference period: total for the year. Currency: euro. See also “TARGET component”.	-	-	-	9, 10

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Transactions per type of payment instrument</b>	<p>The following rules apply to the reporting of transactions:</p> <ul style="list-style-type: none"> <li>– Cross-border transactions are counted in the country where the transaction originates in order to avoid double-counting (i.e. in the country of the originator and in the country of the beneficiary). In the case of countries for which figures for cross-border transactions (sent and received) are available, the following memorandum items may be included: <ul style="list-style-type: none"> <li>– The value of cross-border transactions sent included in “Total number/value of transactions with payment instruments by non-MFIs”.</li> <li>– The difference between cross-border transactions sent and cross-border transactions received shows the net inflow or outflow of transactions into/out of the reporting country. The treatment of cross-border transactions may be reviewed at a later stage.</li> <li>– Funds transfers between accounts in the same name (also between different types of account, such as savings and current accounts) are included if they use a payment instrument, unless indicated otherwise.</li> <li>– Money and postal orders are included in credit transfers.</li> <li>– In the case of bulk payments, each individual payment is counted.</li> <li>– Funds transfers used to settle outstanding balances of transactions with cards with a credit or delayed debit function are included, as these are separate payments from the cardholder to the card issuer; they are shown in the sub-category of the payment instrument (e.g. credit transfer or direct debit) used for settlement. Direct debits resulting from the settlement of an individual card transaction should not be reported to avoid double-counting.</li> <li>– Instruments should only be included if they are the sole means of settling the payment (i.e. if for settlement of a cheque another instrument like a credit transfer is needed, it is only the credit transfer that is counted).</li> </ul> </li> </ul>	6-9	-	-	7, 8

Term	Detailed reporting requirements	(1)	(2)	(3)	(4)
<b>Transactions per type of terminal</b>	<p>Cash or cashless transaction performed at a terminal.</p> <p>Transactions per type of terminal are counted on three different levels:</p> <p>a) transactions at terminals located in the country by cards issued in the country</p> <p>b) transactions at terminals located in the country by cards issued outside the country</p> <p>c) transactions at terminals located outside the country by cards issued in the country.</p> <p>These different levels allow the calculation of all transactions at terminals located in the country, irrespective of where the card used was issued, and also of all transactions with cards issued in the country at terminals anywhere in the world. Therefore, it provides for easy comparison with data in table 6, both on cards (where only cards issued in the country are counted; i.e. levels 'a' and 'c') and on terminals (where only terminals located in the country are counted; i.e. levels 'a' and 'b').</p>	12-15	-	-	7, 8
<b>Value of overnight deposits</b>	<p>Value of deposits held by non-MFIs which are convertible into currency and/or transferable on demand by cheque, bankers' order, debit entry or similar means without significant delay, restriction or penalty. Includes the value of overnight overdrafts on the accounts. Also includes the value of "Overnight deposits in foreign currencies".</p> <p>See also "Overnight deposits".</p> <p><b>For Country table 2</b></p> <p>Value of overnight deposits includes all deposits held by non-MFIs at MFIs.</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national (euro for euro area countries).</p> <p><b>For Country table 5/Euro area table 2</b></p> <p>Value of overnight deposits includes all deposits held by non-MFIs at the central bank, at credit institutions or at other institutions providing payment services to non-MFIs. Does not include deposits held by non-MFIs at MFIs other than credit institutions or the central bank (mostly money market funds).</p> <p>Measurement: value of deposits.</p> <p>Reference period: status at the end of the year.</p> <p>Currency: national (euro for euro area countries).</p>	5	2	-	2, 5







## ANNEX 3

### COMPARISON WITH THE PREVIOUS BLUE BOOK REQUIREMENTS

#### I GENERAL COMPARISON

The overall scope of the data remains unchanged. They continue to provide a sound overview of payment and securities transactions in all EU and accession/acceding countries. The data requirements have been defined in more detail, thereby increasing the level of harmonisation of the statistics and leaving less room for national interpretations.

Some country tables have been restructured, in some cases substantially:

- *Country table 5 (previously entitled “Institutional framework”)*. The new structure presents the data in a time series table with a fixed geographical breakdown. The scope of the country table has been limited to credit institutions within the meaning of the relevant EU directives and other specified institutions providing payment services to non-MFIs.
- *Country table 6 “Payment card functions and accepting devices”* has been shortened. The country table now begins with data on the number of cards by type of card, followed by data on cards terminals broken down into ATMs, POS terminals and e-money card terminals. Transaction data are now shown only in the old Country tables 9 and 10 (now 7 and 8).
- The *order of Country tables 7 and 8 and 9 and 10* has been reversed to improve the logic of the presentation. Now, Country tables 6 to 8 present transactions by non-MFIs, followed by transactions in payment systems (Country tables 9 and 10) and transactions in securities systems (Country table 11).
- In the old *Country tables 9 and 10 (now 7 and 8) “Indicators of the use of payment instruments and terminals by non-MFIs”*, transactions at terminals are presented on three levels for easier calculation and comparison with the data on terminals and cards in Country table 6.
- *Country tables 12 and 13* on the SWIFT system (participation and traffic) are no longer included. There is no clear relationship between the number of payments in a system and the number of SWIFT messages, since one payment may cause several SWIFT messages. Moreover, not all systems described in the Blue Book use SWIFT as a messaging provider, so SWIFT data would not provide a full picture of the situation in all countries reporting for the Blue Book.

#### 2 DETAILED COMPARISON

This section provides a general item-by-item comparison with the previous requirements. It follows the structure of the previous requirements and layout.

No	Old structure	New structure	Type of change
1.1	<b>1 Basic statistical data</b>	<b>1 Basic statistical data</b>	Same.
1.2	Population	Population	Same.
1.3	GDP	GDP	Same.
1.4	GDP per capita	GDP per capita	Same.
1.5		HICP (annual percentage changes)	New item. Included to enable comparison of the data and to give an indication of the extent to which changes in the data on payments are due to price increases in the economy.
1.6	Exchange rate (domestic currency vis-à-vis ECU/EUR):	Exchange rate (national currency vis-à-vis the euro)	For non-euro area countries only. For euro area countries, an exchange rate vis-à-vis the former national currency is no longer indicated.
1.7	<i>end of year</i>	<i>End of period</i>	Same.
1.8	<i>average</i>	<i>Average</i>	Same.
2.1	<b>2 Settlement media used by non-banks</b>	<b>2 Settlement media used by non-MFIs</b>	Renaming of the table using the concept "non-MFI".
2.2	Banknotes and coins	Currency in circulation outside MFIs	Renamed to ensure conformity with the ESCB statistical framework.
2.3	Transferable deposits	Value of overnight deposits held by non-MFIs	Renamed to ensure conformity with the ESCB statistical framework.
2.4	Other		Deleted.
2.5	Narrow money supply (M1)	Narrow money supply (M1)	Same.
2.6	<i>Memorandum items:</i>	<i>Memorandum items:</i>	
2.7	Broad money supply		Deleted.
2.8	Transferable deposits in foreign currencies	Overnight deposits in foreign currencies held by non-MFIs	Renamed to ensure conformity with the ESCB statistical framework.
2.9	Outstanding value on e-money schemes	Outstanding value on e-money storages issued	Renamed to ensure conformity with the ESCB statistical framework.
2.10	<i>of which:</i>	<i>of which:</i>	
2.11	<i>on card-based products</i>	On card-based e-money schemes	Renamed to ensure conformity with the ESCB statistical framework.
2.12	<i>on network-based products</i>	On software-based e-money schemes	Renamed to ensure conformity with the ESCB statistical framework.
3.1	<b>3 Settlement media used by banks</b>	<b>3 Settlement media used by credit institutions</b>	Banks renamed credit institutions to ensure conformity with ESCB terminology.
3.2	<i>(end of year, EUR billions)</i>	<i>(national currency millions; average for last reserve maintenance period)</i>	Changed to the last reserve maintenance period of the year (to minimise influence of end-of-year distortions).
3.3	Transferable balances held at central bank	Overnight deposits held at the central bank	Renamed to ensure conformity with statistical framework.

No	Old structure	New structure	Type of change
3.4	<i>of which:</i>		
3.5	<i>required reserves</i>		Deleted.
3.6	<i>free reserves</i>		Deleted.
3.7	Transferable balances held at other banks	Overnight deposits held at other credit institutions (end of period)	Renamed to ensure conformity with statistical framework.
3.8	<i>Memorandum item:</i>	<i>Memorandum items:</i>	
3.9	Institutions' borrowing from central bank		Broken down according to length of borrowing.
3.10			
3.11		Non-intraday borrowing from the central bank	New breakdown introduced.
3.12		Intraday borrowing from the central bank	New breakdown introduced.
4.1	<b>4 Banknotes and coins</b>	<b>4 Banknotes and coins</b>	Same.
4.2			
4.3		Currency in circulation	Moved up from item 4.11, renamed to ensure conformity with the ESCB statistical framework.
4.4	Total banknotes issued	Total banknotes in circulation	Renamed to ensure conformity with the ESCB statistical framework.
4.5	<i>of which:</i>	<i>of which:</i>	
4.6	<i>(list of denominations)</i>	<i>(list of denominations)</i>	Same. Individual breakdown per country.
4.7	Total coins issued	Total coins in circulation	Renamed to ensure conformity with the ESCB statistical framework.
4.8	<i>of which:</i>	<i>of which:</i>	
4.9	<i>(list of denominations)</i>	<i>(list of denominations)</i>	Same. Individual breakdown per country.
4.10	<i>Commemorative</i>		Non-euro area countries may include data on commemorative coins in a separate entry.
4.11	Total banknotes and coins issued		Moved up to item 4.3.
4.12	Banknotes and coins held by credit institutions	Currency in circulation held by MFIs	Renamed to ensure conformity with the ESCB statistical framework.
4.13	Banknotes and coins in circulation outside credit institutions	Currency in circulation outside MFIs	Renamed to ensure conformity with the ESCB statistical framework.
5.1	<b>5 Institutional framework</b>	<b>5 Institutions offering payment services to non-MFIs</b>	Renamed for greater clarity.
5.2	<i>(end of 2002)</i>	<i>(end of period)</i>	Changed to presentation of five years of data.
5.3	<b>Central bank</b>	<b>Central bank</b>	Same.

No	Old structure	New structure	Type of change
5.4	Number of institutions		Deleted, since the number is always one.
5.5	Number of branches	Number of offices	Renamed for greater clarity.
5.6	Number of accounts	Number of overnight deposits	Renamed to ensure conformity with the ESCB statistical framework.
5.7	Number of internet-linked accounts		Deleted, since not applicable.
5.8	Value of accounts	Value of overnight deposits	Renamed to ensure conformity with the ESCB statistical framework.
5.9	<b>Credit institutions</b>	<b>Credit institutions independent of their legal incorporation</b>	Same.
5.10	Number of institutions	Number of institutions	Same. Includes the postal institution if it is licensed as a credit institution.
5.11	Number of branches	Number of offices	Renamed for greater clarity.
5.12	Number of accounts	Number of overnight deposits	Renamed to ensure conformity with the ESCB statistical framework.
5.13	Number of internet-linked accounts	<i>of which:</i> Number of internet/PC-linked overnight deposits	Renamed for greater clarity.
5.14	Value of accounts	Value of overnight deposits	Renamed to ensure conformity with the ESCB statistical framework.
5.15		<i>of which:</i>	
5.16		<b>Credit institutions legally incorporated in the reporting country</b>	Broken down as a result of the removal of the matrix structure. Amended geographical breakdown.
5.17		Number of institutions	ditto.
5.18		Number of offices	ditto.
5.19		Value of overnight deposits	ditto.
5.20		<b>Branches of euro area-based credit institutions</b>	Broken down as a result of the removal of the matrix structure. Amended geographical breakdown.
5.21		Number of institutions	ditto.
5.22		Number of offices	ditto.
5.23		Value of overnight deposits	ditto.
5.24		<b>Branches of EEA-based credit institutions (outside the euro area)</b>	Broken down as a result of the removal of the matrix structure. Amended geographical breakdown.
5.25		Number of institutions	ditto.
5.26		Number of offices	ditto.
5.27		Value of overnight deposits	ditto.
5.28		<b>Branches of non-EEA-based banks</b>	Broken down as a result of the removal of the matrix structure. Amended geographical breakdown.

No	Old structure	New structure	Type of change
5.29		Number of institutions	ditto.
5.30		Number of offices	ditto.
5.31		Value of overnight deposits	ditto.
5.32	<b>Postal institution</b>	<b>Other institutions offering payment services to non-MFIs</b>	New category comprising “Payment institutions”, as defined in the Draft Directive on a new legal framework for payments in the internal market, or other institutions providing payment services to non-MFIs, such as public authorities.
5.33	Number of institutions	Number of institutions	Same. Includes the postal institution if it is not a licensed credit institution (indicated by the insertion of a footnote).
5.34	Number of branches	Number of offices	Renamed for greater clarity.
5.35	Number of accounts	Number of overnight deposits	Renamed to ensure conformity with the ESCB statistical framework.
5.36	Number of internet-linked accounts		Deleted.
5.37	Value of accounts	Value of overnight deposits	Renamed to ensure conformity with the ESCB statistical framework.
5.38	<b>Total</b>	<b>Institutions offering payment services to non-MFIs (total)</b>	Renamed for greater clarity.
5.39	Number of institutions	Number of institutions	Same.
5.40	Number of branches	Number of offices	Renamed for greater clarity.
5.41	Number of accounts	Number of overnight deposits	Renamed to ensure conformity with the statistical framework.
5.42	Number of internet-linked accounts	<i>of which:</i> Number of internet/PC-linked overnight deposits	Renamed for greater clarity.
5.43	Value of accounts	Value of overnight deposits	Renamed to ensure conformity with the ESCB statistical framework.
5.44	<i>of which:</i>		
5.45	<i>virtual institutions</i>		Deleted. Replaced by the more relevant “Electronic money institutions” (item 5.65).
5.46	Number of institutions		Deleted.
5.47	Number of branches		Deleted.
5.48	Number of accounts		Deleted.
5.49	Number of internet-linked accounts		Deleted.
5.50	Value of accounts		Deleted.

No	Old structure	New structure	Type of change
5.51	<b>Branches of foreign banks</b>		Moved and broken down into items 5.20, 5.24, 5.28.
5.52	Number of institutions		Moved and broken down into items 5.21, 5.25, 5.29.
5.53	Number of branches		Moved and broken down into items 5.22, 5.26, 5.30.
5.54	Number of accounts		Deleted.
5.55	Number of internet-linked accounts		Deleted.
5.56	Value of accounts		Moved and broken down into items 5.23, 5.27, 5.31.
5.57	<i>of which:</i>		
5.58	<i>EU-based</i>		Deleted.
5.59	Number of institutions		Deleted.
5.60	Number of branches		Deleted.
5.61	Number of accounts		Deleted.
5.62	Number of internet-linked accounts		Deleted.
5.63	Value of accounts		Deleted.
5.64		<i>Memorandum items:</i>	New item.
5.65		<b>Electronic money institutions</b>	New item. Introduced as replacement for “virtual institutions” (item 5.45).
5.66		Number of institutions	New item.
5.67		Outstanding value on e-money storages issued by electronic money institutions	New item.
6.1	<b>6 Payment card functions and accepting devices</b>	<b>6 Payment card functions and accepting devices</b>	Same.
6.2			
6.3		<b>Cards issued in the country</b>	Breakdown of data into data on cards and data on terminals.
6.4	<b>Cash function</b>		
6.5	Cards with a cash function	Cards with a cash function	Same.
6.6	Number of networks		Deleted.
6.7	Number of ATMs with a cash dispensing function		Moved to 6.76.
6.8	<i>of which:</i>		
6.9	<i>open access</i>		Deleted.

No	Old structure	New structure	Type of change
6.10	<i>limited access</i>		Deleted.
6.11	Volume of transactions		Moved and broken down into 9.56, 9.61 and 9.66.
6.12	<i>of which:</i>		
6.13	<i>at ATMs with open access</i>		Deleted.
6.14	<i>at ATMs with limited access</i>		Deleted.
6.15	Value of transactions		Moved and broken down into 10.56, 10.61 and 10.66.
6.16	<i>of which:</i>		
6.17	<i>at ATMs with open access</i>		Deleted.
6.18	<i>at ATMs with limited access</i>		Deleted.
6.19	Number of ATMs with a giro transfer function		Moved to 6.77.
6.20	<i>volume of transactions</i>		Part of 9.4.
6.21	<i>value of transactions</i>		Part of 10.4.
6.22		Cards with a payment function (except an e-money function)	Inserted as main category for cards with a debit, delayed debit and/or credit function
6.23		<i>of which:</i>	
6.24	<b>Debit function</b>		
6.25	Cards with a debit function	Cards with a debit function	Same.
6.26	<i>of which:</i>		
6.27	<i>retailer cards</i>		Deleted.
6.28	Number of networks		Deleted.
6.29	Number of terminals		Part of 6.78.
6.30	Volume of transactions		Part of 9.17 or 9.30. Also part of 9.58, 9.63 and/or 9.68.
6.31	<i>of which:</i>		
6.32	<i>transactions with retailer cards</i>		Deleted.
6.33	Value of transactions		Part of 10.17 or 10.30. Also part of 10.58, 10.63 and/or 10.68.
6.34	<i>of which:</i>		
6.35	<i>transactions with retailer cards</i>		Deleted.
6.36		Cards with a delayed debit function	Moved up from item 6.63.
6.37	<b>Credit function</b>		
6.38	Cards with a credit function	Cards with a credit function	Same.



No	Old structure	New structure	Type of change
6.39	<i>of which:</i>		
6.40	<i>retailer cards</i>		Deleted.
6.41	Number of networks		Deleted.
6.42	Number of terminals		Part of 6.78.
6.43	Volume of transactions		Part of 9.24 or 9.31. Also part of 9.58, 9.63 and/or 9.68.
6.44	<i>of which:</i>		
6.45	<i>transactions with retailer cards</i>		Deleted.
6.46	Value of transactions		Part of 10.24 or 10.31. Also part of 10.58, 10.63 and/or 10.68.
6.47	<i>of which:</i>		
6.48	<i>transactions with retailer cards</i>		Deleted.
6.49		Cards with a debit and delayed debit function	New item. Only shown if card functions cannot be broken down.
6.50		Cards with a credit and delayed debit function	New item. Only shown if card functions cannot be broken down.
6.51	<b>Electronic money function</b>		
6.52	Cards with an e-money function	Cards with an e-money function	Same.
6.53		<i>of which:</i> Cards with an e-money function which have been loaded at least once	Introduced as a proxy for cards with an e-money function which are actually used for transactions
6.54	Number of accepting terminals		Moved to 6.83.
6.55	Number of networks		Deleted.
6.56	Number of purchase transactions		Moved to 9.46..
6.57	Value of purchase transactions		Moved to 10.46.
6.58	Number of loading transactions		Moved and broken down into 9.59, 9.64 and 9.69.
6.59	Number of loading terminals		Moved to 6.82.
6.60	Value of money loaded		Moved and broken down into 10.59, 10.64 and 10.69.
6.61	Float		Deleted.
6.62	<b>Delayed debit cards (charge cards)</b>		
6.63	Cards with a delayed debit function		Moved up to item 6.36.
6.64	Number of terminals		Part of 6.78.

No	Old structure	New structure	Type of change
6.65	Volume of transactions		Part of 9.23, 9.30 and/or 9.31. Also part of 9.58, 9.63 and/or 9.68.
6.66	Value of transactions		Part of 10.23, 10.30 and/or 10.31. Also part of 10.58, 10.63 and/or 10.68.
6.67	<i>Memorandum item:</i>		No longer a memorandum item, but included in main table.
6.68	<b>Total number of cards in circulation</b>	Total number of cards (irrespective of the number of functions on the card)	Renamed for greater clarity.
6.69	<i>of which:</i>	<i>of which:</i>	
6.70	<i>cards with a combined debit, cash and e-money function</i>	Cards with a combined debit, cash and e-money function	Same.
6.71	<i>cards with a cheque guarantee function</i>		Deleted.
6.72			
6.73		<b>Terminals located in the country</b>	Broken down as a result of the separation of data on cards and data on terminals
6.74		ATMs	New summary item.
6.75		<i>of which:</i>	
6.76		ATMs with a cash withdrawal function	Moved from 6.7.
6.77		ATMs with a credit transfer function	Moved from 6.19.
6.78		POS terminals	Moved from 6.29, 6.42 and 6.64 and combined.
6.79		<i>of which:</i> EFTPOS terminals	New category.
6.80		E-money card terminals	New summary category.
6.81		<i>of which:</i>	
6.82		E-money card loading/unloading terminals	Moved from 6.59.
6.83		E-money card accepting terminals	Moved from 6.54.
7.1	<b>7 Payment instructions handled by selected interbank funds transfer systems: Volume of transactions</b>	<b>9 Payments processed by selected interbank funds transfer systems: Number of transactions</b>	Renamed for greater clarity.
7.2	<b>[Name of system]</b>	<b>[TARGET component]</b>	Breakdown into TARGET and non-TARGET systems.
7.3	[Transactions with individual breakdowns for each system]	Credit transfers sent	Same as “total transactions” in the old structure.

No	Old structure	New structure	Type of change
7.4		<i>of which:</i>	
7.5		Credit transfers sent within the same TARGET component	First breakdown of transactions within TARGET components (see 7.11).
7.6		<i>of which:</i>	
7.7		National transactions	Sub-breakdown of transactions within TARGET components.
7.8		Transactions sent by euro area participants (excl. national transactions)	ditto.
7.9		Transactions sent by non-euro area EU participants (excl. national transactions)	ditto.
7.10		Transactions sent by non-EU participants (excl. national transactions)	ditto.
7.11		Credit transfers sent to another TARGET component	First breakdown of transactions within TARGET components (see 7.5).
7.12		<i>of which:</i>	
7.13		Transactions sent to a euro area TARGET component	Sub-breakdown of transactions within TARGET component.
7.14		Transactions sent to a non-euro area TARGET component	ditto.
7.15		<i>Memorandum item:</i>	
7.16		Credit transfers received from another TARGET component	New item.
7.17	<b>Concentration ratio in terms of volume</b>	<b>Concentration ratio in terms of volume</b>	Same.
7.18		<b>[Non-TARGET payment system]</b>	Breakdown into TARGET and non-TARGET systems.
7.19		Total transactions sent	Same as “total transactions” in the old structure.
7.20		<i>of which:</i>	
7.21		<b>a) National transactions sent</b>	New breakdown according to nationality of the participants.
7.22		Credit transfers	New harmonised list of transaction types.
7.23		<i>of which:</i>	
7.24		Paper-based credit transfers	ditto.

No	Old structure	New structure	Type of change
7.25		Non-paper-based credit transfers	ditto.
7.26		Direct debits	ditto.
7.27		Card payments	ditto.
7.28		ATM transactions	ditto.
7.29		E-money transactions	ditto.
7.30		Cheques	ditto.
7.31		Other payment instruments	ditto.
7.32		Total national transactions sent	ditto.
7.33		<b>b) Transactions sent by euro area participants (excl. national transactions)</b>	New breakdown according to nationality of the participants.
7.34		Credit transfers	New harmonised list of transaction types.
7.35		<i>of which:</i>	
7.36		Paper-based credit transfers	ditto.
7.37		Non-paper-based credit transfers	ditto.
7.38		Direct debits	ditto.
7.39		Card payments	ditto.
7.40		ATM transactions	ditto.
7.41		E-money transactions	ditto.
7.42		Cheques	ditto.
7.43		Other payment instruments	ditto.
7.44		Total transactions sent by euro area participants (excl. national transactions)	ditto.
7.45		<b>c) Transactions sent by non-euro area EU participants (excl. national transactions)</b>	New breakdown according to nationality of the participants.
7.46		Credit transfers	New harmonised list of transaction types.
7.47		<i>of which:</i>	
7.48		Paper-based credit transfers	ditto.
7.49		Non-paper-based credit transfers	ditto.
7.50		Direct debits	ditto.
7.51		Card payments	ditto.

No	Old structure	New structure	Type of change
7.52		ATM transactions	ditto.
7.53		E-money transactions	ditto.
7.54		Cheques	ditto.
7.55		Other payment instruments	ditto.
7.56		Total transactions sent by non-euro area EU participants (excl. national transactions)	ditto.
7.57		<b>d) Transactions sent by non-EU participants (excl. national transactions)</b>	New breakdown according to nationality of the participants.
7.58		Credit transfers	New harmonised list of transaction types.
7.59		<i>of which:</i>	
7.60		Paper-based credit transfers	ditto.
7.61		Non-paper-based credit transfers	ditto.
7.62		Direct debits	ditto.
7.63		Card payments	ditto.
7.64		ATM transactions	ditto.
7.65		E-money transactions	ditto.
7.66		Cheques	ditto.
7.67		Other payment instruments	ditto.
7.68		Total transactions sent by non-EU participants (excl. national transactions)	ditto.
7.69	<b>Concentration ratio in terms of volume</b>	<b>Concentration ratio in terms of volume</b>	Same.
8.1	<b>8 Payment instructions handled by selected interbank funds transfer systems: Value of transactions</b>  Items see table 7, except:	<b>10 Payments processed by selected interbank funds transfer systems: Value of transactions</b>  Items same as in table 9, except:	Renamed for greater clarity.
8.17	Concentration ratio in terms of value	Concentration ratio in terms of value	Same.
8.69	Concentration ratio in terms of value	Concentration ratio in terms of value	Same.
9.1	<b>9 Indicators of the use of various cashless payment instruments: volume of transactions</b>	<b>7 Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions</b>	Renamed for greater clarity.
9.2			

No	Old structure	New structure	Type of change
9.3	<b>Instruments</b>	<b>Transactions per type of payment instrument</b>	Renamed for greater clarity.
9.4		Credit transfers	Moved up from item 9.32.
9.5		<i>of which:</i>	
9.6		Paper-based	New breakdown.
9.7		Non-paper-based	New breakdown.
9.8		Direct debits	Moved up from item 9.38.
9.9		Card payments with cards issued in the country (except cards with an e-money function)	New summary category.
9.10		<i>of which:</i>	
9.11	Cheques		Moved down to item 9.48.
9.12	<i>of which:</i>		
9.13	<i>face-to-face</i>		Category deleted.
9.14	<i>via PC or other terminal</i>		Category deleted.
9.15	<i>telebanking</i>		Category deleted.
9.16	<i>via mobile phone</i>		Category deleted.
9.17	Payments by debit card	Payments by cards with a debit function	Renamed for consistency.
9.18	<i>of which:</i>		
9.19	<i>face-to-face</i>		Category deleted.
9.20	<i>via PC or other terminal</i>		Category deleted.
9.21	<i>telebanking</i>		Category deleted.
9.22	<i>via mobile phone</i>		Category deleted.
9.23		Payments by cards with a delayed debit function	Inserted for clearer breakdown of the different card functions.
9.24	Payments by credit card	Payments by cards with a credit function	Renamed for greater clarity.
9.25	<i>of which:</i>		
9.26	<i>face-to-face</i>		Category deleted.
9.27	<i>via PC or other terminal</i>		Category deleted.
9.28	<i>telebanking</i>		Category deleted.
9.29	<i>via mobile phone</i>		Category deleted.
9.30		Payments by cards with a debit and delayed debit function	New item. Only shown if card functions cannot be broken down.
9.31		Payments by cards with a credit and delayed debit function	New item. Only shown if card functions cannot be broken down.
9.32	Credit transfers		Moved up to item 9.4.
9.33	<i>of which:</i>		

No	Old structure	New structure	Type of change
9.34	<i>face-to-face</i>		Category deleted; new breakdown.
9.35	<i>via PC or other terminal</i>		Category deleted; new breakdown.
9.36	<i>telebanking</i>		Category deleted; new breakdown.
9.37	<i>via mobile phone</i>		Category deleted; new breakdown.
9.38	Direct debits		Moved up to item 9.8.
9.39	<i>of which:</i>		
9.40	<i>face-to-face</i>		Category deleted.
9.41	<i>via PC or other terminal</i>		Category deleted.
9.42	<i>telebanking</i>		Category deleted.
9.43	<i>via mobile phone</i>		Category deleted.
9.44		E-money purchase transactions	Moved from item 6.56 (for Country table 7)/6.57 (for Country table 8).
9.45		<i>of which:</i>	
9.46	Card-based electronic money	By cards with an e-money function	Renamed to ensure conformity with the ESCB statistical framework.
9.47	Network-based electronic money	Through other e-money storages	Renamed to ensure conformity with the ESCB statistical framework.
9.48		Cheques	Moved down from item 9.11.
9.49		Other payment instruments	New category.
9.50	<b>Total</b>	Total number of transactions with payment instruments by non-MFIs	Renamed for greater clarity.
9.51		<i>of which:</i> Cross-border transactions sent	New item.
9.52		<i>Memorandum item:</i>	
9.53		Cross-border transactions received	New item.
9.54		<b>Transactions per type of terminal</b>	Breakdown of data into data on cards and data on terminals.
9.55		a) Transactions at terminals located in the country by cards issued in the country	Breakdown according to the country of card issuance and the location of the terminal.
9.56		ATM cash withdrawals	Moved from item 6.11 (for Country table 7)/6.15 (for Country table 8) and broken down according to location.
9.57		ATM cash deposits	New category
9.58		POS transactions (irrespective of type of card used)	Moved from items 6.30, 6.43 and 6.65 (for Country table 7)/6.33, 6.46 and 6.66 (for Country table 8) and broken down according to location.
9.59		E-money card loading/unloading transactions	Moved from item 6.58 (for Country table 7)/6.60 (for Country table 8) and broken down according to location.

No	Old structure	New structure	Type of change
9.60		b) Transactions at terminals located in the country by cards issued outside the country	Broken down according to the country of card issuance and the location of the terminal.
9.61		ATM cash withdrawals	Moved from item 6.11 (for Country table 7)/6.15 (for Country table 8) and broken down according to location.
9.62		ATM cash deposits	New category.
9.63		POS transactions (irrespective of type of card used)	Moved from items 6.30, 6.43 and 6.65 (for Country table 7)/6.33, 6.46 and 6.66 (for Country table 8) and broken down according to location.
9.64		E-money card loading/unloading transactions	Moved from item 6.58 (for Country table 7)/6.60 (for Country table 8) and broken down according to location.
9.65		c) Transactions at terminals located outside the country by cards issued in the country	Broken down according to the country of card issuance and the location of the terminal.
9.66		ATM cash withdrawals	Moved from item 6.11 (for Country table 7)/6.15 (for Country table 8) and broken down according to location.
9.67		ATM cash deposits	New category.
9.68		POS transactions (irrespective of type of card used)	Moved from items 6.30, 6.43 and 6.65 (for Country table 7)/6.33, 6.46 and 6.66 (for Country table 8) and broken down according to location.
9.69		E-money card loading/unloading transactions	Moved from item 6.58 (for Country table 7)/6.60 (for Country table 8) and broken down according to location.
9.70		<i>Memorandum items:</i>	
9.71		Cash advances at POS terminals	New item.
9.72		OTC cash withdrawals	New item.
9.73		OTC cash deposits	New item.
10.1	<b>10 Indicators of the use of various cashless payment instruments: value of transactions</b> See table 9, except:	<b>8 Indicators of the use of payment instruments and terminals by non-MFIs: value of transactions</b> See table 7, except:	Renamed for greater clarity.
10.2			
10.50	Total	Total value of transactions with payment instruments by non-MFIs	Renamed for greater clarity.



No	Old structure	New structure	Type of change
11.1	11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions	11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions	Same. Tables are unchanged from previous years.
11.2	11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions	11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions	Same. Tables are unchanged from previous years.
11.3	11.3 Number of participants in trading platforms, clearing houses and securities settlement systems	11.3 Number of participants in trading platforms, clearing houses and securities settlement systems	Same. Tables are unchanged from previous years.
11.4	11.4 Outstanding securities	11.4 Outstanding securities	Same. Tables are unchanged from previous years.
12	12 Participation in SWIFT by domestic institutions		Table withdrawn.
13	13 SWIFT message flows to/from domestic users		Table withdrawn.



## ANNEX 4

### COMPARISON WITH THE RED BOOK

The publication “Statistics on payment and settlement systems in selected countries” (Red Book) is produced by the Bank for International Settlements (BIS). It covers the same type of statistics as the Blue Book, but for the following countries: Belgium, Canada, France, Germany, Hong Kong, Italy, Japan, the Netherlands, Singapore, Sweden, Switzerland, the United Kingdom and the United States. There is a considerable overlap of coverage, with seven countries providing information for both the Blue Book and the Red Book. In order to enable cross-country comparisons, and to ease the reporting burden on the central banks contributing to both publications, the two publications follow the same principles and general definitions. Differences exist, however, on account of the differing structure of the payment and securities settlement industries in the countries concerned.

#### I GENERAL OBSERVATIONS

The Blue Book presents data for the EU and the accession/acceding countries and therefore falls within the statistical framework of the ESCB,

with its stringent requirements for harmonisation across countries. Thus, the data requirements for the collection of Blue Book statistics are more strictly harmonised than those for the Red Book. In the Red Book, which contains data on countries from very different regions of the world, there is more flexibility on account of the greater differences between the countries concerned. Nevertheless, efforts are being made to standardise the collection and presentation of statistics for the two publications, with a view to ensuring the maximum possible degree of harmonisation. Most data items follow the same or a similar logic and can be compared across countries. However, for a detailed comparison, it is recommended that the reader consult either the detailed definitions and footnotes for each item or – in the event of queries – the central bank providing the original data.

There are some general differences in terminology between the Blue Book and the Red Book, mostly owing to a more generalised understanding of a concept in the Red Book as opposed to a narrower definition in the Blue Book.

Blue Book	Red Book	Type of difference
Credit institution	Bank	In both publications, the concept is that of an institution licensed to do banking business. In the Blue Book, the term is restricted to the meaning as contained in Directive 2000/12/EC, as amended.
MFI	Bank	In both publications, the concept is that of an institution licensed to do banking business. In the Blue Book, the term includes credit institutions, money market funds and other financial institutions (Regulation ECB/2001/13, as amended).
Non-MFI	Non-bank	Difference in wording. The concept includes households, corporations and the government.
Overnight deposits	Transferable deposits/ transferable balances	Difference in wording. The concept includes all accounts which can be used with no or limited restrictions for the purpose of making payments.

## 2 COMPARATIVE DATA

The comparative tables in the Blue Book and Red Book have been harmonised; remaining differences are due to specificities in the countries presented in each publication.

In the Blue Book, there is more detailed information on EU membership. Several

comparative tables are added for comparison of the country data with EU totals.

With regard to the totals in the tables, the Blue Book presents totals for both the euro area and the EU. The Red Book presents totals for all CPSS countries, but not for currency areas – except where this is required by the data (e.g. banknotes and coins in the euro area).

Blue Book	Red Book	Type of difference
1.1 Basic statistical data	1 Basic statistical data	Same.
1.2 Comparison with EU totals		Not relevant for the Red Book.
1.3 Data on EU membership		Not relevant for the Red Book.
1.4 Number of countries		Not relevant for the Red Book.
2 Currency in circulation outside MFIs	2 Banknotes and coin in circulation	Same.
3 Overnight deposit accounts held by credit institutions	3 Transferable deposits held by banks	Same.
4 Institutions offering payment services to non-MFIs	4 Institutions offering payment services to non-banks	Same.
5 Overnight deposits held by non-MFIs	5 Transferable deposits held by non-banks	Same.
6 Payment transactions with payment instruments by non-MFIs: Total number of transactions	6 Payment transactions by non-banks: Total number of transactions	Blue Book table contains additional column "Country's share in the total EU number of transactions".
7.1 Number of transactions per payment instrument	7 Use of payment instruments by non-banks: Number of transactions per payment instrument	Same.
7.2 Relative importance of payment instruments	7a Use of payment instruments by non-banks: Relative importance of payment instruments	Same.
7.3 Increase in the number of transactions	7b Use of payment instruments by non-banks: Increase in the number of transactions	Same.
7.4 Number of transactions per capita	7c Use of payment instruments by non-banks: Number of transactions per inhabitant	Same.
7.5 Country's share in the total EU number of transactions		Not relevant for the Red Book.
8 Payment transactions by non-MFIs: Total value of transactions	8 Payment transactions by non-banks: Total value of transactions	Blue Book table contains additional column "Country's share in the total EU value of transactions".

Blue Book	Red Book	Type of difference
9.1 Value of transactions per payment instrument	9 Use of payment instruments by non-banks: Value of transactions per payment instrument	Same.
9.2 Relative importance of payment instruments	9a Use of payment instruments by non-banks: Relative importance of payment instruments	Same.
9.3 Increase in the real value of transactions	9b Use of payment instruments by non-banks: Increase in the real value of transactions	Same.
9.4 Average value per transaction	9c Use of payment instruments by non-banks: Average value per transaction	Same.
9.5 Value of transactions per capita	9d Use of payment instruments by non-banks: Value of transactions per inhabitant	Same.
9.6 Value of transactions as a ratio to GDP	9e Use of payment instruments by non-banks: Value of transactions as a ratio to GDP	Same.
9.7 Country's share in the total EU value of transactions		Not relevant for the Red Book.
10.1 Number of cards issued in the country	10 Cards issued in the country: Number of cards	Same.
10.2 Increase in the number of cards issued in the country	10a Cards issued in the country: Increase in the number of cards	Same.
10.3 Number of cards issued in the country per capita	10b Cards issued in the country: Number of cards per inhabitant	Same.
11.1 Number of terminals located in the country	11 Terminals located in the country: Number of terminals	Same.
11.2 Increase in the number of terminals located in the country	11.1 Terminals located in the country: Increase in the number of terminals	Same.
11.3 Number of terminals located in the country per million inhabitants	11.2 Terminals located in the country: Number of terminals per 1 million inhabitants	Same.
12.1 Number of cash withdrawals and loading transactions at terminals	12 Transactions at terminals: Number of cash withdrawals and loading transactions	Same.
12.2 Increase in the number of cash withdrawals and loading transactions at terminals	12a Transactions at terminals: Increase in the number of cash withdrawals and loading transactions	Same.
12.3 Number of cash withdrawals and loading transactions per terminal located in the country		Additional table in the Blue Book.
12.4 Number of cash withdrawals and loading transactions per card issued in the country		Additional table in the Blue Book.

Blue Book	Red Book	Type of difference
13.1 Value of cash withdrawals and loading transactions at terminals	13 Transactions at terminals: Value of cash withdrawals and loading transactions	Same.
13.2 Increase in the real value of cash withdrawals and loading transactions at terminals	13a Transactions at terminals: Increase in the real value of cash withdrawals and loading transactions	Same.
13.3 Value of cash withdrawals and loading transactions per terminal located in the country		Additional table in the Blue Book.
13.4 Value of cash withdrawals and loading transactions per card issued in the country		Additional table in the Blue Book.
14.1 Number of payment transactions at terminals	14 Transactions at terminals: Number of payment transactions	Same.
14.2 Increase in the number of payment transactions at terminals	14a Transactions at terminals: Increase in the number of payment transactions	Same.
14.3 Number of payment transactions per terminal located in the country		Additional table in the Blue Book.
14.4 Number of payment transactions per card issued in the country		Additional table in the Blue Book.
15.1 Value of payment transactions at terminals	15 Transactions at terminals: Value of payment transactions	Same.
15.2 Increase in the real value of payment transactions at terminals	15a Transactions at terminals: Increase in the real value of payment transactions	Same.
15.3 Value of payment transactions per terminal located in the country		Additional table in the Blue Book.
15.4 Value of payment transactions per card issued in the country		Additional table in the Blue Book.
16.1 Payments processed by selected interbank funds transfer systems: Number of transactions	PS1 Payments processed by selected interbank funds transfer systems: number of transactions	Same.
16.2 Payments processed by selected interbank funds transfer systems: Value of transactions	PS2 Payments processed by selected interbank funds transfer systems: value of transactions	Same.
16.3 Participation in selected interbank funds transfer systems	PS3 Participation in selected interbank funds transfer systems	Same.
	PS3a Participation in selected interbank funds transfer systems: direct participants	Additional table in the Red Book with subdivision of direct participants.
	PS4 Features of selected interbank funds transfer systems	Additional table in the Red Book.

Blue Book	Red Book	Type of difference
17.1 Transactions processed by selected securities settlement systems: Number of transactions	SSS1 Transactions processed by selected securities settlement systems: number of transactions	Same.
17.2 Transactions processed by selected securities settlement systems: Value of transactions	SSS2 Transactions processed by selected securities settlement systems: value of transactions	Same.
17.3 Participation in selected securities settlement systems	SSS3 Participation in selected securities settlement systems	Same.
	SSS4 Features of selected securities settlement systems	Additional table in the Red Book.

### 3 COUNTRY DATA

This section provides an item-by-item comparison of the tables in the Blue Book with the tables presented in the Red Book. It follows the structure of the current Blue Book requirements and layout.

No	Blue Book	Red Book	Type of difference
1.1	<b>1 Basic statistical data</b>	<b>1 Basic statistical data</b>	Same.
1.2	Population	Population	Same. Some non-EU countries calculate the figure using only one data point per year.
1.3	GDP	GDP	Same.
1.4	GDP per capita	GDP per capita	Same.
1.5	HICP (annual percentage changes)	Consumer price index	Same concept. For the EU, the HICP is used. For non-EU countries, the prevailing national consumer price index is used.
1.6	Exchange rate (national currency vis-à-vis the euro)	Exchange rate (national currency vis-à-vis USD)	As the focus of the two publications is different (EU countries/CPSS countries), the base currencies reflect this focus (EUR/USD)
1.7	<i>End of period</i>	<i>end of year</i>	Same.
1.8	<i>Average</i>	<i>average</i>	Same.

No	Blue Book	Red Book	Type of difference
2.1	<b>2 Settlement media used by non-MFIs</b>	<b>2 Settlement media used by non-banks</b>	Different name, same concept.
2.2	<i>(national currency billions; end of period)</i>	<i>(national currency billions, end of year)</i>	Same.
2.3	Currency in circulation outside MFIs	Notes and coin in circulation outside banks	Different name, same concept.
2.4	Value of overnight deposits held by non-MFIs	Value of transferable deposits	Different name, same concept.
2.5	Narrow money supply (M1)	Narrow money supply (M1)	Same.
2.6	<i>Memorandum items:</i>	<i>Memo:</i>	
2.7	Overnight deposits in foreign currencies held by non-MFIs	Transferable deposits in foreign currencies	Different name, same concept.
2.8	Outstanding value on e-money storages issued	Outstanding value on e-money storages	Different name, same concept.
2.9	<i>of which:</i>	<i>of which:</i>	
2.10	On card-based e-money schemes	<i>on card-based products</i>	Different name, same concept.
2.11	On software-based e-money schemes	<i>on software-based products</i>	Different name, same concept.
3.1	<b>3 Settlement media used by credit institutions</b>	<b>3 Settlement media used by banks</b>	Different name, same concept.
3.2	<i>(national currency millions; average for last reserve maintenance period)</i>	<i>(national currency billions, average for December or average of last reserve maintenance period)</i>	Different observation period for some countries.
3.3	Overnight deposits held at the central bank	Transferable balances held at the central bank	Different name, same concept.
3.4		<i>of which:</i>	
3.5		<i>required reserves</i>	Deleted in the Blue Book.
3.6		<i>free reserves</i>	Deleted in the Blue Book.
3.7	Overnight deposits held at other credit institutions	Transferable balances held at other banks	Different name, same concept. Different reporting period.
3.8	<i>Memorandum items:</i>	<i>Memo:</i>	
3.9	Non-intraday borrowing from the central bank		Same
3.10	Intraday borrowing from the central bank		Same
4.1	<b>4 Banknotes and coins</b>	<b>4 Banknotes and coin</b>	Different name, same concept.
4.2	<i>(national currency millions; end of period)</i>	<i>(national currency billions, end of year)</i>	Same.
4.3	Currency in circulation	Total banknotes and coin in circulation	Different name, same concept.
4.4	Total banknotes in circulation	Total banknotes in circulation	Same.
4.5	<i>of which:</i>	<i>of which:</i>	
4.6	<i>(breakdown by denomination)</i>	<i>(breakdown by denomination)</i>	Same.

No	Blue Book	Red Book	Type of difference
4.7	Total coins in circulation	Total coin in circulation	Different name, same concept.
4.8	<i>of which:</i>	<i>of which:</i>	
4.9	<i>(breakdown by denomination)</i>	<i>(breakdown by denomination)</i>	Same.
4.10	Currency in circulation held by MFIs	Banknotes and coin in circulation held by banks	Different name, same concept.
4.11	Currency in circulation outside MFIs	Banknotes and coin in circulation outside banks	Different name, same concept.
5.1	<b>5 Institutions offering payment services to non-MFIs</b>	<b>5 Institutions offering payment services to non-banks</b>	Different name, same concept.
5.2			
5.3	<b>Categories of institutions</b>		
5.4	<b>Central bank</b>	<b>Central bank</b>	Same.
5.5	Number of offices	Number of branches or offices	Different name, same concept.
5.6	Number of overnight deposits	Number of accounts	Different name, same concept.
5.7	Value of overnight deposits	Value of accounts	Different name, same concept.
5.8	<b>Credit institutions independent of their legal incorporation</b>	<b>Banks</b>	Different name, same concept.
5.9	Number of institutions	Number of institutions	Same.
5.10	Number of offices	Number of branches or offices	Different name, same concept.
5.11	Number of overnight deposits	Number of accounts	Different name, same concept.
5.12	<i>of which:</i> Number of internet/PC-linked overnight deposits	<i>of which:</i> number of internet/PC-linked accounts	Different name, same concept.
5.13	Value of overnight deposits	Value of accounts	Different name, same concept.
5.14	<i>of which:</i>	<i>of which:</i>	
5.15	<b>Credit institutions legally incorporated in the reporting country</b>	<b>Type I banks (breakdown of types of banks)</b>	Breakdown of institutions in the Blue Book is according to geographical criteria; in the Red Book it is according to each country's prevailing banking structure.
5.16	Number of institutions	Number of institutions	
5.17	Number of offices	Number of branches or offices	
5.18	Value of overnight deposits	Value of accounts	
5.19	<b>Branches of euro area-based credit institutions</b>	<b>Type II banks (breakdown of types of banks)</b>	Breakdown of institutions in the Blue Book is according to geographical criteria; in the Red Book it is according to each country's prevailing banking structure.
5.20	Number of institutions	Number of institutions	
5.21	Number of offices	Number of branches or offices	



No	Blue Book	Red Book	Type of difference
5.22	Value of overnight deposits	Value of accounts	
5.23	<b>Branches of EEA-based credit institutions (outside the euro area)</b>	<b>Branches of foreign banks</b>	Breakdown of institutions in the Blue Book is according to geographical criteria; in the Red Book it is according to each country's prevailing banking structure.
5.24	Number of institutions	Number of institutions	
5.25	Number of offices	Number of branches or offices	
5.26	Value of overnight deposits	Value of accounts	
5.27	<b>Branches of non-EEA-based banks</b>		Breakdown of institutions in the Blue Book is according to geographical criteria; in the Red Book it is according to each country's prevailing banking structure.
5.28	Number of institutions		
5.29	Number of offices		
5.30	Value of overnight deposits		
5.31	<b>Other institutions offering payment services to non-MFIs</b>	<b>Other institutions offering payment services to non-banks</b>	Same.
5.32	Number of institutions	Number of institutions	Same.
5.33	Number of offices	Number of branches or offices	Different name, same concept.
5.34	Number of overnight deposits	Number of accounts	Different name, same concept.
5.35	Value of overnight deposits	Value of accounts	Different name, same concept.
5.36	<b>Institutions offering payment services to non-MFIs (total)</b>	<b>Institutions offering payment services to non-banks (total)</b>	Same.
5.37	Number of institutions	Number of institutions	Same.
5.38	Number of offices	Number of branches or offices	Different name, same concept.
5.39	Number of overnight deposits	Number of accounts held by non-banks	Different name, same concept.
5.40	<i>of which: Number of internet/PC-linked overnight deposits</i>	<i>of which: number of internet/PC-linked accounts</i>	Different name, same concept.
5.41	Value of overnight deposits	Value of accounts held by non-banks	Different name, same concept.
5.42	<i>Memorandum items:</i>	<i>Memo:</i>	
5.43	<b>Electronic money institutions</b>	<b>Electronic money institutions</b>	Same.
5.44	Number of institutions	Number of institutions	Same.
5.45	Outstanding value on e-money storages issued by electronic money institutions	Outstanding value on e-money storages issued by e-money institutions	Same.

No	Blue Book	Red Book	Type of difference
6.1	<b>6 Payment card functions and accepting devices</b>	<b>6 Payment card functions and accepting devices</b>	Same.
6.2			
6.3	<b>Cards issued in the country</b>	<b>Cards issued in the country</b>	Same.
6.4	Cards with a cash function	Cards with a cash function	Same.
6.5	Cards with a payment function (except an e-money function)		Additional summary category in the Blue Book.
6.6	<i>of which:</i>		
6.7	Cards with a debit function	Cards with a debit function	For the Red Book, may include cards with a debit and delayed debit function (as explained in a footnote).
6.8	Cards with a delayed debit function	Cards with a delayed debit function	For the Red Book, may include cards with a debit and delayed debit function, and cards with a credit and delayed debit function (as explained in a footnote).
6.9	Cards with a credit function	Cards with a credit function	For the Red Book, may include cards with a debit and delayed debit function (as explained in a footnote).
6.10	Cards with a debit and delayed debit function		Separate category for the Blue Book. In the Red Book, included in either “Cards with a debit function” or “Cards with a delayed debit function”.
6.11	Cards with a credit and delayed debit function		Separate category for the Blue Book. In the Red Book, included in either “Cards with a credit function” or “Cards with a delayed debit function”.
6.12	Cards with an e-money function	Cards with an e-money function	Same.
6.13	<i>of which:</i> Cards with an e-money function which have been loaded at least once	<i>of which: cards with an e-money function which have been loaded at least once</i>	Same.
6.14	Total number of cards (irrespective of the number of functions on the card)	Total number of cards (irrespective of the number of functions on the card)	Same.
6.15	<i>of which:</i> Cards with a combined debit, cash and e-money function	<i>of which: cards with a combined debit, cash and e-money function</i>	Same.
6.16		<i>Memo:</i>	
6.17		Retailer cards	Additional memorandum item for the Red Book.
6.18	<b>Terminals located in the country</b>	<b>Terminals located in the country</b>	Same.
6.19	ATMs	ATMs	Same.

No	Blue Book	Red Book	Type of difference
6.20	<i>of which:</i>	<i>of which:</i>	
6.21	ATMs with a cash withdrawal function	<i>ATMs with a cash withdrawal function</i>	Same.
6.22	ATMs with a credit transfer function	<i>ATMs with a credit transfer function</i>	Same.
6.23	POS terminals	POS terminals	Same.
6.24	<i>of which:</i> EFTPOS terminals	<i>of which:</i> <i>EFTPOS terminals</i>	Same.
6.25	E-money card terminals	e-money card terminals	Same.
6.26	<i>of which:</i>	<i>of which:</i>	
6.27	E-money card loading/unloading terminals	<i>e-money card loading/unloading terminals</i>	Same.
6.28	E-money card accepting terminals	<i>e-money card accepting terminals</i>	Same.
7.1	<b>7 Indicators of the use of payment instruments and terminals by non-MFIs: Number of transactions</b>	<b>7 Indicators of the use of payment instruments and terminals by non-banks: volume of transactions</b>	Different name, same concept.
7.2			
7.3	<b>Transactions per type of payment instrument</b>	<b>Transactions per type of payment instrument</b>	Same.
7.4	Credit transfers	Credit transfers	Same.
7.5	<i>of which:</i>	<i>of which:</i>	
7.6	Paper-based	<i>paper based</i>	Same.
7.7	Non-paper-based	<i>non-paper based</i>	Same.
7.8	Direct debits	Direct debits	Same.
7.9	Card payments with cards issued in the country (except cards with an e-money function)	Card payments with cards issued in the country	Same. Blue Book states specifically that cards with an e-money function are excluded.
7.10	<i>of which:</i>	<i>of which:</i>	
7.11	Payments by cards with a debit function	<i>payments by cards with a debit function</i>	For the Red Book, may include payments by cards with a debit and delayed debit function (as explained in a footnote).
7.12	Payments by cards with a delayed debit function	<i>payments by cards with a delayed debit function</i>	For the Red Book, may include payments by cards with a debit and delayed debit function, and by cards with a credit and delayed debit function (as explained in a footnote).
7.13	Payments by cards with a credit function	<i>payments by cards with a credit function</i>	For the Red Book, may include payments by cards with a debit and delayed debit function (as explained in a footnote).

No	Blue Book	Red Book	Type of difference
7.14	Payments by cards with a debit and delayed debit function		Separate category for the Blue Book. In the Red Book, included in either "Payments by cards with a debit function" or "Payments by cards with a delayed debit function".
7.15	Payments by cards with a credit and delayed debit function		Separate category for the Blue Book. In the Red Book, included in either "Payments by cards with a credit function" or "Payments by cards with a delayed debit function".
7.16	E-money purchase transactions	e-money payment transactions	Same.
7.17	<i>of which:</i>	<i>of which:</i>	
7.18	By cards with an e-money function	<i>by cards with an e-money function</i>	Same.
7.19	Through other e-money storages	<i>through other e-money storages</i>	Same.
7.20	Cheques	Cheques	Same.
7.21	Other payment instruments	Other payment instruments	Same.
7.22	Total number of transactions with payment instruments by non-MFIs	Total number of transactions with payment instruments	Same.
7.23	<i>of which:</i> Cross-border transactions sent	<i>of which: cross-border transactions sent</i>	Same.
7.24	<i>Memorandum item:</i>	<i>Memo:</i>	
7.25	Cross-border transactions received	Cross-border transactions received	Same.
7.26	<b>Transactions per type of terminal</b>	<b>Transactions per type of terminal</b>	Same.
7.27	a) Transactions at terminals located in the country by cards issued in the country	a) Transactions at terminals in the country by cards issued in the country	Same.
7.28		Cash transactions	Additional summary category in the Red Book.
7.29		<i>of which:</i>	
7.30	ATM cash withdrawals	<i>ATM cash withdrawals</i>	Same.
7.31	ATM cash deposits	<i>ATM cash deposits</i>	Same.
7.32	POS transactions (irrespective of type of card used)	POS payment transactions (irrespective of type of card used)	Same concept.
7.33	E-money card loading/unloading transactions	e-money card loading/unloading transactions	Same.
7.34	b) Transactions at terminals located in the country by cards issued outside the country	b) Transactions at terminals in the country by cards issued outside the country	Same.

No	Blue Book	Red Book	Type of difference
7.35		Cash transactions	Additional summary category in the Red Book.
7.36		<i>of which:</i>	
7.37	ATM cash withdrawals	<i>ATM cash withdrawals</i>	Same.
7.38	ATM cash deposits	<i>ATM cash deposits</i>	Same.
7.39	POS transactions (irrespective of type of card used)	POS payment transactions (irrespective of type of card used)	Same concept.
7.40	E-money card loading/unloading transactions	e-money card loading/unloading transactions	Same.
7.41	c) Transactions at terminals located outside the country by cards issued in the country	c) Transactions at terminals outside the country by cards issued in the country	Same.
7.42		Cash transactions	Additional summary category in the Red Book.
7.43		<i>of which:</i>	
7.44	ATM cash withdrawals	<i>ATM cash withdrawals</i>	Same.
7.45	ATM cash deposits	<i>ATM cash deposits</i>	Same.
7.46	POS transactions (irrespective of type of card used)	POS payment transactions (irrespective of type of card used)	Same concept.
7.47	E-money card loading/unloading transactions	e-money card loading/unloading transactions	Same.
7.48	<i>Memorandum items:</i>		
7.49	Cash advances at POS terminals		Additional memorandum item in the Blue Book.
7.50	OTC cash withdrawals		Additional memorandum item in the Blue Book.
7.51	OTC cash deposits		Additional memorandum item in the Blue Book.
8.1	<b>8 Indicators of the use of payment instruments and terminals by non-MFIs: Value of transactions</b> See table 7, except:	<b>8 Indicators of the use of payment instruments and terminals by non-banks: value of transactions</b> See table 7, except:	Different name, same concept.
8.2			
8.22	Total value of transactions with payment instruments by non-MFIs	<i>Total value of transactions with payment instruments</i>	Same.
9.1	<b>9 Payments processed by selected interbank funds transfer systems: Number of transactions</b>	<b>9 Payments processed by selected interbank funds transfer systems: number of transactions</b>	Same.
9.2			

No	Blue Book	Red Book	Type of difference
9.3	<b>[TARGET component]</b>	<b>[Large-value payment systems]</b>	For the Blue Book, TARGET component. For the Red Book, large-value payment system.
9.4	Credit transfers sent	Total number of transactions	Same concept. For TARGET, only credit transfers are used.
9.5	<i>of which:</i>	<i>breakdown of transactions (if possible and when relevant) by geographical area (for TARGET countries) and/or by transaction types</i>	For the Blue Book, detailed breakdown for all TARGET components. For the Red Book, more flexible breakdown of transactions.
9.6	Credit transfers sent within the same TARGET component		
9.7	<i>of which:</i>		
9.8	National transactions		
9.9	Transactions sent by euro area participants (excluding national transactions)		
9.10	Transactions sent by non-euro area EU participants (excluding national transactions)		
9.11	Transactions sent by non-EU participants (excluding national transactions)		
9.12	Credit transfers sent to another TARGET component		
9.13	<i>of which:</i>		
9.14	Transactions sent to a euro area TARGET component		
9.15	Transactions sent to a non-euro area TARGET component		
9.16	<i>Memorandum item:</i>		
9.17	Credit transfers received from another TARGET component		
9.18	<b>Concentration ratio in terms of volume</b>	<b>Concentration ratio in terms of volume</b>	Same.
9.19			
9.20	<b>[Non-TARGET payment system]</b>	<b>[Retail payment systems]</b>	For the Blue Book, all payment systems which are not TARGET components (retail and large-value). For the Red Book, retail payment systems.
9.21	Total transactions sent	Total number of transactions	Same.

No	Blue Book	Red Book	Type of difference
9.22	<i>of which:</i>	<i>breakdown of transactions (if possible and when relevant) by transaction types, e.g. of which:</i>	For the Blue Book, detailed breakdown for all systems including a harmonised list of transactions. For the Red Book, more flexible breakdown of transactions, if possible by transaction types.
9.23	<b>a) National transactions sent</b>		For the Blue Book, detailed geographical breakdown.
9.24	Credit transfers	<i>credit transfers</i>	Same concept. For the Blue Book, detailed geographical breakdown.
9.25	<i>of which:</i>		
9.26	Paper-based credit transfers		
9.27	Non-paper-based credit transfers		
9.28	Direct debits	<i>direct debits</i>	Same concept. For the Blue Book, detailed geographical breakdown.
9.29	Card payments	<i>card payments</i>	Same concept. For the Blue Book, detailed geographical breakdown.
9.30	ATM transactions	<i>ATM transactions</i>	Same concept. For the Blue Book, detailed geographical breakdown.
9.31	E-money transactions	<i>e-money transactions</i>	Same concept. For the Blue Book, detailed geographical breakdown.
9.32	Cheques	<i>cheques</i>	Same concept. For the Blue Book, detailed geographical breakdown.
9.33	Other payment instruments	<i>other payment instruments</i>	Same concept. For the Blue Book, detailed geographical breakdown.
9.34	Total national transactions sent		
9.35	<b>b) Transactions sent by euro area participants (excluding national transactions)</b>		For the Blue Book, detailed geographical breakdown.
9.36	Credit transfers		
9.37	<i>of which:</i>		
9.38	Paper-based credit transfers		
9.39	Non-paper-based credit transfers		
9.40	Direct debits		
9.41	Card payments		
9.42	ATM transactions		
9.43	E-money transactions		

No	Blue Book	Red Book	Type of difference
9.44	Cheques		
9.45	Other payment instruments		
9.46	Total transactions sent by euro area participants (excluding national transactions)		
9.47	<b>c) Transactions sent by non-euro area EU participants (excluding national transactions)</b>		For the Blue Book, detailed geographical breakdown.
9.48	Credit transfers		
9.49	<i>of which:</i>		
9.50	Paper-based credit transfers		
9.51	Non-paper-based credit transfers		
9.52	Direct debits		
9.53	Card payments		
9.54	ATM transactions		
9.55	E-money transactions		
9.56	Cheques		
9.57	Other payment instruments		
9.58	Total transactions sent by non-euro area EU participants (excluding national transactions)		
9.59	<b>d) Transactions sent by non-EU participants (excluding national transactions)</b>		For the Blue Book, detailed geographical breakdown.
9.60	Credit transfers		
9.61	<i>of which:</i>		
9.62	Paper-based credit transfers		
9.63	Non-paper-based credit transfers		
9.64	Direct debits		
9.65	Card payments		
9.66	ATM transactions		
9.67	E-money transactions		
9.68	Cheques		
9.69	Other payment instruments		
9.70	Total transactions sent by non-EU participants (excluding national transactions)		
9.71	<b>Concentration ratio in terms of volume</b>	<b>Concentration ratio in terms of volume</b>	Same.



No	Blue Book	Red Book	Type of difference
10.1	<b>10 Payments processed by selected interbank funds transfer systems: Value of transactions</b>	<b>10 Payments processed by selected interbank funds transfer systems: value of transactions</b>	Same.
10.2			
10.4	Credit transfers sent	Total value of transactions	Same concept. For TARGET, only credit transfers are used.
10.18	<b>Concentration ratio in terms of value</b>	<b>Concentration ratio in terms of value</b>	Same.
10.21	Total transactions sent	Total value of transactions	Same.
10.71	<b>Concentration ratio in terms of value</b>	<b>Concentration ratio in terms of value</b>	Same.
11.1	<b>11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions</b>	<b>11.1 Instructions handled by trading platforms, clearing houses and securities settlement systems: Number of transactions</b>	Same. Tables are unchanged from previous years.
11.2	<b>11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions</b>	<b>11.2 Instructions handled by trading platforms, clearing houses and securities settlement systems: Market value of transactions</b>	Same. Tables are unchanged from previous years.
11.3	<b>11.3 Number of participants in trading platforms, clearing houses and securities settlement systems</b>	<b>11.3 Number of participants in trading platforms, clearing houses and securities settlement systems</b>	Same. Tables are unchanged from previous years.
11.4	<b>11.4 Outstanding securities</b>	<b>11.4 Outstanding securities</b>	Same. Tables are unchanged from previous years.
12		<b>12 Participation in SWIFT by domestic institutions</b>	Table withdrawn from the Blue Book.
13		<b>13 SWIFT message flows to/ from domestic users</b>	Table withdrawn from the Blue Book.

